

SERFF Tracking Number: MULF-126964457 State: Michigan
Filing Company: John Hancock Life Insurance Company (USA) State Tracking Number:
Company Tracking Number: 2010 GLTC INFORCE RATE FILING
TOI: LTC03G Group Long Term Care Sub-TOI: LTC03G.001 Qualified
Product Name: GLTC 2010 Inforce Rate Increase
Project Name/Number: /

Filing at a Glance

Company: John Hancock Life Insurance Company (USA)

Product Name: GLTC 2010 Inforce Rate Increase SERFF Tr Num: MULF-126964457 State: Michigan

TOI: LTC03G Group Long Term Care

SERFF Status: Pending State Action

State Tr Num:

Sub-TOI: LTC03G.001 Qualified

Co Tr Num: 2010 GLTC INFORCE RATE FILING State Status: Review started but pending

Filing Type: Form/Rate

Author: Noah Rice

Reviewer(s): Renee Campbell

Date Submitted: 01/12/2011

Disposition Date:

Implementation Date Requested: On Approval

Disposition Status:

State Filing Description:

Implementation Date:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments: Michigan is our state of domicile.

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Group Market Type: Employer, Association, Trust

Overall Rate Impact:

Filing Status Changed: 02/10/2011

State Status Changed: 02/10/2011

Deemer Date:

Created By: Noah Rice

Submitted By: Noah Rice

Corresponding Filing Tracking Number:

Filing Description:

We have just completed our most extensive claims study to date and unfortunately we have concluded that, in order to ensure our ability to meet the needs of our policyholders in the long term, we need to request an inforce premium rate increase that will apply to inforce and prospective certificateholders.

Our study found that the incidence and severity of claims were much higher than what we assumed in the pricing of these policy forms, reinforcing the value of the product to policyholders, but creating a pricing issue.

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We are requesting acceptance of a premium rate increase on the policies and policy series listed in our cover letter and are enclosing updated actuarial memos, rates and associated forms for your review and approval.

Company and Contact

Filing Contact Information

Noah Rice, Sr. Contract Consultant nrice@jhancock.com
 200 Berkeley Street 617-572-4027 [Phone]
 Boston, MA 02117

Filing Company Information

John Hancock Life Insurance Company (USA) CoCode: 65838 State of Domicile: Michigan
 200 Berkeley Street Group Code: Company Type:
 Boston, MA 02176 Group Name: State ID Number:
 (617) 572-6000 ext. [Phone] FEIN Number: 01-0233346

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
John Hancock Life Insurance Company (USA)	\$0.00		

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Correspondence Summary

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Request for additional information submitted	Renee Campbell	02/09/2011	02/09/2011	Noah Rice	02/10/2011	02/10/2011
Request for additional information submitted	Renee Campbell	01/18/2011	01/18/2011	Noah Rice	01/25/2011	01/25/2011

Michigan Review Pending

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Objection Letter

Objection Letter Status Request for additional information submitted
Objection Letter Date 02/09/2011
Submitted Date 02/09/2011
Respond By Date 02/11/2011

Dear Noah Rice,

A 30-day review period applies to any long term care policy or certificate initially issued on or after June 1, 2007 under MCL 500.3926a(3). As you know, both policy form P-FACE(2002-2) and P-FACE(2004) were issued prior to June 1, 2007. Therefore, the 30-day review period under MCL 500.3926a(3) would not apply.

However, John Hancock submitted policyholder notification forms with this filing rendering the filing subject to a 30-day review period under MCL 500.2236. Therefore, the filing may not be tolled or pended unless the forms are withdrawn. John Hancock may also withdraw the filing in its entirety and resubmit the filing for further review.

As we will be requesting additional information to further our review in this matter, we will be offering John Hancock the option to withdraw the entire filing or withdraw only the forms portion of the filing.

If John Hancock chooses to withdraw only the forms portion of the filing, the remainder of the filing will be tolled until we receive a response to our request for information below and OFIR has completed our review. The rates for this filing may not be used in Michigan until OFIR has completed our review and given the filing a "Filed" status. Should you choose to withdraw the forms and resubmit them, please note, the forms will not be reviewed and approved for use until OFIR has completed our review of the rates and given the filing a "Filed" status.

Please review and respond to the following points of interest:

1. Please provide the maximum rate revision for various issue ages, e.g. issue ages 50, 55, 65, 75 and 80. John Hancock should also provide the actuarial projection for each such issue age within each policy series in support of the maximum rate revision.
2. As the proposed rate revisions are age specific, please provide a demonstration of the actuarial equivalence by issue age of the reduced indexation and the proposed rate revision.
3. Provide an updated list of the status of this filing in all states, including a description of the current status (approved, disapproved, denied, etc. and the applicable percentage).
4. Has John Hancock reviewed the financial or solvency implications for their long term care business if this rate

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increase is not approved or if the increase received is much less than requested? Please provide a detailed explanation.

5. How is the issue age rating structure consistent with the concept of guaranteed renewability? By varying the rate increase by issue age, isn't John Hancock varying the increase based on a risk characteristic and not a class basis?

6. Please explain how reducing the future inflation option would keep these long term care policies in compliance with MCL 500.3909(1)(a).

Your response to this request to either withdraw the forms or withdraw the entire filing is required by February 11, 2011. If we do not receive your response by this date, we will be required to deny the filing.

Please feel free to contact me with any questions at (517) 373-2671 or by email at campbellr2@michigan.gov. Thank you.

Sincerely,

Renee Campbell

Michigan Review Pending

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 02/10/2011
Submitted Date 02/10/2011

Dear Renee Campbell,

Comments:

Response 1

Comments: Dear Ms. Campbell,

We have addressed the objections that you raised in the order in which they were raised. The full response can be found under Supporting Documentation and is entitled, "2-10-2011 response letter." In addition, we have added the the a summary of the filing status, buy state, under Supporting Documentation.

In addition to the response attached, we would also like to WITHDRAW the forms from the filing, so that the rates may be reviewed separately. Upon disposition, we will file the associated forms for approval.

Thank you for your continued consideration of this filing.

Sincerely,

Noah Rice
(888)877-6075, ext. 9

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: 2-10-2011 response letter

Comment:

Satisfied -Name: JH Rate Increase state summary

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

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Sincerely,
Noah Rice

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Objection Letter

Objection Letter Status	Request for additional information submitted
Objection Letter Date	01/18/2011
Submitted Date	01/18/2011
Respond By Date	01/25/2011

Dear Noah Rice,

Please see the attached letter which contains OFIR's request for additional information relevant to this filing.

Your review and response will be due by January 25, 2011. If you have any questions, please feel free to contact me at (517) 373-2671 or by email at campbellr2@michigan.gov. Thank you.

Sincerely,

Renee Campbell

Michigan Review Pending



JENNIFER M. GRANHOLM
GOVERNOR

STATE OF MICHIGAN
OFFICE OF FINANCIAL AND INSURANCE REGULATION
DEPARTMENT OF ENERGY, LABOR & ECONOMIC GROWTH
ANDREW S. LEVIN, ACTING DIRECTOR

KEN ROSS
COMMISSIONER

January 18, 2011

Noah Rice, Senior Contract Consultant
John Hancock Life Insurance Company (USA)
200 Berkley Street
B6-06
Boston, MA 02117

RE: John Hancock Life Insurance Company (USA)
SERFF Tracking # MULF-126964457

Dear Mr. Rice:

The Office of Financial and Insurance Regulation (OFIR) has begun its review of John Hancock Life Insurance Company's group rate increase filing in conjunction with an actuarial consultant.

After a review of the actuarial memorandum, the following information is being requested in support of this rate filing:

I. Please provide information on the status of this filing in all States. For each State, please describe the current status in terms of one of the following:

- Approved (including "percentage increase" approved);
- Disapproved (including the reduced "percentage increase" approved);
- Pending (including proposed "percentage increase" pending);
- Not filed or
- Withdrawn

II. Historical data

Please provide, for each subject form, historical experience by each issue year within each calendar year, included in the historical timeframe, using the format shown below. Such historical experience should be provided separately for Nationwide and Michigan experience.

1. Calendar Year _____

Issue Year	Earned premium	Incurred Claim	Actual LR	Expected LR	A/E Ratio	Total
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2. Next Calendar Year _____

			Actual	Expected	A/E	
Issue Year	Earned premium	Incurred Claim	LR	LR	Ratio	Total

3. Next Calendar Year and etc.

Your review and response to the requested information will be due no later than **January 25, 2011**. If you have any questions, please contact me at (517) 373-2671 or by email at campbellr2@michigan.gov.

Sincerely,


Renee Campbell, Specialist
Health Plans Division

Michigan Review Pending

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Project Name/Number: /

Response Letter

Response Letter Status Submitted to State
Response Letter Date 01/25/2011
Submitted Date 01/25/2011

Dear Renee Campbell,

Comments:

Response 1

Comments: I. Please see supporting documentation: JH Group Rate Increase by State Summary.

II. Please see supporting documentation: Care Choice Durational Experience and Corp Choice Durational Experience.

Please note that the Care Choice Durational Experience, which aligns with Exhibit 1 from our actuarial memo, does not include certificate holders under the stand-alone policy issued in Michigan.

2. We have revised our actuarial memo to include an Exhibit 2 which illustrates the projected and actual experience of a group policy holder in Michigan insured on a stand-alone basis. The policy holder forms and rates were initially filed under the same P-FACE(2002), et. al. policy series.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Life & Health ACTUARIAL MEMORANDUM

Comment:

Satisfied -Name: Durational Experience

Comment:

Satisfied -Name: JH Group Rate Increase by state summary

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you for your continued consideration of this filing.

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Sincerely,
Noah Rice

Sincerely,
Noah Rice

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Form Schedule

Lead Form Number: P-AMD(2002-10)

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Withdrawn by the Plan 02/10/2011	P-AMD(2002-10)	Policy/Cont ract/Fratern al	Policy Amendment Form - P-FACE(2002), et al. Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	P-AMD(2002-10).pdf
Withdrawn by the Plan 02/10/2011	P-AMD(2004-10)	Policy/Cont ract/Fratern al	Policy Amendment Form - P-FACE(2004) et al. Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	P-AMD (2004-10).pdf
Withdrawn by the Plan 02/10/2011	C-NOTICE(2010-10)	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Certificate Amendment Form - P-FACE(2002), et al.	Initial		0.000	C-NOTICE_2002-10_final.pdf
Withdrawn by the Plan 02/10/2011	C-NOTICE(2010-10)	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Certificate Amendment Form - P-FACE(2004), et al.	Initial		0.000	C-NOTICE (2004-10).pdf
Withdrawn	GLTC-	Other	Coverage Change	Initial		0.000	GLTC-CCRF

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<i>Company Tracking Number:</i>	<i>2010 GLTC INFORCE RATE FILING</i>		
<i>TOI:</i>	<i>LTC03G Group Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03G.001 Qualified</i>
<i>Product Name:</i>	<i>GLTC 2010 Inforce Rate Increase</i>		
<i>Project Name/Number:</i>	<i>/</i>		
by the Plan CCRF	Request Form		12-10.pdf
02/10/2011 12/10			
Withdrawn GLTC-	Other	Personal Worksheet Initial	0.000
by the Plan SUIT(2011)			GLTC-
02/10/2011			SUIT(2011).p df

Michigan Review Pending

JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)

**(John Hancock)
Boston, Massachusetts 02117**

Amendment No. {1}

Group Policy Number: **-{12345-LTC}**

Policyholder: **{ABC Company}**

Effective Date of Revision: **{mm/dd/yyyy}**

It is hereby understood and agreed upon that the above group policy or policies issued by the John Hancock Life Insurance Company (U.S.A.) shall be amended as follows:

John Hancock may make available to Insured Persons, subject to terms and conditions it may apply, any of the following coverage reductions to allow Insured Persons to reduce the impact of a premium rate increase that otherwise would apply to their insurance certificate:

[A decrease to the [Nursing Home Daily Maximum Benefit to an amount that is in a \$5 increment] [and/or] [Lifetime Maximum Benefit] . Any such reduction is subject to minimum state requirements, if applicable.]

[A decrease to the annual compound percentage increase set forth in the Revised Automatic Benefit Increase provision, if applicable, with the applicable percentage determined based on the Lifetime Maximum Benefit.]

The attached Notice, form C-NOTICE(2002-10) will be added to the insured's certificate if elected.]

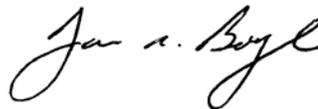
The attached Schedules of Premium Charges will replace those currently in the policy.

This amendment is hereby incorporated into and made a part of the said group policy or policies.

John Hancock Life Insurance Company (U.S.A.)



Secretary



President

**{ABC Company,
Inc.}**

Accepted by: _____

Title: _____

Date: _____

JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)

**(John Hancock)
Boston, Massachusetts 02117**

Amendment No. {1}

Group Policy Number: **-(12345-LTC}**

Policyholder: **{ABC Company}**

Effective Date of Revision: **{mm/dd/yyyy}**

It is hereby understood and agreed upon that the above group policy or policies issued by the John Hancock Life Insurance Company (U.S.A.) shall be amended as follows:

John Hancock may make available to Insured Persons, subject to terms and conditions it may apply, any of the following coverage reductions to allow Insured Persons to reduce the impact of a premium rate increase that otherwise would apply to their insurance certificate:

[A decrease to the [Daily Benefit to an amount that is in a \$5 increment] [and/or] [Certificate Limit] . Any such reduction is subject to minimum state requirements, if applicable.]

[A decrease to the annual compound percentage increase set forth in the Compound Inflation Coverage provision, if applicable.]

The attached Notice, form C-NOTICE(2004-10) will be added to the insured's certificate, if elected.]

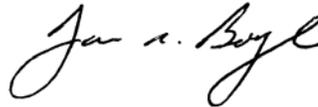
The attached Schedule of Premium Charges will replace those currently in the policy.

This amendment is hereby incorporated into and made a part of the said group policy or policies.

John Hancock Life Insurance Company (U.S.A.)



Secretary



President

**{ABC Company,
Inc.}**

Accepted by: _____

Title: _____

Date: _____

**TO BE ATTACHED TO AND MADE A PART OF
YOUR CERTIFICATE OF INSURANCE**

NOTICE TO {ALL PERSONS} insured under
Group Policy No. {12345-LTC} (the Policy)

issued by

**JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)
(John Hancock)**

to

{ABC Company, Inc.}

Your certificate of insurance is amended as follows. Such amendment will apply to You on:
{mm/dd/yyyy}

You have chosen to reduce Your coverage as follows, in order to minimize the impact of a premium rate increase that otherwise would apply to your insurance certificate:

[A decrease to the [Nursing Home Daily Maximum Benefit to an amount that is in a \$5 increment] [and/or] [Lifetime Maximum Benefit] . Any such reduction is subject to minimum state requirements, if applicable. The change in Your coverage is reflected on Your attached, personalized Schedule of Benefits.]

[The Automatic Benefit Increase provision of Your certificate is amended in accordance with the Revised Inflation Adjustment Provision described below.

REVISED INFLATION ADJUSTMENT PROVISION: - {3.2/2.3}% AUTOMATIC BENEFIT INCREASE

[This provision replaces any prior inflation adjustment provision that was previously part of Your coverage. Any inflation increases that were applied to Your coverage up to the effective date of this provision will still be retained.

You are now covered for the {2.3/3.2}% Revised Automatic Benefit Increase because You elected to reduce Your inflation percentage amount. This provision becomes effective on: {mm/dd/yyyy}. The change in Your coverage includes this benefit, then the Future Purchase Option provision will not apply to you. The change in Your Automatic Benefit Increase is reflected on Your attached, personalized Schedule of Benefits.]

{2.3/3.2}%
Annual
Increase

We will automatically increase Your Nursing Home Daily Maximum Benefit on each {anniversary of the Policy Effective Date beginning with the first anniversary which follows the effective date of this provision.} The increase will be computed at the rate of {2.3%/3.2%} compounded annually. [If the effective date of this provision is not an anniversary date of the Policy Effective Date, We will prorate the first inflation adjustment after the effective date of this Revised Inflation Adjustment Provision, by applying the prior 5% annual inflation adjustment until the effective date of this provision, and this revised {2.3/3.2}% annual inflation adjustment from the effective date of this provision until the next anniversary of the Policy Effective Date.]

Each of the other Daily Maximum Benefits will be determined based on the same percentage of the Nursing Home Daily Maximum Benefit used to determine the initial coverage amounts. The Stay At Home Benefit Amount and the Calendar Year Maximum for Informal Care will be recalculated using the applicable factor shown on Your Schedule of Benefits.

Your Lifetime Maximum Benefit will also be increased on each {anniversary of the Policy Effective Date}. The adjusted Lifetime Maximum Benefit will be determined by multiplying the adjusted Nursing Home Daily Maximum Benefit by the Maximum Benefit Factor shown in Your Schedule of Benefits.

- [No increases in Your Daily Maximum Benefits will occur on or after the date Your insurance is continued in effect on a reduced paid-up basis under a {Nonforfeiture Benefit}.]]

Except as stated in this amendment, nothing contained herein shall alter or affect any of the provisions of Your certificate of insurance.

JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)

Michigan Review Pending

**TO BE ATTACHED TO AND MADE A PART OF
YOUR CERTIFICATE OF INSURANCE**

NOTICE TO {ALL PERSONS} insured under
Group Policy No. {12345-LTC} (the Policy)

issued by

**JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)
(John Hancock)**

to

{ABC Company, Inc.}

Your certificate of insurance is amended as follows. Such amendment will apply to You on:
{mm/dd/yyyy.}

You have chosen to reduce Your coverage as follows, in order to reduce the impact of a premium rate increase that otherwise would apply to your insurance certificate:

[A decrease to the [Daily Benefit to an amount that is in a \$5 increment] [and/or] [Certificate Limit] . Any such reduction is subject to minimum state requirements, if applicable. The change in Your coverage is reflected on Your attached, personalized Schedule of Benefits.]

[The Compound Inflation Coverage provision of Your certificate is amended in accordance with the Revised Inflation Adjustment Provision described below.

**[REVISED INFLATION ADJUSTMENT PROVISION: – {3.7%} COMPOUND INFLATION
COVERAGE]**

[This provision replaces any prior inflation adjustment provision that was previously part of Your coverage. Any inflation increases that were applied to Your coverage up to the effective date of this provision will still be retained.

You are now covered for the {3.7}% Compound Inflation Coverage if You elected to reduce Your inflation percentage amount. This provision becomes effective on {mm/dd/yyyy.} If your coverage includes this benefit, then the Guaranteed Purchase Option provision will not apply to you. The change in Your Compound Inflation Coverage is reflected on Your attached, personalized Schedule of Benefits.

*Annual
Increase*

We will automatically increase Your Daily Benefit and Your remaining Certificate Limit on each {anniversary of the Policy Effective Date, beginning with the first anniversary which follows the effective date of this provision.} The increase will be computed at the rate of {3.7%} compounded annually. If the effective date of this provision is not an anniversary date of the Policy Effective Date, John Hancock will prorate the first inflation adjustment after the effective date of the Revised Inflation Adjustment Provision by applying the prior 5% annual inflation adjustment until the effective date of this provision, and this revised 3.7% annual inflation adjustment from the effective date of this provision until the next anniversary of the Policy Effective Date. }

Your other Daily Benefits will increase proportionately. [If not exhausted, the Stay At Home Lifetime Benefit Amount will be recalculated using the factor shown in Your Schedule footnotes. The Calendar Year Limit for Informal Care will be recalculated as well.]

Conditions and Restrictions [No increases in the Daily Benefits will occur on or after the date Your insurance is continued in effect on a reduced paid-up basis under a {Nonforfeiture Benefit}.]

Except as stated in this amendment, nothing contained herein shall alter or affect any of the provisions of your certificate of insurance.

JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)

Michigan Review Pending

**John Hancock Life Insurance Company (U.S.A.)
Coverage Change Request Form**

[Name:

Unique Identifier {ABC}:

Group Policyholder: {ABC Company}

Policy # {12345-LTC}, Group # {123}}

INSTRUCTIONS

MAILING ADDRESS

FAX

Step 1: Select an option (check appropriate box) Step 2: Review the Agreement and Acknowledgement Step 3: Sign and date this form Step 4: Return this form by [mm/dd/yyyy]	John Hancock LTC Policyholder Services [1 John Hancock Way, Ste 1700 Boston, MA 02217-1700]	John Hancock LTC Policyholder Services [617-572-6010]
---	--	---

SECTION 1: Coverage Change Option(s) – Please choose only one option

Please Note: [This/These] coverage change option(s) [is/are] designed to help minimize the impact of the premium rate increase. In some instances, changes are subject to state regulatory benefit minimum requirements. If you choose to keep your current coverage and accept the premium increase, there is no further action required and your premium increase will be effective on {mm/dd/yyyy}.

- Reduce your future compound inflation rate from {x % } to {y% }.]
- Reduce your [Maximum Daily Amount/Daily Maximum Benefit/Daily Benefit] from \${XXX} to \${YYY}].
- Reduce your [Lifetime Maximum Benefit /Certificate Limit] from {X-year} to {Y-year}].
- Reduce your [Maximum Daily Amount/Daily Maximum Benefit/Daily Benefit] from \${XXX} to \${YYY} and reduce your [Lifetime Maximum Benefit /Certificate Limit] from {X-year} to {Y-year}].
- Exercise the Nonforfeiture Benefit.]
- Exercise the Contingent Nonforfeiture Benefit.]
- Cancel your coverage. This change will be effective on the last day of the month in which John Hancock receives this form.

SECTION 2: Other Options – Please call before choosing any of the options below

- Drop optional benefit features _____ (i.e. Shared Care)].

SECTION 3: Agreement and Acknowledgement – Please sign and date below

I understand that my benefits and/or premium for those benefits will change based upon the option(s) I select.

I understand that premium rates are not guaranteed and may be increased again in the future if I am among the group of insureds whose premiums are determined to be inadequate.

If I select an option(s) to change my coverage, I understand that, within 30 days of the date this change becomes effective, I may cancel the change in my coverage and return to my original coverage at the increased premium level.

I understand the coverage change(s) I selected above. By signing below, I agree that any change(s) other than cancelling my coverage will be effective on {mm/dd/yyyy}, provided John Hancock receives this form by the date specified below.

Signature

Date

Please return this form using the enclosed postage-paid envelope by: [MM/DD/YYYY]



John Hancock Life Insurance Company (U.S.A.)
Boston, MA 02117

Long Term Care Insurance Suitability Form (Personal Worksheet)

NOTE: (All applicants must fill out this form. Employees and spouses may omit the Disclosure Statement section.)

People buy long term care insurance for many reasons. Some don't want to use their own assets to buy long term care. Some buy insurance to make sure they can choose the type of care they get. Others don't want their family to have to pay for care and don't want to go on Medicaid. But long term care insurance may be expensive and may not be right for everyone.

By state law, the insurance company must fill out part of the information on this worksheet and ask you to fill out the rest to help you and the company decide if you should buy this coverage.

Premium Information:

The premium for the coverage you are considering will be determined from the premium rate schedules contained in your enrollment material, based on the options selected and your issue age.

Type of Coverage: Guaranteed Renewable

The Company's Right to Increase Premiums:

John Hancock Life Insurance Company (U.S.A.) has the right to increase premiums in the future, provided it raises rates for all certificates in the same class in this state.

Rate Increase History:

John Hancock has sold group long term care insurance since 1988 and within the last 10 years we have raised rates on the following policy series:

John Hancock Policy Series	Years Policy Available for Sale	Percentage Of Increase	Year of Increase
IBM – one case filing	1990	[5-36%]	[2011]
1997 plans with Automatic Benefit Increase.	1998-2000	[0-32%]	[2011]
1997 plans, with Future Purchase Option and a benefit period of 10 years or greater.	1998-2000	[0-11%]	
P-FACE(2002-2), et al	2002-2009	[0-100%]	[2011]
P-FACE(2004), et al.	2005-2009	[0 - 24%]	[2011]
Federal Long Term Care Insurance Program (FLTCIP)	2002- 2009	0% - 25%	2010

Questions Related to Your Income

1. How will you pay each year's premiums? (check one)
- a. From my income b. From my savings/investments c. My family will pay

Have you considered whether you could afford to keep this coverage if the premiums were raised, for example, by 20%, 50% or more?



2. What is your annual income? (check one)
 a. Under \$10,000 b. \$10-19,999 c. \$20-29,999 d. \$30-49,999 e. \$50,000 or more
3. How do you expect your income to change over the next 10 years? (check one)
 a. No change b. Increase c. Decrease
- If you will be paying premiums with money received only from your own income, a rule of thumb is that you may not be able to afford this coverage if the premiums will be more than 7% of your income.*
4. Will you buy inflation protection? (check one) Yes No
 If not, have you considered how you will pay for the difference between future cost and your daily benefit amount?
 a. From my income b. From my savings/investments c. My family will pay
- The national average annual cost of care in [2009] was [\$74,806], but this figure varies across the country. In ten years the national annual cost would be about [\$121,851] if costs increase 5% annually.*
5. What qualification or elimination period are you considering? (Refer to enrollment materials)
 Number of days _____. Approximate cost of your care \$ _____ for that period.
6. How are you planning to pay for your care during the qualification or elimination period? (check one)
 a. From my income b. From my savings/investments c. My family will pay

Questions Related to Your Savings and Investments

7. Not counting your home, what is the approximate value of all of your assets (savings and investments)? (check one)
 a. Under \$20,000 b. \$20,000-\$29,999 c. \$30,000-\$49,999 d. \$50,000 or more
8. How do you expect your assets to change over the next ten years? (check one)
 a. Stay about the same b. Increase c. Decrease

If you are buying this coverage to protect your assets and your assets are less than \$30,000, you may wish to consider other options for financing your long term care.

Disclosure Statement

<p><u>(Check One)</u></p> <p><input type="checkbox"/> The information provided accurately describes my financial situation.</p> <p style="text-align: center;">OR</p> <p><input type="checkbox"/> I choose not to complete this information.</p>	<p><input type="checkbox"/> <u>(This box must be checked)</u> I acknowledge that I have reviewed this form including the premium, premium rate history and potential for premium increases in the future. I understand the above disclosures. I understand that the rates for this coverage may increase in the future.</p>
--	--

Signature: _____

Date: _____

Please Print Name: _____

Note: In order for us to process your application, please return this signed statement to John Hancock, along with your application. The company may contact you to verify your answers. (As noted, employees and spouses need not sign or return this statement.)

SERFF Tracking Number: MULF-126964457 State: Michigan
 Filing Company: John Hancock Life Insurance Company (USA) State Tracking Number:
 Company Tracking Number: 2010 GLTC INFORCE RATE FILING
 TOI: LTC03G Group Long Term Care Sub-TOI: LTC03G.001 Qualified
 Product Name: GLTC 2010 Inforce Rate Increase
 Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

0.000%

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
John Hancock Life Insurance Company (USA)	N/A	44.200%	44.200%	\$5,510,395	12,154	\$12,471,016	100.000%	0.000%

Michigan Review Pending

SERFF Tracking Number: MULF-126964457 State: Michigan
 Filing Company: John Hancock Life Insurance Company (USA) State Tracking Number:
 Company Tracking Number: 2010 GLTC INFORCE RATE FILING
 TOI: LTC03G Group Long Term Care Sub-TOI: LTC03G.001 Qualified
 Product Name: GLTC 2010 Inforce Rate Increase
 Project Name/Number: /

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	Rate Table	P-FACE(2002-2), Revised et al.		Previous State Filing Number: 9/7/2002 Percent Rate Change: 44.800 Request:	MI P-FACE (2002-2) Rates.pdf
	Rate Table	P-FACE(2004), etRevised al.		Previous State Filing Number: 6/23/2005 Percent Rate Change: 22.500 Request:	MI P-FACE (2004) Rates.pdf

Michigan Review Pending

Appendix B
John Hancock Life Insurance Company
P-FACE (2002-2)

Rates per \$5 of Monthly Benefit - 90 Day Elimination Period
75% HHC benefit

Issue Age	Future Purchase Option Benefit Period							ABI Option: (5% Compound Inflation) Benefit Period						
	2	3	4	5	6	10	Life	2	3	4	5	6	10	Life
18-29	0.38	0.46	0.51	0.54	0.56	0.78	0.87	2.27	2.50	2.66	2.77	2.91	3.69	3.94
30	0.38	0.46	0.51	0.54	0.56	0.78	0.87	2.27	2.50	2.66	2.77	2.91	3.69	3.94
31	0.40	0.48	0.53	0.56	0.58	0.81	0.90	2.34	2.58	2.76	2.88	3.02	3.82	4.09
32	0.41	0.50	0.55	0.58	0.61	0.84	0.94	2.42	2.67	2.86	2.99	3.13	3.97	4.24
33	0.43	0.51	0.57	0.60	0.63	0.87	0.97	2.49	2.77	2.97	3.10	3.25	4.12	4.40
34	0.44	0.53	0.59	0.62	0.65	0.91	1.01	2.57	2.87	3.07	3.21	3.37	4.27	4.56
35	0.46	0.55	0.61	0.64	0.68	0.94	1.04	2.65	2.97	3.19	3.33	3.49	4.43	4.74
36	0.47	0.57	0.63	0.67	0.70	0.97	1.08	2.73	3.07	3.30	3.46	3.63	4.60	4.91
37	0.49	0.60	0.66	0.69	0.73	1.01	1.12	2.82	3.18	3.43	3.59	3.76	4.77	5.10
38	0.51	0.62	0.68	0.72	0.75	1.05	1.16	2.90	3.29	3.55	3.72	3.90	4.95	5.29
39	0.53	0.64	0.71	0.74	0.78	1.09	1.21	2.99	3.41	3.68	3.86	4.05	5.14	5.49
40	0.55	0.66	0.73	0.77	0.81	1.13	1.25	3.09	3.53	3.82	4.01	4.20	5.33	5.69
41	0.58	0.70	0.78	0.82	0.86	1.19	1.32	3.14	3.62	3.93	4.13	4.33	5.49	5.87
42	0.61	0.74	0.82	0.87	0.91	1.26	1.40	3.19	3.71	4.04	4.26	4.46	5.66	6.05
43	0.65	0.79	0.87	0.92	0.96	1.34	1.49	3.25	3.81	4.16	4.39	4.60	5.83	6.23
44	0.69	0.84	0.92	0.97	1.02	1.42	1.57	3.30	3.91	4.28	4.52	4.74	6.01	6.42
45	0.73	0.88	0.98	1.03	1.08	1.50	1.67	3.36	4.01	4.40	4.66	4.89	6.20	6.62
46	0.78	0.94	1.04	1.10	1.15	1.60	1.77	3.49	4.16	4.57	4.85	5.08	6.44	6.88
47	0.83	1.00	1.11	1.17	1.22	1.70	1.89	3.63	4.31	4.75	5.04	5.28	6.70	7.16
48	0.88	1.07	1.18	1.24	1.30	1.81	2.01	3.77	4.47	4.93	5.24	5.49	6.96	7.44
49	0.94	1.14	1.26	1.32	1.39	1.93	2.14	3.92	4.64	5.12	5.45	5.71	7.24	7.73
50	1.00	1.21	1.34	1.41	1.48	2.05	2.28	4.08	4.81	5.32	5.66	5.93	7.53	8.04
51	1.07	1.29	1.43	1.50	1.58	2.20	2.44	4.25	5.04	5.58	5.94	6.22	7.89	8.43
52	1.14	1.38	1.53	1.61	1.69	2.35	2.61	4.43	5.27	5.84	6.23	6.53	8.28	8.84
53	1.22	1.48	1.64	1.72	1.81	2.54	2.79	4.62	5.51	6.12	6.53	6.85	8.68	9.28
54	1.31	1.58	1.75	1.84	1.93	2.69	2.98	4.82	5.77	6.42	6.85	7.18	9.11	9.73
55	1.40	1.69	1.87	1.97	2.07	2.88	3.19	5.03	6.03	6.72	7.18	7.53	9.55	10.20
56	1.50	1.82	2.01	2.12	2.22	3.09	3.43	5.39	6.47	7.22	7.72	8.09	10.26	10.96
57	1.62	1.96	2.16	2.28	2.39	3.32	3.69	5.77	6.93	7.75	8.18	8.42	11.02	11.77
58	1.74	2.10	2.32	2.45	2.57	3.57	3.96	6.12	7.42	8.20	8.47	8.72	11.84	12.65
59	1.87	2.26	2.50	2.63	2.76	3.84	4.26	6.34	7.68	8.48	8.76	9.03	12.31	13.52
60	2.01	2.43	2.68	2.82	2.97	4.12	4.58	6.56	7.95	8.78	9.07	9.34	12.74	13.99
61	2.18	2.64	2.92	3.07	3.22	4.48	4.98	6.84	8.28	9.15	9.45	9.73	13.27	14.58
62	2.37	2.87	3.17	3.34	3.51	4.88	5.41	7.12	8.63	9.53	9.84	10.14	13.83	15.19
63	2.58	3.12	3.45	3.63	3.81	5.30	5.88	7.42	8.99	9.93	10.26	10.56	14.40	15.82
64	2.80	3.39	3.75	3.95	4.14	5.76	6.39	7.73	9.36	10.34	10.69	11.01	15.01	16.38
65	3.05	3.69	4.08	4.29	4.51	6.27	6.95	8.05	9.76	10.78	11.13	11.47	15.63	16.83
66	3.32	4.02	4.44	4.68	4.91	6.83	7.58	8.42	10.20	11.27	11.64	11.99	16.35	17.50
67	3.62	4.38	4.84	5.10	5.35	7.44	8.26	8.80	10.66	11.78	12.17	12.53	17.03	18.19
68	3.94	4.78	5.28	5.56	5.83	8.11	9.00	9.20	11.15	12.31	12.72	13.10	17.68	18.89
69	4.30	5.21	5.75	6.05	6.36	8.84	9.81	9.62	11.65	12.87	13.30	13.70	18.34	19.59
70	4.69	5.68	6.27	6.60	6.93	9.63	10.69	10.06	12.18	13.46	13.90	14.32	19.00	20.30
71	5.26	6.37	7.04	7.41	7.78	10.82	12.00	10.81	13.17	14.55	15.03	15.48	19.90	21.26
72	5.90	7.15	7.90	8.32	8.73	11.99	12.81	11.24	14.23	15.72	16.24	16.73	20.81	22.24
73	6.63	8.03	8.87	9.34	9.80	12.76	13.63	11.66	14.87	16.99	17.55	18.08	21.74	23.23
74	7.22	9.01	9.96	10.48	11.01	13.55	14.48	12.09	15.51	17.83	18.97	19.54	22.68	24.23
75	7.61	9.83	11.18	11.77	12.35	14.38	15.36	12.51	16.15	18.58	20.19	21.12	23.62	25.24
76	8.01	10.41	11.97	13.01	13.64	15.23	16.27	12.93	16.80	19.32	21.00	22.01	24.57	26.25
77	8.42	11.01	12.66	13.76	14.42	16.10	17.20	13.33	17.44	20.05	21.80	22.84	25.50	27.25
78	8.82	11.62	13.36	14.52	15.22	16.99	18.15	13.73	18.07	20.78	22.59	23.67	26.43	28.23
79	9.23	12.23	14.07	15.29	16.02	17.89	19.11	14.10	18.69	21.49	23.36	24.48	27.33	29.20
80	9.64	12.85	14.78	16.06	16.84	18.80	20.08	14.46	19.28	22.17	24.10	25.25	28.19	30.12
81	10.60	14.14	16.26	17.67	18.52	20.68	22.09	15.90	21.21	24.39	26.51	27.78	31.01	33.13
82	11.57	15.42	17.74	19.28	20.20	22.55	24.10	17.35	23.13	26.60	28.92	30.30	33.83	36.15
83	12.82	17.09	19.66	21.37	22.39	25.00	26.71	19.23	25.64	29.48	32.05	33.59	37.50	40.06
84	14.07	18.76	21.58	23.45	24.58	27.44	29.32	21.11	28.15	32.37	35.18	36.87	41.16	43.98

Appendix C
John Hancock Life Insurance Company
P-FACE (2002-2)

Rates to be used with Inflation Decrease Option Only

Rates per \$5 of Monthly Benefit - 90 Day Elimination Period
75% HHC benefit

Issue Age	ABI Option: (3.2% Compound Inflation) Benefit Period				
	2	3	4	5	6
18-29	1.29	1.42	1.51	1.58	1.65
30	1.29	1.42	1.51	1.58	1.65
31	1.33	1.47	1.57	1.63	1.71
32	1.37	1.52	1.63	1.70	1.78
33	1.42	1.57	1.68	1.76	1.84
34	1.46	1.63	1.75	1.83	1.91
35	1.51	1.69	1.81	1.89	1.98
36	1.55	1.74	1.88	1.97	2.06
37	1.60	1.81	1.95	2.04	2.14
38	1.65	1.87	2.02	2.12	2.22
39	1.70	1.94	2.09	2.20	2.30
40	1.75	2.00	2.17	2.28	2.39
41	1.78	2.06	2.23	2.35	2.46
42	1.81	2.11	2.30	2.42	2.54
43	1.84	2.16	2.36	2.49	2.61
44	1.88	2.22	2.43	2.57	2.69
45	1.91	2.28	2.50	2.65	2.78
46	1.98	2.36	2.60	2.75	2.89
47	2.06	2.45	2.70	2.86	3.00
48	2.14	2.54	2.80	2.98	3.12
49	2.23	2.64	2.91	3.09	3.24
50	2.32	2.73	3.02	3.22	3.37
51	2.42	2.86	3.17	3.37	3.54
52	2.52	2.99	3.32	3.54	3.71
53	2.63	3.13	3.48	3.71	3.89
54	2.74	3.28	3.65	3.89	4.08
55	2.86	3.43	3.82	4.08	4.28
56	3.00	3.67	4.10	4.38	4.59
57	3.28	3.94	4.40	4.71	4.94
58	3.51	4.22	4.72	5.06	5.30
59	3.76	4.52	5.07	5.43	5.70
60	4.03	4.85	5.44	5.84	6.12
61	4.23	5.11	5.74	6.17	6.47
62	4.45	5.38	6.07	6.52	6.83
63	4.67	5.68	6.40	6.89	7.22
64	4.91	5.98	6.76	7.28	7.63
65	5.15	6.31	7.14	7.69	8.06
66	5.47	6.72	7.63	8.24	8.63
67	5.80	7.16	8.16	8.82	9.24
68	6.16	7.63	8.72	9.44	9.90
69	6.53	8.13	9.32	10.11	10.60
70	6.93	8.66	9.96	10.83	11.35
71	7.46	9.38	10.79	11.73	12.29
72	8.03	10.16	11.69	12.71	13.32
73	8.64	11.01	12.66	13.76	14.42
74	9.30	11.93	13.72	14.91	15.63
75	10.01	12.92	14.86	16.15	16.93
76	10.77	14.00	16.10	17.50	18.34
77	11.60	15.16	17.44	18.96	19.87
78	12.48	16.43	18.89	20.53	21.52
79	13.43	17.80	20.46	22.24	23.31
80	14.46	19.28	22.17	24.10	25.25
81	15.90	21.21	24.39	26.51	27.78
82	17.35	23.13	26.60	28.92	30.30
83	19.23	25.64	29.48	32.05	33.59
84	21.11	28.15	32.37	35.18	36.87

