



**FILED**

MAY 03 2022

INSURANCE REGULATION  
Docketed by: 1072

OFFICE OF INSURANCE REGULATION

DAVID ALTMAIER  
COMMISSIONER

IN THE MATTER OF:

CASE NO.: 291817-22-CO

JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)  
\_\_\_\_\_ /

CONSENT ORDER

THIS CAUSE came on for consideration as a result of a rate filing submitted to the FLORIDA OFFICE OF INSURANCE REGULATION ("OFFICE") by JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.) ("JOHN HANCOCK (USA)" or "company"). Following a complete review of the entire record, and upon consideration thereof, and being otherwise fully advised in the premises, the OFFICE hereby finds as follows:

1. The OFFICE has jurisdiction over the subject matter and the parties herein.
2. JOHN HANCOCK (USA) is a foreign insurer domiciled in Michigan, authorized to transact life and health insurance business in Florida, and subject to regulation by the OFFICE pursuant to the Florida Insurance Code and Florida Administrative Code.
3. JOHN HANCOCK (USA) has submitted a filing for a rate increase on certain long-term care policy forms underwritten by the company.
4. Based upon the OFFICE's review of JOHN HANCOCK (USA)'s proposed long-term care rate schedules as filed in Florida file log number FLR 21-019718, the OFFICE has determined that the company's proposed premium rates have not been adequately demonstrated to be reasonable in relation to the benefits provided as required by Section 627.410, Florida Statutes,

and Rule Chapter 69O-149, Florida Administrative Code. However, the OFFICE has determined that some rate increase is necessary in order for JOHN HANCOCK (USA) to have adequate rates and protect the interests of its policyholders.

5. In order to resolve this issue, and in the aim of bringing consumer clarity to all current JOHN HANCOCK (USA) long-term care policyholders, the OFFICE, subject to the limitations and restrictions stated below, approves rate increases as outlined in paragraphs 6 through 29, below.

6. JOHN HANCOCK (USA) agrees to be subject to the following terms and conditions with respect to the LTC-FL-91, LTC-NB-FL-91, LTC-96 FL 1/97, LTC-96CL FL 3/97, LTC2000 FL 4/00 Inflation forms on its Comprehensive Block:

a. The company or representatives of the company shall not implement any further rate increase on the policies in this paragraph number 6 and at issue in file log number FLR 21-019718 for a period of 10 years;

b. The rate increase shall be implemented over a period of 3 years. The first increment shall be imposed beginning at least 45 days after the date of approval, with the following two increments imposed thereafter on or after the anniversary date of the prior year's increase, but in no event will any policyholder receive more than one rate increase within a twelve-month (consecutive) period;

c. The amount of the rate increase will also take into account the issue age of the policyholder and the type of policy form held by each policyholder. The increases will be

implemented according to the following table:

First Year				Second Year				Third Year			
Inflation Forms: LTC-FL-91, LTC-NB-FL-91, LTC-96 FL 1/97, LTC-96CL FL 3/97, LTC2000 FL 4/00											
Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase
18	26.0%	52	26.0%	18	26.0%	52	26.0%	18	26.0%	52	26.0%
19	26.0%	53	26.0%	19	26.0%	53	26.0%	19	26.0%	53	26.0%
20	26.0%	54	26.0%	20	26.0%	54	26.0%	20	26.0%	54	26.0%
21	26.0%	55	26.0%	21	26.0%	55	26.0%	21	26.0%	55	26.0%
22	26.0%	56	26.0%	22	26.0%	56	26.0%	22	26.0%	56	26.0%
23	26.0%	57	26.0%	23	26.0%	57	26.0%	23	26.0%	57	26.0%
24	26.0%	58	26.0%	24	26.0%	58	26.0%	24	26.0%	58	26.0%
25	26.0%	59	26.0%	25	26.0%	59	26.0%	25	26.0%	59	26.0%
26	26.0%	60	26.0%	26	26.0%	60	26.0%	26	26.0%	60	26.0%
27	26.0%	61	26.0%	27	26.0%	61	26.0%	27	26.0%	61	26.0%
28	26.0%	62	26.0%	28	26.0%	62	26.0%	28	26.0%	62	26.0%
29	26.0%	63	26.0%	29	26.0%	63	26.0%	29	26.0%	63	26.0%
30	26.0%	64	26.0%	30	26.0%	64	26.0%	30	26.0%	64	26.0%
31	26.0%	65	26.0%	31	26.0%	65	26.0%	31	26.0%	65	26.0%
32	26.0%	66	26.0%	32	26.0%	66	26.0%	32	26.0%	66	26.0%
33	26.0%	67	26.0%	33	26.0%	67	26.0%	33	26.0%	67	26.0%
34	26.0%	68	26.0%	34	26.0%	68	26.0%	34	26.0%	68	26.0%
35	26.0%	69	26.0%	35	26.0%	69	26.0%	35	26.0%	69	26.0%
36	26.0%	70	26.0%	36	26.0%	70	26.0%	36	26.0%	70	26.0%
37	26.0%	71	23.9%	37	26.0%	71	23.9%	37	26.0%	71	23.9%
38	26.0%	72	21.6%	38	26.0%	72	21.6%	38	26.0%	72	21.6%
39	26.0%	73	19.3%	39	26.0%	73	19.3%	39	26.0%	73	19.3%
40	26.0%	74	17.0%	40	26.0%	74	17.0%	40	26.0%	74	17.0%
41	26.0%	75	14.5%	41	26.0%	75	14.5%	41	26.0%	75	14.5%
42	26.0%	76	11.9%	42	26.0%	76	11.9%	42	26.0%	76	11.9%
43	26.0%	77	9.1%	43	26.0%	77	9.1%	43	26.0%	77	9.1%
44	26.0%	78	6.3%	44	26.0%	78	6.3%	44	26.0%	78	6.3%
45	26.0%	79	3.2%	45	26.0%	79	3.2%	45	26.0%	79	3.2%
46	26.0%	80	0.0%	46	26.0%	80	0.0%	46	26.0%	80	0.0%
47	26.0%	81	0.0%	47	26.0%	81	0.0%	47	26.0%	81	0.0%
48	26.0%	82	0.0%	48	26.0%	82	0.0%	48	26.0%	82	0.0%
49	26.0%	83	0.0%	49	26.0%	83	0.0%	49	26.0%	83	0.0%
50	26.0%	84	0.0%	50	26.0%	84	0.0%	50	26.0%	84	0.0%
51	26.0%	85	0.0%	51	26.0%	85	0.0%	51	26.0%	85	0.0%