Michigan Review Pending

Appendix C
John Hancock Life Insurance Company
P-FACE (2002-2)

Rates to be used with Inflation Decrease Option Only

Rates per \$5 of Monthly Benefit - 90 Day Elimination Period
75% HHC benefit

Issue Age	ABI Option (2.3% Compound Inflation)	
	10	Life
18-29	1.84	1.97
30	1.84	1.97
31	1.91	2.04
32	1.98	2.12
33	2.06	2.20
34	2.14	2.28
35	2.22	2.37
36	2.30	2.46
37	2.39	2.55
38	2.48	2.64
39	2.57	2.74
40	2.66	2.85
41	2.75	2.93
42	2.83	3.02
43	2.92	3.12
44	3.01	3.21
45	3.10	3.31
46	3.22	3.44
47	3.35	3.58
48	3.48	3.72
49	3.62	3.87
50	3.76	4.02
51	3.95	4.22
52	4.14	4.42
53	4.34	4.64
54	4.55	4.86
55	4.77	5.10
56	5.13	5.48
57	5.51	5.89
58	5.92	6.32
59	6.36	6.79
60	6.83	7.30
61	7.22	7.71
62	7.63	8.15
63	8.06	8.61
64	8.52	9.10
65	9.00	9.62
66	9.64	10.30
67	10.32	11.02
68	11.05	11.80
69	11.83	12.64
70	12.67	13.53
71	13.72	14.66
72	14.87	15.88
73	16.10	17.21
74	17.45	18.64
75	18.90	20.19
76	20.47	21.87
77	22.18	23.69
78	24.02	25.67
79	26.03	27.81
80	28.19	30.12
81	31.01	33.13
82	33.83	36.15
83	37.50	40.06
84	41.16	43.98

Michigan Review Pending

Appendix B
John Hancock Life Insurance Company
P-FACE (2004)

Monthly Single Premium rates per \$5 of DMB

Issue Age	Future Purchase Option Benefit Period					ABI Option: (5% Compound Inflation) Benefit Period				
	2	3	4	5	6	2	3	4	5	6
18-29	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
30	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
31	0.92	1.04	1.34	1.46	1.53	2.77	3.58	3.97	4.62	5.19
32	0.93	1.06	1.36	1.48	1.55	2.82	3.62	4.04	4.70	5.25
33	0.94	1.07	1.37	1.49	1.58	2.86	3.66	4.11	4.77	5.32
34	0.95	1.09	1.39	1.51	1.60	2.91	3.70	4.19	4.84	5.38
35	0.96	1.11	1.41	1.53	1.62	2.96	3.74	4.27	4.92	5.44
36	0.97	1.13	1.43	1.55	1.64	3.01	3.79	4.35	5.00	5.50
37	0.99	1.15	1.45	1.57	1.67	3.06	3.83	4.43	5.08	5.57
38	1.00	1.17	1.47	1.59	1.69	3.11	3.88	4.51	5.16	5.63
39	1.01	1.20	1.49	1.61	1.72	3.16	3.92	4.59	5.24	5.70
40	1.03	1.24	1.51	1.63	1.74	3.21	3.97	4.67	5.32	5.77
41	1.09	1.32	1.54	1.67	1.79	3.25	4.04	4.77	5.38	5.84
42	1.15	1.39	1.58	1.71	1.83	3.29	4.11	4.86	5.45	5.92
43	1.22	1.48	1.63	1.75	1.88	3.34	4.18	4.95	5.52	6.00
44	1.29	1.56	1.73	1.82	1.93	3.38	4.25	5.05	5.59	6.08
45	1.37	1.66	1.83	1.92	2.02	3.42	4.33	5.15	5.65	6.16
46	1.44	1.76	1.94	2.04	2.15	3.47	4.41	5.24	5.72	6.23
47	1.48	1.83	2.06	2.17	2.28	3.52	4.49	5.34	5.80	6.30
48	1.51	1.87	2.19	2.31	2.42	3.58	4.57	5.44	5.87	6.38
49	1.54	1.92	2.25	2.45	2.57	3.63	4.65	5.54	5.94	6.45
50	1.57	1.97	2.29	2.58	2.74	3.68	4.74	5.64	6.01	6.52
51	1.61	2.06	2.36	2.64	2.90	3.80	4.86	5.81	6.20	6.74
52	1.66	2.15	2.42	2.71	2.98	3.92	4.99	5.97	6.40	6.97
53	1.70	2.24	2.49	2.78	3.05	4.05	5.13	6.15	6.60	7.21
54	1.74	2.34	2.56	2.84	3.13	4.18	5.27	6.33	6.81	7.45
55	1.79	2.44	2.63	2.91	3.21	4.32	5.41	6.51	7.03	7.70
56	1.94	2.56	2.80	3.11	3.43	4.45	5.70	6.74	7.32	8.03
57	2.11	2.68	2.99	3.31	3.66	4.60	6.01	6.97	7.63	8.37
58	2.29	2.81	3.19	3.53	3.90	4.75	6.34	7.21	7.94	8.73
59	2.49	2.95	3.40	3.76	4.16	4.90	6.68	7.47	8.27	9.11
60	2.70	3.09	3.62	4.01	4.44	5.06	7.04	7.73	8.62	9.50
61	2.90	3.36	3.90	4.35	4.82	5.40	7.35	8.18	9.10	9.99
62	3.11	3.66	4.21	4.72	5.23	5.77	7.67	8.66	9.62	10.51
63	3.34	3.99	4.54	5.13	5.67	6.16	8.00	9.17	10.16	11.05
64	3.58	4.34	4.89	5.57	6.16	6.57	8.35	9.71	10.73	11.62
65	3.84	4.72	5.27	6.05	6.68	7.02	8.72	10.28	11.33	12.23
66	4.24	5.21	5.84	6.69	7.42	7.56	9.47	11.11	12.33	13.33
67	4.67	5.74	6.47	7.39	8.23	8.14	10.30	12.01	13.42	14.53
68	5.15	6.33	7.16	8.17	9.13	8.76	11.19	12.97	14.61	15.85
69	5.68	6.98	7.94	9.03	10.13	9.43	12.16	14.02	15.90	17.28
70	6.26	7.70	8.79	9.98	11.23	10.16	13.22	15.15	17.30	18.84
71	7.04	8.72	9.88	11.20	12.48	11.17	14.52	16.85	19.08	20.63
72	7.91	9.88	11.09	12.57	13.86	12.29	15.96	18.74	21.05	22.59
73	8.89	11.19	12.46	14.10	15.39	13.52	17.53	20.84	23.22	24.73
74	9.99	12.67	14.00	15.82	17.09	14.87	19.26	23.18	25.61	27.09
75	11.23	14.35	15.72	17.76	18.98	16.36	21.17	25.78	28.25	29.66
76	12.28	15.70	17.20	19.43	20.76	17.49	22.61	27.54	30.19	31.68
77	13.30	17.01	18.62	21.05	22.49	18.51	23.91	29.14	31.94	33.50
78	14.37	18.40	20.13	22.77	24.31	19.56	25.25	30.77	33.74	35.37
79	15.49	19.86	21.71	24.57	26.22	20.63	26.60	32.42	35.56	37.26
80	16.67	21.39	23.37	26.46	28.22	21.70	27.96	34.09	37.40	39.16

Appendix C
John Hancock Life Insurance Company
P-FACE (2004)

Rates to be used with Inflation Decrease Option Only

Monthly Single Premium rates per \$5 of DMB

Issue Age	ABI Option: (4.5% Compound Inflation)				
	Benefit Period				
	2	3	4	5	6
18-29	2.20	2.85	3.14	3.67	4.14
30	2.20	2.85	3.14	3.67	4.14
31	2.24	2.88	3.20	3.73	4.19
32	2.27	2.92	3.26	3.79	4.24
33	2.31	2.95	3.32	3.85	4.29
34	2.35	2.99	3.38	3.91	4.34
35	2.39	3.02	3.44	3.97	4.39
36	2.43	3.06	3.50	4.03	4.44
37	2.47	3.09	3.57	4.09	4.49
38	2.51	3.13	3.63	4.16	4.54
39	2.55	3.16	3.70	4.22	4.60
40	2.59	3.20	3.77	4.29	4.65
41	2.62	3.26	3.84	4.34	4.71
42	2.66	3.31	3.92	4.40	4.78
43	2.69	3.37	3.99	4.45	4.84
44	2.73	3.43	4.07	4.50	4.90
45	2.76	3.49	4.15	4.56	4.97
46	2.80	3.55	4.23	4.62	5.03
47	2.84	3.62	4.31	4.67	5.08
48	2.88	3.68	4.39	4.73	5.14
49	2.93	3.75	4.47	4.79	5.20
50	2.97	3.82	4.55	4.85	5.26
51	3.07	3.92	4.68	5.00	5.44
52	3.16	4.03	4.82	5.16	5.62
53	3.27	4.14	4.96	5.33	5.81
54	3.37	4.25	5.10	5.50	6.01
55	3.48	4.36	5.25	5.67	6.21
56	3.59	4.60	5.43	5.91	6.48
57	3.71	4.85	5.62	6.15	6.75
58	3.83	5.11	5.82	6.41	7.04
59	3.95	5.39	6.02	6.67	7.35
60	4.08	5.68	6.23	6.95	7.66
61	4.36	5.93	6.60	7.34	8.06
62	4.65	6.19	6.98	7.75	8.47
63	4.97	6.46	7.39	8.19	8.91
64	5.30	6.74	7.83	8.65	9.37
65	5.66	7.03	8.29	9.14	9.86
66	6.09	7.64	8.96	9.95	10.75
67	6.56	8.30	9.68	10.82	11.72
68	7.06	9.02	10.46	11.78	12.78
69	7.61	9.81	11.31	12.82	13.93
70	8.19	10.66	12.22	13.95	15.19
71	9.01	11.71	13.59	15.39	16.63
72	9.91	12.87	15.11	16.97	18.22
73	10.90	14.14	16.81	18.72	19.95
74	11.99	15.54	18.69	20.65	21.84
75	13.19	17.07	20.79	22.78	23.92
76	14.57	18.84	22.95	25.15	26.40
77	16.10	20.79	25.34	27.78	29.13
78	17.78	22.95	27.97	30.67	32.15
79	19.64	25.33	30.88	33.87	35.48
80	21.70	27.96	34.09	37.40	39.16

SERFF Tracking Number: MULF-126964457 State: Michigan
 Filing Company: John Hancock Life Insurance Company (USA) State Tracking Number:
 Company Tracking Number: 2010 GLTC INFORCE RATE FILING
 TOI: LTC03G Group Long Term Care Sub-TOI: LTC03G.001 Qualified
 Product Name: GLTC 2010 Inforce Rate Increase
 Project Name/Number: /

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Life & Health ACTUARIAL MEMORANDUM		

Comments:

Attachments:

MI Corp Choice Filing Package.pdf
 MI Care Choice Filing Package (Rev 01-25).pdf

	Item Status:	Status Date:
Satisfied - Item: Cover Letter		

Comments:

Attachment:

Cover Letter, MI.pdf

	Item Status:	Status Date:
Satisfied - Item: Durational Experience		

Comments:

Attachments:

Care Choice Durational Experience.pdf
 Corp Choice Durational Experience.pdf

	Item Status:	Status Date:
Satisfied - Item: JH Group Rate Increase by state summary		

Comments:

Attachment:

JH Group Rate Increase by State Summary.pdf

Michigan Review Pending

SERFF Tracking Number: MULF-126964457 State: Michigan
Filing Company: John Hancock Life Insurance Company (USA) State Tracking Number:
Company Tracking Number: 2010 GLTC INFORCE RATE FILING
TOI: LTC03G Group Long Term Care Sub-TOI: LTC03G.001 Qualified
Product Name: GLTC 2010 Inforce Rate Increase
Project Name/Number: /

Item Status:

**Status
Date:**

Satisfied - Item: 2-10-2011 response letter

Comments:

Attachment:

Response to MI 2-9-11 questions.pdf

Item Status:

**Status
Date:**

Satisfied - Item: JH Rate Increase state summary

Comments:

Attachment:

JH Group Rate Increase by State Summary 02-09-2011.pdf

Michigan Review Pending

**John Hancock Life Insurance Company (U.S.A.)
Group Long-Term Care Insurance Policy and Certificate
Actuarial Memorandum for Inforce Rate Increase**

**Policy Series P-FACE(2004), et al
January 7, 2011**

<u>Product Name</u>	<u>Form Number</u>	<u>Issue Date Range</u>
Corporate Choice	P-FACE(2004)	7/2006 to 1/2010

These policy form rates were originally priced with a margin for moderately adverse experience in accordance with the NAIC model rate stability regulations which were being implemented on a State by State basis during the time of our initial rate filing.

1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the above captioned Policy series form. The purpose of this memorandum is to demonstrate that the requirements of this State in regards to an inforce rate increase request and new business rates have been met. This rate filing is not intended to be used for any other purpose.

2. Benefit Description

A brief policy description for the policy form:

P-FACE(2004)

This is a Group Long-Term care plan that pays benefits to the certificate holder insured for the following covered care or services provided to the insured:

- Confinement in a Nursing Home or Alternate Care Facility for room, board and care services
- Home Health Care; Hospice Care, Respite Care; or
- Attendance at an Adult Day Care Center providing Adult Day Care

It is intended to be a Qualified Long-Term Care Insurance contract under the Federal Internal Revenue Code.

The Benefit trigger is determined based on the insured's cognitive impairment or their requiring substantial assistance by another person to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence. The insured must be certified to be chronically ill by a licensed health care practitioner.

Long-Term Care Benefits are paid at 100% of the actual charges for each day of care after the Elimination Period up to the Daily Benefit (DB) elected for care received in a Nursing Home (NH), Alternate Care Facility (ACF) or Community Based Professional Care (CBPC).

Benefits are payable until the Certificate Limit is reached. Benefits are coordinated with Medicare and other group health care plans.

3. Renewability

Certificates under this policy form have a guaranteed renewable clause.

**John Hancock Life Insurance Company (U.S.A.)
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January 7, 2011**

4. Applicability

This filing is applicable to inforce policies and to new certificates enrolling in this policy series. The premium changes will apply to the base forms as well as all applicable optional benefits upon the expiration of any applicable group policy rate guarantees.

5. Morbidity

The morbidity assumptions are derived from our own experience, following a comprehensive claim study recently completed. The study has been peer reviewed both internally as well as by an Independent third party.

Our claims projections include 12 years of future morbidity improvements at 1.1% per year, as well as a 7.5% margin for moderately adverse experience, consistent with the margin originally anticipated in our original pricing loss ratio.

Below are currently expected sample annual claim costs for a P-FACE(2004) policy, \$10 daily benefit, and 5yr LMB which include a 7.5% margin for moderately adverse experience:

Issue Age 45		
Age	FPO	ABI
45	4.38	5.42
50	4.32	6.64
55	5.51	10.42
60	6.76	14.83
65	11.12	30.39
70	22.75	78.44
75	66.45	291.80
80	162.79	899.69
85	316.77	2,139.78
90	394.43	3,273.44

Issue Age 50		
Age	FPO	ABI
50	5.21	6.43
55	6.13	9.39
60	8.13	14.59
65	15.11	33.49
70	35.71	99.17
75	102.44	360.55
80	236.91	1,048.71
85	386.59	2,100.19
90	470.61	3,152.72

Issue Age 60		
Age	FPO	ABI
60	7.64	9.11
65	14.81	21.72
70	38.81	69.25
75	113.82	252.67
80	268.42	743.53
85	436.07	1,477.11
90	532.70	2,207.71

Original Pricing Assumption for Morbidity:

Claim cost assumptions are derived primarily from our own experience. For advanced ages, where we do not have credible amounts of exposure, our data was extrapolated using the patterns found in the 1985 National Center for Health Statistics National Nursing Home Survey. The claim costs are adjusted for the impact of underwriting and anti-selection considerations.

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**Policy Series P-FACE(2004), et al
January 7, 2011**

Below are the original sample annual claim costs for a P-FACE(2004) policy, \$10 daily benefit, and 5yr LMB which include a 7.5% margin for moderately adverse experience:

Issue Age 45		
Age	FPO	ABI
45	1.84	2.20
50	2.46	3.72
55	4.12	7.88
60	8.01	18.36
65	16.73	43.87
70	21.79	73.82
75	55.53	239.18
80	129.35	708.89
85	234.73	1,597.45
90	320.48	2,666.41

Issue Age 50		
Age	FPO	ABI
50	2.58	3.10
55	3.61	5.49
60	7.04	13.39
65	15.58	34.44
70	21.87	58.42
75	56.09	189.81
80	131.67	566.05
85	241.15	1,286.98
90	331.61	2,160.62

Issue Age 60		
Age	FPO	ABI
60	4.18	5.05
65	11.36	17.90
70	21.19	36.26
75	55.30	117.24
80	131.18	348.79
85	241.51	792.35
90	332.91	1,330.10

As part of the inforce management of the business, the company monitored the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. These studies have indicated that actual morbidity experience, lapse, and mortality experience have deteriorated since original assumptions were developed, and the deterioration does not appear to be temporary.

At the time of the initial premium rate development of these forms, there was very little industry insured data or company data available for morbidity at the later durations and older ages, and since that time, the volume of experience has increased dramatically. For our Group LTC business we now have over twice the company experience data at ages 85+ and durations 10+ compared to just 3 years ago. In developing our new assumptions we also reference our retail block of business, which has over 8 times the volume of experience on similar policies. These data have indicated that our original pricing assumptions for older ages and later durations were too low. This is consistent with the comparison of our above original assumptions against our current morbidity assumptions where it can be seen that the claim cost increases are greatest at the later durations and older ages.

The following tables show how our new best estimate (excluding the moderately adverse margin) assumptions compare to our actual observed experience:

Experience period: Inception through 2009 for incidence, inception through 2008 for claim terminations, and 2006-2008 for salvage

Claim Counts (incidence)	A/E
Dur 1-4	95%
Dur 5-8	96%
Dur 9-12	97%
Dur 13+	100%
TOTAL	98%

Claim Terminations (continuance)	A/E
Total	88%

Amount Paid (salvage)	A/E
Total	86%

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Our new best estimate incidence rates reflect the deterioration observed in our latest experience study. Our claim termination and salvage assumptions are still based on our prior experience study. The A/Es are largely offsetting (it can be seen that claimants are lasting longer but claiming less than we expected), so we chose not to update assumptions at this time.

6. Mortality

The mortality rates have also been derived based on our own experience within our retail and group long-term care block of business.

The base mortality table is the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 16 years of improvements based on scale AA, and the following selection factors which vary by underwriting class:

Policy Duration	Fully Underwritten				Guaranteed Issue
	Issue Ages				Issue Ages
	≤ 55	65	75	≥ 82	All
1	21.7%	16.4%	18.8%	22.1%	103.6%
2	29.2%	21.7%	24.3%	29.0%	103.6%
3	35.9%	27.2%	31.5%	37.0%	103.6%
4	39.4%	30.4%	38.1%	45.2%	103.6%
5	42.1%	38.2%	45.6%	54.6%	103.6%
6	44.1%	44.6%	53.3%	56.1%	103.6%
7	46.8%	47.3%	61.2%	62.0%	103.6%
8	50.3%	50.1%	66.2%	70.0%	103.6%
9	52.7%	54.3%	70.5%	78.2%	103.6%
10	56.3%	58.6%	75.7%	86.5%	103.6%
11	59.9%	62.9%	81.1%	94.3%	103.6%
12	63.6%	64.3%	87.6%	100.0%	103.6%
13	64.9%	66.6%	94.1%	100.0%	103.6%
14	67.1%	68.9%	97.1%	100.0%	103.6%
15	69.4%	70.3%	100.0%	100.0%	103.6%
16	71.5%	71.7%	100.0%	100.0%	103.6%
17	74.3%	73.1%	100.0%	100.0%	103.6%
18	77.1%	76.5%	100.0%	100.0%	103.6%
19	79.9%	80.0%	100.0%	100.0%	103.6%
20	82.7%	83.6%	100.0%	100.0%	103.6%
21	85.6%	87.2%	100.0%	100.0%	103.6%
22	88.5%	90.8%	100.0%	100.0%	103.6%
23	91.4%	94.4%	100.0%	100.0%	103.6%
24	94.4%	98.1%	100.0%	100.0%	103.6%
25+	100.0%	100.0%	100.0%	100.0%	103.6%

Factors for ages not listed above are interpolated.

We are also projecting 12 years of future mortality improvement based on scale AA, consistent with the 12 years of future morbidity improvement in our future claim projections.

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Original Pricing Assumption for Mortality:

Our mortality decrement was based on the unloaded 1994 Group Annuity Mortality Table weighted 45 % males and 55% females, with the following selection factors by issue age.

Policy Duration	All Issue Ages
1	20.00%
2	30.00%
3	40.00%
4	50.00%
5	60.00%
6	65.00%
7	70.00%
8	75.00%
9	80.00%
10	85.00%
11	90.00%
12	95.00%
13 +	97.00%

In addition, future improvements were reflected based on scale AA.

At the time of the initial premium rate development of these forms, there was little insured industry data available for mortality (for Long-Term Care purchasers), and we have still observed lower mortality than expected. Furthermore, mortality improvements have been observed throughout the LTC and Life Insurance industries, consistent with our observations. We have also observed that our underwriting risk classification impacts mortality as well as morbidity and we have refined our assumption accordingly.

The following tables show how our new best estimate assumption compares to our actual observed experience:

Experience period: 3 year study 6/30/2006-6/30/2009

Duration	Mortality A/E	
	UW	GI
1-5	108%	93%
6-10	98%	110%
11+	109%	100%
Total	106%	100%

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7. Persistency

The voluntary lapse rates are also based on own experience within our group long-term care block of business:

Guaranteed Issue

Duration	Issue Age								
	30	40	45	50	55	60	65	70	80
1	16.3%	9.4%	7.7%	6.5%	5.9%	6.1%	6.1%	6.1%	6.1%
2	13.8%	8.1%	6.4%	5.1%	4.7%	4.7%	4.7%	4.7%	4.7%
3	12.2%	6.9%	6.4%	4.8%	3.9%	3.7%	3.7%	3.7%	3.7%
4	10.3%	6.2%	5.6%	4.2%	3.4%	3.0%	3.0%	3.0%	3.0%
5	8.8%	5.5%	4.9%	3.7%	2.9%	2.4%	2.4%	2.4%	2.4%
6	7.4%	4.9%	4.3%	3.3%	2.6%	1.9%	1.9%	1.9%	1.9%
7	6.3%	4.4%	3.8%	2.9%	2.2%	1.5%	1.5%	1.5%	1.5%
8	5.3%	4.0%	3.3%	2.5%	1.9%	1.2%	1.2%	1.2%	1.2%
9	4.7%	3.5%	2.9%	2.2%	1.7%	0.9%	0.9%	0.9%	0.9%
10	4.5%	3.2%	2.5%	2.0%	1.5%	0.8%	0.8%	0.8%	0.8%
11	4.1%	2.8%	2.2%	1.7%	1.3%	0.6%	0.6%	0.6%	0.6%
12	3.5%	2.5%	2.0%	1.5%	1.1%	0.5%	0.5%	0.5%	0.5%
13	3.1%	2.3%	1.7%	1.4%	1.0%	0.4%	0.4%	0.4%	0.4%
14	2.8%	2.0%	1.5%	1.2%	0.8%	0.4%	0.4%	0.4%	0.4%
15	2.5%	1.8%	1.3%	1.0%	0.7%	0.4%	0.4%	0.4%	0.4%
16	2.3%	1.6%	1.1%	0.9%	0.6%	0.4%	0.4%	0.4%	0.4%
17	2.0%	1.4%	1.0%	0.8%	0.5%	0.4%	0.4%	0.4%	0.4%
18	1.8%	1.3%	0.9%	0.7%	0.5%	0.4%	0.4%	0.4%	0.4%
19	1.7%	1.2%	0.8%	0.6%	0.4%	0.4%	0.4%	0.4%	0.4%
20+	1.5%	1.0%	0.8%	0.6%	0.4%	0.4%	0.4%	0.4%	0.4%

Fully Underwritten

Duration	Issue Age								
	30	40	45	50	55	60	65	70	80
1	15.8%	8.9%	7.2%	5.2%	4.4%	4.6%	5.7%	4.6%	4.6%
2	13.0%	7.4%	6.2%	4.5%	3.7%	3.2%	3.6%	2.8%	2.8%
3	11.1%	7.1%	5.2%	4.2%	3.1%	2.6%	2.2%	2.1%	2.1%
4	9.6%	6.2%	4.5%	3.6%	2.6%	2.1%	1.7%	1.8%	1.8%
5	8.2%	5.4%	3.9%	3.0%	2.2%	1.6%	1.4%	1.5%	1.5%
6	7.1%	4.7%	3.3%	2.6%	1.9%	1.3%	1.1%	1.3%	1.3%
7	6.1%	4.1%	2.9%	2.2%	1.6%	1.0%	0.6%	1.1%	1.1%
8	5.2%	3.5%	2.5%	1.8%	1.3%	0.8%	0.6%	0.8%	0.8%
9	4.5%	3.1%	2.1%	1.5%	1.1%	0.6%	0.6%	0.8%	0.8%
10	4.2%	2.6%	1.9%	1.3%	0.9%	0.6%	0.6%	0.8%	0.8%
11	3.7%	2.2%	1.6%	1.2%	0.8%	0.6%	0.6%	0.8%	0.8%
12	3.5%	2.0%	1.3%	1.0%	0.7%	0.6%	0.6%	0.8%	0.8%
13	3.2%	1.8%	1.1%	0.8%	0.6%	0.6%	0.6%	0.8%	0.8%
14	3.0%	1.6%	0.9%	0.7%	0.6%	0.6%	0.6%	0.8%	0.8%
15	2.8%	1.4%	0.7%	0.6%	0.6%	0.6%	0.6%	0.8%	0.8%
16	2.6%	1.3%	0.6%	0.6%	0.6%	0.6%	0.6%	0.8%	0.8%
17	2.4%	1.1%	0.6%	0.6%	0.6%	0.6%	0.6%	0.8%	0.8%
18	2.2%	1.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.8%	0.8%
19	2.0%	0.9%	0.6%	0.6%	0.6%	0.6%	0.6%	0.8%	0.8%
20+	1.9%	0.9%	0.6%	0.6%	0.6%	0.6%	0.6%	0.8%	0.8%

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Original Pricing Assumption for Lapses:

The initial premium schedule was based on the originally filed pricing assumptions which were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed.

Voluntary Terminations:

for GPO:

Duration	30	40	45	50	55	60	65	70	80
1	10.00%	8.30%	6.50%	6.50%	6.50%	6.80%	2.70%	2.70%	2.70%
2	8.00%	6.80%	5.50%	5.30%	5.00%	4.50%	2.20%	2.20%	2.20%
3	7.00%	6.00%	5.00%	4.80%	4.50%	4.00%	2.00%	2.00%	2.00%
4	6.00%	5.00%	4.00%	3.50%	3.00%	2.80%	1.70%	1.70%	1.70%
5	5.00%	4.40%	3.80%	3.10%	2.50%	2.20%	1.60%	1.60%	1.60%
6	4.50%	4.00%	3.50%	2.90%	2.30%	1.90%	1.60%	1.60%	1.60%
7	4.00%	3.60%	3.30%	2.60%	2.00%	1.70%	1.50%	1.50%	1.50%
8	3.50%	3.10%	2.80%	2.10%	1.50%	1.50%	1.50%	1.50%	1.50%
9	3.00%	2.50%	2.00%	1.60%	1.50%	1.50%	1.50%	1.50%	1.50%
10	2.50%	2.00%	1.50%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%
11	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%
12	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%
13	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%
14+	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%

for CIC:

Duration	Age								
	30	40	45	50	55	60	65	70	80
1	10.00%	8.30%	6.50%	6.50%	6.50%	6.80%	2.70%	2.70%	2.70%
2	8.00%	6.80%	5.50%	5.30%	5.00%	4.50%	2.15%	2.15%	2.15%
3	7.00%	6.00%	5.00%	4.80%	4.50%	4.00%	1.95%	1.95%	1.95%
4	6.00%	5.00%	4.00%	3.50%	3.00%	2.80%	1.60%	1.60%	1.60%
5	5.00%	4.40%	3.80%	3.10%	2.50%	2.20%	1.50%	1.50%	1.50%
6	4.50%	4.00%	3.50%	2.90%	2.30%	1.90%	1.40%	1.40%	1.40%
7	4.00%	3.60%	3.30%	2.60%	2.00%	1.70%	1.30%	1.30%	1.30%
8	3.50%	3.10%	2.80%	2.10%	1.50%	1.50%	1.20%	1.20%	1.20%
9	3.00%	2.50%	2.00%	1.60%	1.50%	1.50%	1.10%	1.10%	1.10%
10	2.50%	2.00%	1.50%	1.40%	1.40%	1.40%	1.00%	1.00%	1.00%
11+	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%

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The following tables show how our new best estimate assumption compares to our actual observed experience:

Experience period: 3 year study 6/30/2006-6/30/2009

Duration	A/E
1	98.8%
2	99.5%
3	96.8%
4	99.6%
5+	102.2%
Total	99.6%

For lapses, our original pricing assumption was set lower at the time of the initial premium rate development than on prior forms, based on company data we were observing at the time. We have since observed generally lower lapse rates, particularly in later durations, for older issue ages.

8. Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

9. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

10. Marketing Method

The employees and other eligibles were marketed through the Employer, Union or Association as part of their corporate sponsored employee benefits package with the support of John Hancock representatives and direct mail.

11. Underwriting

Actively at Work employees were generally offered coverage on a Guaranteed Acceptance basis during limited enrollment periods. Other eligibles were underwritten using either simplified (short form) or full underwriting.

12. Premium Classes

The base policy premium rates vary by Issue age, Benefit Period and Inflation Option, as in the initial rate filing.

All premium factors related to elected benefit or premium payment options, group specific factor, or eligible discount remain unchanged from the initial rate filing.

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13. Premium Modalization Rules

Premiums are payable through payroll deduction, direct bill, automatic bank withdrawal or credit cards on a monthly basis. The monthly premium rates are attached. The following factors are used to illustrate other modes, if applicable.

Monthly: 1
Quarterly: 3
Semi-annual: 6
Annual: 12

14. Issue Age Range

Issue ages are 18 + ; premiums are determined on an age last birthday basis.

15. Area Factors

Area factors are not applicable to any of the policy forms or optional benefits.

16. Average Annual Premium

The table below summarizes the average annual premium per certificate before and after the requested increase.

Form	Nationwide prior to rate increase	Michigan prior to rate increase	Michigan following the rate increase
P-FACE(2004)	\$1,006	\$786	\$963

17. Number of Certificate Holders

The table below summarizes, as of 12/31/2009, the number of certificates inforce and their 2009 annualized premium that will be affected by this rate increase in your state, split by certificates issued before and after the adoption of the rate stability regulation.

Form	Pre-Rate Stability		Post-Rate Stability	
	Number of Certificates	2009 Annualized Premium	Number of Certificates	2009 Annualized Premium
P-FACE(2004)	180	\$198,492	257	\$145,095

We are treating pre-rate stability certificates the same as post-rate stability certificates.

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18. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2009 have been discounted to the date of incurral of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2009 have also been allocated to the calendar year of incurral and included in historic incurred claims.

19. Requested Rate Increase

The company is requesting an average rate increase of 22.5%, which varies by issue age, benefit period, and inflation option, and ranges from 0% to 24.0%. This was derived as follows:

1. The Company first determined the projected lifetime loss ratio for this form based on nationwide actual experience and projected future experience. We then determined the amount of rate increase (27.9%) that would be needed to revert to the original lifetime expected loss ratio for the form.
2. In order to limit the magnitude of the rate increase, particularly at the older ages, we capped the maximum rate increase to 24.0% for issue ages below 75; between issue ages 76 and 79, the maximum rate increase grades from 20% to 5% in 5% intervals, and there will be no additional rate increase for issue ages 80 and above.
3. In addition, the increases were reduced or eliminated if necessary, so that for any insured subject to a rate increase, the premium rates do not exceed the rates that have been filed in your State for new business under our currently sold P-FACE(2009) policy form (this is demonstrated in **Appendix A**).
4. Finally, we ensured that the resulting overall increase in rates satisfies the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the rest (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of Exhibit 1 where it can be seen that the sum of past and future projected incurred claims exceeds the sum of (the original premium times the original loss ratio) and (the rate increase premium times the 85% loss ratio requirement).

Appendix B contains the new proposed rate tables for all policy forms included with this filing. Please note that the actual rates implemented may vary slightly from those in Appendix B due to implementation rounding algorithms.

20. Experience – Past & Future

Exhibit 1 contains nationwide past premium and claims experience and future premium and claim projections and illustrates that the anticipated lifetime loss ratio with the requested rate increase is 98.4%, well in excess of the minimum loss ratio of 60%. The lifetime loss ratio as of 12/31/09 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

In addition, Exhibit 1 contains the original expected loss ratio projections, adjusted for the actual mix of business issued, with the lifetime loss ratio also calculated as stated above.

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Furthermore, Exhibit 1 demonstrates that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 58%),
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

Note that rate increases will only apply once the applicable group policy rate guarantee has expired.

21. New inflation options that will allow policyholders to avoid the rate increase

Although we are no longer issuing new policies on these forms we are filing a new inflation option that will allow policyholders that have 5% Compound Inflation Coverage (CIC) the option to completely avoid the rate increase.

Under these new options, the policyholders get to keep their current accumulated Daily benefit and their current remaining Lifetime Maximum Benefit (LMB) but the future indexation rate will be reduced from an annual rate of 5% to an annual rate of 4.5%.

The 4.5% indexations were determined to be actuarially equivalent to the requested rate increases in aggregate and therefore these options are only available if the full rate increase requested is accepted.

The premium rate schedules for this option are the current rate schedules for the 5% Compound Inflation coverage option and are included in this filing as **Appendix C**.

22. History of previous rate revisions

There have been no prior rate increases on these forms.

23. Proposed Effective Date

These rates will not be effective until after we have satisfied the required 60 days advance notice to the policyholder and to the insureds.

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24. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing long-term care insurance premiums and filing for increases in long-term care insurance premiums. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

The preceding Actuarial Memorandum contains:

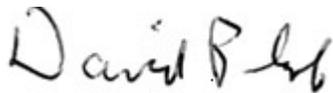
- a) the assumptions on which this certification is based;
- b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
- c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates that the revised premium rate schedule meets the loss ratio standards and necessary details of this state; and
- d) disclosure of the manner, if any, in which reserves have been recognized.

In my opinion the revised premium rate schedules are sufficient to cover anticipated costs under moderately adverse experience and the premium rate schedules are reasonably expected to be sustainable over the life of the forms with no future premium increases anticipated.

I have reviewed and taken into consideration the policy design and coverage provided, and our current underwriting and claims adjudication processes.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this state.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.