7. JOHN HANCOCK (USA) further agrees to provide the following options to policyholders on the LTC-FL-91, LTC-NB-FL-91, LTC-96 FL 1/97, LTC-96CL FL 3/97, LTC2000 FL 4/00 Inflation forms on its Comprehensive Block who would like to lower premium costs:

- a. Accepting a reduction in the daily benefit provided by the policy, if not already at a minimum;
- b. Accepting a reduction in the benefit period provided by the policy, if not already at a minimum;
- c. Accepting an increased elimination period under the policy, if not already at a maximum. This option would increase the policyholder's initial out of pocket cost before the policy begins to provide benefits;
- d. Accepting a reduction or removal of the inflation factor (compound or simple) provided under the policy. This option would freeze the policyholder's daily benefit amount at the currently inflated level, and alter or remove future inflation protection;
- e. Accepting a paid-up policy with maximum benefits equal to the premium paid less any claims paid. This option would exempt the policyholder from making any future premium payments. Any optional riders will terminate, and no future inflation adjustments will be made. All other policy provisions, other than the maximum benefit, would remain unchanged.

8. JOHN HANCOCK (USA) agrees to be subject to the following terms and conditions with respect to the LTC-FL-91, LTC-NB-FL-91, LTC-96 FL 1/97, LTC-96CL FL 3/97, LTC2000 FL 4/00 Non-Inflation forms on its Comprehensive Block:

- a. The company or representatives of the company shall not implement any further rate increase on the policies in this paragraph number 8 at issue in file log number FLR 21-019718 for a period of 10 years;

b. The rate increase shall be implemented over a period of 3 years. The first increment shall be imposed beginning at least 45 days after the date of approval, with the following two increments imposed thereafter on or after the anniversary date of the prior year's increase, but in no event will any policyholder receive more than one rate increase within a twelve-month (consecutive) period;

c. The amount of the rate increase will also take into account the issue age of the policyholder and the type of policy form held by each policyholder. The increases will be implemented according to the following table:

First Year				Second Year				Third Year			
Non- Inflation Forms: LTC-FL-91, LTC-NB-FL-91, LTC-96 FL 1/97, LTC-96CL FL 3/97, LTC2000 FL 4/00											
Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase
18	23.9%	52	23.9%	18	23.9%	52	23.9%	18	23.9%	52	23.9%
19	23.9%	53	23.9%	19	23.9%	53	23.9%	19	23.9%	53	23.9%
20	23.9%	54	23.9%	20	23.9%	54	23.9%	20	23.9%	54	23.9%
21	23.9%	55	23.9%	21	23.9%	55	23.9%	21	23.9%	55	23.9%
22	23.9%	56	23.9%	22	23.9%	56	23.9%	22	23.9%	56	23.9%
23	23.9%	57	23.9%	23	23.9%	57	23.9%	23	23.9%	57	23.9%
24	23.9%	58	23.9%	24	23.9%	58	23.9%	24	23.9%	58	23.9%
25	23.9%	59	23.9%	25	23.9%	59	23.9%	25	23.9%	59	23.9%
26	23.9%	60	23.9%	26	23.9%	60	23.9%	26	23.9%	60	23.9%
27	23.9%	61	23.9%	27	23.9%	61	23.9%	27	23.9%	61	23.9%
28	23.9%	62	23.9%	28	23.9%	62	23.9%	28	23.9%	62	23.9%
29	23.9%	63	23.9%	29	23.9%	63	23.9%	29	23.9%	63	23.9%
30	23.9%	64	23.9%	30	23.9%	64	23.9%	30	23.9%	64	23.9%
31	23.9%	65	23.9%	31	23.9%	65	23.9%	31	23.9%	65	23.9%
32	23.9%	66	23.9%	32	23.9%	66	23.9%	32	23.9%	66	23.9%
33	23.9%	67	23.9%	33	23.9%	67	23.9%	33	23.9%	67	23.9%
34	23.9%	68	23.9%	34	23.9%	68	23.9%	34	23.9%	68	23.9%
35	23.9%	69	23.9%	35	23.9%	69	23.9%	35	23.9%	69	23.9%
36	23.9%	70	23.9%	36	23.9%	70	23.9%	36	23.9%	70	23.9%
37	23.9%	71	21.9%	37	23.9%	71	21.9%	37	23.9%	71	21.9%
38	23.9%	72	19.8%	38	23.9%	72	19.8%	38	23.9%	72	19.8%
39	23.9%	73	17.7%	39	23.9%	73	17.7%	39	23.9%	73	17.7%
40	23.9%	74	15.5%	40	23.9%	74	15.5%	40	23.9%	74	15.5%
41	23.9%	75	13.2%	41	23.9%	75	13.2%	41	23.9%	75	13.2%
42	23.9%	76	10.8%	42	23.9%	76	10.8%	42	23.9%	76	10.8%
43	23.9%	77	8.3%	43	23.9%	77	8.3%	43	23.9%	77	8.3%
44	23.9%	78	5.7%	44	23.9%	78	5.7%	44	23.9%	78	5.7%
45	23.9%	79	2.9%	45	23.9%	79	2.9%	45	23.9%	79	2.9%
46	23.9%	80	0.0%	46	23.9%	80	0.0%	46	23.9%	80	0.0%
47	23.9%	81	0.0%	47	23.9%	81	0.0%	47	23.9%	81	0.0%
48	23.9%	82	0.0%	48	23.9%	82	0.0%	48	23.9%	82	0.0%
49	23.9%	83	0.0%	49	23.9%	83	0.0%	49	23.9%	83	0.0%
50	23.9%	84	0.0%	50	23.9%	84	0.0%	50	23.9%	84	0.0%
51	23.9%	85	0.0%	51	23.9%	85	0.0%	51	23.9%	85	0.0%

9. JOHN HANCOCK (USA) further agrees to provide the following options to policyholders on the LTC-FL-91, LTC-NB-FL-91, LTC-96 FL 1/97, LTC-96CL FL 3/97, LTC2000 FL 4/00 Non-Inflation forms on its Comprehensive Block who would like to lower premium costs:

- a. Accepting a reduction in the daily benefit provided by the policy, if not already at a minimum;
- b. Accepting a reduction in the benefit period provided by the policy, if not already at a minimum;
- c. Accepting an increased elimination period under the policy, if not already at a maximum. This option would increase the policyholder's initial out of pocket cost before the policy begins to provide benefits;
- d. Accepting a paid-up policy with maximum benefits equal to the premium paid less any claims paid. This option would exempt the policyholder from making any future premium payments. Any optional riders will terminate, and no future inflation adjustments will be made. All other policy provisions, other than the maximum benefit, would remain unchanged.