David Plumb, FSA, MAAA
Vice President
John Hancock Life Insurance Company

**Exhibit 1 : Nationwide Experience
Corporate Choice (P-FACE (2004))
All Inflation Options**

	Calendar Year	Original Assumptions			Historical & Projected Experience				
		Incurred Claims	Earned Premium	Incurred Loss Ratio*	Incurred Claims	Earned Premium	Incurred Loss Ratio*	With Proposed Rate Increase Earned Premium	With Proposed Rate Increase Incurred Loss Ratio*
Historical Experience	2006	14,529	281,577	5%	-	270,080	0%	270,080	0%
	2007	75,914	1,667,205	5%	142	1,613,247	0%	1,613,247	0%
	2008	186,213	4,284,273	4%	160,370	4,143,693	4%	4,143,693	4%
	2009	308,248	6,664,728	5%	280,418	6,480,008	4%	6,480,008	4%
Projected Future Experience	2010	394,620	7,324,371	5%	627,394	7,151,453	9%	7,151,453	9%
	2011	456,806	6,952,695	7%	644,703	6,782,445	10%	7,429,259	9%
	2012	523,111	6,651,900	8%	690,452	6,487,401	11%	7,323,890	9%
	2013	606,443	6,403,693	9%	750,721	6,241,358	12%	7,071,312	11%
	2014	717,318	6,190,953	12%	828,623	6,032,262	14%	7,184,750	12%
	2015	832,892	5,996,769	14%	926,707	5,850,903	16%	7,177,603	13%
	2016	943,329	5,819,003	16%	1,047,185	5,689,751	18%	6,980,723	15%
	2017	1,067,709	5,657,395	19%	1,191,656	5,542,429	22%	6,800,562	18%
	2018	1,235,208	5,514,273	22%	1,359,048	5,404,109	25%	6,631,238	20%
	2019	1,440,714	5,386,642	27%	1,553,293	5,271,735	29%	6,469,027	24%
	2020	1,653,993	5,264,541	31%	1,786,461	5,143,397	35%	6,311,605	28%
	2021	1,869,935	5,139,096	36%	2,066,382	5,017,413	41%	6,156,923	34%
	2022	2,114,436	5,007,510	42%	2,397,576	4,891,771	49%	6,002,525	40%
	2023	2,425,479	4,872,386	50%	2,779,973	4,764,353	58%	5,845,818	48%
	2024	2,784,068	4,734,749	59%	3,209,603	4,633,524	69%	5,684,805	56%
	2025	3,139,618	4,592,834	68%	3,689,975	4,498,300	82%	5,518,295	67%
	2026	3,497,463	4,447,473	79%	4,235,522	4,358,056	97%	5,345,531	79%
	2027	3,906,352	4,297,960	91%	4,862,330	4,212,380	115%	5,166,009	94%
	2028	4,396,368	4,143,439	106%	5,558,531	4,061,196	137%	4,979,641	112%
	2029	4,930,961	3,984,569	124%	6,269,579	3,904,600	161%	4,786,555	131%
	2030	5,475,918	3,822,686	143%	6,946,624	3,742,781	186%	4,586,987	151%
	2031	6,028,261	3,659,207	165%	7,594,628	3,576,252	212%	4,381,569	173%
	2032	6,563,149	3,489,584	188%	8,282,661	3,405,839	243%	4,171,323	199%
	2033	7,050,614	3,316,916	213%	9,081,245	3,232,444	281%	3,957,376	229%
	2034	7,519,693	3,146,300	239%	9,895,662	3,056,941	324%	3,740,830	265%
	2035	8,012,942	2,974,737	269%	10,569,293	2,880,186	367%	3,522,766	300%
2036	8,519,410	2,802,907	304%	11,080,931	2,703,126	410%	3,304,368	335%	
2037	9,016,362	2,633,407	342%	11,556,698	2,526,809	457%	3,086,946	374%	
2038	9,486,230	2,464,604	385%	12,170,527	2,352,291	517%	2,871,813	424%	
2039	9,910,352	2,295,810	432%	12,811,193	2,180,597	588%	2,660,246	482%	
2040	10,279,842	2,131,642	482%	13,223,437	2,012,724	657%	2,453,488	539%	
2041	10,579,487	1,974,435	536%	13,333,460	1,849,761	721%	2,252,891	592%	
2042	10,767,164	1,821,617	591%	13,286,729	1,692,647	785%	2,059,620	645%	
2043	10,856,506	1,673,421	649%	13,378,065	1,541,981	868%	1,874,419	714%	
2044	10,938,009	1,531,177	714%	13,577,643	1,398,289	971%	1,697,940	800%	
2045	11,024,926	1,396,857	789%	13,639,337	1,262,111	1081%	1,530,844	891%	
2046	11,067,044	1,270,936	871%	13,487,189	1,134,003	1189%	1,373,816	982%	
2047	11,052,788	1,151,725	960%	13,212,681	1,014,425	1302%	1,227,419	1076%	
2048	10,984,037	1,037,424	1059%	12,905,805	903,493	1428%	1,091,792	1182%	
2049	10,855,641	931,017	1166%	12,533,483	801,029	1565%	966,712	1297%	
Value as of 12/31/09*:									
Past		600,362	13,240,356	4.5%	447,357	12,838,140	3.5%	12,838,140	3.5%
Future		100,845,120	92,880,435	108.6%	117,495,454	90,225,916	130.2%	106,966,381	109.8%
Lifetime		101,445,482	106,120,791	95.6%	117,942,811	103,064,056	114.4%	119,804,520	98.4%

*reflecting maximum statutory valuation rate

Test: Total Incurred Claims exceeds the Total Initial Premiums x Original Loss Ratio (instead of 58%) + Increased Premiums x 85%

Accum Value of Past Incurred Claims =	447,357		Accum Value of Past Initial Prem x 95.6% =	12,272,536
Present Value of Future Incurred Claims =	117,495,454		Present Value of Future Initial Prem x 95.6% =	86,250,879
TOTAL =	117,942,811	>	Accum Value of Prior Increases x 85% =	-
			Present Value of Future Increases x 85% =	14,229,395
			TOTAL =	112,752,811

Appendix A - Comparison to New Business Rates (Corporate Choice P-FACE (2004))

Rates shown are for a 90-day EP, 100% HHC benefit, with ROP to age 70 and are per \$5 monthly benefit.

P-FACE (2009) rates reflect a 1.15 Group Specific Factor to reflect the average case size of P-FACE (2004) groups and the equivalent commission load.

Inflation Option: Future Purchase Option

Current New Business Rates (P-FACE (2009) policy):						New Business Rates reflecting Benefit Differences*:						P-FACE (2004) Rates after requested Rate Increase:						P-FACE (2004) Rate Increase %:					
Issue Age	Benefit Period					Issue Age	Benefit Period					Issue Age	Benefit Period					Issue Age	Benefit Period				
	2	3	4	5	6		2	3	4	5	6		2	3	4	5	6		2	3	4	5	6
18-29	0.60	0.73	0.80	0.85	0.89	18-29	0.58	0.70	0.78	0.82	0.86	18-29	0.74	0.83	1.07	1.17	1.23	18-29	0%	0%	0%	0%	0%
30	0.60	0.73	0.80	0.85	0.89	30	0.58	0.70	0.78	0.82	0.86	30	0.74	0.83	1.07	1.17	1.23	30	0%	0%	0%	0%	0%
31	0.62	0.76	0.83	0.88	0.92	31	0.60	0.73	0.81	0.85	0.89	31	0.75	0.84	1.09	1.18	1.24	31	0%	0%	0%	0%	0%
32	0.65	0.78	0.87	0.91	0.96	32	0.62	0.76	0.84	0.88	0.92	32	0.76	0.86	1.10	1.20	1.26	32	0%	0%	0%	0%	0%
33	0.67	0.81	0.90	0.94	0.99	33	0.65	0.78	0.87	0.91	0.96	33	0.77	0.87	1.12	1.21	1.28	33	0%	0%	0%	0%	0%
34	0.70	0.84	0.93	0.98	1.03	34	0.67	0.81	0.90	0.95	0.99	34	0.77	0.89	1.13	1.23	1.30	34	0%	0%	0%	0%	0%
35	0.72	0.87	0.96	1.02	1.07	35	0.70	0.84	0.93	0.98	1.03	35	0.78	0.90	1.15	1.24	1.32	35	0%	0%	0%	0%	0%
36	0.75	0.91	1.00	1.05	1.11	36	0.72	0.87	0.97	1.02	1.07	36	0.79	0.92	1.16	1.26	1.34	36	0%	0%	0%	0%	0%
37	0.77	0.94	1.04	1.09	1.15	37	0.75	0.91	1.00	1.05	1.11	37	0.80	0.93	1.18	1.28	1.35	37	0%	0%	0%	0%	0%
38	0.80	0.97	1.08	1.13	1.19	38	0.78	0.94	1.04	1.09	1.15	38	0.81	0.95	1.19	1.29	1.37	38	0%	0%	0%	0%	0%
39	0.83	1.01	1.11	1.17	1.23	39	0.80	0.98	1.08	1.13	1.19	39	0.82	0.98	1.21	1.31	1.39	39	0%	1%	0%	0%	0%
40	0.86	1.05	1.16	1.22	1.28	40	0.83	1.01	1.12	1.18	1.23	40	0.83	1.01	1.23	1.32	1.41	40	1%	3%	0%	0%	0%
41	0.91	1.11	1.22	1.29	1.35	41	0.88	1.07	1.18	1.24	1.31	41	0.88	1.07	1.25	1.36	1.45	41	4%	6%	0%	0%	0%
42	0.97	1.17	1.30	1.36	1.43	42	0.94	1.13	1.25	1.32	1.38	42	0.94	1.13	1.28	1.39	1.49	42	8%	9%	0%	0%	0%
43	1.03	1.24	1.37	1.44	1.52	43	0.99	1.20	1.33	1.40	1.46	43	0.99	1.20	1.33	1.42	1.53	43	12%	12%	1%	0%	0%
44	1.09	1.31	1.45	1.53	1.61	44	1.05	1.27	1.40	1.48	1.55	44	1.05	1.27	1.40	1.48	1.57	44	16%	15%	5%	1%	0%
45	1.15	1.39	1.54	1.62	1.70	45	1.11	1.34	1.49	1.56	1.64	45	1.11	1.34	1.49	1.56	1.64	45	20%	18%	8%	5%	2%
46	1.22	1.48	1.63	1.72	1.81	46	1.18	1.43	1.58	1.66	1.74	46	1.17	1.43	1.58	1.66	1.74	46	24%	22%	13%	8%	5%
47	1.30	1.57	1.74	1.83	1.92	47	1.25	1.52	1.68	1.77	1.85	47	1.21	1.48	1.68	1.77	1.85	47	24%	24%	18%	12%	9%
48	1.38	1.67	1.84	1.94	2.04	48	1.33	1.61	1.78	1.88	1.97	48	1.23	1.52	1.78	1.88	1.97	48	24%	24%	23%	17%	12%
49	1.46	1.77	1.96	2.06	2.17	49	1.41	1.71	1.89	1.99	2.09	49	1.25	1.56	1.83	1.99	2.09	49	24%	24%	24%	21%	16%
50	1.56	1.88	2.08	2.19	2.30	50	1.50	1.82	2.01	2.12	2.22	50	1.28	1.60	1.86	2.10	2.22	50	24%	24%	24%	24%	20%
51	1.66	2.01	2.22	2.34	2.45	51	1.60	1.94	2.15	2.26	2.37	51	1.31	1.67	1.92	2.15	2.36	51	24%	24%	24%	24%	24%
52	1.77	2.14	2.37	2.49	2.62	52	1.71	2.07	2.29	2.41	2.53	52	1.35	1.75	1.97	2.20	2.42	52	24%	24%	24%	24%	24%
53	1.89	2.29	2.53	2.66	2.79	53	1.83	2.21	2.44	2.57	2.70	53	1.38	1.82	2.02	2.25	2.48	53	24%	24%	24%	24%	24%
54	2.02	2.44	2.70	2.84	2.98	54	1.95	2.36	2.61	2.74	2.88	54	1.41	1.90	2.08	2.31	2.54	54	24%	24%	24%	24%	24%
55	2.15	2.60	2.88	3.03	3.18	55	2.08	2.52	2.78	2.93	3.07	55	1.45	1.98	2.14	2.37	2.61	55	24%	24%	24%	24%	24%
56	2.30	2.79	3.08	3.25	3.41	56	2.23	2.70	2.98	3.14	3.29	56	1.58	2.08	2.28	2.52	2.78	56	24%	24%	24%	24%	24%
57	2.47	2.99	3.30	3.48	3.65	57	2.39	2.89	3.19	3.36	3.53	57	1.71	2.18	2.43	2.69	2.97	57	24%	24%	24%	24%	24%
58	2.65	3.20	3.54	3.73	3.91	58	2.56	3.10	3.42	3.60	3.78	58	1.86	2.28	2.59	2.87	3.17	58	24%	24%	24%	24%	24%
59	2.84	3.43	3.79	3.99	4.19	59	2.74	3.32	3.67	3.86	4.05	59	2.02	2.39	2.76	3.05	3.38	59	24%	24%	24%	24%	24%
60	3.04	3.68	4.07	4.28	4.49	60	2.94	3.56	3.93	4.13	4.34	60	2.20	2.51	2.94	3.25	3.61	60	24%	24%	24%	24%	24%
61	3.29	3.98	4.40	4.63	4.86	61	3.18	3.85	4.25	4.47	4.70	61	2.36	2.73	3.17	3.53	3.91	61	24%	24%	24%	24%	24%
62	3.56	4.31	4.76	5.01	5.26	62	3.44	4.16	4.60	4.84	5.08	62	2.53	2.97	3.42	3.84	4.25	62	24%	24%	24%	24%	24%
63	3.85	4.66	5.15	5.42	5.69	63	3.72	4.50	4.97	5.24	5.50	63	2.71	3.24	3.68	4.17	4.61	63	24%	24%	24%	24%	24%
64	4.16	5.04	5.57	5.86	6.15	64	4.02	4.87	5.38	5.66	5.95	64	2.91	3.53	3.97	4.53	5.00	64	24%	24%	24%	24%	24%
65	4.50	5.45	6.02	6.34	6.66	65	4.35	5.27	5.82	6.13	6.43	65	3.12	3.84	4.28	4.92	5.43	65	24%	24%	24%	24%	24%
66	4.89	5.93	6.55	6.89	7.24	66	4.73	5.73	6.33	6.66	6.99	66	3.44	4.23	4.74	5.43	6.02	66	24%	24%	24%	24%	24%
67	5.32	6.44	7.12	7.49	7.87	67	5.14	6.22	6.88	7.24	7.60	67	3.80	4.67	5.25	6.01	6.68	67	24%	24%	24%	24%	24%
68	5.78	7.00	7.73	8.14	8.55	68	5.59	6.76	7.47	7.87	8.26	68	4.19	5.15	5.82	6.64	7.42	68	24%	24%	24%	24%	24%
69	6.28	7.61	8.41	8.85	9.29	69	6.07	7.35	8.12	8.55	8.98	69	4.61	5.67	6.45	7.34	8.23	69	24%	24%	24%	24%	24%
70	6.83	8.27	9.14	9.62	10.10	70	6.60	7.99	8.83	9.29	9.76	70	5.09	6.26	7.14	8.11	9.13	70	24%	24%	24%	24%	24%
71	7.66	9.28	10.25	10.79	11.32	71	7.40	8.96	9.90	10.42	10.94	71	5.72	7.09	8.02	9.10	10.14	71	24%	24%	24%	24%	24%
72	8.59	10.40	11.49	12.09	12.70	72	8.30	10.05	11.10	11.69	12.27	72	6.43	8.02	9.01	10.21	11.26	72	24%	24%	24%	24%	24%
73	9.63	11.66	12.89	13.56	14.24	73	9.30	11.27	12.45	13.10	13.76	73	7.23	9.09	10.12	11.46	12.50	73	24%	24%	24%	24%	24%
74	10.80	13.08	14.45	15.21	15.97	74	10.43	12.64	13.96	14.70	15.43	74	8.12	10.29	11.37	12.86	13.89	74	24%	24%	24%	24%	24%
75	12.11	14.67	16.20	17.06	17.91	75	11.70	14.17	15.66	16.48	17.30	75	9.13	11.66	12.78	14.43	15.42	75	24%	24%	24%	24%	24%
76	13.58	16.45	18.17	19.13	20.08	76	13.12	15.89	17.56	18.48	19.41	76	9.98	12.76	13.97	15.79	16.87	76	20%	20%	20%	20%	20%
77	15.23	18.45	20.38	21.45	22.52	77	14.72	17.82	19.69	20.73	21.76	77	10.80	13.82	15.13	17.10	18.27	77	15%	15%	15%	15%	15%
78	17.08	20.69	22.85	24.06	25.26	78	16.50	19.99	22.08	23.24	24.40	78	11.67	14.95	16.36	18.50	19.75	78	10%	10%	10%	10%	10%
79	19.15	23.20	25.63	26.98	28.33	79	18.51	22.42	24.76	26.06	27.37	79	12.59	16.14	17.64	19.97	21.30	79	5%	5%	5%	5%	5%
80	21.48	26.02	28.74	30.25	31.77	80	20.75	25.14	27.77	29.23	30.69	80	13.54	17.38	18.99	21.50	22.93	80	0%	0%	0%	0%	0%
81	23.63	28.62	31.61	33.28	34.94	81	22.83	27.65	30.55	32.15	33.76	81	15.17	19.46	21.27	24.08	25.68	81	0%	0%	0%	0%	0%
82	25.78	31.22	34.49	36.30	38.12	82	24.90	30.17	33.32	35.08	36.83	82	16.80	21.55	23.55	26.66	28.43	82	0%	0%	0%	0%	0%
83	28.57	34.60	38.22	40.24	42.25	83	27.60	33.43	36.93	38.88	40.82	83	18.69	23.98	26.20	29.67	31.64	83	0%	0%	0%	0%	0%
84	31.36	37.99	41.96	44.17	46.38	84	30.30	36.70	40.54	42.68	44.81	84	20.99	26.94	29.43	33.32	35.54	84	0%	0%	0%	0%	0%

* Benefit Differences between P-FACE (2009) and P-FACE (2004):

- The Elimination Period for P-FACE (2004) is based on Dates of Service, while in P-FACE (2009) this is based on Calendar Days.

Appendix A - Comparison to New Business Rates (Corporate Choice P-FACE (2004))

Rates shown are for a 90-day EP, 100% HHC benefit, with ROP to age 70 and are per \$5 monthly benefit.

P-FACE (2009) rates reflect a 1.15 Group Specific Factor to reflect the average case size of P-FACE (2004) groups and the equivalent commission load.

Inflation Option: Compound Inflation Coverage

Current New Business Rates (P-FACE (2009) policy):						New Business Rates reflecting Benefit Differences*:						P-FACE (2004) Rates after requested Rate Increase:						P-FACE (2004) Rate Increase %:					
Issue Age	Benefit Period					Issue Age	Benefit Period					Issue Age	Benefit Period					Issue Age	Benefit Period				
	2	3	4	5	6		2	3	4	5	6		2	3	4	5	6		2	3	4	5	6
18-29	4.13	5.00	5.53	5.82	6.11	18-29	3.99	4.83	5.34	5.62	5.90	18-29	2.22	2.87	3.16	3.70	4.17	18-29	24%	24%	24%	24%	24%
30	4.13	5.00	5.53	5.82	6.11	30	3.99	4.83	5.34	5.62	5.90	30	2.22	2.87	3.16	3.70	4.17	30	24%	24%	24%	24%	24%
31	4.21	5.10	5.64	5.93	6.23	31	4.07	4.93	5.45	5.73	6.02	31	2.25	2.90	3.22	3.76	4.22	31	24%	24%	24%	24%	24%
32	4.30	5.21	5.75	6.06	6.36	32	4.15	5.03	5.56	5.85	6.14	32	2.29	2.94	3.28	3.81	4.27	32	24%	24%	24%	24%	24%
33	4.39	5.31	5.87	6.18	6.49	33	4.24	5.13	5.67	5.97	6.27	33	2.33	2.97	3.34	3.87	4.32	33	24%	24%	24%	24%	24%
34	4.48	5.42	5.99	6.31	6.62	34	4.33	5.24	5.79	6.09	6.40	34	2.37	3.01	3.40	3.94	4.37	34	24%	24%	24%	24%	24%
35	4.57	5.53	6.11	6.43	6.76	35	4.41	5.35	5.91	6.22	6.53	35	2.40	3.04	3.47	4.00	4.42	35	24%	24%	24%	24%	24%
36	4.66	5.65	6.24	6.57	6.89	36	4.50	5.46	6.03	6.34	6.66	36	2.44	3.08	3.53	4.06	4.47	36	24%	24%	24%	24%	24%
37	4.76	5.76	6.36	6.70	7.03	37	4.60	5.57	6.15	6.47	6.80	37	2.48	3.11	3.60	4.12	4.52	37	24%	24%	24%	24%	24%
38	4.85	5.88	6.49	6.84	7.18	38	4.69	5.68	6.27	6.60	6.94	38	2.53	3.15	3.66	4.19	4.58	38	24%	24%	24%	24%	24%
39	4.95	6.00	6.63	6.98	7.32	39	4.79	5.80	6.40	6.74	7.08	39	2.57	3.19	3.73	4.26	4.63	39	24%	24%	24%	24%	24%
40	5.05	6.12	6.76	7.12	7.47	40	4.88	5.91	6.53	6.88	7.22	40	2.61	3.22	3.80	4.32	4.68	40	24%	24%	24%	24%	24%
41	5.20	6.30	6.96	7.32	7.69	41	5.02	6.09	6.72	7.08	7.43	41	2.64	3.28	3.87	4.38	4.75	41	24%	24%	24%	24%	24%
42	5.35	6.48	7.16	7.54	7.91	42	5.17	6.26	6.92	7.28	7.64	42	2.68	3.34	3.95	4.43	4.81	42	24%	24%	24%	24%	24%
43	5.51	6.67	7.37	7.75	8.14	43	5.32	6.44	7.12	7.49	7.87	43	2.71	3.40	4.02	4.48	4.88	43	24%	24%	24%	24%	24%
44	5.66	6.86	7.58	7.98	8.38	44	5.47	6.63	7.32	7.71	8.09	44	2.75	3.46	4.10	4.54	4.94	44	24%	24%	24%	24%	24%
45	5.83	7.06	7.80	8.21	8.62	45	5.63	6.82	7.53	7.93	8.33	45	2.78	3.52	4.18	4.59	5.01	45	24%	24%	24%	24%	24%
46	6.01	7.28	8.04	8.46	8.89	46	5.81	7.03	7.77	8.18	8.58	46	2.82	3.58	4.26	4.65	5.06	46	24%	24%	24%	24%	24%
47	6.19	7.50	8.29	8.72	9.16	47	5.98	7.25	8.01	8.43	8.85	47	2.86	3.65	4.34	4.71	5.12	47	24%	24%	24%	24%	24%
48	6.39	7.73	8.54	8.99	9.44	48	6.17	7.47	8.25	8.69	9.12	48	2.91	3.71	4.42	4.77	5.18	48	24%	24%	24%	24%	24%
49	6.58	7.97	8.81	9.27	9.73	49	6.36	7.70	8.51	8.96	9.41	49	2.95	3.78	4.50	4.83	5.24	49	24%	24%	24%	24%	24%
50	6.79	8.22	9.08	9.56	10.04	50	6.56	7.94	8.77	9.23	9.70	50	2.99	3.85	4.58	4.89	5.30	50	24%	24%	24%	24%	24%
51	7.00	8.48	9.37	9.86	10.36	51	6.77	8.19	9.05	9.53	10.01	51	3.09	3.95	4.72	5.04	5.48	51	24%	24%	24%	24%	24%
52	7.23	8.75	9.67	10.18	10.69	52	6.98	8.46	9.34	9.83	10.32	52	3.19	4.06	4.85	5.20	5.66	52	24%	24%	24%	24%	24%
53	7.46	9.03	9.98	10.50	11.03	53	7.20	8.73	9.64	10.15	10.65	53	3.29	4.17	5.00	5.37	5.85	53	24%	24%	24%	24%	24%
54	7.69	9.32	10.29	10.84	11.38	54	7.43	9.00	9.95	10.47	10.99	54	3.40	4.28	5.14	5.54	6.05	54	24%	24%	24%	24%	24%
55	7.94	9.62	10.62	11.18	11.74	55	7.67	9.29	10.26	10.80	11.34	55	3.51	4.39	5.29	5.71	6.26	55	24%	24%	24%	24%	24%
56	8.19	9.92	10.96	11.54	12.11	56	7.91	9.59	10.59	11.15	11.71	56	3.62	4.63	5.47	5.95	6.52	56	24%	24%	24%	24%	24%
57	8.45	10.24	11.31	11.91	12.50	57	8.17	9.89	10.93	11.50	12.08	57	3.74	4.88	5.66	6.20	6.80	57	24%	24%	24%	24%	24%
58	8.72	10.57	11.67	12.29	12.90	58	8.43	10.21	11.28	11.87	12.47	58	3.86	5.15	5.86	6.45	7.10	58	24%	24%	24%	24%	24%
59	9.00	10.90	12.05	12.68	13.31	59	8.70	10.54	11.64	12.25	12.86	59	3.98	5.43	6.07	6.72	7.40	59	24%	24%	24%	24%	24%
60	9.29	11.25	12.43	13.08	13.74	60	8.98	10.87	12.01	12.64	13.27	60	4.11	5.72	6.28	7.00	7.72	60	24%	24%	24%	24%	24%
61	9.63	11.67	12.89	13.56	14.24	61	9.31	11.27	12.45	13.11	13.76	61	4.39	5.97	6.65	7.40	8.12	61	24%	24%	24%	24%	24%
62	9.98	12.09	13.36	14.06	14.77	62	9.65	11.68	12.91	13.59	14.27	62	4.69	6.23	7.04	7.81	8.54	62	24%	24%	24%	24%	24%
63	10.35	12.54	13.85	14.58	15.31	63	10.00	12.11	13.38	14.09	14.79	63	5.00	6.50	7.45	8.25	8.98	63	24%	24%	24%	24%	24%
64	10.73	13.00	14.36	15.11	15.87	64	10.37	12.56	13.87	14.60	15.33	64	5.34	6.79	7.89	8.72	9.44	64	24%	24%	24%	24%	24%
65	11.12	13.47	14.88	15.67	16.45	65	10.75	13.02	14.38	15.14	15.89	65	5.70	7.08	8.35	9.21	9.93	65	24%	24%	24%	24%	24%
66	11.60	14.05	15.52	16.33	17.15	66	11.21	13.57	14.99	15.78	16.57	66	6.14	7.70	9.03	10.02	10.83	66	24%	24%	24%	24%	24%
67	12.09	14.65	16.18	17.03	17.88	67	11.68	14.15	15.63	16.45	17.28	67	6.61	8.37	9.75	10.91	11.81	67	24%	24%	24%	24%	24%
68	12.61	15.27	16.87	17.75	18.64	68	12.18	14.75	16.30	17.15	18.01	68	7.12	9.09	10.54	11.87	12.87	68	24%	24%	24%	24%	24%
69	13.14	15.92	17.58	18.51	19.44	69	12.70	15.38	16.99	17.88	18.78	69	7.66	9.88	11.39	12.91	14.04	69	24%	24%	24%	24%	24%
70	13.70	16.60	18.33	19.30	20.26	70	13.24	16.03	17.71	18.65	19.58	70	8.25	10.74	12.31	14.05	15.30	70	24%	24%	24%	24%	24%
71	14.79	17.92	19.79	20.84	21.88	71	14.29	17.31	19.12	20.13	21.14	71	9.08	11.80	13.69	15.50	16.76	71	24%	24%	24%	24%	24%
72	15.97	19.35	21.37	22.50	23.62	72	15.43	18.69	20.65	21.74	22.82	72	9.98	12.97	15.23	17.10	18.35	72	24%	24%	24%	24%	24%
73	17.24	20.89	23.07	24.29	25.50	73	16.66	20.18	22.29	23.47	24.64	73	10.98	14.25	16.94	18.86	20.10	73	24%	24%	24%	24%	24%
74	18.62	22.55	24.91	26.22	27.54	74	17.99	21.79	24.07	25.34	26.60	74	12.08	15.65	18.83	20.81	22.01	74	24%	24%	24%	24%	24%
75	20.10	24.35	26.90	28.31	29.73	75	19.42	23.53	25.99	27.36	28.72	75	13.29	17.20	20.95	22.95	24.10	75	24%	24%	24%	24%	24%
76	21.70	26.29	29.04	30.57	32.10	76	20.97	25.40	28.06	29.54	31.01	76	14.21	18.37	22.38	24.53	25.74	76	20%	20%	20%	20%	20%
77	23.43	28.38	31.36	33.01	34.66	77	22.64	27.43	30.30	31.89	33.48	77	15.04	19.43	23.67	25.95	27.22	77	15%	15%	15%	15%	15%
78	25.30	30.65	33.85	35.64	37.42	78	24.45	29.61	32.71	34.43	36.15	78	15.89	20.51	25.00	27.41	28.74	78	10%	10%	10%	10%	10%
79	27.32	33.09	36.55	38.48	40.40	79	26.39	31.97	35.32	37.17	39.03	79	16.76	21.61	26.34	28.89	30.27	79	5%	5%	5%	5%	5%
80	29.49	35.73	39.46	41.54	43.62	80	28.50	34.52	38.13	40.14	42.14	80	17.63	22.72	27.70	30.39	31.82	80	0%	0%	0%	0%	0%
81	32.44	39.30	43.41	45.70	47.98	81	31.35	37.97	41.94	44.15	46.36	81	19.75	25.44	31.02	34.03	35.64	81	0%	0%	0%	0%	0%
82	35.39	42.87	47.36	49.85	52.34	82	34.20	41.42	45.76	48.16	50.57	82	21.86	28.17	34.35	37.68	39.45	82	0%	0%	0%	0%	0%
83	39.23	47.52	52.49	55.25	58.01	83	37.90	45.91	50.71	53.38	56.05	83	24.33	31.35	38.22	41.93	43.91	83	0%	0%	0%	0%	0%
84	43.06	52.16	57.62	60.65	63.68	84	41.61	50.40	55.67	58.60	61.53	84	27.33	35.21	42.93	47.10	49.32	84	0%	0%	0%	0%	0%

Appendix B
John Hancock Life Insurance Company
P-FACE (2004)

Monthly Single Premium rates per \$5 of DMB

Issue Age	Future Purchase Option Benefit Period					ABI Option: (5% Compound Inflation) Benefit Period				
	2	3	4	5	6	2	3	4	5	6
18-29	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
30	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
31	0.92	1.04	1.34	1.46	1.53	2.77	3.58	3.97	4.62	5.19
32	0.93	1.06	1.36	1.48	1.55	2.82	3.62	4.04	4.70	5.25
33	0.94	1.07	1.37	1.49	1.58	2.86	3.66	4.11	4.77	5.32
34	0.95	1.09	1.39	1.51	1.60	2.91	3.70	4.19	4.84	5.38
35	0.96	1.11	1.41	1.53	1.62	2.96	3.74	4.27	4.92	5.44
36	0.97	1.13	1.43	1.55	1.64	3.01	3.79	4.35	5.00	5.50
37	0.99	1.15	1.45	1.57	1.67	3.06	3.83	4.43	5.08	5.57
38	1.00	1.17	1.47	1.59	1.69	3.11	3.88	4.51	5.16	5.63
39	1.01	1.20	1.49	1.61	1.72	3.16	3.92	4.59	5.24	5.70
40	1.03	1.24	1.51	1.63	1.74	3.21	3.97	4.67	5.32	5.77
41	1.09	1.32	1.54	1.67	1.79	3.25	4.04	4.77	5.38	5.84
42	1.15	1.39	1.58	1.71	1.83	3.29	4.11	4.86	5.45	5.92
43	1.22	1.48	1.63	1.75	1.88	3.34	4.18	4.95	5.52	6.00
44	1.29	1.56	1.73	1.82	1.93	3.38	4.25	5.05	5.59	6.08
45	1.37	1.66	1.83	1.92	2.02	3.42	4.33	5.15	5.65	6.16
46	1.44	1.76	1.94	2.04	2.15	3.47	4.41	5.24	5.72	6.23
47	1.48	1.83	2.06	2.17	2.28	3.52	4.49	5.34	5.80	6.30
48	1.51	1.87	2.19	2.31	2.42	3.58	4.57	5.44	5.87	6.38
49	1.54	1.92	2.25	2.45	2.57	3.63	4.65	5.54	5.94	6.45
50	1.57	1.97	2.29	2.58	2.74	3.68	4.74	5.64	6.01	6.52
51	1.61	2.06	2.36	2.64	2.90	3.80	4.86	5.81	6.20	6.74
52	1.66	2.15	2.42	2.71	2.98	3.92	4.99	5.97	6.40	6.97
53	1.70	2.24	2.49	2.78	3.05	4.05	5.13	6.15	6.60	7.21
54	1.74	2.34	2.56	2.84	3.13	4.18	5.27	6.33	6.81	7.45
55	1.79	2.44	2.63	2.91	3.21	4.32	5.41	6.51	7.03	7.70
56	1.94	2.56	2.80	3.11	3.43	4.45	5.70	6.74	7.32	8.03
57	2.11	2.68	2.99	3.31	3.66	4.60	6.01	6.97	7.63	8.37
58	2.29	2.81	3.19	3.53	3.90	4.75	6.34	7.21	7.94	8.73
59	2.49	2.95	3.40	3.76	4.16	4.90	6.68	7.47	8.27	9.11
60	2.70	3.09	3.62	4.01	4.44	5.06	7.04	7.73	8.62	9.50
61	2.90	3.36	3.90	4.35	4.82	5.40	7.35	8.18	9.10	9.99
62	3.11	3.66	4.21	4.72	5.23	5.77	7.67	8.66	9.62	10.51
63	3.34	3.99	4.54	5.13	5.67	6.16	8.00	9.17	10.16	11.05
64	3.58	4.34	4.89	5.57	6.16	6.57	8.35	9.71	10.73	11.62
65	3.84	4.72	5.27	6.05	6.68	7.02	8.72	10.28	11.33	12.23
66	4.24	5.21	5.84	6.69	7.42	7.56	9.47	11.11	12.33	13.33
67	4.67	5.74	6.47	7.39	8.23	8.14	10.30	12.01	13.42	14.53
68	5.15	6.33	7.16	8.17	9.13	8.76	11.19	12.97	14.61	15.85
69	5.68	6.98	7.94	9.03	10.13	9.43	12.16	14.02	15.90	17.28
70	6.26	7.70	8.79	9.98	11.23	10.16	13.22	15.15	17.30	18.84
71	7.04	8.72	9.88	11.20	12.48	11.17	14.52	16.85	19.08	20.63
72	7.91	9.88	11.09	12.57	13.86	12.29	15.96	18.74	21.05	22.59
73	8.89	11.19	12.46	14.10	15.39	13.52	17.53	20.84	23.22	24.73
74	9.99	12.67	14.00	15.82	17.09	14.87	19.26	23.18	25.61	27.09
75	11.23	14.35	15.72	17.76	18.98	16.36	21.17	25.78	28.25	29.66
76	12.28	15.70	17.20	19.43	20.76	17.49	22.61	27.54	30.19	31.68
77	13.30	17.01	18.62	21.05	22.49	18.51	23.91	29.14	31.94	33.50
78	14.37	18.40	20.13	22.77	24.31	19.56	25.25	30.77	33.74	35.37
79	15.49	19.86	21.71	24.57	26.22	20.63	26.60	32.42	35.56	37.26
80	16.67	21.39	23.37	26.46	28.22	21.70	27.96	34.09	37.40	39.16

Appendix C
John Hancock Life Insurance Company
P-FACE (2004)

Rates to be used with Inflation Decrease Option Only

Monthly Single Premium rates per \$5 of DMB

Issue Age	ABI Option: (4.5% Compound Inflation)				
	Benefit Period				
	2	3	4	5	6
18-29	2.20	2.85	3.14	3.67	4.14
30	2.20	2.85	3.14	3.67	4.14
31	2.24	2.88	3.20	3.73	4.19
32	2.27	2.92	3.26	3.79	4.24
33	2.31	2.95	3.32	3.85	4.29
34	2.35	2.99	3.38	3.91	4.34
35	2.39	3.02	3.44	3.97	4.39
36	2.43	3.06	3.50	4.03	4.44
37	2.47	3.09	3.57	4.09	4.49
38	2.51	3.13	3.63	4.16	4.54
39	2.55	3.16	3.70	4.22	4.60
40	2.59	3.20	3.77	4.29	4.65
41	2.62	3.26	3.84	4.34	4.71
42	2.66	3.31	3.92	4.40	4.78
43	2.69	3.37	3.99	4.45	4.84
44	2.73	3.43	4.07	4.50	4.90
45	2.76	3.49	4.15	4.56	4.97
46	2.80	3.55	4.23	4.62	5.03
47	2.84	3.62	4.31	4.67	5.08
48	2.88	3.68	4.39	4.73	5.14
49	2.93	3.75	4.47	4.79	5.20
50	2.97	3.82	4.55	4.85	5.26
51	3.07	3.92	4.68	5.00	5.44
52	3.16	4.03	4.82	5.16	5.62
53	3.27	4.14	4.96	5.33	5.81
54	3.37	4.25	5.10	5.50	6.01
55	3.48	4.36	5.25	5.67	6.21
56	3.59	4.60	5.43	5.91	6.48
57	3.71	4.85	5.62	6.15	6.75
58	3.83	5.11	5.82	6.41	7.04
59	3.95	5.39	6.02	6.67	7.35
60	4.08	5.68	6.23	6.95	7.66
61	4.36	5.93	6.60	7.34	8.06
62	4.65	6.19	6.98	7.75	8.47
63	4.97	6.46	7.39	8.19	8.91
64	5.30	6.74	7.83	8.65	9.37
65	5.66	7.03	8.29	9.14	9.86
66	6.09	7.64	8.96	9.95	10.75
67	6.56	8.30	9.68	10.82	11.72
68	7.06	9.02	10.46	11.78	12.78
69	7.61	9.81	11.31	12.82	13.93
70	8.19	10.66	12.22	13.95	15.19
71	9.01	11.71	13.59	15.39	16.63
72	9.91	12.87	15.11	16.97	18.22
73	10.90	14.14	16.81	18.72	19.95
74	11.99	15.54	18.69	20.65	21.84
75	13.19	17.07	20.79	22.78	23.92
76	14.57	18.84	22.95	25.15	26.40
77	16.10	20.79	25.34	27.78	29.13
78	17.78	22.95	27.97	30.67	32.15
79	19.64	25.33	30.88	33.87	35.48
80	21.70	27.96	34.09	37.40	39.16

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Group Long-Term Care Insurance Policy and Certificate
Actuarial Memorandum for Inforce Rate Increase**

**Policy Series P-FACE(2002-2), et al
January 25, 2011**

Product Name
Care Choice

Form Number
P-FACE(2002-2)

Issue Date Range
Apr-03 to Jan-10

These policy form rates were originally priced with a margin for moderately adverse experience in accordance with the NAIC model rate stability regulations which were being implemented on a State by State basis during the time of our initial rate filing.

1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the above captioned Policy series form. The purpose of this memorandum is to demonstrate that the requirements of this State in regards to an inforce rate increase request and new business rates have been met. This rate filing is not intended to be used for any other purpose.

2. Benefit Description

A brief policy description for the certificate form:

P-FACE(2002-2)

This is a Group Long-Term care plan that pays benefits to the certificate holder insured for the following covered care or services provided to the insured:

- Confinement in a Nursing Home or Alternate Care Facility for room, board and care services
- Home Health Care; Hospice Care, Respite Care; or
- Attendance at an Adult Day Care Center providing Adult Day Care

It is intended to be a Qualified Long-Term Care Insurance contract under the Federal Internal Revenue Code.

The Benefit trigger is determined based on the insured's cognitive impairment or his requiring substantial assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence. The insured must be certified to be chronically ill by a licensed health care practitioner.

Long-Term Care Benefits are paid at 100% of the actual charges for each day of care after the qualification period up to:

Nursing Home (NH):

- (a) the Nursing Home Daily Maximum Benefit (NH DMB) elected for care received in a NH, or

Community Based Professional Care (CBPC):

- (b) the CBPC DMB elected for covered services received in a community setting including (including home health care, adult day care and hospice care provided outside a NH, hospice facility or alternate care facility) or

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Alternate Care Facility (ACF):

(c) the ACF DMB elected for covered services received in an ACF, or

Informal Care:

(d) the Informal Care DMB elected up to the number of days per calendar year elected for covered Informal Care services (custodial or homemaker services provided by a person without professional skills).

Benefits are payable until the Lifetime Maximum Benefit (LMB) is reached. Benefits are coordinated with Medicare as well as with any other Group certificate coverages.

3. Renewability

Certificates under this policy form have a guaranteed renewable clause.

4. Applicability

This filing is applicable to inforce policies and to new certificates enrolling in this policy series. The premium changes will apply to the base forms as well as all applicable optional benefits upon the expiration of any applicable group policy rate guarantees.

Michigan Review Pending

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5. Morbidity

The morbidity assumptions are derived from our own experience, following a comprehensive claim study recently completed. The study has been peer reviewed both internally as well as by an Independent third party.

Our claims projections include 12 years of future morbidity improvements at 1.1% per year, as well as a 5.0% margin for moderately adverse experience, consistent with the margin originally anticipated in our original pricing loss ratio.

Below are currently expected sample annual claim costs for a P-FACE(2002-2) policy, \$10 daily benefit, and 5yr LMB which include a 5.0% margin for moderately adverse experience:

Issue Age 45			Issue Age 50			Issue Age 60		
Age	FPO	ABI	Age	FPO	ABI	Age	FPO	ABI
45	4.43	5.78	50	5.27	6.86	60	7.72	9.71
50	4.36	7.08	55	6.19	10.01	65	14.97	23.16
55	5.57	11.12	60	8.22	15.56	70	39.23	73.85
60	6.84	15.82	65	15.27	35.72	75	115.07	269.49
65	11.24	32.42	70	36.10	105.76	80	271.36	793.00
70	23.00	83.66	75	103.56	384.54	85	440.84	1,575.38
75	67.17	311.21	80	239.50	1,118.48	90	538.53	2,354.59
80	164.57	959.54	85	390.82	2,239.91			
85	320.23	2,282.15	90	475.75	3,362.48			
90	398.74	3,491.23						

Original Pricing Assumption for Morbidity:

In developing claim cost assumptions, reference was made to data published by the National Center for Health Statistics National Nursing Home Survey (1985 and 1995), the National Health Interview Survey (1984), the National Long-Term Care Survey (1982, 1984, 1989, 1994 and 1999), Medicare data; internal experience and other experience furnished to us by consultants. The claim costs were adjusted due to the impact of underwriting, inflation options, elected options, anti-selection considerations, and the savings incurred because the daily maximum benefit will not always be paid.

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Below are the original sample annual claim costs for a P-FACE(2002-2) policy, \$10 daily benefit, and 5yr LMB which include a 5.0% margin for moderately adverse experience:

Issue Age 45		
Age	FPO	ABI
45	3.21	3.43
50	4.26	5.15
55	7.09	10.29
60	10.37	18.87
65	18.36	42.64
70	33.85	101.49
75	65.14	252.15
80	129.08	645.33
85	223.42	1,440.03
90	318.61	2,641.72

Issue Age 50		
Age	FPO	ABI
50	3.97	4.23
55	5.96	7.22
60	10.61	15.54
65	19.02	34.96
70	35.25	82.99
75	64.96	196.70
80	128.74	502.61
85	222.56	1,119.37
90	316.36	2,046.26

Issue Age 60		
Age	FPO	ABI
60	5.46	5.83
65	16.07	19.69
70	37.49	55.98
75	70.24	131.87
80	134.18	321.43
85	223.01	684.88
90	319.28	1,258.20

As part of the inforce management of the business, the company monitored the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. These studies have indicated that actual morbidity experience, lapse, and mortality experience have deteriorated since original assumptions were developed, and the deterioration does not appear to be temporary.

At the time of the initial premium rate development of these forms, there was very little industry insured data or company data available for morbidity at the later durations and older ages, and since that time, the volume of experience has increased dramatically. For our Group LTC business we now have over twice the company experience data at ages 85+ and durations 10+ compared to just 3 years ago. In developing our new assumptions we also reference our retail block of business, which has over 8 times the volume of experience on similar policies. These data have indicated that our original pricing assumptions for older ages and later durations were too low. This is consistent with the comparison of our above original assumptions against our current morbidity assumptions where it can be seen that the claim cost increases are greatest at the later durations and older ages.

The following tables show how our new best estimate (excluding the moderately adverse margin) assumptions compare to our actual observed experience:

Experience period: Inception through 2009 for incidence, inception through 2008 for claim terminations, and 2006-2008 for salvage

Claim Counts (incidence)	A/E
Dur 1-4	95%
Dur 5-8	96%
Dur 9-12	97%
Dur 13+	100%
TOTAL	98%

Claim Terminations (continuance)	A/E
Total	88%

Amount Paid (salvage)	A/E
Total	86%

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Our new best estimate incidence rates reflect the deterioration observed in our latest experience study. Our claim termination and salvage assumptions are still based on our prior experience study. The A/Es are largely offsetting (it can be seen that claimants are lasting longer but claiming far less than we expected), so we chose not to update assumptions at this time.

6. Mortality

The mortality rates have also been derived based on our own experience within our retail and group long-term care block of business.

The base mortality table is the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 16 years of improvements based on scale AA, and the following selection factors which vary by underwriting class:

Policy Duration	Fully Underwritten				Guaranteed Issue
	Issue Ages				Issue Ages
	≤ 55	65	75	≥ 82	All
1	21.7%	16.4%	18.8%	22.1%	103.6%
2	29.2%	21.7%	24.3%	29.0%	103.6%
3	35.9%	27.2%	31.5%	37.0%	103.6%
4	39.4%	30.4%	38.9%	45.2%	103.6%
5	42.1%	38.2%	45.6%	54.6%	103.6%
6	44.1%	44.6%	53.3%	56.1%	103.6%
7	46.8%	47.3%	61.2%	62.0%	103.6%
8	50.3%	50.1%	66.2%	70.0%	103.6%
9	52.7%	54.3%	70.5%	78.2%	103.6%
10	56.3%	58.6%	75.7%	86.5%	103.6%
11	59.9%	62.9%	81.1%	94.3%	103.6%
12	63.6%	64.3%	87.6%	100.0%	103.6%
13	64.9%	66.6%	94.1%	100.0%	103.6%
14	67.1%	68.9%	97.1%	100.0%	103.6%
15	69.4%	70.3%	100.0%	100.0%	103.6%
16	71.5%	71.7%	100.0%	100.0%	103.6%
17	74.3%	73.1%	100.0%	100.0%	103.6%
18	77.1%	76.5%	100.0%	100.0%	103.6%
19	79.9%	80.0%	100.0%	100.0%	103.6%
20	82.7%	83.6%	100.0%	100.0%	103.6%
21	85.6%	87.2%	100.0%	100.0%	103.6%
22	88.5%	90.8%	100.0%	100.0%	103.6%
23	91.4%	94.4%	100.0%	100.0%	103.6%
24	94.4%	98.1%	100.0%	100.0%	103.6%
25+	100.0%	100.0%	100.0%	100.0%	103.6%

Factors for ages not listed above are interpolated.

We are also projecting 12 years of future mortality improvement based on scale AA, consistent with the 12 years of future morbidity improvement in our future claim projections.

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Original Pricing Assumption for Mortality:

Our mortality decrement was based on the unloaded 1994 Group Annuity Mortality Table weighted 40% males and 60% females, with the following selection factors:

Policy Duration	Selection Factor	Policy Duration	Selection Factor
1	20.0%	7	80.0%
2	30.0%	8	85.0%
3	40.0%	9	90.0%
4	50.0%	10	95.0%
5	60.0%	11+	100.0%
6	70.0%		

In addition, future improvements of 1% per year were reflected.

At the time of the initial premium rate development of these forms, there was little insured industry data available for mortality (for Long-Term Care purchasers), and we have still observed lower mortality than expected. Furthermore, mortality improvements have been observed throughout the LTC and Life Insurance industries, consistent with our observations. We have also observed that our underwriting risk classification impacts mortality as well as morbidity and we have refined our assumption accordingly.

The following tables show how our new best estimate assumption compares to our actual observed experience:

Experience period: 3 year study 6/30/2006-6/30/2009

Duration	Mortality A/E	
	UW	GI
1-5	108%	93%
6-10	98%	110%
11+	109%	100%
Total	106%	100%

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7. Persistency

The voluntary lapse rates are also based on own experience within our group long-term care block of business:

Guaranteed Issue

Duration	Issue Age								
	30	40	45	50	55	60	65	70	80
1	16.3%	9.4%	7.7%	6.5%	5.9%	6.1%	6.1%	6.1%	6.1%
2	13.8%	8.1%	6.4%	5.1%	4.7%	4.7%	4.7%	4.7%	4.7%
3	12.2%	6.9%	6.4%	4.8%	3.9%	3.7%	3.7%	3.7%	3.7%
4	10.3%	6.2%	5.6%	4.2%	3.4%	3.0%	3.0%	3.0%	3.0%
5	8.8%	5.5%	4.9%	3.7%	2.9%	2.4%	2.4%	2.4%	2.4%
6	7.4%	4.9%	4.3%	3.3%	2.6%	1.9%	1.9%	1.9%	1.9%
7	6.3%	4.4%	3.8%	2.9%	2.2%	1.5%	1.5%	1.5%	1.5%
8	5.3%	4.0%	3.3%	2.5%	1.9%	1.2%	1.2%	1.2%	1.2%
9	4.7%	3.5%	2.9%	2.2%	1.7%	0.9%	0.9%	0.9%	0.9%
10	4.5%	3.2%	2.5%	2.0%	1.5%	0.8%	0.8%	0.8%	0.8%
11	4.1%	2.8%	2.2%	1.7%	1.3%	0.6%	0.6%	0.6%	0.6%
12	3.5%	2.5%	2.0%	1.5%	1.1%	0.5%	0.5%	0.5%	0.5%
13	3.1%	2.3%	1.7%	1.4%	1.0%	0.4%	0.4%	0.4%	0.4%
14	2.8%	2.0%	1.5%	1.2%	0.8%	0.4%	0.4%	0.4%	0.4%
15	2.5%	1.8%	1.3%	1.0%	0.7%	0.4%	0.4%	0.4%	0.4%
16	2.3%	1.6%	1.1%	0.9%	0.6%	0.4%	0.4%	0.4%	0.4%
17	2.0%	1.4%	1.0%	0.8%	0.5%	0.4%	0.4%	0.4%	0.4%
18	1.8%	1.3%	0.9%	0.7%	0.5%	0.4%	0.4%	0.4%	0.4%
19	1.7%	1.2%	0.8%	0.6%	0.4%	0.4%	0.4%	0.4%	0.4%
20+	1.5%	1.0%	0.8%	0.6%	0.4%	0.4%	0.4%	0.4%	0.4%

Fully Underwritten

Duration	Issue Age								
	30	40	45	50	55	60	65	70	80
1	15.8%	8.9%	7.2%	5.2%	4.4%	4.6%	5.7%	4.6%	4.6%
2	13.0%	7.4%	6.2%	4.5%	3.7%	3.2%	3.6%	2.8%	2.8%
3	11.1%	7.1%	5.2%	4.2%	3.1%	2.6%	2.2%	2.1%	2.1%
4	9.6%	6.2%	4.5%	3.6%	2.6%	2.1%	1.7%	1.8%	1.8%
5	8.2%	5.4%	3.9%	3.0%	2.2%	1.6%	1.4%	1.5%	1.5%
6	7.1%	4.7%	3.3%	2.6%	1.9%	1.3%	1.1%	1.3%	1.3%
7	6.1%	4.1%	2.9%	2.2%	1.6%	1.0%	0.6%	1.1%	1.1%
8	5.2%	3.5%	2.5%	1.8%	1.3%	0.8%	0.6%	0.8%	0.8%
9	4.5%	3.1%	2.1%	1.5%	1.1%	0.6%	0.6%	0.8%	0.8%
10	4.2%	2.6%	1.9%	1.3%	0.9%	0.6%	0.6%	0.8%	0.8%
11	3.7%	2.2%	1.6%	1.2%	0.8%	0.6%	0.6%	0.8%	0.8%
12	3.5%	2.0%	1.3%	1.0%	0.7%	0.6%	0.6%	0.8%	0.8%
13	3.2%	1.8%	1.1%	0.8%	0.6%	0.6%	0.6%	0.8%	0.8%
14	3.0%	1.6%	0.9%	0.7%	0.6%	0.6%	0.6%	0.8%	0.8%
15	2.8%	1.4%	0.7%	0.6%	0.6%	0.6%	0.6%	0.8%	0.8%
16	2.6%	1.3%	0.6%	0.6%	0.6%	0.6%	0.6%	0.8%	0.8%
17	2.4%	1.1%	0.6%	0.6%	0.6%	0.6%	0.6%	0.8%	0.8%
18	2.2%	1.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.8%	0.8%
19	2.0%	0.9%	0.6%	0.6%	0.6%	0.6%	0.6%	0.8%	0.8%
20+	1.9%	0.9%	0.6%	0.6%	0.6%	0.6%	0.6%	0.8%	0.8%

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Original Pricing Assumption for Lapses:

The initial premium schedule was based on the originally filed pricing assumptions which were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed.

Duration	30	40	45	50	55	60	65	70
1	10.00%	10.00%	7.00%	7.00%	6.50%	6.50%	6.00%	6.00%
2	9.00%	9.00%	6.00%	5.50%	5.50%	5.00%	5.00%	5.00%
3	8.50%	8.50%	5.00%	5.00%	4.00%	4.00%	4.00%	4.00%
4	7.50%	7.50%	4.50%	4.50%	3.50%	3.50%	3.50%	4.00%
5	4.50%	4.00%	3.00%	2.75%	2.75%	2.75%	2.75%	2.75%
6	4.50%	4.00%	3.00%	2.75%	2.75%	2.75%	2.75%	2.75%
7	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
8	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
9	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
10	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%

The following tables show how our new best estimate assumption compares to our actual observed experience:

Experience period: 3 year study 6/30/2006-6/30/2009

Duration	A/E
1	98.8%
2	99.5%
3	96.8%
4	99.6%
5+	102.2%
Total	99.6%

For lapses, our original pricing assumption was set lower at the time of the initial premium rate development than on prior forms, based on company data we were observing at the time. We have since observed generally lower lapse rates in the early durations and much lower lapse rates than expected in durations 10+.

8. Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

9. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

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10. Marketing Method

The employees and other eligibles were marketed through the Employer, Union or Association as part of their corporate sponsored employee benefits package with the support of John Hancock representatives and direct mail.

11. Underwriting

Actively at Work employees were generally offered coverage on a Guaranteed Acceptance basis during limited enrollment periods. Other eligibles were underwritten using either simplified (short form) or full underwriting.

12. Premium Classes

The base policy premium rates vary by Issue age, LMB, and Inflation Option, as in the initial rate filing.

All premium factors related to the insured elected benefit design options, case size, commissions, or underwriting risk class remain unchanged from the initial rate filing, with the following exception: There was a 20% load on post-issue date optional coverage increases to the insured's DMB. Our current new business rates do not include this load on post-issue date option coverage. To maintain consistency with our current new business pricing, both the past and future optional coverage increases will no longer be loaded by 20%.

13. Premium Modalization Rules

Premiums are payable through payroll deduction, direct bill or automatic bank withdrawal.

The following factors are applied to the monthly premium for different billing frequencies.

Every 4 weeks	12/13
Semi-Monthly	12/24
Bi-weekly	12/26
First 4 weeks of month	12/48
Weekly	12/52

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14. Issue Age Range

The issue age range is 18+ for all policy forms.

15. Area Factors

Area factors are not applicable to any of the policy forms or optional benefits.

16. Average Annual Premium

The table below summarizes the average annual premium per certificate before and after the requested increase.

Form	Nationwide prior to rate increase	Michigan prior to rate increase	Michigan following the rate increase
P-FACE(2002-2)	\$951	\$884	\$1,280

17. Number of Certificate Holders

The table below summarizes, as of 12/31/2009, the number of certificates inforce and their 2009 annualized premium that will be affected by this rate increase in your state, split by certificates issued before and after the adoption of the rate stability regulation.

Form	Pre-Rate Stability		Post-Rate Stability	
	Number of Certificates	2009 Annualized Premium	Number of Certificates	2009 Annualized Premium
P-FACE(2002-2)	5,859	\$5,171,012	7,858	\$6,956,416

We are treating pre-rate stability certificates the same as post-rate stability certificates.

18. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2009 have been discounted to the date of incurral of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2009 have also been allocated to the calendar year of incurral and included in historic incurred claims.

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19. Requested Rate Increase

The company is requesting an average rate increase of 44.8%, which varies by issue age, benefit period, and inflation option, and ranges from 0% to 100%. This was derived as follows:

1. The Company first determined the projected lifetime loss ratio for this form based on nationwide actual experience and projected future experience. We then determined the amount of rate increase that would be needed to revert to the original lifetime expected loss ratio for the form. The rate increase amount needed on these forms, by BP and Inflation option, is:
 - a. FPO
 - i. 2 – 6 yr LMB: 42.5%
 - ii. 10+ yr LMB: 82.7%
 - a. ABI
 - i. 2 – 6 yr LMB: 76.3%
 - ii. 10+ yr LMB: 117.2%
2. In order to limit the magnitude of the rate increase, particularly at the older ages, we capped the maximum rate increase to 100% for issue ages below 61, between issue ages 61 and 79, the maximum rate increase grades from 100% to 5% in 5% intervals, and there will be no rate increase for issue ages 80 and above.
3. In addition, the increases were reduced or eliminated if necessary, so that for any insured subject to a rate increase, the premium rates do not exceed the rates that have been filed for new business under our currently sold P-FACE(2009) policy form (this is demonstrated in **Appendix A**).
4. Finally, we ensured that the resulting overall increase in rates satisfies the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the rest (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of Exhibit 1 where it can be seen that the sum of past and future projected incurred claims exceeds the sum of (the original premium times the original loss ratio) and (the rate increase premium times the 85% loss ratio requirement).

Appendix B contains the new proposed rate tables for all policy forms included with this filing. Please note that the actual rates implemented may vary slightly from those in Appendix B due to implementation rounding algorithms.

Some of our older group clients have certificates inforce under different policy forms, having opted for upgrading their pre-existing employee benefit plan to a new plan covered under a newer policy form. In those situations, we have offered internal replacement (plan upgrade) opportunities to existing certificate holders, whereby a certificate holder may have elected to lapse their original coverage and purchase the new plan coverage as a replacement. In those situations, the insured would be subject to the attained age (at the time of the replacement) premium rates for their new coverage but in some situations we would provide a premium credit to recognize the premium they had paid since their issue age for their original coverage under the prior plan. For these insureds, we will determine their new premium rate from Appendix B based on their historical original issue ages respectively for each layer of coverage. In a situation where the resulting rate increases are greater than those listed in Appendix A for their coverage, we will continue to offer them a premium credit in order to limit their respective rate increases to the amounts listed in Appendix A.

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For those group clients that transferred to us from an external carrier, we will continue to recognize any assets transferred from the prior carrier. We will continue to provide these credits to the insureds within those groups, but the rate increase will be calculated based on the insureds' gross premium rate, prior to any credits, based on the amounts listed in Appendix A.

20. Experience – Past & Future

Exhibit 1 contains nationwide past premium and claims experience and future premium and claim projections and illustrates that the anticipated lifetime loss ratio with the requested rate increase is 91.1%, well in excess of the minimum loss ratio of 60%. The lifetime loss ratio as of 12/31/09 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

In addition, Exhibit 1 contains the original expected loss ratio projections, adjusted for the actual mix of business issued, with the lifetime loss ratio also calculated as stated above.

Furthermore, Exhibit 1 demonstrates that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 58%),
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

Exhibit 2 contains the same information as Exhibit 1, but for the stand-alone policy issued in Michigan only.

Note that rate increases will only apply once the applicable group policy rate guarantee has expired.

21. New inflation options that will allow policyholders to avoid the rate increase

Although we are no longer issuing new policies on these forms we are filing a new inflation option that will allow certificate holders that have 5% Compound Inflation (Automatic Benefit Increase or ABI) coverage the option to completely avoid the rate increase.

Under these new options, the certificate holders get to keep their current accumulated Daily benefit and their current remaining Lifetime Maximum Benefit (LMB) but the future indexation rate will be reduced from an annual rate of 5% to a lower annual rate. For those certificate holders with a LMB less than 10 years this lower annual future indexation rate is 3.2%; for those with a LMB of 10 years or greater this future indexation rate is 2.3%.

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The 3.2% and 2.3% indexations were determined to be actuarially equivalent to the respective requested rate increases in aggregate and therefore these options are only available if the full rate increases requested are accepted.

The premium rate schedules for this option are the current rate schedules for the 5% Compound Inflation coverage option and are included in this filing as **Appendix C**.

22. History of previous rate revisions

There have been no prior rate increases on these forms.

Michigan Review Pending

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23. Proposed Effective Date

These rates will not be effective until after we have satisfied the required 60 days advance notice to the policyholder and to the insureds.

24. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing Long-Term care insurance premiums and filing for increases in Long-Term care insurance premiums. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

The preceding Actuarial Memorandum contains:

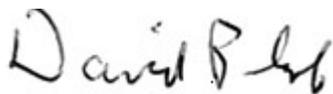
- a) the assumptions on which this certification is based;
- b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
- c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates that the revised premium rate schedule meets the loss ratio standards and necessary details of this state; and
- d) disclosure of the manner, if any, in which reserves have been recognized.

In my opinion the revised premium rate schedules are sufficient to cover anticipated costs under moderately adverse experience and the premium rate schedules are reasonably expected to be sustainable over the life of the forms with no future premium increases anticipated.

I have reviewed and taken into consideration the policy design and coverage provided, and our current underwriting and claims adjudication processes.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this state.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.



David Plumb, FSA, MAAA
Vice President
John Hancock Life Insurance Company (U.S.A.)

**Exhibit 1 - A: Nationwide Experience
Care Choice (P-FACE (2002-2))
All Inflation Options**

Calendar Year	Original Assumptions			Historical & Projected Experience				
	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Incurred Claims	Earned Premium	Incurred Loss Ratio*	With Proposed Rate Increase Earned Premium	With Proposed Rate Increase Incurred Loss Ratio*
2003	483,937	4,847,382	10%	360,394	4,744,318	8%	4,744,318	8%
2004	1,588,679	16,220,425	10%	1,358,943	15,990,818	8%	15,990,818	8%
2005	3,157,572	31,540,579	10%	3,748,919	31,452,962	12%	31,452,962	12%
2006	4,998,785	47,420,261	11%	5,731,020	47,736,492	12%	47,736,492	12%
2007	7,515,117	69,991,105	11%	7,196,738	70,643,615	10%	70,643,615	10%
2008	11,235,021	101,687,845	11%	11,406,800	102,924,949	11%	102,924,949	11%
2009	15,523,157	127,893,148	12%	15,556,986	130,515,426	12%	130,515,426	12%
2010	19,096,838	134,294,970	14%	20,898,158	137,935,710	15%	137,935,710	15%
2011	21,730,621	127,737,067	17%	23,168,954	131,911,399	18%	151,256,448	15%
2012	23,954,841	122,267,239	20%	25,101,280	127,138,745	20%	159,364,080	16%
2013	26,513,605	117,563,565	23%	27,499,564	122,942,678	22%	164,003,234	17%
2014	29,958,696	113,398,205	26%	30,325,163	119,174,041	25%	167,089,860	18%
2015	33,559,974	109,569,724	31%	33,541,896	115,718,790	29%	164,986,241	20%
2016	36,833,883	105,918,384	35%	37,144,617	112,482,295	33%	161,513,384	23%
2017	40,013,888	102,342,641	39%	41,273,899	109,385,646	38%	157,598,941	26%
2018	43,426,469	98,778,903	44%	46,113,061	106,372,091	43%	153,460,483	30%
2019	47,070,976	95,237,659	49%	51,556,434	103,405,908	50%	149,403,568	35%
2020	51,022,845	91,710,058	56%	57,601,688	100,462,047	57%	145,387,567	40%
2021	55,352,078	88,188,382	63%	64,239,111	97,517,358	66%	141,374,703	45%
2022	60,050,140	84,677,832	71%	71,815,882	94,545,398	76%	137,322,854	52%
2023	65,085,264	81,180,042	80%	80,946,693	91,520,742	88%	133,192,118	61%
2024	70,420,803	77,695,721	91%	91,373,820	88,426,149	103%	128,954,909	71%
2025	76,015,506	74,224,768	102%	102,568,617	85,251,945	120%	124,595,054	82%
2026	81,819,563	70,766,812	116%	114,260,960	81,994,278	139%	120,105,177	95%
2027	87,799,589	67,323,959	130%	126,788,644	78,652,648	161%	115,482,918	110%
2028	93,891,424	63,900,424	147%	140,484,914	75,230,320	187%	110,730,850	127%
2029	100,041,366	60,501,072	165%	154,842,612	71,734,727	216%	105,857,234	146%
2030	106,214,248	57,130,090	186%	168,496,717	68,175,572	248%	100,873,978	167%
2031	112,376,677	53,792,495	209%	184,688,414	64,564,840	281%	95,796,639	190%
2032	118,494,272	50,495,931	235%	194,532,810	60,917,817	319%	90,645,250	215%
2033	124,537,741	47,250,907	264%	208,118,970	57,255,048	363%	85,446,845	244%
2034	130,424,858	44,067,690	296%	221,988,117	53,598,467	414%	80,230,952	277%
2035	135,974,341	40,954,037	332%	234,067,599	49,967,721	468%	75,024,929	312%
2036	140,964,968	37,917,881	372%	243,279,191	46,380,838	525%	69,854,697	348%
2037	145,273,928	34,969,885	415%	251,222,854	42,855,901	586%	64,746,687	388%
2038	148,828,869	32,122,901	463%	259,090,899	39,413,868	657%	59,731,405	434%
2039	151,488,582	29,387,568	515%	266,631,154	36,076,164	739%	54,840,726	486%
2040	153,128,782	26,772,320	572%	271,100,368	32,859,961	825%	50,101,883	541%
2041	153,746,500	24,283,330	633%	271,701,791	29,777,802	912%	45,536,024	597%
2042	153,452,223	21,927,869	700%	270,465,718	26,842,184	1008%	41,164,125	657%
2043	152,251,531	19,711,330	772%	268,962,258	24,068,390	1117%	37,011,577	727%
2044	150,037,276	17,640,380	851%	267,411,315	21,468,610	1246%	33,099,763	808%
2045	146,740,483	15,717,306	934%	263,153,723	19,047,435	1382%	29,439,081	894%
2046	142,508,336	13,940,226	1022%	256,040,874	16,805,616	1524%	26,034,330	983%
2047	137,644,761	12,306,683	1118%	246,804,756	14,744,131	1674%	22,890,315	1078%
2048	132,303,843	10,815,072	1223%	235,625,171	12,861,992	1832%	20,008,332	1178%
2049	126,471,070	9,463,199	1336%	222,942,470	11,154,362	1999%	17,383,846	1282%
Value as of 12/31/09*:								
Past	47,483,453	428,025,309	11.1%	48,418,771	432,529,742	11.2%	432,529,742	11.2%
Future	1,642,502,921	1,545,098,196	106.3%	2,464,514,517	1,688,692,379	145.9%	2,327,221,332	105.9%
Lifetime	1,689,986,374	1,973,123,505	85.7%	2,512,933,288	2,121,222,121	118.5%	2,759,751,074	91.1%

*reflecting maximum statutory valuation rate

Test: Total Incurred Claims exceeds the Total Initial Premiums x Original Loss Ratio (instead of 58%) + Increased Premiums x 85%

Accum Value of Past Incurred Claims =	48,418,771	Accum Value of Past Initial Prem x 85.7% =	370,463,059
Present Value of Future Incurred Claims =	2,464,514,517	Present Value of Future Initial Prem x 85.7% =	1,446,370,237
TOTAL =	2,512,933,288	Accum Value of Prior Increases x 85% =	-
	>	Present Value of Future Increases x 85% =	542,749,610
		TOTAL =	2,359,582,906

**Exhibit 1 - B: Nationwide Experience
Care Choice (P-FACE (2002-2))
FPO Inflation**

	Calendar Year	Original Assumptions			Historical & Projected Experience					
		Incurred Claims	Earned Premium	Incurred Loss Ratio*	Incurred Claims	Earned Premium	Incurred Loss Ratio*	With Proposed Rate Increase Earned Premium	With Proposed Rate Increase Incurred Loss Ratio*	
Historical Experience	2003	457,218	4,152,140	11%	360,394	4,089,748	9%	4,089,748	9%	
	2004	1,471,324	13,177,546	11%	1,104,751	13,126,930	8%	13,126,930	8%	
	2005	2,787,049	22,519,580	12%	2,272,953	22,783,118	10%	22,783,118	10%	
	2006	4,275,680	31,027,324	14%	3,842,180	31,866,154	12%	31,866,154	12%	
	2007	6,257,915	44,269,115	14%	5,778,872	45,676,419	13%	45,676,419	13%	
	2008	9,269,335	63,911,649	15%	9,237,457	66,249,617	14%	66,249,617	14%	
	2009	12,835,809	80,510,670	16%	12,111,979	84,283,212	14%	84,283,212	14%	
	Projected Future Experience	2010	15,781,425	84,435,228	19%	17,230,455	89,077,469	19%	89,077,469	19%
		2011	17,897,182	80,338,739	22%	18,947,809	85,347,177	22%	93,708,838	20%
2012		19,602,461	76,869,751	26%	20,420,759	82,279,510	25%	96,227,003	21%	
2013		21,511,780	73,828,992	29%	22,250,187	79,537,690	28%	97,326,743	23%	
2014		24,071,436	71,090,391	34%	24,378,647	77,034,095	32%	97,801,097	25%	
2015		26,699,473	68,535,848	39%	26,753,089	74,703,615	36%	96,053,618	28%	
2016		28,993,692	66,076,678	44%	29,340,584	72,490,334	40%	93,725,117	31%	
2017		31,129,009	63,655,527	49%	32,246,587	70,346,354	46%	91,204,647	35%	
2018		33,352,999	61,238,313	54%	35,614,744	68,239,309	52%	88,580,049	40%	
2019		35,647,780	58,836,034	61%	39,328,178	66,150,828	59%	85,981,837	46%	
2020		38,066,034	56,448,122	67%	43,353,798	64,066,493	68%	83,391,778	52%	
2021		40,657,750	54,073,269	75%	47,604,106	61,981,307	77%	80,793,809	59%	
2022		43,399,297	51,715,889	84%	52,339,757	59,675,974	87%	78,169,138	67%	
2023		46,250,041	49,377,740	94%	58,056,673	57,739,188	101%	75,499,252	77%	
2024		49,163,530	47,059,837	104%	64,438,210	55,562,601	116%	72,772,356	89%	
2025		52,090,963	44,762,259	116%	70,985,281	53,342,342	133%	69,982,750	101%	
2026		54,975,405	42,484,350	129%	77,381,623	51,077,698	151%	67,129,013	115%	
2027		57,781,102	40,227,704	144%	83,873,605	48,769,736	172%	64,212,081	131%	
2028		60,458,330	37,995,783	159%	90,931,133	46,422,342	196%	61,236,279	148%	
2029		62,963,484	35,792,284	176%	98,959,466	44,042,213	223%	58,209,419	168%	
2030		65,271,267	33,620,132	194%	104,440,462	41,637,037	251%	55,140,834	189%	
2031		67,348,527	31,482,501	214%	109,516,552	39,215,374	279%	52,041,203	210%	
2032		69,177,263	29,384,594	235%	113,926,394	36,787,981	310%	48,923,929	233%	
2033		70,757,725	27,333,562	259%	118,693,569	34,369,788	345%	45,807,553	259%	
2034		72,038,273	25,336,156	284%	123,310,334	31,976,225	386%	42,711,529	289%	
2035		72,924,457	23,397,296	312%	126,529,018	29,620,280	427%	39,652,700	319%	
2036		73,330,445	21,521,332	341%	127,642,457	27,313,331	467%	36,646,175	348%	
2037		73,237,472	19,714,256	371%	127,500,521	25,066,414	509%	33,706,704	378%	
2038		72,662,405	17,983,726	404%	127,421,178	22,892,673	557%	30,851,821	413%	
2039		71,560,989	16,285,863	438%	127,112,712	20,805,470	611%	28,099,728	452%	
2040		69,908,722	14,774,997	473%	125,443,948	18,814,289	667%	25,464,015	493%	
2041	67,781,709	13,803,828	509%	121,940,685	16,925,036	720%	22,953,770	531%		
2042	65,299,804	11,924,223	548%	117,469,615	15,143,828	776%	20,578,344	571%		
2043	62,533,220	10,638,788	588%	112,984,642	13,478,240	838%	18,349,030	616%		
2044	59,469,240	9,449,881	629%	108,352,665	11,933,575	908%	16,274,333	666%		
2045	56,096,588	8,357,328	671%	103,109,637	10,510,435	981%	14,356,653	718%		
2046	52,519,781	7,357,974	714%	97,226,812	9,206,434	1056%	12,594,219	772%		
2047	48,903,991	6,448,373	758%	90,780,410	8,019,436	1132%	10,985,378	826%		
2048	45,330,395	5,626,041	806%	83,668,196	6,947,028	1204%	9,528,015	878%		
2049	41,771,485	4,888,229	855%	76,204,646	5,984,147	1273%	8,216,378	927%		
Value as of 12/31/09*:										
	Past	39,934,656	279,246,630	14.3%	36,951,080	288,154,391	12.8%	294,367,780	12.6%	
	Future	903,398,208	945,013,415	95.6%	1,318,704,020	1,064,945,589	123.8%	1,333,816,174	98.9%	
	Lifetime	943,332,864	1,224,260,045	77.1%	1,355,655,100	1,353,099,980	100.2%	1,628,183,954	83.3%	

*reflecting maximum statutory valuation rate

Test: Total Incurred Claims exceeds the Total Initial Premiums x Original Loss Ratio (instead of 58%) + Increased Premiums x 85%

Accum Value of Past Incurred Claims =	36,951,080	Accum Value of Past Initial Prem x 77.1% =	222,032,491
Present Value of Future Incurred Claims =	1,318,704,020	Present Value of Future Initial Prem x 77.1% =	820,575,805
TOTAL =	1,355,655,100	Accum Value of Prior Increases x 85% =	-
		Present Value of Future Increases x 85% =	233,821,378
		TOTAL =	1,276,429,674

**Exhibit 1 - C: Nationwide Experience
Care Choice (P-FACE (2002-2))**

ABI Inflation

	Calendar Year	Original Assumptions			Historical & Projected Experience				
		Incurred Claims	Earned Premium	Incurred Loss Ratio*	Incurred Claims	Earned Premium	Incurred Loss Ratio*	With Proposed Rate Increase Earned Premium	With Proposed Rate Increase Incurred Loss Ratio*
Historical Experience	2003	26,719	695,242	4%	-	654,570	0%	654,570	0%
	2004	117,356	3,042,879	4%	254,193	2,863,888	9%	2,863,888	9%
	2005	370,523	9,020,999	4%	1,475,967	8,669,844	17%	8,669,844	17%
	2006	723,105	16,392,938	4%	1,888,840	15,870,338	12%	15,870,338	12%
	2007	1,257,202	25,721,990	5%	1,417,866	24,967,196	6%	24,967,196	6%
	2008	1,965,685	37,776,196	5%	2,169,343	36,675,332	6%	36,675,332	6%
	2009	2,687,348	47,382,478	6%	3,445,007	46,232,213	7%	46,232,213	7%
Projected Future Experience	2010	3,315,413	49,859,742	7%	3,667,703	48,858,241	8%	48,858,241	8%
	2011	3,833,440	47,398,329	8%	4,221,145	46,564,221	9%	57,547,609	7%
	2012	4,352,380	45,397,488	10%	4,680,521	44,859,235	10%	63,137,077	7%
	2013	5,001,824	43,734,573	11%	5,249,377	43,404,988	12%	66,676,490	8%
	2014	5,887,259	42,307,814	14%	5,946,516	42,139,946	14%	69,288,763	9%
	2015	6,860,501	41,033,876	17%	6,788,807	41,015,175	17%	68,932,623	10%
	2016	7,840,191	39,841,706	20%	7,804,033	39,991,961	20%	67,788,267	12%
	2017	8,884,879	38,687,114	23%	9,027,312	39,039,292	23%	66,394,295	14%
	2018	10,073,470	37,540,590	27%	10,498,317	38,132,781	28%	64,880,433	16%
	2019	11,423,196	36,401,626	31%	12,228,256	37,255,080	33%	63,421,732	19%
	2020	12,956,810	35,261,936	37%	14,247,890	36,393,555	39%	61,995,789	23%
	2021	14,694,328	34,115,112	43%	16,635,005	35,536,031	47%	60,580,893	27%
	2022	16,650,842	32,961,942	51%	19,476,125	34,669,424	56%	59,153,716	33%
	2023	18,835,223	31,802,302	59%	22,890,021	33,781,553	68%	57,692,865	40%
	2024	21,257,274	30,635,884	69%	26,935,610	32,863,548	82%	56,182,552	48%
	2025	23,924,544	29,462,508	81%	31,583,331	31,909,603	99%	54,612,303	58%
	2026	26,844,158	28,282,462	95%	36,879,398	30,916,580	119%	52,976,164	70%
	2027	30,018,487	27,096,255	111%	42,911,039	29,882,912	144%	51,270,837	84%
	2028	33,433,094	25,904,641	129%	49,553,781	28,807,977	172%	49,494,571	100%
	2029	37,077,882	24,708,788	150%	56,783,146	27,692,514	205%	47,647,815	119%
	2030	40,942,981	23,509,958	174%	64,346,256	26,538,535	242%	45,733,145	141%
	2031	45,028,150	22,309,995	202%	72,171,862	25,349,466	285%	43,755,436	165%
	2032	49,317,010	21,111,337	234%	80,606,416	24,129,836	334%	41,721,321	193%
	2033	53,780,017	19,917,346	270%	89,425,402	22,885,260	391%	39,639,292	226%
2034	58,386,584	18,731,533	312%	98,677,783	21,622,243	456%	37,519,423	263%	
2035	63,049,885	17,556,741	359%	107,538,581	20,347,441	529%	35,372,229	304%	
2036	67,634,523	16,396,549	412%	115,636,733	19,067,507	606%	33,208,522	348%	
2037	72,036,456	15,255,629	472%	123,722,333	17,789,487	695%	31,039,984	399%	
2038	76,166,464	14,139,175	539%	131,669,721	16,521,195	797%	28,879,584	456%	
2039	79,927,593	13,051,705	612%	139,518,443	15,270,694	914%	26,740,999	522%	
2040	83,220,060	11,997,823	694%	145,656,420	14,045,671	1037%	24,637,869	591%	
2041	85,964,791	10,980,002	783%	149,761,106	12,852,766	1165%	22,582,255	663%	
2042	88,152,419	10,003,646	881%	152,996,103	11,698,357	1308%	20,585,781	743%	
2043	89,718,311	9,072,542	989%	155,977,616	10,590,150	1473%	18,662,547	836%	
2044	90,568,036	8,190,499	1106%	159,058,650	9,535,035	1668%	16,825,430	945%	
2045	90,643,895	7,359,978	1232%	160,044,086	8,536,999	1875%	15,082,428	1061%	
2046	89,988,555	6,582,252	1367%	158,814,061	7,599,182	2090%	13,440,111	1182%	
2047	88,740,769	5,858,310	1515%	156,024,345	6,724,696	2320%	11,904,937	1311%	
2048	86,973,448	5,189,031	1676%	151,956,975	5,914,965	2569%	10,480,317	1450%	
2049	84,699,585	4,574,970	1851%	146,737,823	5,170,215	2838%	9,167,468	1601%	
Value as of 12/31/09*:									
	Past	7,548,797	148,778,679	5.1%	11,467,691	144,375,350	7.9%	152,367,676	7.5%
	Future	739,104,713	600,084,781	123.2%	1,145,810,498	623,746,790	183.7%	993,405,158	115.3%
	Lifetime	746,653,510	748,863,460	99.7%	1,157,278,188	768,122,141	150.7%	1,145,772,834	101.0%