10. JOHN HANCOCK (USA) agrees to be subject to the following terms and conditions with respect to the LTC-02 FL, BSC-02 FL Inflation forms on its Comprehensive Block:

- a. The company or representatives of the company shall not implement any further rate increase on the policies in this paragraph number 10 at issue in file log number FLR 21-019718 for a period of 8 years;
- b. The rate increase shall be implemented over a period of 3 years. The first increment shall be imposed beginning at least 45 days after the date of approval, with the following two increments imposed thereafter on or after the anniversary date of the prior year's increase, but in

no event will any policyholder receive more than one rate increase within a twelve-month (consecutive) period;

c. The amount of the rate increase will also take into account the issue age of the policyholder and the type of policy form held by each policyholder. The increases will be implemented according to the following table:



First Year				Second Year				Third Year			
Inflation Forms: LTC-02 FL, BSC-02 FL											
Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase
18	26.0%	52	26.0%	18	26.0%	52	26.0%	18	26.0%	52	26.0%
19	26.0%	53	26.0%	19	26.0%	53	26.0%	19	26.0%	53	26.0%
20	26.0%	54	26.0%	20	26.0%	54	26.0%	20	26.0%	54	26.0%
21	26.0%	55	26.0%	21	26.0%	55	26.0%	21	26.0%	55	26.0%
22	26.0%	56	26.0%	22	26.0%	56	26.0%	22	26.0%	56	26.0%
23	26.0%	57	26.0%	23	26.0%	57	26.0%	23	26.0%	57	26.0%
24	26.0%	58	26.0%	24	26.0%	58	26.0%	24	26.0%	58	26.0%
25	26.0%	59	26.0%	25	26.0%	59	26.0%	25	26.0%	59	26.0%
26	26.0%	60	26.0%	26	26.0%	60	26.0%	26	26.0%	60	26.0%
27	26.0%	61	26.0%	27	26.0%	61	26.0%	27	26.0%	61	26.0%
28	26.0%	62	26.0%	28	26.0%	62	26.0%	28	26.0%	62	26.0%
29	26.0%	63	26.0%	29	26.0%	63	26.0%	29	26.0%	63	26.0%
30	26.0%	64	26.0%	30	26.0%	64	26.0%	30	26.0%	64	26.0%
31	26.0%	65	26.0%	31	26.0%	65	26.0%	31	26.0%	65	26.0%
32	26.0%	66	26.0%	32	26.0%	66	26.0%	32	26.0%	66	26.0%
33	26.0%	67	26.0%	33	26.0%	67	26.0%	33	26.0%	67	26.0%
34	26.0%	68	26.0%	34	26.0%	68	26.0%	34	26.0%	68	26.0%
35	26.0%	69	26.0%	35	26.0%	69	26.0%	35	26.0%	69	26.0%
36	26.0%	70	26.0%	36	26.0%	70	26.0%	36	26.0%	70	26.0%
37	26.0%	71	23.9%	37	26.0%	71	23.9%	37	26.0%	71	23.9%
38	26.0%	72	21.6%	38	26.0%	72	21.6%	38	26.0%	72	21.6%
39	26.0%	73	19.3%	39	26.0%	73	19.3%	39	26.0%	73	19.3%
40	26.0%	74	17.0%	40	26.0%	74	17.0%	40	26.0%	74	17.0%
41	26.0%	75	14.5%	41	26.0%	75	14.5%	41	26.0%	75	14.5%
42	26.0%	76	11.9%	42	26.0%	76	11.9%	42	26.0%	76	11.9%
43	26.0%	77	9.1%	43	26.0%	77	9.1%	43	26.0%	77	9.1%
44	26.0%	78	6.3%	44	26.0%	78	6.3%	44	26.0%	78	6.3%
45	26.0%	79	3.2%	45	26.0%	79	3.2%	45	26.0%	79	3.2%
46	26.0%	80	0.0%	46	26.0%	80	0.0%	46	26.0%	80	0.0%
47	26.0%	81	0.0%	47	26.0%	81	0.0%	47	26.0%	81	0.0%
48	26.0%	82	0.0%	48	26.0%	82	0.0%	48	26.0%	82	0.0%
49	26.0%	83	0.0%	49	26.0%	83	0.0%	49	26.0%	83	0.0%
50	26.0%	84	0.0%	50	26.0%	84	0.0%	50	26.0%	84	0.0%
51	26.0%	85	0.0%	51	26.0%	85	0.0%	51	26.0%	85	0.0%

11. JOHN HANCOCK (USA) further agrees to provide the following options to policyholders on the LTC-02 FL, BSC-02 FL Inflation forms on its Comprehensive Block who would like to lower premium costs:

a. Accepting a reduction in the daily benefit provided by the policy, if not already at a minimum;

b. Accepting a reduction in the benefit period provided by the policy, if not already at a minimum;

c. Accepting an increased elimination period under the policy, if not already at a maximum. This option would increase the policyholder's initial out of pocket cost before the policy begins to provide benefits;

d. Accepting a reduction or removal of the inflation factor (compound or simple) provided under the policy. This option would freeze the policyholder's daily benefit amount at the currently inflated level, and alter or remove future inflation protection;

e. Accepting a paid-up policy with maximum benefits equal to the premium paid less any claims paid. This option would exempt the policyholder from making any future premium payments. Any optional riders will terminate, and no future inflation adjustments will be made. All other policy provisions, other than the maximum benefit, would remain unchanged.