*reflecting maximum statutory valuation rate

Test: Total Incurred Claims exceeds the Total Initial Premiums x Original Loss Ratio (instead of 58%) + Increased Premiums x 85%

Accum Value of Past Incurred Claims =	11,467,691	Accum Value of Past Initial Prem x 99.7% =	143,949,288
Present Value of Future Incurred Claims =	1,145,810,498	Present Value of Future Initial Prem x 99.7% =	621,906,069
TOTAL =	1,157,278,188	Accum Value of Prior Increases x 85% =	-
		Present Value of Future Increases x 85% =	321,003,089
		TOTAL =	1,086,858,446

**Exhibit 2: Stand-alone policy (issued in Michigan) Experience
Care Choice (P-FACE (2002-2))**

Calendar Year	Original Assumptions			Historical & Projected Experience				
	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Incurred Claims	Earned Premium	Incurred Loss Ratio*	With Proposed Rate Increase Earned Premium	With Proposed Rate Increase Incurred Loss Ratio*
2005	195,768	1,926,405	10%	7,806	1,969,146	0%	1,969,146	0%
2006	414,226	3,799,500	11%	28,098	3,988,468	1%	3,988,468	1%
2007	565,923	3,688,678	15%	194,466	4,069,451	5%	4,069,451	5%
2008	731,120	3,774,352	19%	265,905	4,295,722	6%	4,295,722	6%
2009	780,192	3,854,766	20%	419,410	4,465,858	9%	4,465,858	9%
2010	862,559	3,711,332	23%	1,166,494	4,339,803	27%	4,339,803	27%
2011	1,045,151	3,551,971	29%	1,271,000	4,180,780	30%	5,082,130	25%
2012	1,207,578	3,406,110	35%	1,441,758	4,065,552	35%	5,249,731	27%
2013	1,311,452	3,272,793	40%	1,617,811	3,952,250	41%	5,110,061	32%
2014	1,426,612	3,139,318	45%	1,811,719	3,839,463	47%	4,972,258	36%
2015	1,541,603	3,007,552	51%	2,030,761	3,725,943	55%	4,834,562	42%
2016	1,645,715	2,878,175	57%	2,254,961	3,610,772	62%	4,695,625	48%
2017	1,752,244	2,748,464	64%	2,478,334	3,493,451	71%	4,554,591	54%
2018	1,868,374	2,619,503	71%	2,704,122	3,373,388	80%	4,410,416	61%
2019	1,990,944	2,491,818	80%	2,962,374	3,250,654	91%	4,262,810	69%
2020	2,118,383	2,365,480	90%	3,265,772	3,125,953	104%	4,112,389	79%
2021	2,249,251	2,240,631	100%	3,575,991	2,999,273	119%	3,959,068	90%
2022	2,382,161	2,117,360	113%	3,892,681	2,870,266	136%	3,802,325	102%
2023	2,510,329	1,995,634	126%	4,167,847	2,738,739	152%	3,641,819	114%
2024	2,633,390	1,875,686	140%	4,487,949	2,604,760	172%	3,477,467	129%
2025	2,751,164	1,757,842	157%	4,913,198	2,468,762	199%	3,309,678	148%
2026	2,855,505	1,642,437	174%	5,313,251	2,331,167	228%	3,138,890	169%
2027	2,945,674	1,529,645	193%	5,669,899	2,192,156	259%	2,965,319	191%
2028	3,021,036	1,419,629	213%	5,820,838	2,052,285	284%	2,789,644	209%
2029	3,085,292	1,312,866	235%	5,944,630	1,912,630	311%	2,613,134	227%
2030	3,143,319	1,209,754	260%	6,258,694	1,774,485	353%	2,437,315	257%
2031	3,197,102	1,110,833	288%	6,549,483	1,639,213	400%	2,263,893	289%
2032	3,244,775	1,016,299	319%	6,782,039	1,507,554	450%	2,093,867	324%
2033	3,274,705	926,021	354%	6,988,381	1,379,988	485%	1,927,903	347%
2034	3,295,627	840,418	392%	7,152,111	1,257,477	521%	1,767,286	371%
2035	3,312,268	759,800	436%	7,283,537	1,141,025	588%	1,613,352	416%
2036	3,307,037	684,300	483%	7,382,976	1,031,174	662%	1,466,866	466%
2037	3,280,398	614,010	534%	7,442,605	927,754	746%	1,327,766	522%
2038	3,237,536	548,777	590%	7,470,614	830,675	807%	1,196,063	560%
2039	3,190,609	488,425	653%	7,395,157	740,388	864%	1,072,482	596%
2040	3,143,081	432,942	726%	7,329,002	657,437	963%	957,941	661%
2041	3,074,553	382,388	804%	7,285,024	581,779	1080%	852,520	737%
2042	2,986,059	336,548	887%	7,287,856	512,707	1226%	755,394	832%
2043	2,880,890	294,961	977%	7,104,576	449,790	1357%	666,150	916%
2044	2,769,543	257,369	1076%	6,915,155	392,808	1506%	584,635	1012%
2045	2,662,680	223,627	1191%	6,691,557	341,548	1666%	510,682	1115%
2046	2,541,463	193,549	1313%	6,446,647	295,898	1807%	444,285	1203%
2047	2,400,811	166,935	1438%	6,127,161	255,388	2008%	384,947	1332%
2048	2,250,499	143,304	1570%	5,723,528	219,324	2245%	331,769	1484%
2049	2,110,688	122,400	1724%	5,270,776	187,222	2515%	284,126	1657%
Value as of 12/31/09*:								
Past	2,867,770	18,454,468	15.5%	951,001	20,293,832	4.7%	20,293,832	4.7%
Future	43,917,258	38,055,044	115.4%	77,691,776	48,782,951	159.3%	62,904,866	123.5%
Lifetime	46,785,028	56,509,512	82.8%	78,642,778	69,076,782	113.8%	83,198,698	94.5%

*reflecting maximum statutory valuation rate

Test: Total Incurred Claims exceeds the Total Initial Premiums x Original Loss Ratio (instead of 58%) + Increased Premiums x 85%

Accum Value of Past Incurred Claims =	951,001		Accum Value of Past Initial Prem x 82.8% =	16,801,552
Present Value of Future Incurred Claims =	77,691,776		Present Value of Future Initial Prem x 82.8% =	40,388,098
TOTAL =	78,642,778	>	Accum Value of Prior Increases x 85% =	-
			Present Value of Future Increases x 85% =	12,003,628
			TOTAL =	69,193,278

Appendix A - Comparison to New Business Rates (Care Choice P-FACE (2002-2))

Rates shown are for a 90-day EP, 75% HHC benefit, and are per \$5 monthly benefit

Inflation Option: Future Purchase Option

Current New Business Rates (P-FACE (2009) policy):								P-FACE (2002-2) Rates after requested Rate Increase:								P-FACE (2002-2) Rate Increase %:							
Issue Age	Benefit Period							Issue Age	Benefit Period							Issue Age	Benefit Period						
	2	3	4	5	6	10	Life		2	3	4	5	6	10	Life		2	3	4	5	6	10	Life
18-29	0.38	0.46	0.51	0.54	0.56	0.78	0.87	18-29	0.38	0.46	0.51	0.54	0.56	0.78	0.87	18-29	18%	30%	35%	36%	37%	70%	77%
30	0.38	0.46	0.51	0.54	0.56	0.78	0.87	30	0.38	0.46	0.51	0.54	0.56	0.78	0.87	30	18%	30%	35%	36%	37%	70%	77%
31	0.40	0.48	0.53	0.56	0.58	0.81	0.90	31	0.40	0.48	0.53	0.56	0.58	0.81	0.90	31	19%	31%	35%	36%	37%	70%	77%
32	0.41	0.50	0.55	0.58	0.61	0.84	0.94	32	0.41	0.50	0.55	0.58	0.61	0.84	0.94	32	19%	31%	35%	36%	36%	70%	76%
33	0.43	0.51	0.57	0.60	0.63	0.87	0.97	33	0.43	0.51	0.57	0.60	0.63	0.87	0.97	33	20%	31%	35%	36%	36%	70%	76%
34	0.44	0.53	0.59	0.62	0.65	0.91	1.01	34	0.44	0.53	0.59	0.62	0.65	0.91	1.01	34	21%	31%	35%	36%	36%	70%	76%
35	0.46	0.55	0.61	0.64	0.68	0.94	1.04	35	0.46	0.55	0.61	0.64	0.68	0.94	1.04	35	21%	31%	35%	36%	36%	70%	76%
36	0.47	0.57	0.63	0.67	0.70	0.97	1.08	36	0.47	0.57	0.63	0.67	0.70	0.97	1.08	36	22%	32%	35%	36%	36%	70%	76%
37	0.49	0.60	0.66	0.69	0.73	1.01	1.12	37	0.49	0.60	0.66	0.69	0.73	1.01	1.12	37	23%	32%	35%	36%	36%	69%	76%
38	0.51	0.62	0.68	0.72	0.75	1.05	1.16	38	0.51	0.62	0.68	0.72	0.75	1.05	1.16	38	24%	32%	35%	36%	36%	69%	76%
39	0.53	0.64	0.71	0.74	0.78	1.09	1.21	39	0.53	0.64	0.71	0.74	0.78	1.09	1.21	39	24%	32%	35%	36%	36%	69%	76%
40	0.55	0.66	0.73	0.77	0.81	1.13	1.25	40	0.55	0.66	0.73	0.77	0.81	1.13	1.25	40	25%	32%	35%	36%	36%	69%	76%
41	0.58	0.70	0.78	0.82	0.86	1.19	1.32	41	0.58	0.70	0.78	0.82	0.86	1.19	1.32	41	27%	33%	36%	36%	36%	69%	76%
42	0.61	0.74	0.82	0.87	0.91	1.26	1.40	42	0.61	0.74	0.82	0.87	0.91	1.26	1.40	42	29%	34%	36%	36%	36%	69%	76%
43	0.65	0.79	0.87	0.92	0.96	1.34	1.49	43	0.65	0.79	0.87	0.92	0.96	1.34	1.49	43	30%	35%	36%	36%	36%	69%	76%
44	0.69	0.84	0.92	0.97	1.02	1.42	1.57	44	0.69	0.84	0.92	0.97	1.02	1.42	1.57	44	32%	35%	36%	36%	36%	70%	76%
45	0.73	0.88	0.98	1.03	1.08	1.50	1.67	45	0.73	0.88	0.98	1.03	1.08	1.50	1.67	45	34%	36%	37%	36%	36%	70%	76%
46	0.78	0.94	1.04	1.10	1.15	1.60	1.77	46	0.78	0.94	1.04	1.10	1.15	1.60	1.77	46	34%	36%	37%	36%	36%	70%	76%
47	0.83	1.00	1.11	1.17	1.22	1.70	1.89	47	0.83	1.00	1.11	1.17	1.22	1.70	1.89	47	34%	36%	37%	36%	36%	69%	76%
48	0.88	1.07	1.18	1.24	1.30	1.81	2.01	48	0.88	1.07	1.18	1.24	1.30	1.81	2.01	48	34%	37%	37%	36%	36%	69%	76%
49	0.94	1.14	1.26	1.32	1.39	1.93	2.14	49	0.94	1.14	1.26	1.32	1.39	1.93	2.14	49	34%	37%	37%	36%	36%	69%	76%
50	1.00	1.21	1.34	1.41	1.48	2.05	2.28	50	1.00	1.21	1.34	1.41	1.48	2.05	2.28	50	34%	37%	37%	36%	36%	69%	76%
51	1.07	1.29	1.43	1.50	1.58	2.20	2.44	51	1.07	1.29	1.43	1.50	1.58	2.20	2.44	51	34%	37%	37%	35%	36%	69%	76%
52	1.14	1.38	1.53	1.61	1.69	2.35	2.61	52	1.14	1.38	1.53	1.61	1.69	2.35	2.61	52	35%	38%	37%	35%	36%	69%	75%
53	1.22	1.48	1.64	1.72	1.81	2.51	2.79	53	1.22	1.48	1.64	1.72	1.81	2.51	2.79	53	36%	38%	37%	35%	36%	69%	75%
54	1.31	1.58	1.75	1.84	1.93	2.69	2.98	54	1.31	1.58	1.75	1.84	1.93	2.69	2.98	54	36%	38%	37%	35%	35%	69%	75%
55	1.40	1.69	1.87	1.97	2.07	2.88	3.19	55	1.40	1.69	1.87	1.97	2.07	2.88	3.19	55	37%	38%	37%	35%	35%	69%	75%
56	1.50	1.82	2.01	2.12	2.22	3.09	3.43	56	1.50	1.82	2.01	2.12	2.22	3.09	3.43	56	36%	37%	35%	33%	33%	66%	73%
57	1.62	1.96	2.16	2.28	2.39	3.32	3.69	57	1.62	1.96	2.16	2.28	2.39	3.32	3.69	57	34%	35%	34%	31%	32%	64%	70%
58	1.74	2.10	2.32	2.45	2.57	3.57	3.96	58	1.74	2.10	2.32	2.45	2.57	3.57	3.96	58	32%	33%	32%	29%	30%	62%	68%
59	1.87	2.26	2.50	2.63	2.76	3.84	4.26	59	1.87	2.26	2.50	2.63	2.76	3.84	4.26	59	31%	32%	30%	28%	28%	59%	65%
60	2.01	2.43	2.68	2.82	2.97	4.12	4.58	60	2.01	2.43	2.68	2.82	2.97	4.12	4.58	60	29%	30%	28%	26%	26%	57%	63%
61	2.18	2.64	2.92	3.07	3.22	4.48	4.98	61	2.18	2.64	2.92	3.07	3.22	4.48	4.98	61	28%	29%	27%	24%	24%	55%	61%
62	2.37	2.87	3.17	3.34	3.51	4.88	5.41	62	2.37	2.87	3.17	3.34	3.51	4.88	5.41	62	27%	27%	25%	22%	23%	53%	58%
63	2.58	3.12	3.45	3.63	3.81	5.30	5.88	63	2.58	3.12	3.45	3.63	3.81	5.30	5.88	63	26%	26%	23%	21%	21%	50%	56%
64	2.80	3.39	3.75	3.95	4.14	5.76	6.39	64	2.80	3.39	3.75	3.95	4.14	5.76	6.39	64	25%	24%	22%	19%	19%	48%	54%
65	3.05	3.69	4.08	4.29	4.51	6.27	6.95	65	3.05	3.69	4.08	4.29	4.51	6.27	6.95	65	24%	23%	20%	17%	17%	46%	52%
66	3.32	4.02	4.44	4.68	4.91	6.83	7.58	66	3.32	4.02	4.44	4.68	4.91	6.83	7.58	66	24%	22%	19%	16%	16%	44%	50%
67	3.62	4.38	4.84	5.10	5.35	7.44	8.26	67	3.62	4.38	4.84	5.10	5.35	7.44	8.26	67	23%	21%	17%	14%	14%	42%	48%
68	3.94	4.78	5.28	5.56	5.83	8.11	9.00	68	3.94	4.78	5.28	5.56	5.83	8.11	9.00	68	23%	20%	16%	13%	13%	41%	46%
69	4.30	5.21	5.75	6.05	6.36	8.84	9.81	69	4.30	5.21	5.75	6.05	6.36	8.84	9.81	69	22%	19%	15%	11%	11%	39%	44%
70	4.69	5.68	6.27	6.60	6.93	9.63	10.69	70	4.69	5.68	6.27	6.60	6.93	9.63	10.69	70	22%	18%	13%	10%	10%	37%	42%
71	5.26	6.37	7.04	7.41	7.78	10.82	12.00	71	5.26	6.37	7.04	7.41	7.78	10.82	12.00	71	25%	20%	15%	12%	12%	39%	45%
72	5.90	7.15	7.90	8.32	8.73	12.14	13.47	72	5.90	7.15	7.90	8.32	8.73	11.99	12.81	72	28%	22%	17%	14%	14%	40%	40%
73	6.63	8.03	8.87	9.34	9.80	13.63	15.12	73	6.63	8.03	8.87	9.34	9.80	12.76	13.63	73	31%	24%	19%	16%	16%	35%	35%
74	7.44	9.01	9.96	10.48	11.01	15.30	16.98	74	7.22	9.01	9.96	10.48	11.01	13.55	14.48	74	30%	26%	21%	18%	18%	30%	30%
75	8.35	10.12	11.18	11.77	12.35	17.18	19.06	75	7.61	9.83	11.18	11.77	12.35	14.38	15.36	75	25%	25%	24%	20%	20%	25%	25%
76	9.38	11.36	12.55	13.21	13.87	19.29	21.40	76	8.01	10.41	11.97	13.01	13.64	15.23	16.27	76	20%	20%	20%	20%	20%	20%	20%
77	10.53	12.75	14.09	14.83	15.57	21.65	24.02	77	8.42	11.01	12.66	13.76	14.42	16.10	17.20	77	15%	15%	15%	15%	15%	15%	15%
78	11.82	14.32	15.81	16.65	17.48	24.31	26.97	78	8.82	11.62	13.36	14.52	15.22	16.99	18.15	78	10%	10%	10%	10%	10%	10%	10%
79	13.27	16.07	17.75	18.69	19.62	27.29	30.28	79	9.23	12.23	14.07	15.29	16.02	17.89	19.11	79	5%	5%	5%	5%	5%	5%	5%
80	14.90	18.04	19.93	20.98	22.03	30.63	33.99	80	9.64	12.85	14.78	16.06	16.84	18.80	20.08	80	0%	0%	0%	0%	0%	0%	0%
81	16.39	19.85	21.92	23.08	24.23	33.69	37.39	81	10.60	14.14	16.26	17.67	18.52	20.68	22.09	81	0%	0%	0%	0%	0%	0%	0%
82	17.88	21.65	23.92	25.18	26.44	36.76	40.79	82	11.57	15.42	17.74	19.28	20.20	22.55	24.10	82	0%	0%	0%	0%	0%	0%	0%
83	19.81	24.00	26.51	27.90	29.30	40.74	45.20	83	12.82	17.09	19.66	21.37	22.39	25.00	26.71	83	0%	0%	0%	0%	0%	0%	0%
84	21.75	26.34	29.10	30.63	32.16	44.72	49.62	84	14.07	18.76	21.58	23.45	24.58	27.44	29.32	84	0%	0%	0%	0%	0%	0%	0%

Appendix A - Comparison to New Business Rates (Care Choice P-FACE (2002-2))

Rates shown are for a 90-day EP, 75% HHC benefit, and are per \$5 monthly benefit

Inflation Option: ABI (5% Compound Inflation)

Current New Business Rates (P-FACE (2009) policy):								New Business Rates reflecting Benefit Differences*:								P-FACE (2002-2) Rates after requested Rate Increase:								P-FACE (2002-2) Rate Increase %:							
Issue Age	Benefit Period							Issue Age	Benefit Period							Issue Age	Benefit Period							Issue Age	Benefit Period						
	2	3	4	5	6	10	Life		2	3	4	5	6	10	Life		2	3	4	5	6	10	Life		2	3	4	5	6	10	Life
18-29	2.62	3.17	3.50	3.69	3.87	5.38	5.97	18-29	2.80	3.39	3.75	3.87	3.99	5.44	5.97	18-29	2.27	2.50	2.66	2.77	2.91	3.69	3.94	18-29	76%	76%	76%	76%	76%	100%	100%
30	2.62	3.17	3.50	3.69	3.87	5.38	5.97	30	2.80	3.39	3.75	3.87	3.99	5.44	5.97	30	2.27	2.50	2.66	2.77	2.91	3.69	3.94	30	76%	76%	76%	76%	76%	100%	100%
31	2.67	3.24	3.57	3.76	3.95	5.49	6.09	31	2.86	3.46	3.82	3.95	4.07	5.55	6.09	31	2.34	2.58	2.76	2.88	3.02	3.82	4.09	31	76%	76%	76%	76%	76%	100%	100%
32	2.73	3.30	3.65	3.84	4.03	5.60	6.22	32	2.92	3.53	3.90	4.03	4.15	5.66	6.22	32	2.42	2.67	2.86	2.99	3.13	3.97	4.24	32	76%	76%	76%	76%	76%	100%	100%
33	2.78	3.37	3.72	3.92	4.11	5.72	6.35	33	2.98	3.60	3.98	4.11	4.24	5.78	6.35	33	2.49	2.77	2.97	3.10	3.25	4.12	4.40	33	76%	76%	76%	76%	76%	100%	100%
34	2.84	3.44	3.80	4.00	4.20	5.84	6.48	34	3.04	3.68	4.06	4.20	4.32	5.90	6.48	34	2.57	2.87	3.07	3.21	3.37	4.27	4.56	34	76%	76%	76%	76%	76%	100%	100%
35	2.90	3.51	3.88	4.08	4.28	5.96	6.61	35	3.10	3.75	4.15	4.28	4.41	6.02	6.61	35	2.65	2.97	3.19	3.33	3.49	4.43	4.74	35	76%	76%	76%	76%	76%	100%	100%
36	2.96	3.58	3.95	4.16	4.37	6.08	6.74	36	3.16	3.83	4.23	4.37	4.50	6.14	6.74	36	2.73	3.07	3.30	3.46	3.63	4.60	4.91	36	76%	76%	76%	76%	76%	100%	100%
37	3.02	3.65	4.04	4.25	4.46	6.20	6.88	37	3.23	3.91	4.32	4.46	4.59	6.26	6.88	37	2.82	3.18	3.43	3.59	3.76	4.77	5.10	37	76%	76%	76%	76%	76%	100%	100%
38	3.08	3.73	4.12	4.34	4.55	6.33	7.02	38	3.29	3.99	4.41	4.55	4.69	6.39	7.02	38	2.90	3.29	3.55	3.72	3.90	4.95	5.29	38	76%	76%	76%	76%	76%	100%	100%
39	3.14	3.80	4.20	4.42	4.65	6.46	7.17	39	3.36	4.07	4.50	4.65	4.78	6.52	7.17	39	2.99	3.41	3.68	3.86	4.05	5.14	5.49	39	76%	76%	76%	76%	76%	100%	100%
40	3.21	3.88	4.29	4.51	4.74	6.59	7.31	40	3.43	4.15	4.59	4.74	4.88	6.66	7.31	40	3.09	3.53	3.82	4.01	4.20	5.33	5.69	40	76%	76%	76%	76%	76%	100%	100%
41	3.30	4.00	4.41	4.65	4.88	6.78	7.53	41	3.53	4.28	4.72	4.88	5.03	6.85	7.53	41	3.14	3.62	3.93	4.13	4.33	5.49	5.87	41	76%	76%	76%	76%	76%	100%	100%
42	3.40	4.11	4.54	4.78	5.02	6.98	7.75	42	3.63	4.40	4.86	5.02	5.17	7.05	7.75	42	3.19	3.71	4.04	4.26	4.46	5.66	6.05	42	76%	76%	76%	76%	76%	100%	100%
43	3.50	4.23	4.68	4.92	5.17	7.19	7.98	43	3.74	4.53	5.00	5.17	5.32	7.26	7.98	43	3.25	3.81	4.16	4.39	4.60	5.83	6.23	43	76%	76%	76%	76%	76%	100%	100%
44	3.60	4.36	4.81	5.07	5.32	7.40	8.21	44	3.85	4.66	5.15	5.32	5.48	7.47	8.21	44	3.30	3.91	4.28	4.52	4.74	6.01	6.42	44	76%	76%	76%	76%	76%	100%	100%
45	3.70	4.49	4.96	5.22	5.48	7.62	8.45	45	3.96	4.80	5.30	5.48	5.64	7.69	8.45	45	3.36	4.01	4.40	4.66	4.89	6.20	6.62	45	76%	76%	76%	76%	76%	100%	100%
46	3.83	4.63	5.12	5.39	5.66	7.87	8.73	46	4.09	4.96	5.48	5.66	5.83	7.95	8.73	46	3.49	4.16	4.57	4.85	5.08	6.44	6.88	46	76%	76%	76%	76%	76%	100%	100%
47	3.95	4.79	5.29	5.57	5.85	8.13	9.02	47	4.23	5.12	5.66	5.85	6.02	8.21	9.02	47	3.63	4.31	4.75	5.04	5.28	6.70	7.16	47	76%	76%	76%	76%	76%	100%	100%
48	4.08	4.95	5.46	5.75	6.04	8.40	9.32	48	4.37	5.29	5.85	6.04	6.22	8.48	9.32	48	3.77	4.47	4.93	5.24	5.49	6.96	7.44	48	76%	76%	76%	76%	76%	100%	100%
49	4.22	5.11	5.64	5.94	6.24	8.67	9.62	49	4.51	5.47	6.04	6.24	6.42	8.76	9.62	49	3.92	4.64	5.12	5.45	5.71	7.24	7.73	49	76%	76%	76%	76%	76%	100%	100%
50	4.36	5.28	5.83	6.14	6.44	8.96	9.94	50	4.66	5.65	6.24	6.44	6.64	9.05	9.94	50	4.08	4.8	5.32	5.66	5.93	7.53	8.04	50	76%	76%	76%	76%	76%	100%	100%
51	4.51	5.46	6.03	6.35	6.67	9.27	10.28	51	4.82	5.84	6.45	6.67	6.87	9.36	10.28	51	4.25	5.04	5.58	5.94	6.22	7.89	8.43	51	76%	76%	76%	76%	76%	100%	100%
52	4.66	5.65	6.24	6.57	6.90	9.59	10.64	52	4.99	6.04	6.68	6.90	7.10	9.68	10.64	52	4.43	5.27	5.84	6.23	6.53	8.28	8.84	52	76%	76%	76%	76%	76%	100%	100%
53	4.82	5.84	6.45	6.79	7.13	9.92	11.01	53	5.16	6.25	6.91	7.13	7.35	10.02	11.01	53	4.62	5.51	6.12	6.53	6.85	8.68	9.28	53	76%	76%	76%	76%	76%	100%	100%
54	4.99	6.04	6.68	7.03	7.38	10.26	11.38	54	5.34	6.47	7.14	7.38	7.60	10.36	11.38	54	4.82	5.77	6.42	6.85	7.18	9.11	9.73	54	76%	76%	76%	76%	76%	100%	100%
55	5.16	6.25	6.91	7.27	7.63	10.61	11.78	55	5.52	6.69	7.39	7.63	7.86	10.72	11.78	55	5.03	6.03	6.72	7.18	7.53	9.55	10.20	55	76%	76%	76%	76%	76%	100%	100%
56	5.34	6.47	7.15	7.52	7.90	10.99	12.19	56	5.72	6.92	7.65	7.90	8.14	11.10	12.19	56	5.39	6.47	7.22	7.72	8.09	10.26	10.96	56	76%	76%	76%	76%	76%	100%	100%
57	5.53	6.70	7.40	7.79	8.18	11.37	12.62	57	5.92	7.17	7.92	8.18	8.42	11.49	12.62	57	5.77	6.93	7.75	8.18	8.42	11.02	11.77	57	76%	76%	76%	76%	76%	100%	100%
58	5.72	6.93	7.66	8.06	8.47	11.77	13.06	58	6.12	7.42	8.20	8.47	8.72	11.89	13.06	58	6.12	7.42	8.20	8.47	8.72	11.84	12.65	58	74%	76%	74%	67%	64%	100%	100%
59	5.92	7.18	7.93	8.34	8.76	12.18	13.52	59	6.34	7.68	8.48	8.76	9.03	12.31	13.52	59	6.34	7.68	8.48	8.76	9.03	12.31	13.52	59	69%	70%	67%	61%	58%	94%	99%
60	6.13	7.43	8.21	8.64	9.07	12.61	13.99	60	6.56	7.95	8.78	9.07	9.34	12.74	13.99	60	6.56	7.95	8.78	9.07	9.34	12.74	13.99	60	63%	64%	61%	55%	53%	86%	92%
61	6.39	7.74	8.55	9.00	9.45	13.14	14.58	61	6.84	8.28	9.15	9.45	9.73	13.27	14.58	61	6.84	8.28	9.15	9.45	9.73	13.27	14.58	61	62%	62%	59%	53%	51%	84%	89%
62	6.66	8.06	8.91	9.38	9.84	13.69	15.19	62	7.12	8.63	9.53	9.84	10.14	13.83	15.19	62	7.12	8.63	9.53	9.84	10.14	13.83	15.19	62	60%	60%	57%	51%	48%	81%	86%
63	6.94	8.40	9.28	9.77	10.26	14.26	15.82	63	7.42	8.99	9.93	10.26	10.56	14.40	15.82	63	7.42	8.99	9.93	10.26	10.56	14.40	15.82	63	59%	58%	55%	49%	46%	79%	84%
64	7.23	8.75	9.67	10.18	10.69	14.86	16.49	64	7.73	9.36	10.34	10.69	11.01	15.01	16.49	64	7.73	9.36	10.34	10.69	11.01	15.01	16.38	64	58%	56%	53%	47%	44%	76%	80%
65	7.53	9.12	10.07	10.60	11.13	15.48	17.18	65	8.05	9.76	10.78	11.13	11.47	15.63	17.18	65	8.05	9.76	10.78	11.13	11.47	15.63	16.83	65	56%	55%	51%	45%	42%	74%	75%
66	7.87	9.53	10.53	11.08	11.64	16.18	17.96	66	8.42	10.20	11.27	11.64	11.99	16.35	17.96	66	8.42	10.20	11.27	11.64	11.99	16.35	17.50	66	54%	52%	48%	41%	39%	70%	70%
67	8.23	9.97	11.01	11.59	12.17	16.92	18.77	67	8.80	10.66	11.78	12.17	12.53	17.09	18.77	67	8.80	10.66	11.78	12.17	12.53	17.03	18.19	67	52%	49%	44%	38%	36%	65%	65%
68	8.60	10.42	11.51	12.11	12.72	17.69	19.63	68	9.20	11.15	12.31	12.72	13.10	17.86	19.63	68	9.20	11.15	12.31	12.72	13.10	17.68	18.89	68	50%	46%	41%	35%	32%	60%	60%
69	8.99	10.89	12.03	12.67	13.30	18.49	20.52	69	9.62	11.65	12.87	13.30	13.70	18.68	20.52	69	9.62	11.65	12.87	13.30	13.70	18.34	19.59	69	47%	43%	38%	32%	29%	55%	55%
70	9.40	11.39	12.58	13.24	13.90	19.33	21.45	70	10.06	12.18	13.46	13.90	14.32	19.53	21.45	70	10.06	12.18	13.46	13.90	14.32	19.00	20.30	70	45%	41%	35%	28%	26%	50%	50%
71	10.16	12.31	13.60	14.31	15.03	20.89	23.18	71	10.87	13.17	14.55	1																			

Appendix B
John Hancock Life Insurance Company
P-FACE (2002-2)

Rates per \$5 of Monthly Benefit - 90 Day Elimination Period
75% HHC benefit

Issue Age	Future Purchase Option Benefit Period							ABI Option: (5% Compound Inflation) Benefit Period						
	2	3	4	5	6	10	Life	2	3	4	5	6	10	Life
18-29	0.38	0.46	0.51	0.54	0.56	0.78	0.87	2.27	2.50	2.66	2.77	2.91	3.69	3.94
30	0.38	0.46	0.51	0.54	0.56	0.78	0.87	2.27	2.50	2.66	2.77	2.91	3.69	3.94
31	0.40	0.48	0.53	0.56	0.58	0.81	0.90	2.34	2.58	2.76	2.88	3.02	3.82	4.09
32	0.41	0.50	0.55	0.58	0.61	0.84	0.94	2.42	2.67	2.86	2.99	3.13	3.97	4.24
33	0.43	0.51	0.57	0.60	0.63	0.87	0.97	2.49	2.77	2.97	3.10	3.25	4.12	4.40
34	0.44	0.53	0.59	0.62	0.65	0.91	1.01	2.57	2.87	3.07	3.21	3.37	4.27	4.56
35	0.46	0.55	0.61	0.64	0.68	0.94	1.04	2.65	2.97	3.19	3.33	3.49	4.43	4.74
36	0.47	0.57	0.63	0.67	0.70	0.97	1.08	2.73	3.07	3.30	3.46	3.63	4.60	4.91
37	0.49	0.60	0.66	0.69	0.73	1.01	1.12	2.82	3.18	3.43	3.59	3.76	4.77	5.10
38	0.51	0.62	0.68	0.72	0.75	1.05	1.16	2.90	3.29	3.55	3.72	3.90	4.95	5.29
39	0.53	0.64	0.71	0.74	0.78	1.09	1.21	2.99	3.41	3.68	3.86	4.05	5.14	5.49
40	0.55	0.66	0.73	0.77	0.81	1.13	1.25	3.09	3.53	3.82	4.01	4.20	5.33	5.69
41	0.58	0.70	0.78	0.82	0.86	1.19	1.32	3.14	3.62	3.93	4.13	4.33	5.49	5.87
42	0.61	0.74	0.82	0.87	0.91	1.26	1.40	3.19	3.71	4.04	4.26	4.46	5.66	6.05
43	0.65	0.79	0.87	0.92	0.96	1.34	1.49	3.25	3.81	4.16	4.39	4.60	5.83	6.23
44	0.69	0.84	0.92	0.97	1.02	1.42	1.57	3.30	3.91	4.28	4.52	4.74	6.01	6.42
45	0.73	0.88	0.98	1.03	1.08	1.50	1.67	3.36	4.01	4.40	4.66	4.89	6.20	6.62
46	0.78	0.94	1.04	1.10	1.15	1.60	1.77	3.49	4.16	4.57	4.85	5.08	6.44	6.88
47	0.83	1.00	1.11	1.17	1.22	1.70	1.89	3.63	4.31	4.75	5.04	5.28	6.70	7.16
48	0.88	1.07	1.18	1.24	1.30	1.81	2.01	3.77	4.47	4.93	5.24	5.49	6.96	7.44
49	0.94	1.14	1.26	1.32	1.39	1.93	2.14	3.92	4.64	5.12	5.45	5.71	7.24	7.73
50	1.00	1.21	1.34	1.41	1.48	2.05	2.28	4.08	4.81	5.32	5.66	5.93	7.53	8.04
51	1.07	1.29	1.43	1.50	1.58	2.20	2.44	4.25	5.04	5.58	5.94	6.22	7.89	8.43
52	1.14	1.38	1.53	1.61	1.69	2.35	2.61	4.43	5.27	5.84	6.23	6.53	8.28	8.84
53	1.22	1.48	1.64	1.72	1.81	2.54	2.79	4.62	5.51	6.12	6.53	6.85	8.68	9.28
54	1.31	1.58	1.75	1.84	1.93	2.69	2.98	4.82	5.77	6.42	6.85	7.18	9.11	9.73
55	1.40	1.69	1.87	1.97	2.07	2.88	3.19	5.03	6.03	6.72	7.18	7.53	9.55	10.20
56	1.50	1.82	2.01	2.12	2.22	3.09	3.43	5.39	6.47	7.22	7.72	8.09	10.26	10.96
57	1.62	1.96	2.16	2.28	2.39	3.32	3.69	5.77	6.93	7.75	8.18	8.42	11.02	11.77
58	1.74	2.10	2.32	2.45	2.57	3.57	3.96	6.12	7.42	8.20	8.47	8.72	11.84	12.65
59	1.87	2.26	2.50	2.63	2.76	3.84	4.26	6.34	7.68	8.48	8.76	9.03	12.31	13.52
60	2.01	2.43	2.68	2.82	2.97	4.12	4.58	6.56	7.95	8.78	9.07	9.34	12.74	13.99
61	2.18	2.64	2.92	3.07	3.22	4.48	4.98	6.84	8.28	9.15	9.45	9.73	13.27	14.58
62	2.37	2.87	3.17	3.34	3.51	4.88	5.41	7.12	8.63	9.53	9.84	10.14	13.83	15.19
63	2.58	3.12	3.45	3.63	3.81	5.30	5.88	7.42	8.99	9.93	10.26	10.56	14.40	15.82
64	2.80	3.39	3.75	3.95	4.14	5.76	6.39	7.73	9.36	10.34	10.69	11.01	15.01	16.38
65	3.05	3.69	4.08	4.29	4.51	6.27	6.95	8.05	9.76	10.78	11.13	11.47	15.63	16.83
66	3.32	4.02	4.44	4.68	4.91	6.83	7.58	8.42	10.20	11.27	11.64	11.99	16.35	17.50
67	3.62	4.38	4.84	5.10	5.35	7.44	8.26	8.80	10.66	11.78	12.17	12.53	17.03	18.19
68	3.94	4.78	5.28	5.56	5.83	8.11	9.00	9.20	11.15	12.31	12.72	13.10	17.68	18.89
69	4.30	5.21	5.75	6.05	6.36	8.84	9.81	9.62	11.65	12.87	13.30	13.70	18.34	19.59
70	4.69	5.68	6.27	6.60	6.93	9.63	10.69	10.06	12.18	13.46	13.90	14.32	19.00	20.30
71	5.26	6.37	7.04	7.41	7.78	10.82	12.00	10.81	13.17	14.55	15.03	15.48	19.90	21.26
72	5.90	7.15	7.90	8.32	8.73	11.99	12.81	11.24	14.23	15.72	16.24	16.73	20.81	22.24
73	6.63	8.03	8.87	9.34	9.80	12.76	13.63	11.66	14.87	16.99	17.55	18.08	21.74	23.23
74	7.22	9.01	9.96	10.48	11.01	13.55	14.48	12.09	15.51	17.83	18.97	19.54	22.68	24.23
75	7.61	9.83	11.18	11.77	12.35	14.38	15.36	12.51	16.15	18.58	20.19	21.12	23.62	25.24
76	8.01	10.41	11.97	13.01	13.64	15.23	16.27	12.93	16.80	19.32	21.00	22.01	24.57	26.25
77	8.42	11.01	12.66	13.76	14.42	16.10	17.20	13.33	17.44	20.05	21.80	22.84	25.50	27.25
78	8.82	11.62	13.36	14.52	15.22	16.99	18.15	13.73	18.07	20.78	22.59	23.67	26.43	28.23
79	9.23	12.23	14.07	15.29	16.02	17.89	19.11	14.10	18.69	21.49	23.36	24.48	27.33	29.20
80	9.64	12.85	14.78	16.06	16.84	18.80	20.08	14.46	19.28	22.17	24.10	25.25	28.19	30.12
81	10.60	14.14	16.26	17.67	18.52	20.68	22.09	15.90	21.21	24.39	26.51	27.78	31.01	33.13
82	11.57	15.42	17.74	19.28	20.20	22.55	24.10	17.35	23.13	26.60	28.92	30.30	33.83	36.15
83	12.82	17.09	19.66	21.37	22.39	25.00	26.71	19.23	25.64	29.48	32.05	33.59	37.50	40.06
84	14.07	18.76	21.58	23.45	24.58	27.44	29.32	21.11	28.15	32.37	35.18	36.87	41.16	43.98

Appendix C
John Hancock Life Insurance Company
P-FACE (2002-2)

Rates to be used with Inflation Decrease Option Only

Rates per \$5 of Monthly Benefit - 90 Day Elimination Period
75% HHC benefit

Issue Age	ABI Option: (3.2% Compound Inflation) Benefit Period				
	2	3	4	5	6
18-29	1.29	1.42	1.51	1.58	1.65
30	1.29	1.42	1.51	1.58	1.65
31	1.33	1.47	1.57	1.63	1.71
32	1.37	1.52	1.63	1.70	1.78
33	1.42	1.57	1.68	1.76	1.84
34	1.46	1.63	1.75	1.83	1.91
35	1.51	1.69	1.81	1.89	1.98
36	1.55	1.74	1.88	1.97	2.06
37	1.60	1.81	1.95	2.04	2.14
38	1.65	1.87	2.02	2.12	2.22
39	1.70	1.94	2.09	2.20	2.30
40	1.75	2.00	2.17	2.28	2.39
41	1.78	2.06	2.23	2.35	2.46
42	1.81	2.11	2.30	2.42	2.54
43	1.84	2.16	2.36	2.49	2.61
44	1.88	2.22	2.43	2.57	2.69
45	1.91	2.28	2.50	2.65	2.78
46	1.98	2.36	2.60	2.75	2.89
47	2.06	2.45	2.70	2.86	3.00
48	2.14	2.54	2.80	2.98	3.12
49	2.23	2.64	2.91	3.09	3.24
50	2.32	2.73	3.02	3.22	3.37
51	2.42	2.86	3.17	3.37	3.54
52	2.52	2.99	3.32	3.54	3.71
53	2.63	3.13	3.48	3.71	3.89
54	2.74	3.28	3.65	3.89	4.08
55	2.86	3.43	3.82	4.08	4.28
56	3.00	3.67	4.10	4.38	4.59
57	3.28	3.94	4.40	4.71	4.94
58	3.51	4.22	4.72	5.06	5.30
59	3.76	4.52	5.07	5.43	5.70
60	4.03	4.85	5.44	5.84	6.12
61	4.23	5.11	5.74	6.17	6.47
62	4.45	5.38	6.07	6.52	6.83
63	4.67	5.68	6.40	6.89	7.22
64	4.91	5.98	6.76	7.28	7.63
65	5.15	6.31	7.14	7.69	8.06
66	5.47	6.72	7.63	8.24	8.63
67	5.80	7.16	8.16	8.82	9.24
68	6.16	7.63	8.72	9.44	9.90
69	6.53	8.13	9.32	10.11	10.60
70	6.93	8.66	9.96	10.83	11.35
71	7.46	9.38	10.79	11.73	12.29
72	8.03	10.16	11.69	12.71	13.32
73	8.64	11.01	12.66	13.76	14.42
74	9.30	11.93	13.72	14.91	15.63
75	10.01	12.92	14.86	16.15	16.93
76	10.77	14.00	16.10	17.50	18.34
77	11.60	15.16	17.44	18.96	19.87
78	12.48	16.43	18.89	20.53	21.52
79	13.43	17.80	20.46	22.24	23.31
80	14.46	19.28	22.17	24.10	25.25
81	15.90	21.21	24.39	26.51	27.78
82	17.35	23.13	26.60	28.92	30.30
83	19.23	25.64	29.48	32.05	33.59
84	21.11	28.15	32.37	35.18	36.87

Michigan Review Pending

Appendix C
John Hancock Life Insurance Company
P-FACE (2002-2)

Rates to be used with Inflation Decrease Option Only
Rates per \$5 of Monthly Benefit - 90 Day Elimination Period
75% HHC benefit

Issue Age	ABI Option (2.3% Compound Inflation)	
	10	Life
18-29	1.84	1.97
30	1.84	1.97
31	1.91	2.04
32	1.98	2.12
33	2.06	2.20
34	2.14	2.28
35	2.22	2.37
36	2.30	2.46
37	2.39	2.55
38	2.48	2.64
39	2.57	2.74
40	2.66	2.85
41	2.75	2.93
42	2.83	3.02
43	2.92	3.12
44	3.01	3.21
45	3.10	3.31
46	3.22	3.44
47	3.35	3.58
48	3.48	3.72
49	3.62	3.87
50	3.76	4.02
51	3.95	4.22
52	4.14	4.42
53	4.34	4.64
54	4.55	4.86
55	4.77	5.10
56	5.13	5.48
57	5.51	5.89
58	5.92	6.32
59	6.36	6.79
60	6.83	7.30
61	7.22	7.71
62	7.63	8.15
63	8.06	8.61
64	8.52	9.10
65	9.00	9.62
66	9.64	10.30
67	10.32	11.02
68	11.05	11.80
69	11.83	12.64
70	12.67	13.53
71	13.72	14.66
72	14.87	15.88
73	16.10	17.21
74	17.45	18.64
75	18.90	20.19
76	20.47	21.87
77	22.18	23.69
78	24.02	25.67
79	26.03	27.81
80	28.19	30.12
81	31.01	33.13
82	33.83	36.15
83	37.50	40.06
84	41.16	43.98

Michigan Review Pending

John Hancock Life Insurance Company (U.S.A.)

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Noah Rice
Senior Contract Consultant
LTC Contracts and Legislative Services

January 12, 2011

Kenneth Ross
Commissioner
Office of Financial and Insurance Regulation
611 W. Ottawa Street, 3rd Floor
Lansing, Michigan 48922-1070

Re: John Hancock Life Insurance Company (U.S.A.)
Company NAIC # 65838; FEIN #: 01-0233346
Group Long-Term Care Insurance Submission
Revised actuarial memos and associated forms

Dear Commissioner:

We have just completed our most extensive claims study to date and unfortunately we have concluded that, in order to ensure our ability to meet the needs of our policyholders in the long term, we need to request an inforce premium rate increase that will apply to inforce and prospective certificateholders.

Our study confirmed that the incidence and severity of claims were much higher than what we assumed in the pricing of these policy forms, reinforcing the value of the product to policyholders, but creating a pricing issue.

We are requesting acceptance of a premium rate increase on the policies and policy series listed below and are enclosing updated actuarial memos, rates and associated forms for your review and approval.

John Hancock Policy Series	Approval Date of filing	Years Policy Series Available for Sale	Percentage Of Increase
P-FACE(2002-2), et al.	9/7/2002	2002-2009	0-100%
P-FACE(2004), et al.	6/3/2005	2005-2009	0-24%

Alternative Options For Insureds:

We intend to provide options to affected insureds in order to mitigate, or, in some instances, eliminate the rate increase for those insureds. Those options are as follows.

We plan to offer to affected insureds who have purchased the 5% automatic compound inflation feature, an opportunity to eliminate the premium rate increase on their policy by reducing the percentage of the inflation increase on a prospective basis (they will keep any coverage that has already inflated). Below, we have included a table that illustrates the reduced automatic compound inflation percentage by policy series that we intend to offer to allow affected insureds to eliminate the premium rate increase on their policy.

John Hancock Policy Series	New Lower Automatic Compound Percentage*
P-FACE(2002-2), et al.	
Insureds with less than 10 year Lifetime Maximum Benefit	3.2%
Insureds with 10 year or greater Lifetime Maximum Benefit	2.3%
P-FACE(2004), et al.	4.5 %

*Please note these amounts were determined to be actuarially equivalent to the requested rate increases in aggregate.

We also plan to allow affected insureds to reduce their benefit period, reduce their daily benefit amount, and/or drop optional benefit features.

In addition, when the Contingent Nonforfeiture Benefit, or Nonforfeiture Benefit (if available and purchased) is triggered, those insureds will be offered paid-up coverage in accordance with the applicable nonforfeiture provision. We will make available the NAIC model Contingent Nonforfeiture Benefit if the rate increase trigger is met for all affected certificateholders, even if it was not otherwise required in your State.

We are filing amendment forms, and coverage change request forms which will reflect the options available to the certificateholder. We are also filing a new personal worksheet to reflect the rate increases by policy series. No change will be made to this form other than state specific information that is requested by your Department or another state insurance department.

Subject to your acceptance, the new premium rates will be applied to all group policies that have been issued in your state. If coverage is issued in your state under group policies issued in another state, then the situs state laws and regulations will govern the premium rates for that coverage. Rates will be applied to group policies issued in your state as soon as practical based upon administrative and case feasibility following acceptance of this submission by your Department.

Please see Appendix A attached for a full list of forms included in this filing.

The following items are included in this submission:

- the submission letter.
- all actuarial material.
- all required certifications.

Thank you for your time and consideration in this matter.

Sincerely,



Noah Rice

Michigan Review Pending

Appendix A – John Hancock’s Group LTC Portfolio Forms List

Form Description	Form Number
Forms to be used with 2002+2004 plans	
Coverage Change Request Form	GLTC-CCRF 12/10
Personal Worksheet	GLTC-SUIT(2011)
Things You Should Consider Before You Purchase Long-Term Care Insurance	GLTC-SUIT(2010-2)
2002 Policy Series	
Policy Amendment form – describing options for insureds affected by the premium rate increase	P-AMD(2002-10)
Certificate Notice for insureds affected by the premium rate increase	C-NOTICE(2002-10)
2004 Policy Series	
Policy Amendment form – describing options for insureds affected by the premium rate increase	P-AMD(2004)
Certificate Notice for insureds affected by the premium rate increase	C-NOTICE(2004)

Michigan Review Pending

Durational Experience

Company Name: John Hancock Life Insurance Company (U.S.A.)
Policy Forms: P-FACE(2002-2)

Experience Base: Nationwide (excluding stand-alone insured policies)

Experience Year	Issue Year	Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
2003	2003	0	360,394	4,744,318	7.6%	10.0%	0.761
2004	2004	0	687,542	6,766,482	10.2%	9.3%	1.096
	2003	1	671,402	9,224,337	7.3%	10.2%	0.715
Total			1,358,943	15,990,818	8.5%	9.8%	0.868
2005	2005	0	1,542,753	9,473,310	16.3%	7.2%	2.249
	2004	1	1,285,296	13,209,885	9.7%	9.7%	1.005
	2003	2	920,870	8,769,767	10.5%	13.5%	0.775
Total			3,748,919	31,452,962	11.9%	10.0%	1.191
2006	2006	0	1,216,473	7,828,364	15.5%	7.5%	2.065
	2005	1	2,209,270	18,445,630	12.0%	7.5%	1.607
	2004	2	1,374,854	12,677,847	10.8%	13.1%	0.828
	2003	3	930,422	8,784,651	10.6%	16.7%	0.636
Total			5,731,020	47,736,492	12.0%	10.5%	1.139
2007	2007	0	2,001,367	16,218,869	12.3%	7.7%	1.595
	2006	1	1,630,159	15,260,953	10.7%	7.8%	1.377
	2005	2	1,310,197	17,586,389	7.5%	10.1%	0.736
	2004	3	1,425,737	12,632,764	11.3%	16.3%	0.691
	2003	4	829,278	8,944,640	9.3%	16.4%	0.564
Total			7,196,738	70,643,615	10.2%	10.7%	0.949
2008	2008	0	2,325,825	17,867,421	13.0%	9.2%	1.421
	2007	1	3,696,249	31,612,302	11.7%	8.0%	1.455
	2006	2	611,838	14,593,871	4.2%	10.6%	0.397
	2005	3	1,383,282	17,274,052	8.0%	12.7%	0.628
	2004	4	1,688,890	12,708,307	13.3%	16.6%	0.802
	2003	5	1,700,716	8,868,997	19.2%	18.1%	1.059
Total			11,406,800	102,924,949	11.1%	11.0%	1.003
2009	2009	0	1,396,339	12,045,896	11.6%	7.7%	1.510
	2008	1	4,913,966	32,151,778	14.0%	9.8%	1.425
	2007	2	2,999,979	30,283,058	9.9%	11.1%	0.889
	2006	3	924,974	14,410,475	6.4%	13.3%	0.482
	2005	4	1,434,128	17,103,574	8.4%	12.9%	0.650
	2004	5	2,064,364	12,463,969	16.6%	18.4%	0.903
	2003	6	1,823,236	9,056,675	20.1%	23.0%	0.875
Total			15,556,986	130,515,426	11.9%	12.1%	0.982
Grand Total			45,359,801	404,008,580	11.2%	11.1%	1.008

Durational Totals

Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
0	9,530,693	74,944,661	12.7%	8.3%	1.541
1	14,406,341	122,904,884	11.7%	8.8%	1.339
2	7,217,740	83,910,931	8.6%	11.4%	0.757
3	4,664,416	53,101,942	8.8%	14.4%	0.611
4	3,952,296	38,756,521	10.2%	14.9%	0.685
5	3,765,080	21,332,966	17.6%	18.3%	0.967
6	1,823,236	9,056,675	20.1%	23.0%	0.875
	45,359,801	404,008,580	11.2%	11.1%	1.008

Durational Experience

Company Name: John Hancock Life Insurance Company (U.S.A.)
Policy Forms: P-FACE(2002-2)

Experience Base: MI (excluding stand-alone insured policy)

Experience Year	Issue Year	Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
2003	2003	0	66,886	168,260	39.8%	7.9%	5.001
2004	2004	0	-	202,032	0.0%	8.0%	0.000
	2003	1	66,886	316,442	21.1%	8.1%	2.612
Total			66,886	518,474	12.9%	8.0%	1.603
2005	2005	0	233,823	643,202	36.4%	6.9%	5.239
	2004	1	-	382,450	0.0%	8.1%	0.000
	2003	2	3,629	285,389	1.3%	10.8%	0.118
Total			237,452	1,311,041	18.1%	8.2%	2.215
2006	2006	0	-	19,357	0.0%	7.0%	0.000
	2005	1	377,461	1,251,345	30.2%	7.1%	4.220
	2004	2	-	348,450	0.0%	10.8%	0.000
	2003	3	3,629	275,149	1.3%	13.4%	0.099
Total			381,090	1,894,301	20.1%	8.8%	2.287
2007	2007	0	192,345	2,798,933	6.9%	8.7%	0.791
	2006	1	-	37,993	0.0%	7.3%	0.000
	2005	2	157,569	1,190,046	13.2%	9.9%	1.333
	2004	3	-	335,323	0.0%	13.2%	0.000
	2003	4	-	268,773	0.0%	13.2%	0.000
Total			349,914	4,631,067	7.6%	9.6%	0.786
2008	2008	0	76	1,361,248	0.0%	6.9%	0.001
	2007	1	460,727	5,544,905	8.3%	9.2%	0.907
	2006	2	7	36,561	0.0%	10.1%	0.002
	2005	3	76,751	1,157,064	6.6%	12.8%	0.518
	2004	4	2,215	329,206	0.7%	13.0%	0.052
	2003	5	26,555	251,663	10.6%	14.7%	0.717
Total			566,331	8,680,648	6.5%	9.6%	0.679
2009	2009	0	1,576	94,549	1.7%	6.0%	0.278
	2008	1	41,496	2,664,324	1.6%	7.1%	0.218
	2007	2	384,749	5,407,043	7.1%	12.9%	0.551
	2006	3	575	35,682	1.6%	13.1%	0.123
	2005	4	224,518	1,140,282	19.7%	13.2%	1.492
	2004	5	5,833	306,733	1.9%	14.4%	0.132
	2003	6	32,424	245,764	13.2%	18.9%	0.699
Total			691,171	9,894,377	7.0%	11.4%	0.610
Grand Total			2,359,730	27,098,168	8.7%	10.1%	0.863

Durational Totals

Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
0	494,706	5,287,580	9.4%	7.9%	1.185
1	946,569	10,197,459	9.3%	8.3%	1.121
2	545,954	7,267,489	7.5%	12.2%	0.617
3	80,955	1,803,218	4.5%	13.0%	0.346
4	226,733	1,738,262	13.0%	13.2%	0.990
5	32,388	558,395	5.8%	14.6%	0.398
6	32,424	245,764	13.2%	18.9%	0.699
	2,359,730	27,098,168	8.7%	10.1%	0.863

Durational Experience

Company Name: John Hancock Life Insurance Company (U.S.A.)
 Policy Forms: P-FACE(2002-2)

Experience Base: Stand-alone insured policy issued in MI

Experience Year	Issue Year	Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
2005	2005	0	7,806	1,969,146	0.4%	10.2%	0.039
2006	2006	0	506	74,781	0.7%	9.3%	0.073
	2005	1	27,592	3,913,688	0.7%	10.9%	0.064
Total			28,098	3,988,468	0.7%	10.9%	0.065
2007	2007	0	-	52,008	0.0%	10.4%	0.000
	2006	1	506	147,502	0.3%	10.2%	0.034
	2005	2	193,960	3,869,942	5.0%	15.6%	0.320
Total			194,466	4,069,451	4.8%	15.3%	0.311
2008	2008	0	9	37,653	0.0%	8.9%	0.003
	2007	1	35	103,343	0.0%	11.4%	0.003
	2006	2	3	148,444	0.0%	15.0%	0.000
	2005	3	265,857	4,006,282	6.6%	20.5%	0.323
Total			265,905	4,295,722	6.2%	19.4%	0.320
2009	2009	0	451	33,638	1.3%	9.9%	0.136
	2008	1	728	74,690	1.0%	9.7%	0.101
	2007	2	2,324	102,727	2.3%	16.4%	0.138
	2006	3	5,142	152,555	3.4%	20.3%	0.166
	2005	4	410,764	4,102,249	10.0%	22.0%	0.455
Total			419,410	4,465,858	9.4%	20.2%	0.464
Grand Total			915,684	18,788,645	4.9%	15.8%	0.309

Durational Totals

Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
0	8,773	2,167,225	0.4%	10.0%	0.040
1	28,862	4,239,222	0.7%	10.8%	0.063
2	196,287	4,121,112	4.8%	15.6%	0.305
3	270,999	4,158,837	6.5%	20.5%	0.317
4	410,764	4,102,249	10.0%	22.0%	0.455
	915,684	18,788,645	4.9%	15.8%	0.309

Michigan Review Pending

Durational Experience

Company Name: John Hancock Life Insurance Company (U.S.A.)
 Policy Forms: P-FACE(2004)

Experience Base: Nationwide

Experience Year	Issue Year	Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
2006	2006	0	-	270,080	0.0%	5.2%	0.000
2007	2007	0	-	1,090,735	0.0%	4.4%	0.000
	2006	1	142	522,513	0.0%	4.9%	0.006
Total			142	1,613,247	0.0%	4.6%	0.002
2008	2008	0	3,447	1,550,470	0.2%	3.9%	0.056
	2007	1	156,355	2,108,912	7.4%	4.3%	1.729
	2006	2	568	484,311	0.1%	5.8%	0.020
Total			160,370	4,143,693	3.9%	4.3%	0.890
2009	2009	0	23,423	1,031,912	2.3%	4.2%	0.546
	2008	1	62,006	3,004,977	2.1%	3.9%	0.533
	2007	2	187,793	1,990,417	9.4%	5.4%	1.755
	2006	3	7,196	452,702	1.6%	7.3%	0.217
Total			280,418	6,480,008	4.3%	4.6%	0.936
Grand Total			440,930	12,507,028	3.5%	4.5%	0.777

Durational Totals

Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
0	26,870	3,943,196	0.7%	4.2%	0.162
1	218,502	5,636,402	3.9%	4.1%	0.940
2	188,362	2,474,728	7.6%	5.5%	1.392
3	7,196	452,702	1.6%	7.3%	0.217
	440,930	12,507,028	3.5%	4.5%	0.777

Michigan Review Pending

Durational Experience

Company Name: John Hancock Life Insurance Company (U.S.A.)
 Policy Forms: P-FACE(2004)

Experience Base: Michigan

Experience Year	Issue Year	Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
2006	2006	0	-	101,105	0.0%	4.7%	0.000
2007	2007	0	-	23,412	0.0%	4.6%	0.000
	2006	1	142	197,525	0.1%	4.6%	0.016
Total			142	220,936	0.1%	4.6%	0.014
2008	2008	0	12	52,699	0.0%	6.0%	0.004
	2007	1	5	45,644	0.0%	4.5%	0.002
	2006	2	185	184,278	0.1%	5.7%	0.018
Total			202	282,621	0.1%	5.6%	0.013
2009	2009	0	329	10,606	3.1%	6.3%	0.489
	2008	1	1,657	104,527	1.6%	5.7%	0.279
	2007	2	362	40,958	0.9%	5.7%	0.154
	2006	3	3,004	171,652	1.8%	7.4%	0.236
Total			5,352	327,743	1.6%	6.6%	0.246
Grand Total			5,696	932,405	0.6%	5.6%	0.109

Durational Totals

Calendar Duration	Incurred Claims	Earned Premiums	Loss Ratio	Expected Loss Ratio	Actual to Expected
0	341	187,821	0.2%	5.1%	0.035
1	1,804	347,696	0.5%	4.9%	0.106
2	548	225,235	0.2%	5.7%	0.042
3	3,004	171,652	1.8%	7.4%	0.236
	5,696	932,405	0.6%	5.6%	0.109

Michigan Review Pending

Filing Status in All States

As of: 1/24/2011

State	Average Increase Requested	Status	Number of Policies Inforce	Annual Premium (before Rate Increase)	Notes
AK	44.4%	Pending	190	206,117	
AL	37.7%	Pending	231	73,420	
AR	44.8%	Pending	54	61,176	
AZ	38.1%	Pending	409	308,432	
CA post-RS	44.6%	Pending	15,162	14,649,720	
CA pre-RS	18.6%	Pending	226	475,044	
CO	40.7%	Pending	1,142	1,320,925	
CT	36.6%	Pending	3,139	3,755,472	
DC	42.7%	Pending	1,660	1,651,291	
DE	44.8%	Pending	610	791,789	
GA	44.7%	Pending	7,649	5,694,228	
HI	44.8%	Pending	2,890	1,380,634	
IA	44.8%	Pending	3,414	2,928,322	
ID	44.8%	Pending	168	130,804	
IL	44.5%	Pending	28,973	23,751,224	
IN	43.3%	Pending	400	546,780	
KS	44.8%	Pending	612	117,385	
KY	43.8%	Pending	574	648,809	
LA	22.5%	Pending	39	36,757	
MA	43.3%	Pending	8,374	9,564,983	
MD	19.4%	Pending	1,087	1,941,653	
ME post-RS	44.8%	Pending	7	10,497	
ME pre-RS	44.8%	Pending	138	127,090	
MI	44.2%	Pending	14,154	12,471,016	
MN	43.4%	Pending	4,005	4,050,820	
MO	44.8%	Pending	8,978	6,380,283	
MS	22.5%	Pending	137	100,721	
NC	25.0%	Pending	3,484	2,916,224	
NE	22.5%	Pending	26	29,305	
NH	41.6%	Pending	265	368,847	
NJ post-RS	44.0%	Pending	5,581	5,449,700	
NJ pre-RS	44.8%	Pending	740	793,009	
NM	44.0%	Pending	1,483	1,554,192	
NV	40.5%	Pending	184	143,185	
NY	38.3%	Pending	37,164	39,226,782	
OH	43.4%	Pending	3,722	3,190,642	
OK	37.9%	Pending	908	685,853	
OR	34.5%	Pending	893	706,815	
PA	39.7%	Pending	6,252	7,318,426	
RI	44.8%	Pending	34	26,908	
SC	44.8%	Pending	689	739,717	
TN	22.5%	Pending	66	34,751	
TX	44.8%	Pending	23,208	22,106,238	
UT	44.8%	Pending	115	119,737	
VA post-RS	43.1%	Pending	4,592	4,637,646	
VA pre-RS	44.8%	Pending	1,279	817,878	
VT	33.5%	Pending	387	311,919	
WA	39.3%	Pending	2,150	2,593,535	
WI	44.8%	Pending	672	606,367	

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Patrick O'Rourke, FSA, MAAA
AVP and Pricing Actuary
LTC Product & Risk Management



February 10, 2011
Renee Campbell
Michigan Department of Insurance

Re: John Hancock Life Insurance Company (U.S.A.)
2010 GLTC Inforce Rate Increase Filing
SERFF: MULF-126964457

Dear Ms. Campbell:

Below are the responses to the questions you asked on 2/9/2011 regarding the above filing. Per your request, the policyholder notification forms have been withdrawn and will be resubmitted as a separate filing.

1. Please provide the maximum rate revision for various issue ages, e.g. issue ages 50, 55, 65, 75 and 80. John Hancock should also provide the actuarial projection for each such issue age within each policy series in support of the maximum rate revision.

The variations of rate increases by issue age were not meant to be justifiable by experience - the aggregate experience was all that was used to justify the rate increase, as to provide the maximum credibility. The reductions that occur at the older issue ages were not meant to be actuarial in nature. However, if we impose higher rate increases on the elderly insureds that are the least likely able to afford them while they are also at attained ages where they are more likely to be going on claim in the upcoming years, that this will result in anti-selective lapse behavior which would mean that the healthy would more likely lapse and the resulting inforce would be a pool of less healthy lives, thus this could have a negative impact on the pool as a whole.

Any reductions from the aggregate that occur at the younger ages are due to capping the premiums at our new business rates, as we believe it provides some equity to the policyholder to not charge them more, post-rate increase, than we would currently charge based on our current pricing. This new business rate cap is also a requirement for all States that have adopted rate stability, which impacts a large portion of the insureds on these same policy forms nationwide. So, we decided it would be appropriate to provide the same restriction to pre rate-stability policies as well.

For a summary of loss ratios and the maximum justified rate increase by age bucket on the John Hancock Retail Custom Care I Series, please see the objection response to that filing. Both of the products within this filing, Care Choice (P-FACE (2002-2)) and Corporate Choice (P-FACE (2004)) were priced at similar times as the Custom Care I Series, and they were based on similar experience. Since we are not justifying the rate increases by age based on this experience, we are not including these results for the products in this filing.

2. As the proposed rate revisions are age specific, please provide a demonstration of the actuarial equivalence by issue age of the reduced indexation and the proposed rate revision.

As stated in the actuarial memorandum, the reduced inflation options were calculated in aggregate for each plan across all policyholders with 5% inflation (all ages and benefits within the given plan). For each plan, the following analysis was done:

-
- A. Determine the impact of the requested rate increases on the present value of future gross premiums.
 - B. Solve for the reduced future inflation percentage that reduces the present value of future benefits by the amount equal to the amount calculated in A (actual accrued past benefit increases at 5% are retained).

Since the rate increases requested in this filing may vary by cell (due to the new business rate cap, as well as grading the increases to zero at issue ages 80 and above), it was assumed that for those with relatively lower rate increases, a lower portion of policyholders would choose the inflation reduction in lieu of the rate increase.

On the other hand, for those with relatively higher rate increases, it was assumed that a higher portion of policyholders would choose the inflation reduction. In total, we assumed that policyholders with relatively higher rate increases would be twice as likely to accept the inflation reduction compared to those with relatively lower rate increases.

While there are some cross subsidies across classes, we believe that this approach, while not perfect, is still a much more favorable option than traditional benefit reductions. It would be impossible for us to administer multiple future inflation indices to eliminate the subsidies between cells and thus we would not be able to make this attractive option available. Additionally, using a single future inflation index per product series facilitates communication. The approach is also equitable in that insureds are not required to take this option; those who perceive it is not enough of a good deal, such as the higher issue ages which are subject to smaller increases, can opt to take the rate increase or consider other options.

3. Provide an updated list of the status of this filing in all states, including a description of the current status (approved, disapproved, denied, etc. and the applicable percentage).

Please see the attached file, JH Group Rate Increase by State Summary 02-09-2011.pdf.

4. Has John Hancock reviewed the financial or solvency implications for their long term care business if this rate increase is not approved or if the increase received is much less than requested? Please provide a detailed explanation.

Yes, our long term care business will require a substantial capital infusion if, on a nationwide basis, this rate increase is not approved or approved for much less than requested.

5. How is the issue age rating structure consistent with the concept of guaranteed renewability? By varying the rate increase by issue age, isn't John Hancock varying the increase based on a risk characteristic and not a class basis?

Since premium rates vary by issue age, we believe that age can be defined as a risk class, similar to benefit period, inflation option, or underwriting class. But even if that is not universally agreed, most of the variation by issue age is due to the limitation that the revised rates cannot exceed our current new business rate - and that is a requirement for policies subject to rate stability regulations. The other variation of rate increases by age arises from our grading the increase down to zero at issue ages 80 and above. We believe this should be allowed because those insureds are the least likely to be able to afford the increase and imposing a large increase on the older insureds could result in very anti-selective lapsation which could be harmful to the remaining insureds. The rates for younger ages were not increased to offset the lower increases at the older ages. In fact, no insured is subject to a higher rate increase than what could be justified on an across the board basis - i.e. no rates were raised by a larger amount to offset plans and ages where the rate increase is lower than the maximum amount.

6. Please explain how reducing the future inflation option would keep these long term care policies in compliance with MCL 500.3909(1)(a).

MCL 500.3909(1) requires the offer of the three types (a-c) at the time of *original* purchase. It also allows the insurer to offer other forms of inflation protection, so long as one of (a-c) was offered.

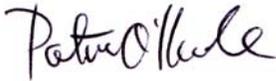
Our policies comply with the code in that the applicants were offered a 5% Compound Inflation option at time of purchase, and by rejecting it, were allowed to select another form of inflation protection also offered (e.g. GPO). Furthermore, this code does not state that the choice of original inflation option must be retained for the life of the policy.

In light of the fact that our inflation landing spot does not conflict with the explicit requirements of 500.3909(1), it should also be noted that Michigan adopted the latest NAIC Model LTC Regulation provision to allow a policyholder to reduce benefits in the future. Although that reduction provision (500.3910b) is applicable to policies issued on or after 6/1/2007, it demonstrates that allowing a policyholder ways to reduce benefits in the future is important and good public policy.

Given that our inflation landing spot is being offered to allow policyholders to avoid the requested rate increases, we ask the OFIR to approve it, as it allows the policyholders to retain all increases accumulated to date at 5%. This is an innovative approach to help affected policyholders, and although a future benefit reduction, it allows the policyholder to avoid making alternative reductions in critical current benefits such as the current Daily Benefit, Benefit Period, or increasing the Elimination Period, all of which would otherwise have a significant negative effect if the policyholder needed long-term care services in the near term. This option is particularly relevant now since the increase in the cost of care has been running in the range of 2-4% for many years now.

Please do not hesitate to contact me if you require further clarification on the above.

Sincerely,



Patrick O'Rourke, FSA, MAAA
AVP & Pricing Actuary

Michigan Review Pending

Filing Status in All States

As of: 2/9/2011

State	Average Increase Requested	Status	Number of Policies Inforce	Annual Premium (before Rate Increase)	Notes
AK	44.6%	Exempt	183	201,630	
AK - IBM	29.9%	Pending	7	4,488	
AL	37.7%	Approved	231	73,420	Approved as filed
AR	44.8%	Pending	54	61,176	
AZ	38.1%	Exempt	409	308,432	AZ is a "no file" state
CA post-RS	44.6%	Pending	15,162	14,649,720	
CA pre-RS	18.6%	Pending	226	475,044	
CO	40.7%	Pending	1,142	1,320,925	
CT	38.7%	Pending	1,980	2,744,054	
CT - IBM	29.9%	Pending	1,159	1,011,418	
DC	42.7%	Pending	1,660	1,651,291	
DE	44.8%	Pending	610	791,789	
GA	44.7%	Pending	7,649	5,694,228	
HI	44.8%	Pending	2,890	1,380,634	
IA	44.8%	Pending	3,414	2,928,322	
ID	44.8%	Pending	168	130,804	
IL	44.5%	Pending	28,973	23,751,224	
IN	43.3%	Pending	400	546,780	
KS	44.8%	Pending	612	117,385	
KY	43.8%	Pending	574	648,809	
LA	22.5%	Pending	39	36,757	
MA	42.8%	Exempt	8,374	9,564,983	MA is a "no file" state
MD	19.4%	Pending	1,087	1,941,653	
ME post-RS	44.8%	Pending	7	10,497	
ME pre-RS	44.8%	Pending	138	127,090	
MI	44.2%	Pending	14,154	12,471,016	
MN	43.4%	Pending	4,005	4,050,820	
MO	44.8%	Pending	8,978	6,380,283	
MS	22.5%	Pending	137	100,721	
NC	25.0%	Pending	3,484	2,916,234	
NE	22.5%	Pending	26	29,309	
NH	41.6%	Pending	265	368,847	
NJ post-RS	44.0%	Pending	5,581	5,449,700	
NJ pre-RS	44.8%	Pending	740	793,009	
NM	44.0%	Pending	1,483	1,554,192	
NV	40.5%	Pending	184	143,185	
NY	43.3%	Pending	18,404	24,234,918	
NY - IBM	29.9%	Pending	16,760	14,991,865	
OH	43.4%	Pending	8,723	3,190,642	
OK	37.9%	Pending	908	685,853	
OR	34.5%	Pending	693	706,815	
PA	39.7%	Pending	6,252	7,318,426	
RI	44.8%	Pending	34	26,908	
SC	44.8%	Pending	689	739,717	
TN	22.5%	Approved	66	34,751	Approved as filed
TX	44.8%	Pending	23,208	22,106,238	
UT	44.8%	Pending	115	119,737	
VA post-RS	43.1%	Pending	4,592	4,637,646	
VA pre-RS	44.8%	Pending	1,279	817,878	
VT	43.0%	Pending	73	85,403	
VT - IBM	29.9%	Pending	314	226,516	
WA	39.3%	Pending	2,150	2,593,535	
WI	44.8%	Pending	672	606,367	

SERFF Tracking Number: MULF-126964457 State: Michigan
 Filing Company: John Hancock Life Insurance Company (USA) State Tracking Number:
 Company Tracking Number: 2010 GLTC INFORCE RATE FILING
 TOI: LTC03G Group Long Term Care Sub-TOI: LTC03G.001 Qualified
 Product Name: GLTC 2010 Inforce Rate Increase
 Project Name/Number: /

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
12/28/2010		Supporting Life & Health ACTUARIAL Document MEMORANDUM	01/25/2011	MI Care Choice Filing Package.pdf (Superceded) MI Corp Choice Filing Package.pdf

Michigan Review Pending

**John Hancock Life Insurance Company (U.S.A.)
Group Long-Term Care Insurance Policy and Certificate
Actuarial Memorandum for Inforce Rate Increase**

**Policy Series P-FACE(2002-2), et al
January 7, 2011**

Product Name
Care Choice

Form Number
P-FACE(2002-2)

Issue Date Range
Apr-03 to Jan-10

These policy form rates were originally priced with a margin for moderately adverse experience in accordance with the NAIC model rate stability regulations which were being implemented on a State by State basis during the time of our initial rate filing.

1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the above captioned Policy series form. The purpose of this memorandum is to demonstrate that the requirements of this State in regards to an inforce rate increase request and new business rates have been met. This rate filing is not intended to be used for any other purpose.

2. Benefit Description

A brief policy description for the certificate form:

P-FACE(2002-2)

This is a Group Long-Term care plan that pays benefits to the certificate holder insured for the following covered care or services provided to the insured:

- Confinement in a Nursing Home or Alternate Care Facility for room, board and care services
- Home Health Care; Hospice Care, Respite Care; or
- Attendance at an Adult Day Care Center providing Adult Day Care

It is intended to be a Qualified Long-Term Care Insurance contract under the Federal Internal Revenue Code.

The Benefit trigger is determined based on the insured's cognitive impairment or his requiring substantial assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence. The insured must be certified to be chronically ill by a licensed health care practitioner.

Long-Term Care Benefits are paid at 100% of the actual charges for each day of care after the qualification period up to:

Nursing Home (NH):

- (a) the Nursing Home Daily Maximum Benefit (NH DMB) elected for care received in a NH, or

Community Based Professional Care (CBPC):

- (b) the CBPC DMB elected for covered services received in a community setting including (including home health care, adult day care and hospice care provided outside a NH, hospice facility or alternate care facility) or

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Alternate Care Facility (ACF):

(c) the ACF DMB elected for covered services received in an ACF, or

Informal Care:

(d) the Informal Care DMB elected up to the number of days per calendar year elected for covered Informal Care services (custodial or homemaker services provided by a person without professional skills).

Benefits are payable until the Lifetime Maximum Benefit (LMB) is reached. Benefits are coordinated with Medicare as well as with any other Group certificate coverages.

3. Renewability

Certificates under this policy form have a guaranteed renewable clause.

4. Applicability

This filing is applicable to inforce policies and to new certificates enrolling in this policy series. The premium changes will apply to the base forms as well as all applicable optional benefits upon the expiration of any applicable group policy rate guarantees.

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5. Morbidity

The morbidity assumptions are derived from our own experience, following a comprehensive claim study recently completed. The study has been peer reviewed both internally as well as by an Independent third party.

Our claims projections include 12 years of future morbidity improvements at 1.1% per year, as well as a 5.0% margin for moderately adverse experience, consistent with the margin originally anticipated in our original pricing loss ratio.