12. JOHN HANCOCK (USA) agrees to be subject to the following terms and conditions with respect to the LTC-02 FL, BSC-02 FL Non-Inflation forms on its Comprehensive Block:

a. The company or representatives of the company shall not implement any further rate increase on the policies in this paragraph number 12 and at issue in file log number FLR 21-019718 for a period of 8 years;

b. The rate increase shall be implemented over a period of 3 years. The first increment shall be imposed beginning at least 45 days after the date of approval, with the

following two increments imposed thereafter on or after the anniversary date of the prior year's increase, but in no event will any policyholder receive more than one rate increase within a twelve-month (consecutive) period;

c. The amount of the rate increase will also take into account the issue age of the policyholder and the type of policy form held by each policyholder. The increases will be implemented according to the following table:

First Year				Second Year				Third Year			
Non- Inflation Forms: LTC-02 FL, BSC-02 FL											
Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase
18	23.9%	52	23.9%	18	23.9%	52	23.9%	18	23.9%	52	23.9%
19	23.9%	53	23.9%	19	23.9%	53	23.9%	19	23.9%	53	23.9%
20	23.9%	54	23.9%	20	23.9%	54	23.9%	20	23.9%	54	23.9%
21	23.9%	55	23.9%	21	23.9%	55	23.9%	21	23.9%	55	23.9%
22	23.9%	56	23.9%	22	23.9%	56	23.9%	22	23.9%	56	23.9%
23	23.9%	57	23.9%	23	23.9%	57	23.9%	23	23.9%	57	23.9%
24	23.9%	58	23.9%	24	23.9%	58	23.9%	24	23.9%	58	23.9%
25	23.9%	59	23.9%	25	23.9%	59	23.9%	25	23.9%	59	23.9%
26	23.9%	60	23.9%	26	23.9%	60	23.9%	26	23.9%	60	23.9%
27	23.9%	61	23.9%	27	23.9%	61	23.9%	27	23.9%	61	23.9%
28	23.9%	62	23.9%	28	23.9%	62	23.9%	28	23.9%	62	23.9%
29	23.9%	63	23.9%	29	23.9%	63	23.9%	29	23.9%	63	23.9%
30	23.9%	64	23.9%	30	23.9%	64	23.9%	30	23.9%	64	23.9%
31	23.9%	65	23.9%	31	23.9%	65	23.9%	31	23.9%	65	23.9%
32	23.9%	66	23.9%	32	23.9%	66	23.9%	32	23.9%	66	23.9%
33	23.9%	67	23.9%	33	23.9%	67	23.9%	33	23.9%	67	23.9%
34	23.9%	68	23.9%	34	23.9%	68	23.9%	34	23.9%	68	23.9%
35	23.9%	69	23.9%	35	23.9%	69	23.9%	35	23.9%	69	23.9%
36	23.9%	70	23.9%	36	23.9%	70	23.9%	36	23.9%	70	23.9%
37	23.9%	71	21.9%	37	23.9%	71	21.9%	37	23.9%	71	21.9%
38	23.9%	72	19.8%	38	23.9%	72	19.8%	38	23.9%	72	19.8%
39	23.9%	73	17.7%	39	23.9%	73	17.7%	39	23.9%	73	17.7%
40	23.9%	74	15.5%	40	23.9%	74	15.5%	40	23.9%	74	15.5%
41	23.9%	75	13.2%	41	23.9%	75	13.2%	41	23.9%	75	13.2%
42	23.9%	76	10.8%	42	23.9%	76	10.8%	42	23.9%	76	10.8%
43	23.9%	77	8.3%	43	23.9%	77	8.3%	43	23.9%	77	8.3%
44	23.9%	78	5.7%	44	23.9%	78	5.7%	44	23.9%	78	5.7%
45	23.9%	79	2.9%	45	23.9%	79	2.9%	45	23.9%	79	2.9%
46	23.9%	80	0.0%	46	23.9%	80	0.0%	46	23.9%	80	0.0%
47	23.9%	81	0.0%	47	23.9%	81	0.0%	47	23.9%	81	0.0%
48	23.9%	82	0.0%	48	23.9%	82	0.0%	48	23.9%	82	0.0%
49	23.9%	83	0.0%	49	23.9%	83	0.0%	49	23.9%	83	0.0%
50	23.9%	84	0.0%	50	23.9%	84	0.0%	50	23.9%	84	0.0%
51	23.9%	85	0.0%	51	23.9%	85	0.0%	51	23.9%	85	0.0%

13. JOHN HANCOCK (USA) further agrees to provide the following options to policyholders on the LTC-02 FL, BSC-02 FL Non-Inflation forms on its Comprehensive Block who would like to lower premium costs:

- a. Accepting a reduction in the daily benefit provided by the policy, if not already at a minimum;

b. Accepting a reduction in the benefit period provided by the policy, if not already at a minimum;

c. Accepting an increased elimination period under the policy, if not already at a maximum. This option would increase the policyholder's initial out of pocket cost before the policy begins to provide benefits;

d. Accepting a paid-up policy with maximum benefits equal to the premium paid less any claims paid. This option would exempt the policyholder from making any future premium payments. Any optional riders will terminate, and no future inflation adjustments will be made. All other policy provisions, other than the maximum benefit, would remain unchanged.

14. JOHN HANCOCK (USA) agrees to be subject to the following terms and conditions with respect to the LTC-02 FL 3/03, BSC-02 FL 3/03 Inflation forms on its Comprehensive Block:

a. The company or representatives of the company shall not implement any further rate increase on the policies in this paragraph number 14 and at issue in file log number FLR 21-019718 for a period of 7 years;

b. The rate increase shall be implemented over a period of 3 years. The first increment shall be imposed beginning at least 45 days after the date of approval, with the following two increments imposed thereafter on or after the anniversary date of the prior year's increase, but in no event will any policyholder receive more than one rate increase within a twelve-month (consecutive) period;

c. The amount of the rate increase will also take into account the issue age of the policyholder and the type of policy form held by each policyholder. The increases will be implemented according to the following table:

First Year				Second Year				Third Year			
Inflation Forms: LTC-02 FL 3/03, BSC-02 FL 3/03											
Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase
18	23.9%	52	23.9%	18	23.9%	52	23.9%	18	23.9%	52	23.9%
19	23.9%	53	23.9%	19	23.9%	53	23.9%	19	23.9%	53	23.9%
20	23.9%	54	23.9%	20	23.9%	54	23.9%	20	23.9%	54	23.9%
21	23.9%	55	23.9%	21	23.9%	55	23.9%	21	23.9%	55	23.9%
22	23.9%	56	23.9%	22	23.9%	56	23.9%	22	23.9%	56	23.9%
23	23.9%	57	23.9%	23	23.9%	57	23.9%	23	23.9%	57	23.9%
24	23.9%	58	23.9%	24	23.9%	58	23.9%	24	23.9%	58	23.9%
25	23.9%	59	23.9%	25	23.9%	59	23.9%	25	23.9%	59	23.9%
26	23.9%	60	23.9%	26	23.9%	60	23.9%	26	23.9%	60	23.9%
27	23.9%	61	23.9%	27	23.9%	61	23.9%	27	23.9%	61	23.9%
28	23.9%	62	23.9%	28	23.9%	62	23.9%	28	23.9%	62	23.9%
29	23.9%	63	23.9%	29	23.9%	63	23.9%	29	23.9%	63	23.9%
30	23.9%	64	23.9%	30	23.9%	64	23.9%	30	23.9%	64	23.9%
31	23.9%	65	23.9%	31	23.9%	65	23.9%	31	23.9%	65	23.9%
32	23.9%	66	23.9%	32	23.9%	66	23.9%	32	23.9%	66	23.9%
33	23.9%	67	23.9%	33	23.9%	67	23.9%	33	23.9%	67	23.9%
34	23.9%	68	23.9%	34	23.9%	68	23.9%	34	23.9%	68	23.9%
35	23.9%	69	23.9%	35	23.9%	69	23.9%	35	23.9%	69	23.9%
36	23.9%	70	23.9%	36	23.9%	70	23.9%	36	23.9%	70	23.9%
37	23.9%	71	21.9%	37	23.9%	71	21.9%	37	23.9%	71	21.9%
38	23.9%	72	19.8%	38	23.9%	72	19.8%	38	23.9%	72	19.8%
39	23.9%	73	17.7%	39	23.9%	73	17.7%	39	23.9%	73	17.7%
40	23.9%	74	15.5%	40	23.9%	74	15.5%	40	23.9%	74	15.5%
41	23.9%	75	13.2%	41	23.9%	75	13.2%	41	23.9%	75	13.2%
42	23.9%	76	10.8%	42	23.9%	76	10.8%	42	23.9%	76	10.8%
43	23.9%	77	8.3%	43	23.9%	77	8.3%	43	23.9%	77	8.3%
44	23.9%	78	5.7%	44	23.9%	78	5.7%	44	23.9%	78	5.7%
45	23.9%	79	2.9%	45	23.9%	79	2.9%	45	23.9%	79	2.9%
46	23.9%	80	0.0%	46	23.9%	80	0.0%	46	23.9%	80	0.0%
47	23.9%	81	0.0%	47	23.9%	81	0.0%	47	23.9%	81	0.0%
48	23.9%	82	0.0%	48	23.9%	82	0.0%	48	23.9%	82	0.0%
49	23.9%	83	0.0%	49	23.9%	83	0.0%	49	23.9%	83	0.0%
50	23.9%	84	0.0%	50	23.9%	84	0.0%	50	23.9%	84	0.0%
51	23.9%	85	0.0%	51	23.9%	85	0.0%	51	23.9%	85	0.0%

15. JOHN HANCOCK (USA) further agrees to provide the following options to policyholders on the LTC-02 FL 3/03, BSC-02 FL 3/03 Inflation forms on its Comprehensive Block who would like to lower premium costs:

- a. Accepting a reduction in the daily benefit provided by the policy, if not already at a minimum;
- b. Accepting a reduction in the benefit period provided by the policy, if not already at a minimum;
- c. Accepting an increased elimination period under the policy, if not already at a maximum. This option would increase the policyholder's initial out of pocket cost before the policy begins to provide benefits;
- d. Accepting a reduction or removal of the inflation factor (compound or simple) provided under the policy. This option would freeze the policyholder's daily benefit amount at the currently inflated level, and alter or remove future inflation protection;
- e. Accepting a paid-up policy with maximum benefits equal to the premium paid less any claims paid. This option would exempt the policyholder from making any future premium payments. Any optional riders will terminate, and no future inflation adjustments will be made. All other policy provisions, other than the maximum benefit, would remain unchanged.

16. JOHN HANCOCK (USA) agrees to be subject to the following terms and conditions with respect to the LTC-02 FL 3/03, BSC-02 FL 3/03 Non-Inflation forms on its Comprehensive Block:

- a. The company or representatives of the company shall not implement any further rate increase on the policies in this paragraph number 16 and at issue in file log number FLR 21-019718 for a period of 7 years;



b. The rate increase shall be implemented over a period of 3 years. The first increment shall be imposed beginning at least 45 days after the date of approval, with the following two increments imposed thereafter on or after the anniversary date of the prior year's increase, but in no event will any policyholder receive more than one rate increase within a twelve-month (consecutive) period;

c. The amount of the rate increase will also take into account the issue age of the policyholder and the type of policy form held by each policyholder. The increases will be implemented according to the following table:

First Year				Second Year				Third Year			
Non- Inflation Forms: LTC-02 FL 3/03, BSC-02 FL 3/03											
Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase
18	21.6%	52	21.6%	18	21.6%	52	21.6%	18	21.6%	52	21.6%
19	21.6%	53	21.6%	19	21.6%	53	21.6%	19	21.6%	53	21.6%
20	21.6%	54	21.6%	20	21.6%	54	21.6%	20	21.6%	54	21.6%
21	21.6%	55	21.6%	21	21.6%	55	21.6%	21	21.6%	55	21.6%
22	21.6%	56	21.6%	22	21.6%	56	21.6%	22	21.6%	56	21.6%
23	21.6%	57	21.6%	23	21.6%	57	21.6%	23	21.6%	57	21.6%
24	21.6%	58	21.6%	24	21.6%	58	21.6%	24	21.6%	58	21.6%
25	21.6%	59	21.6%	25	21.6%	59	21.6%	25	21.6%	59	21.6%
26	21.6%	60	21.6%	26	21.6%	60	21.6%	26	21.6%	60	21.6%
27	21.6%	61	21.6%	27	21.6%	61	21.6%	27	21.6%	61	21.6%
28	21.6%	62	21.6%	28	21.6%	62	21.6%	28	21.6%	62	21.6%
29	21.6%	63	21.6%	29	21.6%	63	21.6%	29	21.6%	63	21.6%
30	21.6%	64	21.6%	30	21.6%	64	21.6%	30	21.6%	64	21.6%
31	21.6%	65	21.6%	31	21.6%	65	21.6%	31	21.6%	65	21.6%
32	21.6%	66	21.6%	32	21.6%	66	21.6%	32	21.6%	66	21.6%
33	21.6%	67	21.6%	33	21.6%	67	21.6%	33	21.6%	67	21.6%
34	21.6%	68	21.6%	34	21.6%	68	21.6%	34	21.6%	68	21.6%
35	21.6%	69	21.6%	35	21.6%	69	21.6%	35	21.6%	69	21.6%
36	21.6%	70	21.6%	36	21.6%	70	21.6%	36	21.6%	70	21.6%
37	21.6%	71	19.8%	37	21.6%	71	19.8%	37	21.6%	71	19.8%
38	21.6%	72	17.9%	38	21.6%	72	17.9%	38	21.6%	72	17.9%
39	21.6%	73	16.0%	39	21.6%	73	16.0%	39	21.6%	73	16.0%
40	21.6%	74	14.0%	40	21.6%	74	14.0%	40	21.6%	74	14.0%
41	21.6%	75	11.9%	41	21.6%	75	11.9%	41	21.6%	75	11.9%
42	21.6%	76	9.7%	42	21.6%	76	9.7%	42	21.6%	76	9.7%
43	21.6%	77	7.4%	43	21.6%	77	7.4%	43	21.6%	77	7.4%
44	21.6%	78	5.1%	44	21.6%	78	5.1%	44	21.6%	78	5.1%
45	21.6%	79	2.6%	45	21.6%	79	2.6%	45	21.6%	79	2.6%
46	21.6%	80	0.0%	46	21.6%	80	0.0%	46	21.6%	80	0.0%
47	21.6%	81	0.0%	47	21.6%	81	0.0%	47	21.6%	81	0.0%
48	21.6%	82	0.0%	48	21.6%	82	0.0%	48	21.6%	82	0.0%
49	21.6%	83	0.0%	49	21.6%	83	0.0%	49	21.6%	83	0.0%
50	21.6%	84	0.0%	50	21.6%	84	0.0%	50	21.6%	84	0.0%
51	23.9%	85	0.0%	51	21.6%	85	0.0%	51	21.6%	85	0.0%