Below are currently expected sample annual claim costs for a P-FACE(2002-2) policy, \$10 daily benefit, and 5yr LMB which include a 5.0% margin for moderately adverse experience:

Issue Age 45			Issue Age 50			Issue Age 60		
Age	FPO	ABI	Age	FPO	ABI	Age	FPO	ABI
45	4.43	5.78	50	5.27	6.86	60	7.72	9.71
50	4.36	7.08	55	6.19	10.01	65	14.97	23.16
55	5.57	11.12	60	8.22	15.56	70	39.23	73.85
60	6.84	15.82	65	15.27	35.72	75	115.07	269.49
65	11.24	32.42	70	36.10	105.76	80	271.36	793.00
70	23.00	83.66	75	103.56	384.54	85	440.84	1,575.38
75	67.17	311.21	80	239.50	1,118.48	90	538.53	2,354.59
80	164.57	959.54	85	390.82	2,239.91			
85	320.23	2,282.15	90	475.75	3,362.48			
90	398.74	3,491.23						

Original Pricing Assumption for Morbidity:

In developing claim cost assumptions, reference was made to data published by the National Center for Health Statistics National Nursing Home Survey (1985 and 1995), the National Health Interview Survey (1984), the National Long-Term Care Survey (1982, 1984, 1989, 1994 and 1999), Medicare data; internal experience and other experience furnished to us by consultants. The claim costs were adjusted due to the impact of underwriting, inflation options, elected options, anti-selection considerations, and the savings incurred because the daily maximum benefit will not always be paid.

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Below are the original sample annual claim costs for a P-FACE(2002-2) policy, \$10 daily benefit, and 5yr LMB which include a 5.0% margin for moderately adverse experience:

Issue Age 45		
Age	FPO	ABI
45	3.21	3.43
50	4.26	5.15
55	7.09	10.29
60	10.37	18.87
65	18.36	42.64
70	33.85	101.49
75	65.14	252.15
80	129.08	645.33
85	223.42	1,440.03
90	318.61	2,641.72

Issue Age 50		
Age	FPO	ABI
50	3.97	4.23
55	5.96	7.22
60	10.61	15.54
65	19.02	34.96
70	35.25	82.99
75	64.96	196.70
80	128.74	502.61
85	222.56	1,119.37
90	316.36	2,046.26

Issue Age 60		
Age	FPO	ABI
60	5.46	5.83
65	16.07	19.69
70	37.49	55.98
75	70.24	131.87
80	134.18	321.43
85	223.01	684.88
90	319.28	1,258.20

As part of the inforce management of the business, the company monitored the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. These studies have indicated that actual morbidity experience, lapse, and mortality experience have deteriorated since original assumptions were developed, and the deterioration does not appear to be temporary.

At the time of the initial premium rate development of these forms, there was very little industry insured data or company data available for morbidity at the later durations and older ages, and since that time, the volume of experience has increased dramatically. For our Group LTC business we now have over twice the company experience data at ages 85+ and durations 10+ compared to just 3 years ago. In developing our new assumptions we also reference our retail block of business, which has over 8 times the volume of experience on similar policies. These data have indicated that our original pricing assumptions for older ages and later durations were too low. This is consistent with the comparison of our above original assumptions against our current morbidity assumptions where it can be seen that the claim cost increases are greatest at the later durations and older ages.

The following tables show how our new best estimate (excluding the moderately adverse margin) assumptions compare to our actual observed experience:

Experience period: Inception through 2009 for incidence, inception through 2008 for claim terminations, and 2006-2008 for salvage

Claim Counts (incidence)	A/E
Dur 1-4	95%
Dur 5-8	96%
Dur 9-12	97%
Dur 13+	100%
TOTAL	98%

Claim Terminations (continuance)	A/E
Total	88%

Amount Paid (salvage)	A/E
Total	86%

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Our new best estimate incidence rates reflect the deterioration observed in our latest experience study. Our claim termination and salvage assumptions are still based on our prior experience study. The A/Es are largely offsetting (it can be seen that claimants are lasting longer but claiming far less than we expected), so we chose not to update assumptions at this time.

6. Mortality

The mortality rates have also been derived based on our own experience within our retail and group long-term care block of business.

The base mortality table is the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 16 years of improvements based on scale AA, and the following selection factors which vary by underwriting class:

Policy Duration	Fully Underwritten				Guaranteed Issue
	Issue Ages				Issue Ages
	≤ 55	65	75	≥ 82	All
1	21.7%	16.4%	18.8%	22.1%	103.6%
2	29.2%	21.7%	24.3%	29.0%	103.6%
3	35.9%	27.2%	31.5%	37.0%	103.6%
4	39.4%	30.4%	38.9%	45.2%	103.6%
5	42.1%	38.2%	45.6%	54.6%	103.6%
6	44.1%	44.6%	55.3%	56.1%	103.6%
7	46.8%	47.2%	61.2%	62.0%	103.6%
8	50.3%	50.1%	66.2%	70.0%	103.6%
9	52.7%	54.3%	70.5%	78.2%	103.6%
10	56.3%	58.6%	75.7%	86.5%	103.6%
11	59.9%	62.9%	81.1%	94.3%	103.6%
12	63.6%	64.3%	87.6%	100.0%	103.6%
13	64.9%	66.6%	94.1%	100.0%	103.6%
14	67.1%	68.9%	97.1%	100.0%	103.6%
15	69.4%	70.3%	100.0%	100.0%	103.6%
16	71.5%	71.7%	100.0%	100.0%	103.6%
17	74.3%	73.1%	100.0%	100.0%	103.6%
18	77.1%	76.5%	100.0%	100.0%	103.6%
19	79.9%	80.0%	100.0%	100.0%	103.6%
20	82.7%	83.6%	100.0%	100.0%	103.6%
21	85.6%	87.2%	100.0%	100.0%	103.6%
22	88.5%	90.8%	100.0%	100.0%	103.6%
23	91.4%	94.4%	100.0%	100.0%	103.6%
24	94.4%	98.1%	100.0%	100.0%	103.6%
25+	100.0%	100.0%	100.0%	100.0%	103.6%

Factors for ages not listed above are interpolated.

We are also projecting 12 years of future mortality improvement based on scale AA, consistent with the 12 years of future morbidity improvement in our future claim projections.

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Original Pricing Assumption for Mortality:

Our mortality decrement was based on the unloaded 1994 Group Annuity Mortality Table weighted 40% males and 60% females, with the following selection factors:

Policy Duration	Selection Factor	Policy Duration	Selection Factor
1	20.0%	7	80.0%
2	30.0%	8	85.0%
3	40.0%	9	90.0%
4	50.0%	10	95.0%
5	60.0%	11+	100.0%
6	70.0%		

In addition, future improvements of 1% per year were reflected.

At the time of the initial premium rate development of these forms, there was little insured industry data available for mortality (for Long-Term Care purchasers), and we have still observed lower mortality than expected. Furthermore, mortality improvements have been observed throughout the LTC and Life Insurance industries, consistent with our observations. We have also observed that our underwriting risk classification impacts mortality as well as morbidity and we have refined our assumption accordingly.

The following tables show how our new best estimate assumption compares to our actual observed experience:

Experience period: 3 year study 6/30/2006-6/30/2009

Duration	Mortality A/E	
	UW	GI
1-5	108%	93%
6-10	98%	110%
11+	109%	100%
Total	106%	100%

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7. Persistency

The voluntary lapse rates are also based on own experience within our group long-term care block of business:

Guaranteed Issue

Duration	Issue Age								
	30	40	45	50	55	60	65	70	80
1	16.3%	9.4%	7.7%	6.5%	5.9%	6.1%	6.1%	6.1%	6.1%
2	13.8%	8.1%	6.4%	5.1%	4.7%	4.7%	4.7%	4.7%	4.7%
3	12.2%	6.9%	6.4%	4.8%	3.9%	3.7%	3.7%	3.7%	3.7%
4	10.3%	6.2%	5.6%	4.2%	3.4%	3.0%	3.0%	3.0%	3.0%
5	8.8%	5.5%	4.9%	3.7%	2.9%	2.4%	2.4%	2.4%	2.4%
6	7.4%	4.9%	4.3%	3.3%	2.6%	1.9%	1.9%	1.9%	1.9%
7	6.3%	4.4%	3.8%	2.9%	2.2%	1.5%	1.5%	1.5%	1.5%
8	5.3%	4.0%	3.3%	2.5%	1.9%	1.2%	1.2%	1.2%	1.2%
9	4.7%	3.5%	2.9%	2.2%	1.7%	0.9%	0.9%	0.9%	0.9%
10	4.5%	3.2%	2.5%	2.0%	1.5%	0.8%	0.8%	0.8%	0.8%
11	4.1%	2.8%	2.2%	1.7%	1.3%	0.6%	0.6%	0.6%	0.6%
12	3.5%	2.5%	2.0%	1.5%	1.1%	0.5%	0.5%	0.5%	0.5%
13	3.1%	2.3%	1.7%	1.4%	1.0%	0.4%	0.4%	0.4%	0.4%
14	2.8%	2.0%	1.5%	1.2%	0.8%	0.4%	0.4%	0.4%	0.4%
15	2.5%	1.8%	1.3%	1.0%	0.7%	0.4%	0.4%	0.4%	0.4%
16	2.3%	1.6%	1.1%	0.9%	0.6%	0.4%	0.4%	0.4%	0.4%
17	2.0%	1.4%	1.0%	0.8%	0.5%	0.4%	0.4%	0.4%	0.4%
18	1.8%	1.3%	0.9%	0.7%	0.5%	0.4%	0.4%	0.4%	0.4%
19	1.7%	1.2%	0.8%	0.6%	0.4%	0.4%	0.4%	0.4%	0.4%
20+	1.5%	1.0%	0.8%	0.6%	0.4%	0.4%	0.4%	0.4%	0.4%

Fully Underwritten

Duration	Issue Age								
	30	40	45	50	55	60	65	70	80
1	15.8%	8.9%	7.2%	5.2%	4.4%	4.6%	5.7%	4.6%	4.6%
2	13.0%	7.4%	6.2%	4.5%	3.7%	3.2%	3.6%	2.8%	2.8%
3	11.1%	7.1%	5.2%	4.2%	3.1%	2.6%	2.2%	2.1%	2.1%
4	9.6%	6.2%	4.5%	3.6%	2.6%	2.1%	1.7%	1.8%	1.8%
5	8.2%	5.4%	3.9%	3.0%	2.2%	1.6%	1.4%	1.5%	1.5%
6	7.1%	4.7%	3.3%	2.6%	1.9%	1.3%	1.1%	1.3%	1.3%
7	6.1%	4.1%	2.9%	2.2%	1.6%	1.0%	0.6%	1.1%	1.1%
8	5.2%	3.5%	2.5%	1.8%	1.3%	0.8%	0.6%	0.8%	0.8%
9	4.5%	3.1%	2.1%	1.5%	1.1%	0.6%	0.6%	0.8%	0.8%
10	4.2%	2.6%	1.9%	1.3%	0.9%	0.6%	0.6%	0.8%	0.8%
11	3.7%	2.2%	1.6%	1.2%	0.8%	0.6%	0.6%	0.8%	0.8%
12	3.5%	2.0%	1.3%	1.0%	0.7%	0.6%	0.6%	0.8%	0.8%
13	3.2%	1.8%	1.1%	0.8%	0.6%	0.6%	0.6%	0.8%	0.8%
14	3.0%	1.6%	0.9%	0.7%	0.6%	0.6%	0.6%	0.8%	0.8%
15	2.8%	1.4%	0.7%	0.6%	0.6%	0.6%	0.6%	0.8%	0.8%
16	2.6%	1.3%	0.6%	0.6%	0.6%	0.6%	0.6%	0.8%	0.8%
17	2.4%	1.1%	0.6%	0.6%	0.6%	0.6%	0.6%	0.8%	0.8%
18	2.2%	1.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.8%	0.8%
19	2.0%	0.9%	0.6%	0.6%	0.6%	0.6%	0.6%	0.8%	0.8%
20+	1.9%	0.9%	0.6%	0.6%	0.6%	0.6%	0.6%	0.8%	0.8%

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Original Pricing Assumption for Lapses:

The initial premium schedule was based on the originally filed pricing assumptions which were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed.

Duration	30	40	45	50	55	60	65	70
1	10.00%	10.00%	7.00%	7.00%	6.50%	6.50%	6.00%	6.00%
2	9.00%	9.00%	6.00%	5.50%	5.50%	5.00%	5.00%	5.00%
3	8.50%	8.50%	5.00%	5.00%	4.00%	4.00%	4.00%	4.00%
4	7.50%	7.50%	4.50%	4.50%	3.50%	3.50%	3.50%	4.00%
5	4.50%	4.00%	3.00%	2.75%	2.75%	2.75%	2.75%	2.75%
6	4.50%	4.00%	3.00%	2.75%	2.75%	2.75%	2.75%	2.75%
7	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
8	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
9	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
10	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%

The following tables show how our new best estimate assumption compares to our actual observed experience:

Experience period: 3 year study 6/30/2006-6/30/2009

Duration	A/E
1	98.8%
2	99.5%
3	96.8%
4	99.6%
5+	102.2%
Total	99.6%

For lapses, our original pricing assumption was set lower at the time of the initial premium rate development than on prior forms, based on company data we were observing at the time. We have since observed generally lower lapse rates in the early durations and much lower lapse rates than expected in durations 10+.

8. Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

9. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

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10. Marketing Method

The employees and other eligibles were marketed through the Employer, Union or Association as part of their corporate sponsored employee benefits package with the support of John Hancock representatives and direct mail.

11. Underwriting

Actively at Work employees were generally offered coverage on a Guaranteed Acceptance basis during limited enrollment periods. Other eligibles were underwritten using either simplified (short form) or full underwriting.

12. Premium Classes

The base policy premium rates vary by Issue age, LMB, and Inflation Option, as in the initial rate filing.

All premium factors related to the insured elected benefit design options, case size, commissions, or underwriting risk class remain unchanged from the initial rate filing, with the following exception: There was a 20% load on post-issue date optional coverage increases to the insured's DMB. Our current new business rates do not include this load on post-issue date option coverage. To maintain consistency with our current new business pricing, both the past and future optional coverage increases will no longer be loaded by 20%.

13. Premium Modalization Rules

Premiums are payable through payroll deduction, direct bill or automatic bank withdrawal.

The following factors are applied to the monthly premium for different billing frequencies.

Every 4 weeks	12/13
Semi-Monthly	12/24
Bi-weekly	12/26
First 4 weeks of month	12/48
Weekly	12/52

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14. Issue Age Range

The issue age range is 18+ for all policy forms.

15. Area Factors

Area factors are not applicable to any of the policy forms or optional benefits.

16. Average Annual Premium

The table below summarizes the average annual premium per certificate before and after the requested increase.

Form	Nationwide prior to rate increase	Michigan prior to rate increase	Michigan following the rate increase
P-FACE(2002-2)	\$951	\$884	\$1,280

17. Number of Certificate Holders

The table below summarizes, as of 12/31/2009, the number of certificates inforce and their 2009 annualized premium that will be affected by this rate increase in your state, split by certificates issued before and after the adoption of the rate stability regulation.

Form	Pre-Rate Stability Number of Certificates	2009 Annualized Premium	Post-Rate Stability Number of Certificates	2009 Annualized Premium
P-FACE(2002-2)	5,859	\$5,171,012	7,858	\$6,956,416

We are treating pre-rate stability certificates the same as post-rate stability certificates.

18. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2009 have been discounted to the date of incurral of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2009 have also been allocated to the calendar year of incurral and included in historic incurred claims.

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19. Requested Rate Increase

The company is requesting an average rate increase of 44.8%, which varies by issue age, benefit period, and inflation option, and ranges from 0% to 100%. This was derived as follows:

1. The Company first determined the projected lifetime loss ratio for this form based on nationwide actual experience and projected future experience. We then determined the amount of rate increase that would be needed to revert to the original lifetime expected loss ratio for the form. The rate increase amount needed on these forms, by BP and Inflation option, is:
 - a. FPO
 - i. 2 – 6 yr LMB: 42.5%
 - ii. 10+ yr LMB: 82.7%
 - a. ABI
 - i. 2 – 6 yr LMB: 76.3%
 - ii. 10+ yr LMB: 117.2%
2. In order to limit the magnitude of the rate increase, particularly at the older ages, we capped the maximum rate increase to 100% for issue ages below 61, between issue ages 61 and 79, the maximum rate increase grades from 100% to 5% in 5% intervals, and there will be no rate increase for issue ages 80 and above.
3. In addition, the increases were reduced or eliminated if necessary, so that for any insured subject to a rate increase, the premium rates do not exceed the rates that have been filed for new business under our currently sold P-FACE(2009) policy form (this is demonstrated in **Appendix A**).
4. Finally, we ensured that the resulting overall increase in rates satisfies the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the rest (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of Exhibit 1 where it can be seen that the sum of past and future projected incurred claims exceeds the sum of (the original premium times the original loss ratio) and (the rate increase premium times the 85% loss ratio requirement).

Appendix B contains the new proposed rate tables for all policy forms included with this filing. Please note that the actual rates implemented may vary slightly from those in Appendix B due to implementation rounding algorithms.

Some of our older group clients have certificates inforce under different policy forms, having opted for upgrading their pre-existing employee benefit plan to a new plan covered under a newer policy form. In those situations, we have offered internal replacement (plan upgrade) opportunities to existing certificate holders, whereby a certificate holder may have elected to lapse their original coverage and purchase the new plan coverage as a replacement. In those situations, the insured would be subject to the attained age (at the time of the replacement) premium rates for their new coverage but in some situations we would provide a premium credit to recognize the premium they had paid since their issue age for their original coverage under the prior plan. For these insureds, we will determine their new premium rate from Appendix B based on their historical original issue ages respectively for each layer of coverage. In a situation where the resulting rate increases are greater than those listed in Appendix A for their coverage, we will continue to offer them a premium credit in order to limit their respective rate increases to the amounts listed in Appendix A.

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For those group clients that transferred to us from an external carrier, we will continue to recognize any assets transferred from the prior carrier. We will continue to provide these credits to the insureds within those groups, but the rate increase will be calculated based on the insureds' gross premium rate, prior to any credits, based on the amounts listed in Appendix A.

20. Experience – Past & Future

Exhibit 1 contains nationwide past premium and claims experience and future premium and claim projections and illustrates that the anticipated lifetime loss ratio with the requested rate increase is 91.1%, well in excess of the minimum loss ratio of 60%. The lifetime loss ratio as of 12/31/09 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

In addition, Exhibit 1 contains the original expected loss ratio projections, adjusted for the actual mix of business issued, with the lifetime loss ratio also calculated as stated above.

Furthermore, Exhibit 1 demonstrates that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 58%),
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

Note that rate increases will only apply once the applicable group policy rate guarantee has expired.

21. New inflation options that will allow policyholders to avoid the rate increase

Although we are no longer issuing new policies on these forms we are filing a new inflation option that will allow certificate holders that have 5% Compound Inflation (Automatic Benefit Increase or ABI) coverage the option to completely avoid the rate increase.

Under these new options, the certificate holders get to keep their current accumulated Daily benefit and their current remaining Lifetime Maximum Benefit (LMB) but the future indexation rate will be reduced from an annual rate of 5% to a lower annual rate. For those certificate holders with a LMB less than 10 years this lower annual future indexation rate is 3.2%; for those with a LMB of 10 years or greater this future indexation rate is 2.3%.

The 3.2% and 2.3% indexations were determined to be actuarially equivalent to the respective requested rate increases in aggregate and therefore these options are only available if the full rate increases requested are accepted.

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The premium rate schedules for this option are the current rate schedules for the 5% Compound Inflation coverage option and are included in this filing as **Appendix C**.

22. History of previous rate revisions

There have been no prior rate increases on these forms.

Michigan Review Pending

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23. Proposed Effective Date

These rates will not be effective until after we have satisfied the required 60 days advance notice to the policyholder and to the insureds.

24. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing Long-Term care insurance premiums and filing for increases in Long-Term care insurance premiums. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

The preceding Actuarial Memorandum contains:

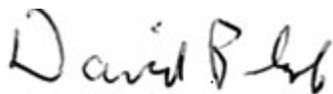
- a) the assumptions on which this certification is based;
- b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
- c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates that the revised premium rate schedule meets the loss ratio standards and necessary details of this state; and
- d) disclosure of the manner, if any, in which reserves have been recognized.

In my opinion the revised premium rate schedules are sufficient to cover anticipated costs under moderately adverse experience and the premium rate schedules are reasonably expected to be sustainable over the life of the forms with no future premium increases anticipated.

I have reviewed and taken into consideration the policy design and coverage provided, and our current underwriting and claims adjudication processes.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this state.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.



David Plumb, FSA, MAAA
Vice President
John Hancock Life Insurance Company (U.S.A.)

**Exhibit 1 - A: Nationwide Experience
Care Choice (P-FACE (2002-2))
All Inflation Options**

Calendar Year	Original Assumptions			Historical & Projected Experience				
	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Incurred Claims	Earned Premium	Incurred Loss Ratio*	With Proposed Rate Increase Earned Premium	With Proposed Rate Increase Incurred Loss Ratio*
2003	483,937	4,847,382	10%	360,394	4,744,318	8%	4,744,318	8%
2004	1,588,679	16,220,425	10%	1,358,943	15,990,818	8%	15,990,818	8%
2005	3,157,572	31,540,579	10%	3,748,919	31,452,962	12%	31,452,962	12%
2006	4,998,785	47,420,261	11%	5,731,020	47,736,492	12%	47,736,492	12%
2007	7,515,117	69,991,105	11%	7,196,738	70,643,615	10%	70,643,615	10%
2008	11,235,021	101,687,845	11%	11,406,800	102,924,949	11%	102,924,949	11%
2009	15,523,157	127,893,148	12%	15,556,986	130,515,426	12%	130,515,426	12%
2010	19,096,838	134,294,970	14%	20,898,158	137,935,710	15%	137,935,710	15%
2011	21,730,621	127,737,067	17%	23,168,954	131,911,399	18%	151,256,448	15%
2012	23,954,841	122,267,239	20%	25,101,280	127,138,745	20%	159,364,080	16%
2013	26,513,605	117,563,565	23%	27,499,564	122,942,678	22%	164,003,234	17%
2014	29,958,696	113,398,205	26%	30,325,163	119,174,041	25%	167,089,860	18%
2015	33,559,974	109,569,724	31%	33,541,896	115,718,790	29%	164,986,241	20%
2016	36,833,883	105,918,384	35%	37,144,617	112,482,295	33%	161,513,384	23%
2017	40,013,888	102,342,641	39%	41,273,899	109,385,646	38%	157,598,941	26%
2018	43,426,469	98,778,903	44%	46,113,061	106,372,091	43%	153,460,483	30%
2019	47,070,976	95,237,659	49%	51,556,434	103,405,908	50%	149,403,568	35%
2020	51,022,845	91,710,058	56%	57,601,688	100,462,047	57%	145,387,567	40%
2021	55,352,078	88,188,382	63%	64,239,111	97,517,358	66%	141,374,703	45%
2022	60,050,140	84,677,832	71%	71,815,882	94,545,398	76%	137,322,854	52%
2023	65,085,264	81,180,042	80%	80,946,693	91,520,742	88%	133,192,118	61%
2024	70,420,803	77,695,721	91%	91,373,820	88,426,149	103%	128,954,909	71%
2025	76,015,506	74,224,768	102%	102,568,617	85,251,945	120%	124,595,054	82%
2026	81,819,563	70,766,812	116%	114,260,960	81,994,278	139%	120,105,177	95%
2027	87,799,589	67,323,959	130%	126,788,644	78,652,648	161%	115,482,918	110%
2028	93,891,424	63,900,424	147%	140,484,914	75,230,320	187%	110,730,850	127%
2029	100,041,366	60,501,072	165%	154,842,612	71,734,727	216%	105,857,234	146%
2030	106,214,248	57,130,090	186%	168,496,717	68,175,572	248%	100,873,978	167%
2031	112,376,677	53,792,495	209%	184,688,414	64,564,840	281%	95,796,639	190%
2032	118,494,272	50,495,931	235%	194,532,810	60,917,817	319%	90,645,250	215%
2033	124,537,741	47,250,907	264%	208,118,970	57,255,048	363%	85,446,845	244%
2034	130,424,858	44,067,690	296%	221,988,117	53,598,467	414%	80,230,952	277%
2035	135,974,341	40,954,037	332%	234,067,599	49,967,721	468%	75,024,929	312%
2036	140,964,968	37,917,881	372%	243,279,191	46,380,838	525%	69,854,697	348%
2037	145,273,928	34,969,885	415%	251,222,854	42,855,901	586%	64,746,687	388%
2038	148,828,869	32,122,901	463%	259,090,899	39,413,868	657%	59,731,405	434%
2039	151,488,582	29,387,568	515%	266,631,154	36,076,164	739%	54,840,726	486%
2040	153,128,782	26,772,320	572%	271,100,368	32,859,961	825%	50,101,883	541%
2041	153,746,500	24,283,330	633%	271,701,791	29,777,802	912%	45,536,024	597%
2042	153,452,223	21,927,869	700%	270,465,718	26,842,184	1008%	41,164,125	657%
2043	152,251,531	19,711,330	772%	268,962,258	24,068,390	1117%	37,011,577	727%
2044	150,037,276	17,640,380	851%	267,411,315	21,468,610	1246%	33,099,763	808%
2045	146,740,483	15,717,306	934%	263,153,723	19,047,435	1382%	29,439,081	894%
2046	142,508,336	13,940,226	1022%	256,040,874	16,805,616	1524%	26,034,330	983%
2047	137,644,761	12,306,683	1118%	246,804,756	14,744,131	1674%	22,890,315	1078%
2048	132,303,843	10,815,072	1223%	235,625,171	12,861,992	1832%	20,008,332	1178%
2049	126,471,070	9,463,199	1336%	222,942,470	11,154,362	1999%	17,383,846	1282%
Value as of 12/31/09*:								
Past	47,483,453	428,025,309	11.1%	48,418,771	432,529,742	11.2%	432,529,742	11.2%
Future	1,642,502,921	1,545,098,196	106.3%	2,464,514,517	1,688,692,379	145.9%	2,327,221,332	105.9%
Lifetime	1,689,986,374	1,973,123,505	85.7%	2,512,933,288	2,121,222,121	118.5%	2,759,751,074	91.1%

*reflecting maximum statutory valuation rate

Test: Total Incurred Claims exceeds the Total Initial Premiums x Original Loss Ratio (instead of 58%) + Increased Premiums x 85%

Accum Value of Past Incurred Claims =	48,418,771	Accum Value of Past Initial Prem x 85.7% =	370,463,059
Present Value of Future Incurred Claims =	2,464,514,517	Present Value of Future Initial Prem x 85.7% =	1,446,370,237
TOTAL =	2,512,933,288	Accum Value of Prior Increases x 85% =	-
	>	Present Value of Future Increases x 85% =	542,749,610
		TOTAL =	2,359,582,906

**Exhibit 1 - B: Nationwide Experience
Care Choice (P-FACE (2002-2))
FPO Inflation**

	Calendar Year	Original Assumptions			Historical & Projected Experience				
		Incurred Claims	Earned Premium	Incurred Loss Ratio*	Incurred Claims	Earned Premium	Incurred Loss Ratio*	With Proposed Rate Increase Earned Premium	With Proposed Rate Increase Incurred Loss Ratio*
Historical Experience	2003	457,218	4,152,140	11%	360,394	4,089,748	9%	4,089,748	9%
	2004	1,471,324	13,177,546	11%	1,104,751	13,126,930	8%	13,126,930	8%
	2005	2,787,049	22,519,580	12%	2,272,953	22,783,118	10%	22,783,118	10%
	2006	4,275,680	31,027,324	14%	3,842,180	31,866,154	12%	31,866,154	12%
	2007	6,257,915	44,269,115	14%	5,778,872	45,676,419	13%	45,676,419	13%
	2008	9,269,335	63,911,649	15%	9,237,457	66,249,617	14%	66,249,617	14%
	2009	12,835,809	80,510,670	16%	12,111,979	84,283,212	14%	84,283,212	14%
Projected Future Experience	2010	15,781,425	84,435,228	19%	17,230,455	89,077,469	19%	89,077,469	19%
	2011	17,897,182	80,338,739	22%	18,947,809	85,347,177	22%	93,708,838	20%
	2012	19,602,461	76,869,751	26%	20,420,759	82,279,510	25%	96,227,003	21%
	2013	21,511,780	73,828,992	29%	22,250,187	79,537,690	28%	97,326,743	23%
	2014	24,071,436	71,090,391	34%	24,378,647	77,034,095	32%	97,801,097	25%
	2015	26,699,473	68,535,848	39%	26,753,089	74,703,615	36%	96,053,618	28%
	2016	28,993,692	66,076,678	44%	29,340,584	72,490,334	40%	93,725,117	31%
	2017	31,129,009	63,655,527	49%	32,246,587	70,346,354	46%	91,204,647	35%
	2018	33,352,999	61,238,313	54%	35,614,744	68,239,309	52%	88,580,049	40%
	2019	35,647,780	58,836,034	61%	39,328,178	66,150,828	59%	85,981,837	46%
	2020	38,066,034	56,448,122	67%	43,353,798	64,066,493	68%	83,391,778	52%
	2021	40,657,750	54,073,269	75%	47,604,106	61,981,307	77%	80,793,809	59%
	2022	43,399,297	51,715,889	84%	52,339,757	59,675,974	87%	78,169,138	67%
	2023	46,250,041	49,377,740	94%	58,056,673	57,739,188	101%	75,499,252	77%
	2024	49,163,530	47,059,837	104%	64,438,210	55,562,601	116%	72,772,356	89%
	2025	52,090,963	44,762,259	116%	70,985,288	53,342,342	133%	69,982,750	101%
	2026	54,975,405	42,484,350	129%	77,381,623	51,077,698	151%	67,129,013	115%
	2027	57,781,102	40,227,704	144%	83,873,605	48,769,736	172%	64,212,081	131%
	2028	60,458,330	37,995,783	159%	90,931,133	46,422,342	196%	61,236,279	148%
	2029	62,963,484	35,792,284	176%	98,959,466	44,042,213	223%	58,209,419	168%
	2030	65,271,267	33,620,132	194%	104,440,462	41,637,037	251%	55,140,834	189%
	2031	67,348,527	31,482,501	214%	109,516,552	39,215,374	279%	52,041,203	210%
	2032	69,177,263	29,384,594	235%	113,926,394	36,787,981	310%	48,923,929	233%
	2033	70,757,725	27,333,562	259%	118,693,569	34,369,788	345%	45,807,553	259%
2034	72,038,273	25,336,156	284%	123,310,334	31,976,225	386%	42,711,529	289%	
2035	72,924,457	23,397,296	312%	126,529,018	29,620,280	427%	39,652,700	319%	
2036	73,330,445	21,521,332	341%	127,642,457	27,313,331	467%	36,646,175	348%	
2037	73,237,472	19,714,256	371%	127,500,521	25,066,414	509%	33,706,704	378%	
2038	72,662,405	17,983,726	404%	127,421,178	22,892,673	557%	30,851,821	413%	
2039	71,560,989	16,285,863	438%	127,112,712	20,805,470	611%	28,099,728	452%	
2040	69,908,722	14,774,997	473%	125,443,948	18,814,289	667%	25,464,015	493%	
2041	67,781,709	13,803,828	509%	121,940,685	16,925,036	720%	22,953,770	531%	
2042	65,299,804	11,924,223	548%	117,469,615	15,143,828	776%	20,578,344	571%	
2043	62,533,220	10,638,788	588%	112,984,642	13,478,240	838%	18,349,030	616%	
2044	59,469,240	9,449,881	629%	108,352,665	11,933,575	908%	16,274,333	666%	
2045	56,096,588	8,357,328	671%	103,109,637	10,510,435	981%	14,356,653	718%	
2046	52,519,781	7,357,974	714%	97,226,812	9,206,434	1056%	12,594,219	772%	
2047	48,903,991	6,448,373	758%	90,780,410	8,019,436	1132%	10,985,378	826%	
2048	45,330,395	5,626,041	806%	83,668,196	6,947,028	1204%	9,528,015	878%	
2049	41,771,485	4,888,229	855%	76,204,646	5,984,147	1273%	8,216,378	927%	
Value as of 12/31/09*:									
	Past	39,934,656	279,246,630	14.3%	36,951,080	288,154,391	12.8%	294,367,780	12.6%
	Future	903,398,208	945,013,415	95.6%	1,318,704,020	1,064,945,589	123.8%	1,333,816,174	98.9%
	Lifetime	943,332,864	1,224,260,045	77.1%	1,355,655,100	1,353,099,980	100.2%	1,628,183,954	83.3%

*reflecting maximum statutory valuation rate

Test: Total Incurred Claims exceeds the Total Initial Premiums x Original Loss Ratio (instead of 58%) + Increased Premiums x 85%

Accum Value of Past Incurred Claims =	36,951,080		Accum Value of Past Initial Prem x 77.1% =	222,032,491
Present Value of Future Incurred Claims =	1,318,704,020		Present Value of Future Initial Prem x 77.1% =	820,575,805
TOTAL =	1,355,655,100	>	Accum Value of Prior Increases x 85% =	-
			Present Value of Future Increases x 85% =	233,821,378
			TOTAL =	1,276,429,674

**Exhibit 1 - C: Nationwide Experience
Care Choice (P-FACE (2002-2))**

ABI Inflation

	Calendar Year	Original Assumptions			Historical & Projected Experience				
		Incurred Claims	Earned Premium	Incurred Loss Ratio*	Incurred Claims	Earned Premium	Incurred Loss Ratio*	With Proposed Rate Increase Earned Premium	With Proposed Rate Increase Incurred Loss Ratio*
Historical Experience	2003	26,719	695,242	4%	-	654,570	0%	654,570	0%
	2004	117,356	3,042,879	4%	254,193	2,863,888	9%	2,863,888	9%
	2005	370,523	9,020,999	4%	1,475,967	8,669,844	17%	8,669,844	17%
	2006	723,105	16,392,938	4%	1,888,840	15,870,338	12%	15,870,338	12%
	2007	1,257,202	25,721,990	5%	1,417,866	24,967,196	6%	24,967,196	6%
	2008	1,965,685	37,776,196	5%	2,169,343	36,675,332	6%	36,675,332	6%
	2009	2,687,348	47,382,478	6%	3,445,007	46,232,213	7%	46,232,213	7%
Projected Future Experience	2010	3,315,413	49,859,742	7%	3,667,703	48,858,241	8%	48,858,241	8%
	2011	3,833,440	47,398,329	8%	4,221,145	46,564,221	9%	57,547,609	7%
	2012	4,352,380	45,397,488	10%	4,680,521	44,859,235	10%	63,137,077	7%
	2013	5,001,824	43,734,573	11%	5,249,377	43,404,988	12%	66,676,490	8%
	2014	5,887,259	42,307,814	14%	5,946,516	42,139,946	14%	69,288,763	9%
	2015	6,860,501	41,033,876	17%	6,788,807	41,015,175	17%	68,932,623	10%
	2016	7,840,191	39,841,706	20%	7,804,033	39,991,961	20%	67,788,267	12%
	2017	8,884,879	38,687,114	23%	9,027,312	39,039,292	23%	66,394,295	14%
	2018	10,073,470	37,540,590	27%	10,498,317	38,132,781	28%	64,880,433	16%
	2019	11,423,196	36,401,626	31%	12,228,256	37,255,080	33%	63,421,732	19%
	2020	12,956,810	35,261,936	37%	14,247,890	36,393,555	39%	61,995,789	23%
	2021	14,694,328	34,115,112	43%	16,635,005	35,536,031	47%	60,580,893	27%
	2022	16,650,842	32,961,942	51%	19,476,125	34,669,424	56%	59,153,716	33%
	2023	18,835,223	31,802,302	59%	22,890,021	33,781,553	68%	57,692,865	40%
	2024	21,257,274	30,635,884	69%	26,935,610	32,863,548	82%	56,182,552	48%
	2025	23,924,544	29,462,508	81%	31,583,331	31,909,603	99%	54,612,303	58%
	2026	26,844,158	28,282,462	95%	36,879,398	30,916,580	119%	52,976,164	70%
	2027	30,018,487	27,096,255	111%	42,911,039	29,882,912	144%	51,270,837	84%
	2028	33,433,094	25,904,641	129%	49,553,781	28,807,977	172%	49,494,571	100%
	2029	37,077,882	24,708,788	150%	56,783,146	27,692,514	205%	47,647,815	119%
	2030	40,942,981	23,509,958	174%	64,346,256	26,538,535	242%	45,733,145	141%
	2031	45,028,150	22,309,995	202%	72,171,862	25,349,466	285%	43,755,436	165%
	2032	49,317,010	21,111,337	234%	80,606,416	24,129,836	334%	41,721,321	193%
	2033	53,780,017	19,917,346	270%	89,425,402	22,885,260	391%	39,639,292	226%
2034	58,386,584	18,731,533	312%	98,677,783	21,622,243	456%	37,519,423	263%	
2035	63,049,885	17,556,741	359%	107,538,581	20,347,441	529%	35,372,229	304%	
2036	67,634,523	16,396,549	412%	115,636,733	19,067,507	606%	33,208,522	348%	
2037	72,036,456	15,255,629	472%	123,722,333	17,789,487	695%	31,039,984	399%	
2038	76,166,464	14,139,175	539%	131,669,721	16,521,195	797%	28,879,584	456%	
2039	79,927,593	13,051,705	612%	139,518,443	15,270,694	914%	26,740,999	522%	
2040	83,220,060	11,997,823	694%	145,656,420	14,045,671	1037%	24,637,869	591%	
2041	85,964,791	10,980,002	783%	149,761,106	12,852,766	1165%	22,582,255	663%	
2042	88,152,419	10,003,646	881%	152,996,103	11,698,357	1308%	20,585,781	743%	
2043	89,718,311	9,072,542	989%	155,977,616	10,590,150	1473%	18,662,547	836%	
2044	90,568,036	8,190,499	1106%	159,058,650	9,535,035	1668%	16,825,430	945%	
2045	90,643,895	7,359,978	1232%	160,044,086	8,536,999	1875%	15,082,428	1061%	
2046	89,988,555	6,582,252	1367%	158,814,061	7,599,182	2090%	13,440,111	1182%	
2047	88,740,769	5,858,310	1515%	156,024,345	6,724,696	2320%	11,904,937	1311%	
2048	86,973,448	5,189,031	1676%	151,956,975	5,914,965	2569%	10,480,317	1450%	
2049	84,699,585	4,574,970	1851%	146,737,823	5,170,215	2838%	9,167,468	1601%	
Value as of 12/31/09*:									
	Past	7,548,797	148,778,679	5.1%	11,467,691	144,375,350	7.9%	152,367,676	7.5%
	Future	739,104,713	600,084,781	123.2%	1,145,810,498	623,746,790	183.7%	993,405,158	115.3%
	Lifetime	746,653,510	748,863,460	99.7%	1,157,278,188	768,122,141	150.7%	1,145,772,834	101.0%