17. JOHN HANCOCK (USA) further agrees to provide the following options to policyholders on the LTC-02 FL 3/03, BSC-02 FL 3/03 Non-Inflation forms on its Comprehensive Block who would like to lower premium costs:

- a. Accepting a reduction in the daily benefit provided by the policy, if not already at a minimum;

b. Accepting a reduction in the benefit period provided by the policy, if not already at a minimum;

c. Accepting an increased elimination period under the policy, if not already at a maximum. This option would increase the policyholder's initial out of pocket cost before the policy begins to provide benefits;

d. Accepting a paid-up policy with maximum benefits equal to the premium paid less any claims paid. This option would exempt the policyholder from making any future premium payments. Any optional riders will terminate, and no future inflation adjustments will be made. All other policy provisions, other than the maximum benefit, would remain unchanged.

18. JOHN HANCOCK (USA) agrees to be subject to the following terms and conditions with respect to the LTC-06 FL Inflation forms on its Comprehensive Block:

a. The company or representatives of the company shall not implement any further rate increase on the policies in this paragraph number 18 and at issue in file log number FLR 21-019718 for a period of 6 years;

b. The rate increase shall be implemented over a period of 3 years. The first increment shall be imposed beginning at least 45 days after the date of approval, with the following two increments imposed thereafter on or after the anniversary date of the prior year's increase, but in no event will any policyholder receive more than one rate increase within a twelve-month (consecutive) period;

c. The amount of the rate increase will also take into account the issue age of the policyholder and the type of policy form held by each policyholder. The increases will be implemented according to the following table:

First Year				Second Year				Third Year			
Inflation Forms: LTC-06 FL											
Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase
18	17.0%	52	17.0%	18	17.0%	52	17.0%	18	17.0%	52	17.0%
19	17.0%	53	17.0%	19	17.0%	53	17.0%	19	17.0%	53	17.0%
20	17.0%	54	17.0%	20	17.0%	54	17.0%	20	17.0%	54	17.0%
21	17.0%	55	17.0%	21	17.0%	55	17.0%	21	17.0%	55	17.0%
22	17.0%	56	17.0%	22	17.0%	56	17.0%	22	17.0%	56	17.0%
23	17.0%	57	17.0%	23	17.0%	57	17.0%	23	17.0%	57	17.0%
24	17.0%	58	17.0%	24	17.0%	58	17.0%	24	17.0%	58	17.0%
25	17.0%	59	17.0%	25	17.0%	59	17.0%	25	17.0%	59	17.0%
26	17.0%	60	17.0%	26	17.0%	60	17.0%	26	17.0%	60	17.0%
27	17.0%	61	17.0%	27	17.0%	61	17.0%	27	17.0%	61	17.0%
28	17.0%	62	17.0%	28	17.0%	62	17.0%	28	17.0%	62	17.0%
29	17.0%	63	17.0%	29	17.0%	63	17.0%	29	17.0%	63	17.0%
30	17.0%	64	17.0%	30	17.0%	64	17.0%	30	17.0%	64	17.0%
31	17.0%	65	17.0%	31	17.0%	65	17.0%	31	17.0%	65	17.0%
32	17.0%	66	17.0%	32	17.0%	66	17.0%	32	17.0%	66	17.0%
33	17.0%	67	17.0%	33	17.0%	67	17.0%	33	17.0%	67	17.0%
34	17.0%	68	17.0%	34	17.0%	68	17.0%	34	17.0%	68	17.0%
35	17.0%	69	17.0%	35	17.0%	69	17.0%	35	17.0%	69	17.0%
36	17.0%	70	17.0%	36	17.0%	70	17.0%	36	17.0%	70	17.0%
37	17.0%	71	15.5%	37	17.0%	71	15.5%	37	17.0%	71	15.5%
38	17.0%	72	14.0%	38	17.0%	72	14.0%	38	17.0%	72	14.0%
39	17.0%	73	12.4%	39	17.0%	73	12.4%	39	17.0%	73	12.4%
40	17.0%	74	10.8%	40	17.0%	74	10.8%	40	17.0%	74	10.8%
41	17.0%	75	9.1%	41	17.0%	75	9.1%	41	17.0%	75	9.1%
42	17.0%	76	7.4%	42	17.0%	76	7.4%	42	17.0%	76	7.4%
43	17.0%	77	5.7%	43	17.0%	77	5.7%	43	17.0%	77	5.7%
44	17.0%	78	3.8%	44	17.0%	78	3.8%	44	17.0%	78	3.8%
45	17.0%	79	2.0%	45	17.0%	79	2.0%	45	17.0%	79	2.0%
46	17.0%	80	0.0%	46	17.0%	80	0.0%	46	17.0%	80	0.0%
47	17.0%	81	0.0%	47	17.0%	81	0.0%	47	17.0%	81	0.0%
48	17.0%	82	0.0%	48	17.0%	82	0.0%	48	17.0%	82	0.0%
49	17.0%	83	0.0%	49	17.0%	83	0.0%	49	17.0%	83	0.0%
50	17.0%	84	0.0%	50	17.0%	84	0.0%	50	17.0%	84	0.0%
51	17.0%	85	0.0%	51	17.0%	85	0.0%	51	17.0%	85	0.0%