*reflecting maximum statutory valuation rate

Test: Total Incurred Claims exceeds the Total Initial Premiums x Original Loss Ratio (instead of 58%) + Increased Premiums x 85%

Accum Value of Past Incurred Claims =	11,467,691	Accum Value of Past Initial Prem x 99.7% =	143,949,288
Present Value of Future Incurred Claims =	1,145,810,498	Present Value of Future Initial Prem x 99.7% =	621,906,069
TOTAL =	1,157,278,188	Accum Value of Prior Increases x 85% =	-
		Present Value of Future Increases x 85% =	321,003,089
		TOTAL =	1,086,858,446

Appendix A - Comparison to New Business Rates (Care Choice P-FACE (2002-2))

Rates shown are for a 90-day EP, 75% HHC benefit, and are per \$5 monthly benefit

Inflation Option: Future Purchase Option

Current New Business Rates (P-FACE (2009) policy):								P-FACE (2002-2) Rates after requested Rate Increase:								P-FACE (2002-2) Rate Increase %:							
Issue Age	Benefit Period							Issue Age	Benefit Period							Issue Age	Benefit Period						
	2	3	4	5	6	10	Life		2	3	4	5	6	10	Life		2	3	4	5	6	10	Life
18-29	0.38	0.46	0.51	0.54	0.56	0.78	0.87	18-29	0.38	0.46	0.51	0.54	0.56	0.78	0.87	18-29	18%	30%	35%	36%	37%	70%	77%
30	0.38	0.46	0.51	0.54	0.56	0.78	0.87	30	0.38	0.46	0.51	0.54	0.56	0.78	0.87	30	18%	30%	35%	36%	37%	70%	77%
31	0.40	0.48	0.53	0.56	0.58	0.81	0.90	31	0.40	0.48	0.53	0.56	0.58	0.81	0.90	31	19%	31%	35%	36%	37%	70%	77%
32	0.41	0.50	0.55	0.58	0.61	0.84	0.94	32	0.41	0.50	0.55	0.58	0.61	0.84	0.94	32	19%	31%	35%	36%	36%	70%	76%
33	0.43	0.51	0.57	0.60	0.63	0.87	0.97	33	0.43	0.51	0.57	0.60	0.63	0.87	0.97	33	20%	31%	35%	36%	36%	70%	76%
34	0.44	0.53	0.59	0.62	0.65	0.91	1.01	34	0.44	0.53	0.59	0.62	0.65	0.91	1.01	34	21%	31%	35%	36%	36%	70%	76%
35	0.46	0.55	0.61	0.64	0.68	0.94	1.04	35	0.46	0.55	0.61	0.64	0.68	0.94	1.04	35	21%	31%	35%	36%	36%	70%	76%
36	0.47	0.57	0.63	0.67	0.70	0.97	1.08	36	0.47	0.57	0.63	0.67	0.70	0.97	1.08	36	22%	32%	35%	36%	36%	70%	76%
37	0.49	0.60	0.66	0.69	0.73	1.01	1.12	37	0.49	0.60	0.66	0.69	0.73	1.01	1.12	37	23%	32%	35%	36%	36%	69%	76%
38	0.51	0.62	0.68	0.72	0.75	1.05	1.16	38	0.51	0.62	0.68	0.72	0.75	1.05	1.16	38	24%	32%	35%	36%	36%	69%	76%
39	0.53	0.64	0.71	0.74	0.78	1.09	1.21	39	0.53	0.64	0.71	0.74	0.78	1.09	1.21	39	24%	32%	35%	36%	36%	69%	76%
40	0.55	0.66	0.73	0.77	0.81	1.13	1.25	40	0.55	0.66	0.73	0.77	0.81	1.13	1.25	40	25%	32%	35%	36%	36%	69%	76%
41	0.58	0.70	0.78	0.82	0.86	1.19	1.32	41	0.58	0.70	0.78	0.82	0.86	1.19	1.32	41	27%	33%	36%	36%	36%	69%	76%
42	0.61	0.74	0.82	0.87	0.91	1.26	1.40	42	0.61	0.74	0.82	0.87	0.91	1.26	1.40	42	29%	34%	36%	36%	36%	69%	76%
43	0.65	0.79	0.87	0.92	0.96	1.34	1.49	43	0.65	0.79	0.87	0.92	0.96	1.34	1.49	43	30%	35%	36%	36%	36%	69%	76%
44	0.69	0.84	0.92	0.97	1.02	1.42	1.57	44	0.69	0.84	0.92	0.97	1.02	1.42	1.57	44	32%	35%	36%	36%	36%	70%	76%
45	0.73	0.88	0.98	1.03	1.08	1.50	1.67	45	0.73	0.88	0.98	1.03	1.08	1.50	1.67	45	34%	36%	37%	36%	36%	70%	76%
46	0.78	0.94	1.04	1.10	1.15	1.60	1.77	46	0.78	0.94	1.04	1.10	1.15	1.60	1.77	46	34%	36%	37%	36%	36%	70%	76%
47	0.83	1.00	1.11	1.17	1.22	1.70	1.89	47	0.83	1.00	1.11	1.17	1.22	1.70	1.89	47	34%	36%	37%	36%	36%	69%	76%
48	0.88	1.07	1.18	1.24	1.30	1.81	2.01	48	0.88	1.07	1.18	1.24	1.30	1.81	2.01	48	34%	37%	37%	36%	36%	69%	76%
49	0.94	1.14	1.26	1.32	1.39	1.93	2.14	49	0.94	1.14	1.26	1.32	1.39	1.93	2.14	49	34%	37%	37%	36%	36%	69%	76%
50	1.00	1.21	1.34	1.41	1.48	2.05	2.28	50	1.00	1.21	1.34	1.41	1.48	2.05	2.28	50	34%	37%	37%	36%	36%	69%	76%
51	1.07	1.29	1.43	1.50	1.58	2.20	2.44	51	1.07	1.29	1.43	1.50	1.58	2.20	2.44	51	34%	37%	37%	35%	36%	69%	76%
52	1.14	1.38	1.53	1.61	1.69	2.35	2.61	52	1.14	1.38	1.53	1.61	1.69	2.35	2.61	52	35%	38%	37%	35%	36%	69%	75%
53	1.22	1.48	1.64	1.72	1.81	2.51	2.79	53	1.22	1.48	1.64	1.72	1.81	2.51	2.79	53	36%	38%	37%	35%	36%	69%	75%
54	1.31	1.58	1.75	1.84	1.93	2.69	2.98	54	1.31	1.58	1.75	1.84	1.93	2.69	2.98	54	36%	38%	37%	35%	35%	69%	75%
55	1.40	1.69	1.87	1.97	2.07	2.88	3.19	55	1.40	1.69	1.87	1.97	2.07	2.88	3.19	55	37%	38%	37%	35%	35%	69%	75%
56	1.50	1.82	2.01	2.12	2.22	3.09	3.43	56	1.50	1.82	2.01	2.12	2.22	3.09	3.43	56	36%	37%	35%	33%	33%	66%	73%
57	1.62	1.96	2.16	2.28	2.39	3.32	3.69	57	1.62	1.96	2.16	2.28	2.39	3.32	3.69	57	34%	35%	34%	31%	32%	64%	70%
58	1.74	2.10	2.32	2.45	2.57	3.57	3.96	58	1.74	2.10	2.32	2.45	2.57	3.57	3.96	58	32%	33%	32%	29%	30%	62%	68%
59	1.87	2.26	2.50	2.63	2.76	3.84	4.26	59	1.87	2.26	2.50	2.63	2.76	3.84	4.26	59	31%	32%	30%	28%	28%	59%	65%
60	2.01	2.43	2.68	2.82	2.97	4.12	4.58	60	2.01	2.43	2.68	2.82	2.97	4.12	4.58	60	29%	30%	28%	26%	26%	57%	63%
61	2.18	2.64	2.92	3.07	3.22	4.48	4.98	61	2.18	2.64	2.92	3.07	3.22	4.48	4.98	61	28%	29%	27%	24%	24%	55%	61%
62	2.37	2.87	3.17	3.34	3.51	4.88	5.41	62	2.37	2.87	3.17	3.34	3.51	4.88	5.41	62	27%	27%	25%	22%	23%	53%	58%
63	2.58	3.12	3.45	3.63	3.81	5.30	5.88	63	2.58	3.12	3.45	3.63	3.81	5.30	5.88	63	26%	26%	23%	21%	21%	50%	56%
64	2.80	3.39	3.75	3.95	4.14	5.76	6.39	64	2.80	3.39	3.75	3.95	4.14	5.76	6.39	64	25%	24%	22%	19%	19%	48%	54%
65	3.05	3.69	4.08	4.29	4.51	6.27	6.95	65	3.05	3.69	4.08	4.29	4.51	6.27	6.95	65	24%	23%	20%	17%	17%	46%	52%
66	3.32	4.02	4.44	4.68	4.91	6.83	7.58	66	3.32	4.02	4.44	4.68	4.91	6.83	7.58	66	24%	22%	19%	16%	16%	44%	50%
67	3.62	4.38	4.84	5.10	5.35	7.44	8.26	67	3.62	4.38	4.84	5.10	5.35	7.44	8.26	67	23%	21%	17%	14%	14%	42%	48%
68	3.94	4.78	5.28	5.56	5.83	8.11	9.00	68	3.94	4.78	5.28	5.56	5.83	8.11	9.00	68	23%	20%	16%	13%	13%	41%	46%
69	4.30	5.21	5.75	6.05	6.36	8.84	9.81	69	4.30	5.21	5.75	6.05	6.36	8.84	9.81	69	22%	19%	15%	11%	11%	39%	44%
70	4.69	5.68	6.27	6.60	6.93	9.63	10.69	70	4.69	5.68	6.27	6.60	6.93	9.63	10.69	70	22%	18%	13%	10%	10%	37%	42%
71	5.26	6.37	7.04	7.41	7.78	10.82	12.00	71	5.26	6.37	7.04	7.41	7.78	10.82	12.00	71	25%	20%	15%	12%	12%	39%	45%
72	5.90	7.15	7.90	8.32	8.73	12.14	13.47	72	5.90	7.15	7.90	8.32	8.73	11.99	12.81	72	28%	22%	17%	14%	14%	40%	40%
73	6.63	8.03	8.87	9.34	9.80	13.63	15.12	73	6.63	8.03	8.87	9.34	9.80	12.76	13.63	73	31%	24%	19%	16%	16%	35%	35%
74	7.44	9.01	9.96	10.48	11.01	15.30	16.98	74	7.22	9.01	9.96	10.48	11.01	13.55	14.48	74	30%	26%	21%	18%	18%	30%	30%
75	8.35	10.12	11.18	11.77	12.35	17.18	19.06	75	7.61	9.83	11.18	11.77	12.35	14.38	15.36	75	25%	25%	24%	20%	20%	25%	25%
76	9.38	11.36	12.55	13.21	13.87	19.29	21.40	76	8.01	10.41	11.97	13.01	13.64	15.23	16.27	76	20%	20%	20%	20%	20%	20%	20%
77	10.53	12.75	14.09	14.83	15.57	21.65	24.02	77	8.42	11.01	12.66	13.76	14.42	16.10	17.20	77	15%	15%	15%	15%	15%	15%	15%
78	11.82	14.32	15.81	16.65	17.48	24.31	26.97	78	8.82	11.62	13.36	14.52	15.22	16.99	18.15	78	10%	10%	10%	10%	10%	10%	10%
79	13.27	16.07	17.75	18.69	19.62	27.29	30.28	79	9.23	12.23	14.07	15.29	16.02	17.89	19.11	79	5%	5%	5%	5%	5%	5%	5%
80	14.90	18.04	19.93	20.98	22.03	30.63	33.99	80	9.64	12.85	14.78	16.06	16.84	18.80	20.08	80	0%	0%	0%	0%	0%	0%	0%
81	16.39	19.85	21.92	23.08	24.23	33.69	37.39	81	10.60	14.14	16.26	17.67	18.52	20.68	22.09	81	0%	0%	0%	0%	0%	0%	0%
82	17.88	21.65	23.92	25.18	26.44	36.76	40.79	82	11.57	15.42	17.74	19.28	20.20	22.55	24.10	82	0%	0%	0%	0%	0%	0%	0%
83	19.81	24.00	26.51	27.90	29.30	40.74	45.20	83	12.82	17.09	19.66	21.37	22.39	25.00	26.71	83	0%	0%	0%	0%	0%	0%	0%
84	21.75	26.34	29.10	30.63	32.16	44.72	49.62	84	14.07	18.76	21.58	23.45	24.58	27.44	29.32	84	0%	0%	0%	0%	0%	0%	0%

Appendix A - Comparison to New Business Rates (Care Choice P-FACE (2002-2))

Rates shown are for a 90-day EP, 75% HHC benefit, and are per \$5 monthly benefit

Inflation Option: ABI (5% Compound Inflation)

Current New Business Rates (P-FACE (2009) policy):								New Business Rates reflecting Benefit Differences*:								P-FACE (2002-2) Rates after requested Rate Increase:								P-FACE (2002-2) Rate Increase %:							
Issue Age	Benefit Period							Issue Age	Benefit Period							Issue Age	Benefit Period							Issue Age	Benefit Period						
	2	3	4	5	6	10	Life		2	3	4	5	6	10	Life		2	3	4	5	6	10	Life		2	3	4	5	6	10	Life
18-29	2.62	3.17	3.50	3.69	3.87	5.38	5.97	18-29	2.80	3.39	3.75	3.87	3.99	5.44	5.97	18-29	2.27	2.50	2.66	2.77	2.91	3.69	3.94	18-29	76%	76%	76%	76%	76%	100%	100%
30	2.62	3.17	3.50	3.69	3.87	5.38	5.97	30	2.80	3.39	3.75	3.87	3.99	5.44	5.97	30	2.27	2.50	2.66	2.77	2.91	3.69	3.94	30	76%	76%	76%	76%	76%	100%	100%
31	2.67	3.24	3.57	3.76	3.95	5.49	6.09	31	2.86	3.46	3.82	3.95	4.07	5.55	6.09	31	2.34	2.58	2.76	2.88	3.02	3.82	4.09	31	76%	76%	76%	76%	76%	100%	100%
32	2.73	3.30	3.65	3.84	4.03	5.60	6.22	32	2.92	3.53	3.90	4.03	4.15	5.66	6.22	32	2.42	2.67	2.86	2.99	3.13	3.97	4.24	32	76%	76%	76%	76%	76%	100%	100%
33	2.78	3.37	3.72	3.92	4.11	5.72	6.35	33	2.98	3.60	3.98	4.11	4.24	5.78	6.35	33	2.49	2.77	2.97	3.10	3.25	4.12	4.40	33	76%	76%	76%	76%	76%	100%	100%
34	2.84	3.44	3.80	4.00	4.20	5.84	6.48	34	3.04	3.68	4.06	4.20	4.32	5.90	6.48	34	2.57	2.87	3.07	3.21	3.37	4.27	4.56	34	76%	76%	76%	76%	76%	100%	100%
35	2.90	3.51	3.88	4.08	4.28	5.96	6.61	35	3.10	3.75	4.15	4.28	4.41	6.02	6.61	35	2.65	2.97	3.19	3.33	3.49	4.43	4.74	35	76%	76%	76%	76%	76%	100%	100%
36	2.96	3.58	3.95	4.16	4.37	6.08	6.74	36	3.16	3.83	4.23	4.37	4.50	6.14	6.74	36	2.73	3.07	3.30	3.46	3.63	4.60	4.91	36	76%	76%	76%	76%	76%	100%	100%
37	3.02	3.65	4.04	4.25	4.46	6.20	6.88	37	3.23	3.91	4.32	4.46	4.59	6.26	6.88	37	2.82	3.18	3.43	3.59	3.76	4.77	5.10	37	76%	76%	76%	76%	76%	100%	100%
38	3.08	3.73	4.12	4.34	4.55	6.33	7.02	38	3.29	3.99	4.41	4.55	4.69	6.39	7.02	38	2.90	3.29	3.55	3.72	3.90	4.95	5.29	38	76%	76%	76%	76%	76%	100%	100%
39	3.14	3.80	4.20	4.42	4.65	6.46	7.17	39	3.36	4.07	4.50	4.65	4.78	6.52	7.17	39	2.99	3.41	3.68	3.86	4.05	5.14	5.49	39	76%	76%	76%	76%	76%	100%	100%
40	3.21	3.88	4.29	4.51	4.74	6.59	7.31	40	3.43	4.15	4.59	4.74	4.88	6.66	7.31	40	3.09	3.53	3.82	4.01	4.20	5.33	5.69	40	76%	76%	76%	76%	76%	100%	100%
41	3.30	4.00	4.41	4.65	4.88	6.78	7.53	41	3.53	4.28	4.72	4.88	5.03	6.85	7.53	41	3.14	3.62	3.93	4.13	4.33	5.49	5.87	41	76%	76%	76%	76%	76%	100%	100%
42	3.40	4.11	4.54	4.78	5.02	6.98	7.75	42	3.63	4.40	4.86	5.02	5.17	7.05	7.75	42	3.19	3.71	4.04	4.26	4.46	5.66	6.05	42	76%	76%	76%	76%	76%	100%	100%
43	3.50	4.23	4.68	4.92	5.17	7.19	7.98	43	3.74	4.53	5.00	5.17	5.32	7.26	7.98	43	3.25	3.81	4.16	4.39	4.60	5.83	6.23	43	76%	76%	76%	76%	76%	100%	100%
44	3.60	4.36	4.81	5.07	5.32	7.40	8.21	44	3.85	4.66	5.15	5.32	5.48	7.47	8.21	44	3.30	3.91	4.28	4.52	4.74	6.01	6.42	44	76%	76%	76%	76%	76%	100%	100%
45	3.70	4.49	4.96	5.22	5.48	7.62	8.45	45	3.96	4.80	5.30	5.48	5.64	7.69	8.45	45	3.36	4.01	4.40	4.66	4.89	6.20	6.62	45	76%	76%	76%	76%	76%	100%	100%
46	3.83	4.63	5.12	5.39	5.66	7.87	8.73	46	4.09	4.96	5.48	5.66	5.83	7.95	8.73	46	3.49	4.16	4.57	4.85	5.08	6.44	6.88	46	76%	76%	76%	76%	76%	100%	100%
47	3.95	4.79	5.29	5.57	5.85	8.13	9.02	47	4.23	5.12	5.66	5.85	6.02	8.21	9.02	47	3.63	4.31	4.75	5.04	5.28	6.70	7.16	47	76%	76%	76%	76%	76%	100%	100%
48	4.08	4.95	5.46	5.75	6.04	8.40	9.32	48	4.37	5.29	5.85	6.04	6.22	8.48	9.32	48	3.77	4.47	4.93	5.24	5.49	6.96	7.44	48	76%	76%	76%	76%	76%	100%	100%
49	4.22	5.11	5.64	5.94	6.24	8.67	9.62	49	4.51	5.47	6.04	6.24	6.42	8.76	9.62	49	3.92	4.64	5.12	5.45	5.71	7.24	7.73	49	76%	76%	76%	76%	76%	100%	100%
50	4.36	5.28	5.83	6.14	6.44	8.96	9.94	50	4.66	5.65	6.24	6.44	6.64	9.05	9.94	50	4.08	4.8	5.32	5.66	5.93	7.53	8.04	50	76%	76%	76%	76%	76%	100%	100%
51	4.51	5.46	6.03	6.35	6.67	9.27	10.28	51	4.82	5.84	6.45	6.67	6.87	9.36	10.28	51	4.25	5.04	5.58	5.94	6.22	7.89	8.43	51	76%	76%	76%	76%	76%	100%	100%
52	4.66	5.65	6.24	6.57	6.90	9.59	10.64	52	4.99	6.04	6.68	6.90	7.10	9.68	10.64	52	4.43	5.27	5.84	6.23	6.53	8.28	8.84	52	76%	76%	76%	76%	76%	100%	100%
53	4.82	5.84	6.45	6.79	7.13	9.92	11.01	53	5.16	6.25	6.91	7.13	7.35	10.02	11.01	53	4.62	5.51	6.12	6.53	6.85	8.68	9.28	53	76%	76%	76%	76%	76%	100%	100%
54	4.99	6.04	6.68	7.03	7.38	10.26	11.38	54	5.34	6.47	7.14	7.38	7.60	10.36	11.38	54	4.82	5.77	6.42	6.85	7.18	9.11	9.73	54	76%	76%	76%	76%	76%	100%	100%
55	5.16	6.25	6.91	7.27	7.63	10.61	11.78	55	5.52	6.69	7.39	7.63	7.86	10.72	11.78	55	5.03	6.03	6.72	7.18	7.53	9.55	10.20	55	76%	76%	76%	76%	76%	100%	100%
56	5.34	6.47	7.15	7.52	7.90	10.99	12.19	56	5.72	6.92	7.65	7.90	8.14	11.10	12.19	56	5.39	6.47	7.22	7.72	8.09	10.26	10.96	56	76%	76%	76%	76%	76%	100%	100%
57	5.53	6.70	7.40	7.79	8.18	11.37	12.62	57	5.92	7.17	7.92	8.18	8.42	11.49	12.62	57	5.77	6.93	7.75	8.18	8.42	11.02	11.77	57	76%	76%	76%	76%	74%	100%	100%
58	5.72	6.93	7.66	8.06	8.47	11.77	13.06	58	6.12	7.42	8.20	8.47	8.72	11.89	13.06	58	6.12	7.42	8.20	8.47	8.72	11.84	12.65	58	74%	76%	74%	67%	64%	100%	100%
59	5.92	7.18	7.93	8.34	8.76	12.18	13.52	59	6.34	7.68	8.48	8.76	9.03	12.31	13.52	59	6.34	7.68	8.48	8.76	9.03	12.31	13.52	59	69%	70%	67%	61%	58%	94%	99%
60	6.13	7.43	8.21	8.64	9.07	12.61	13.99	60	6.56	7.95	8.78	9.07	9.34	12.74	13.99	60	6.56	7.95	8.78	9.07	9.34	12.74	13.99	60	63%	64%	61%	55%	53%	86%	92%
61	6.39	7.74	8.55	9.00	9.45	13.14	14.58	61	6.84	8.28	9.15	9.45	9.73	13.27	14.58	61	6.84	8.28	9.15	9.45	9.73	13.27	14.58	61	62%	62%	59%	53%	51%	84%	89%
62	6.66	8.06	8.91	9.38	9.84	13.69	15.19	62	7.12	8.63	9.53	9.84	10.14	13.83	15.19	62	7.12	8.63	9.53	9.84	10.14	13.83	15.19	62	60%	60%	57%	51%	48%	81%	86%
63	6.94	8.40	9.28	9.77	10.26	14.26	15.82	63	7.42	8.99	9.93	10.26	10.56	14.40	15.82	63	7.42	8.99	9.93	10.26	10.56	14.40	15.82	63	59%	58%	55%	49%	46%	79%	84%
64	7.23	8.75	9.67	10.18	10.69	14.86	16.49	64	7.73	9.36	10.34	10.69	11.01	15.01	16.49	64	7.73	9.36	10.34	10.69	11.01	15.01	16.38	64	58%	56%	53%	47%	44%	76%	80%
65	7.53	9.12	10.07	10.60	11.13	15.48	17.18	65	8.05	9.76	10.78	11.13	11.47	15.63	17.18	65	8.05	9.76	10.78	11.13	11.47	15.63	16.83	65	56%	55%	51%	45%	42%	74%	75%
66	7.87	9.53	10.53	11.08	11.64	16.18	17.96	66	8.42	10.20	11.27	11.64	11.99	16.35	17.96	66	8.42	10.20	11.27	11.64	11.99	16.35	17.50	66	54%	52%	48%	41%	39%	70%	70%
67	8.23	9.97	11.01	11.59	12.17	16.92	18.77	67	8.80	10.66	11.78	12.17	12.53	17.09	18.77	67	8.80	10.66	11.78	12.17	12.53	17.03	18.19	67	52%	49%	44%	38%	36%	65%	65%
68	8.60	10.42	11.51	12.11	12.72	17.69	19.63	68	9.20	11.15	12.31	12.72	13.10	17.86	19.63	68	9.20	11.15	12.31	12.72	13.10	17.68	18.89	68	50%	46%	41%	35%	32%	60%	60%
69	8.99	10.89	12.03	12.67	13.30	18.49	20.52	69	9.62	11.65	12.87	13.30	13.70	18.68	20.52	69	9.62	11.65	12.87	13.30	13.70	18.34	19.59	69	47%	43%	38%	32%	29%	55%	55%
70	9.40	11.39	12.58	13.24	13.90	19.33	21.45	70	10.06	12.18	13.46	13.90	14.32	19.53	21.45	70	10.06	12.18	13.46	13.90	14.32	19.00	20.30	70	45%	41%	35%	28%	26%	50%	50%
71	10.16	12.31	13.60	14.31	15.03	20.89	23.18	71	10.87	13.17	14.55	1																			

Appendix B
John Hancock Life Insurance Company
P-FACE (2002-2)

Rates per \$5 of Monthly Benefit - 90 Day Elimination Period
75% HHC benefit

Issue Age	Future Purchase Option Benefit Period							ABI Option: (5% Compound Inflation) Benefit Period						
	2	3	4	5	6	10	Life	2	3	4	5	6	10	Life
18-29	0.38	0.46	0.51	0.54	0.56	0.78	0.87	2.27	2.50	2.66	2.77	2.91	3.69	3.94
30	0.38	0.46	0.51	0.54	0.56	0.78	0.87	2.27	2.50	2.66	2.77	2.91	3.69	3.94
31	0.40	0.48	0.53	0.56	0.58	0.81	0.90	2.34	2.58	2.76	2.88	3.02	3.82	4.09
32	0.41	0.50	0.55	0.58	0.61	0.84	0.94	2.42	2.67	2.86	2.99	3.13	3.97	4.24
33	0.43	0.51	0.57	0.60	0.63	0.87	0.97	2.49	2.77	2.97	3.10	3.25	4.12	4.40
34	0.44	0.53	0.59	0.62	0.65	0.91	1.01	2.57	2.87	3.07	3.21	3.37	4.27	4.56
35	0.46	0.55	0.61	0.64	0.68	0.94	1.04	2.65	2.97	3.19	3.33	3.49	4.43	4.74
36	0.47	0.57	0.63	0.67	0.70	0.97	1.08	2.73	3.07	3.30	3.46	3.63	4.60	4.91
37	0.49	0.60	0.66	0.69	0.73	1.01	1.12	2.82	3.18	3.43	3.59	3.76	4.77	5.10
38	0.51	0.62	0.68	0.72	0.75	1.05	1.16	2.90	3.29	3.55	3.72	3.90	4.95	5.29
39	0.53	0.64	0.71	0.74	0.78	1.09	1.21	2.99	3.41	3.68	3.86	4.05	5.14	5.49
40	0.55	0.66	0.73	0.77	0.81	1.13	1.25	3.09	3.53	3.82	4.01	4.20	5.33	5.69
41	0.58	0.70	0.78	0.82	0.86	1.19	1.32	3.14	3.62	3.93	4.13	4.33	5.49	5.87
42	0.61	0.74	0.82	0.87	0.91	1.26	1.40	3.19	3.71	4.04	4.26	4.46	5.66	6.05
43	0.65	0.79	0.87	0.92	0.96	1.34	1.49	3.25	3.81	4.16	4.39	4.60	5.83	6.23
44	0.69	0.84	0.92	0.97	1.02	1.42	1.57	3.30	3.91	4.28	4.52	4.74	6.01	6.42
45	0.73	0.88	0.98	1.03	1.08	1.50	1.67	3.36	4.01	4.40	4.66	4.89	6.20	6.62
46	0.78	0.94	1.04	1.10	1.15	1.60	1.77	3.49	4.16	4.57	4.85	5.08	6.44	6.88
47	0.83	1.00	1.11	1.17	1.22	1.70	1.89	3.63	4.31	4.75	5.04	5.28	6.70	7.16
48	0.88	1.07	1.18	1.24	1.30	1.81	2.01	3.77	4.47	4.93	5.24	5.49	6.96	7.44
49	0.94	1.14	1.26	1.32	1.39	1.93	2.14	3.92	4.64	5.12	5.45	5.71	7.24	7.73
50	1.00	1.21	1.34	1.41	1.48	2.05	2.28	4.08	4.81	5.32	5.66	5.93	7.53	8.04
51	1.07	1.29	1.43	1.50	1.58	2.20	2.44	4.25	5.04	5.58	5.94	6.22	7.89	8.43
52	1.14	1.38	1.53	1.61	1.69	2.35	2.61	4.43	5.27	5.84	6.23	6.53	8.28	8.84
53	1.22	1.48	1.64	1.72	1.81	2.54	2.79	4.62	5.51	6.12	6.53	6.85	8.68	9.28
54	1.31	1.58	1.75	1.84	1.93	2.69	2.98	4.82	5.77	6.42	6.85	7.18	9.11	9.73
55	1.40	1.69	1.87	1.97	2.07	2.88	3.19	5.03	6.03	6.72	7.18	7.53	9.55	10.20
56	1.50	1.82	2.01	2.12	2.22	3.09	3.43	5.39	6.47	7.22	7.72	8.09	10.26	10.96
57	1.62	1.96	2.16	2.28	2.39	3.32	3.69	5.77	6.93	7.75	8.18	8.42	11.02	11.77
58	1.74	2.10	2.32	2.45	2.57	3.57	3.96	6.12	7.42	8.20	8.47	8.72	11.84	12.65
59	1.87	2.26	2.50	2.63	2.76	3.84	4.26	6.34	7.68	8.48	8.76	9.03	12.31	13.52
60	2.01	2.43	2.68	2.82	2.97	4.12	4.58	6.56	7.95	8.78	9.07	9.34	12.74	13.99
61	2.18	2.64	2.92	3.07	3.22	4.48	4.98	6.84	8.28	9.15	9.45	9.73	13.27	14.58
62	2.37	2.87	3.17	3.34	3.51	4.88	5.41	7.12	8.63	9.53	9.84	10.14	13.83	15.19
63	2.58	3.12	3.45	3.63	3.81	5.30	5.88	7.42	8.99	9.93	10.26	10.56	14.40	15.82
64	2.80	3.39	3.75	3.95	4.14	5.76	6.39	7.73	9.36	10.34	10.69	11.01	15.01	16.38
65	3.05	3.69	4.08	4.29	4.51	6.27	6.95	8.05	9.76	10.78	11.13	11.47	15.63	16.83
66	3.32	4.02	4.44	4.68	4.91	6.83	7.58	8.42	10.20	11.27	11.64	11.99	16.35	17.50
67	3.62	4.38	4.84	5.10	5.35	7.44	8.26	8.80	10.66	11.78	12.17	12.53	17.03	18.19
68	3.94	4.78	5.28	5.56	5.83	8.11	9.00	9.20	11.15	12.31	12.72	13.10	17.68	18.89
69	4.30	5.21	5.75	6.05	6.36	8.84	9.81	9.62	11.65	12.87	13.30	13.70	18.34	19.59
70	4.69	5.68	6.27	6.60	6.93	9.63	10.69	10.06	12.18	13.46	13.90	14.32	19.00	20.30
71	5.26	6.37	7.04	7.41	7.78	10.82	12.00	10.81	13.17	14.55	15.03	15.48	19.90	21.26
72	5.90	7.15	7.90	8.32	8.73	11.99	12.81	11.24	14.23	15.72	16.24	16.73	20.81	22.24
73	6.63	8.03	8.87	9.34	9.80	12.76	13.63	11.66	14.87	16.99	17.55	18.08	21.74	23.23
74	7.22	9.01	9.96	10.48	11.01	13.55	14.48	12.09	15.51	17.83	18.97	19.54	22.68	24.23
75	7.61	9.83	11.18	11.77	12.35	14.38	15.36	12.51	16.15	18.58	20.19	21.12	23.62	25.24
76	8.01	10.41	11.97	13.01	13.64	15.23	16.27	12.93	16.80	19.32	21.00	22.01	24.57	26.25
77	8.42	11.01	12.66	13.76	14.42	16.10	17.20	13.33	17.44	20.05	21.80	22.84	25.50	27.25
78	8.82	11.62	13.36	14.52	15.22	16.99	18.15	13.73	18.07	20.78	22.59	23.67	26.43	28.23
79	9.23	12.23	14.07	15.29	16.02	17.89	19.11	14.10	18.69	21.49	23.36	24.48	27.33	29.20
80	9.64	12.85	14.78	16.06	16.84	18.80	20.08	14.46	19.28	22.17	24.10	25.25	28.19	30.12
81	10.60	14.14	16.26	17.67	18.52	20.68	22.09	15.90	21.21	24.39	26.51	27.78	31.01	33.13
82	11.57	15.42	17.74	19.28	20.20	22.55	24.10	17.35	23.13	26.60	28.92	30.30	33.83	36.15
83	12.82	17.09	19.66	21.37	22.39	25.00	26.71	19.23	25.64	29.48	32.05	33.59	37.50	40.06
84	14.07	18.76	21.58	23.45	24.58	27.44	29.32	21.11	28.15	32.37	35.18	36.87	41.16	43.98

Appendix C
John Hancock Life Insurance Company
P-FACE (2002-2)

Rates to be used with Inflation Decrease Option Only

Rates per \$5 of Monthly Benefit - 90 Day Elimination Period
75% HHC benefit

Issue Age	ABI Option: (3.2% Compound Inflation) Benefit Period				
	2	3	4	5	6
18-29	1.29	1.42	1.51	1.58	1.65
30	1.29	1.42	1.51	1.58	1.65
31	1.33	1.47	1.57	1.63	1.71
32	1.37	1.52	1.63	1.70	1.78
33	1.42	1.57	1.68	1.76	1.84
34	1.46	1.63	1.75	1.83	1.91
35	1.51	1.69	1.81	1.89	1.98
36	1.55	1.74	1.88	1.97	2.06
37	1.60	1.81	1.95	2.04	2.14
38	1.65	1.87	2.02	2.12	2.22
39	1.70	1.94	2.09	2.20	2.30
40	1.75	2.00	2.17	2.28	2.39
41	1.78	2.06	2.23	2.35	2.46
42	1.81	2.11	2.30	2.42	2.54
43	1.84	2.16	2.36	2.49	2.61
44	1.88	2.22	2.43	2.57	2.69
45	1.91	2.28	2.50	2.65	2.78
46	1.98	2.36	2.60	2.75	2.89
47	2.06	2.45	2.70	2.86	3.00
48	2.14	2.54	2.80	2.98	3.12
49	2.23	2.64	2.91	3.09	3.24
50	2.32	2.73	3.02	3.22	3.37
51	2.42	2.86	3.17	3.37	3.54
52	2.52	2.99	3.32	3.54	3.71
53	2.63	3.13	3.48	3.71	3.89
54	2.74	3.28	3.65	3.89	4.08
55	2.86	3.43	3.82	4.08	4.28
56	3.00	3.67	4.10	4.38	4.59
57	3.28	3.94	4.40	4.71	4.94
58	3.51	4.22	4.72	5.06	5.30
59	3.76	4.52	5.07	5.43	5.70
60	4.03	4.85	5.44	5.84	6.12
61	4.23	5.11	5.74	6.17	6.47
62	4.45	5.38	6.07	6.52	6.83
63	4.67	5.68	6.40	6.89	7.22
64	4.91	5.98	6.76	7.28	7.63
65	5.15	6.31	7.14	7.69	8.06
66	5.47	6.72	7.63	8.24	8.63
67	5.80	7.16	8.16	8.82	9.24
68	6.16	7.63	8.72	9.44	9.90
69	6.53	8.13	9.32	10.11	10.60
70	6.93	8.66	9.96	10.83	11.35
71	7.46	9.38	10.79	11.73	12.29
72	8.03	10.16	11.69	12.71	13.32
73	8.64	11.01	12.66	13.76	14.42
74	9.30	11.93	13.72	14.91	15.63
75	10.01	12.92	14.86	16.15	16.93
76	10.77	14.00	16.10	17.50	18.34
77	11.60	15.16	17.44	18.96	19.87
78	12.48	16.43	18.89	20.53	21.52
79	13.43	17.80	20.46	22.24	23.31
80	14.46	19.28	22.17	24.10	25.25
81	15.90	21.21	24.39	26.51	27.78
82	17.35	23.13	26.60	28.92	30.30
83	19.23	25.64	29.48	32.05	33.59
84	21.11	28.15	32.37	35.18	36.87

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Appendix C
John Hancock Life Insurance Company
P-FACE (2002-2)

Rates to be used with Inflation Decrease Option Only

Rates per \$5 of Monthly Benefit - 90 Day Elimination Period
75% HHC benefit

Issue Age	ABI Option (2.3% Compound Inflation)	
	10	Life
18-29	1.84	1.97
30	1.84	1.97
31	1.91	2.04
32	1.98	2.12
33	2.06	2.20
34	2.14	2.28
35	2.22	2.37
36	2.30	2.46
37	2.39	2.55
38	2.48	2.64
39	2.57	2.74
40	2.66	2.85
41	2.75	2.93
42	2.83	3.02
43	2.92	3.12
44	3.01	3.21
45	3.10	3.31
46	3.22	3.44
47	3.35	3.58
48	3.48	3.72
49	3.62	3.87
50	3.76	4.02
51	3.95	4.22
52	4.14	4.42
53	4.34	4.64
54	4.55	4.86
55	4.77	5.10
56	5.13	5.48
57	5.51	5.89
58	5.92	6.32
59	6.36	6.79
60	6.83	7.30
61	7.22	7.71
62	7.63	8.15
63	8.06	8.61
64	8.52	9.10
65	9.00	9.62
66	9.64	10.30
67	10.32	11.02
68	11.05	11.80
69	11.83	12.64
70	12.67	13.53
71	13.72	14.66
72	14.87	15.88
73	16.10	17.21
74	17.45	18.64
75	18.90	20.19
76	20.47	21.87
77	22.18	23.69
78	24.02	25.67
79	26.03	27.81
80	28.19	30.12
81	31.01	33.13
82	33.83	36.15
83	37.50	40.06
84	41.16	43.98

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