19. JOHN HANCOCK (USA) further agrees to provide the following options to policyholders on the LTC-06 FL Inflation forms on its Comprehensive Block who would like to lower premium costs:

- a. Accepting a reduction in the daily benefit provided by the policy, if not already at a minimum;
- b. Accepting a reduction in the benefit period provided by the policy, if not already at a minimum;
- c. Accepting an increased elimination period under the policy, if not already at a maximum. This option would increase the policyholder's initial out of pocket cost before the policy begins to provide benefits;
- d. Accepting a reduction or removal of the inflation factor (compound or simple) provided under the policy. This option would freeze the policyholder's daily benefit amount at the currently inflated level, and alter or remove future inflation protection;
- e. Accepting a paid-up policy with maximum benefits equal to the premium paid less any claims paid. This option would exempt the policyholder from making any future premium payments. Any optional riders will terminate, and no future inflation adjustments will be made. All other policy provisions, other than the maximum benefit, would remain unchanged.

20. JOHN HANCOCK (USA) agrees to be subject to the following terms and conditions with respect to the LTC-06 FL Non-Inflation forms on its Comprehensive Block:

a. The company or representatives of the company shall not implement any further rate increase on the policies in this paragraph number 20 and at issue in file log number FLR 21-019718 for a period of 6 years;

b. The rate increase shall be implemented over a period of 3 years. The first increment shall be imposed beginning at least 45 days after the date of approval, with the following two increments imposed thereafter on or after the anniversary date of the prior year's increase, but in no event will any policyholder receive more than one rate increase within a twelve-month (consecutive) period;

c. The amount of the rate increase will also take into account the issue age of the policyholder and the type of policy form held by each policyholder. The increases will be implemented according to the following table:

First Year				Second Year				Third Year			
Non- Inflation Forms: LTC-06 FL											
Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase
18	14.5%	52	14.5%	18	14.5%	52	14.5%	18	14.5%	52	14.5%
19	14.5%	53	14.5%	19	14.5%	53	14.5%	19	14.5%	53	14.5%
20	14.5%	54	14.5%	20	14.5%	54	14.5%	20	14.5%	54	14.5%
21	14.5%	55	14.5%	21	14.5%	55	14.5%	21	14.5%	55	14.5%
22	14.5%	56	14.5%	22	14.5%	56	14.5%	22	14.5%	56	14.5%
23	14.5%	57	14.5%	23	14.5%	57	14.5%	23	14.5%	57	14.5%
24	14.5%	58	14.5%	24	14.5%	58	14.5%	24	14.5%	58	14.5%
25	14.5%	59	14.5%	25	14.5%	59	14.5%	25	14.5%	59	14.5%
26	14.5%	60	14.5%	26	14.5%	60	14.5%	26	14.5%	60	14.5%
27	14.5%	61	14.5%	27	14.5%	61	14.5%	27	14.5%	61	14.5%
28	14.5%	62	14.5%	28	14.5%	62	14.5%	28	14.5%	62	14.5%
29	14.5%	63	14.5%	29	14.5%	63	14.5%	29	14.5%	63	14.5%
30	14.5%	64	14.5%	30	14.5%	64	14.5%	30	14.5%	64	14.5%
31	14.5%	65	14.5%	31	14.5%	65	14.5%	31	14.5%	65	14.5%
32	14.5%	66	14.5%	32	14.5%	66	14.5%	32	14.5%	66	14.5%
33	14.5%	67	14.5%	33	14.5%	67	14.5%	33	14.5%	67	14.5%
34	14.5%	68	14.5%	34	14.5%	68	14.5%	34	14.5%	68	14.5%
35	14.5%	69	14.5%	35	14.5%	69	14.5%	35	14.5%	69	14.5%
36	14.5%	70	14.5%	36	14.5%	70	14.5%	36	14.5%	70	14.5%
37	14.5%	71	13.2%	37	14.5%	71	13.2%	37	14.5%	71	13.2%
38	14.5%	72	11.9%	38	14.5%	72	11.9%	38	14.5%	72	11.9%
39	14.5%	73	10.5%	39	14.5%	73	10.5%	39	14.5%	73	10.5%
40	14.5%	74	9.1%	40	14.5%	74	9.1%	40	14.5%	74	9.1%
41	14.5%	75	7.7%	41	14.5%	75	7.7%	41	14.5%	75	7.7%
42	14.5%	76	6.3%	42	14.5%	76	6.3%	42	14.5%	76	6.3%
43	14.5%	77	4.8%	43	14.5%	77	4.8%	43	14.5%	77	4.8%
44	14.5%	78	3.2%	44	14.5%	78	3.2%	44	14.5%	78	3.2%
45	14.5%	79	1.6%	45	14.5%	79	1.6%	45	14.5%	79	1.6%
46	14.5%	80	0.0%	46	14.5%	80	0.0%	46	14.5%	80	0.0%
47	14.5%	81	0.0%	47	14.5%	81	0.0%	47	14.5%	81	0.0%
48	14.5%	82	0.0%	48	14.5%	82	0.0%	48	14.5%	82	0.0%
49	14.5%	83	0.0%	49	14.5%	83	0.0%	49	14.5%	83	0.0%
50	14.5%	84	0.0%	50	14.5%	84	0.0%	50	14.5%	84	0.0%
51	14.5%	85	0.0%	51	14.5%	85	0.0%	51	14.5%	85	0.0%

21. JOHN HANCOCK (USA) further agrees to provide the following options to policyholders on the LTC-06 FL Non-Inflation forms on its Comprehensive Block who would like to lower premium costs:

- a. Accepting a reduction in the daily benefit provided by the policy, if not already at a minimum;

b. Accepting a reduction in the benefit period provided by the policy, if not already at a minimum;

c. Accepting an increased elimination period under the policy, if not already at a maximum. This option would increase the policyholder's initial out of pocket cost before the policy begins to provide benefits;

d. Accepting a paid-up policy with maximum benefits equal to the premium paid less any claims paid. This option would exempt the policyholder from making any future premium payments. Any optional riders will terminate, and no future inflation adjustments will be made. All other policy provisions, other than the maximum benefit, would remain unchanged.

22. JOHN HANCOCK (USA) agrees to be subject to the following terms and conditions with respect to the LTC-03 FL 4/10 Inflation forms on its Comprehensive Block:

a. The company or representatives of the company shall not implement any further rate increase on the policies in this paragraph number 22 and at issue in file log number FLR 21-019718 for a period of 6 years;

b. The rate increase shall be implemented over a period of 2 years. The first increment shall be imposed beginning at least 45 days after the date of approval, with the following increment imposed thereafter on or after the anniversary date of the prior year's increase, but in no event will any policyholder receive more than one rate increase within a twelve-month (consecutive) period;



c. The amount of the rate increase will also take into account the issue age of the policyholder and the type of policy form held by each policyholder. The increases will be implemented according to the following table:

First Year				Second Year				Third Year			
Inflation Forms: LTC-03 FL 4/10											
Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase
18	14.0%	52	14.0%	18	14.0%	52	14.0%	18	0.0%	52	0.0%
19	14.0%	53	14.0%	19	14.0%	53	14.0%	19	0.0%	53	0.0%
20	14.0%	54	14.0%	20	14.0%	54	14.0%	20	0.0%	54	0.0%
21	14.0%	55	14.0%	21	14.0%	55	14.0%	21	0.0%	55	0.0%
22	14.0%	56	14.0%	22	14.0%	56	14.0%	22	0.0%	56	0.0%
23	14.0%	57	14.0%	23	14.0%	57	14.0%	23	0.0%	57	0.0%
24	14.0%	58	14.0%	24	14.0%	58	14.0%	24	0.0%	58	0.0%
25	14.0%	59	14.0%	25	14.0%	59	14.0%	25	0.0%	59	0.0%
26	14.0%	60	14.0%	26	14.0%	60	14.0%	26	0.0%	60	0.0%
27	14.0%	61	14.0%	27	14.0%	61	14.0%	27	0.0%	61	0.0%
28	14.0%	62	14.0%	28	14.0%	62	14.0%	28	0.0%	62	0.0%
29	14.0%	63	14.0%	29	14.0%	63	14.0%	29	0.0%	63	0.0%
30	14.0%	64	14.0%	30	14.0%	64	14.0%	30	0.0%	64	0.0%
31	14.0%	65	14.0%	31	14.0%	65	14.0%	31	0.0%	65	0.0%
32	14.0%	66	14.0%	32	14.0%	66	14.0%	32	0.0%	66	0.0%
33	14.0%	67	14.0%	33	14.0%	67	14.0%	33	0.0%	67	0.0%
34	14.0%	68	14.0%	34	14.0%	68	14.0%	34	0.0%	68	0.0%
35	14.0%	69	14.0%	35	14.0%	69	14.0%	35	0.0%	69	0.0%
36	14.0%	70	14.0%	36	14.0%	70	14.0%	36	0.0%	70	0.0%
37	14.0%	71	12.7%	37	14.0%	71	12.7%	37	0.0%	71	0.0%
38	14.0%	72	11.4%	38	14.0%	72	11.4%	38	0.0%	72	0.0%
39	14.0%	73	10.0%	39	14.0%	73	10.0%	39	0.0%	73	0.0%
40	14.0%	74	8.6%	40	14.0%	74	8.6%	40	0.0%	74	0.0%
41	14.0%	75	7.2%	41	14.0%	75	7.2%	41	0.0%	75	0.0%
42	14.0%	76	5.8%	42	14.0%	76	5.8%	42	0.0%	76	0.0%
43	14.0%	77	4.4%	43	14.0%	77	4.4%	43	0.0%	77	0.0%
44	14.0%	78	3.0%	44	14.0%	78	3.0%	44	0.0%	78	0.0%
45	14.0%	79	1.5%	45	14.0%	79	1.5%	45	0.0%	79	0.0%
46	14.0%	80	0.0%	46	14.0%	80	0.0%	46	0.0%	80	0.0%
47	14.0%	81	0.0%	47	14.0%	81	0.0%	47	0.0%	81	0.0%
48	14.0%	82	0.0%	48	14.0%	82	0.0%	48	0.0%	82	0.0%
49	14.0%	83	0.0%	49	14.0%	83	0.0%	49	0.0%	83	0.0%
50	14.0%	84	0.0%	50	14.0%	84	0.0%	50	0.0%	84	0.0%
51	14.0%	85	0.0%	51	14.0%	85	0.0%	51	0.0%	85	0.0%

23. JOHN HANCOCK (USA) further agrees to provide the following options to policyholders on the LTC-03 FL 4/10 Inflation forms on its Comprehensive Block who would like to lower premium costs:

- a. Accepting a reduction in the daily benefit provided by the policy, if not already at a minimum;

b. Accepting a reduction in the benefit period provided by the policy, if not already at a minimum;

c. Accepting an increased elimination period under the policy, if not already at a maximum. This option would increase the policyholder's initial out of pocket cost before the policy begins to provide benefits;

d. Accepting a reduction or removal of the inflation factor (compound or simple) provided under the policy. This option would freeze the policyholder's daily benefit amount at the currently inflated level, and alter or remove future inflation protection;

e. Accepting a paid-up policy with maximum benefits equal to the premium paid less any claims paid. This option would exempt the policyholder from making any future premium payments. Any optional riders will terminate, and no future inflation adjustments will be made. All other policy provisions, other than the maximum benefit, would remain unchanged.

24. JOHN HANCOCK (USA) agrees to be subject to the following terms and conditions with respect to the LTC-03 FL 4/10 Non-Inflation forms on its Comprehensive Block:

a. The company or representatives of the company shall not implement any further rate increase on the policies in this paragraph number 24 and at issue in file log number FLR 21-019718 for a period of 6 years;

b. The rate increase shall be implemented over a period of 2 years. The first increment shall be imposed beginning at least 45 days after the date of approval, with the following increment

imposed thereafter on or after the anniversary date of the prior year's increase, but in no event will any policyholder receive more than one rate increase within a twelve-month (consecutive) period;

c. The amount of the rate increase will also take into account the issue age of the policyholder and the type of policy form held by each policyholder. The increases will be implemented according to the following table:

First Year				Second Year				Third Year			
Non- Inflation Forms: LTC-03 FL 4/10											
Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase
18	11.8%	52	11.8%	18	11.8%	52	11.8%	18	0.0%	52	0.0%
19	11.8%	53	11.8%	19	11.8%	53	11.8%	19	0.0%	53	0.0%
20	11.8%	54	11.8%	20	11.8%	54	11.8%	20	0.0%	54	0.0%
21	11.8%	55	11.8%	21	11.8%	55	11.8%	21	0.0%	55	0.0%
22	11.8%	56	11.8%	22	11.8%	56	11.8%	22	0.0%	56	0.0%
23	11.8%	57	11.8%	23	11.8%	57	11.8%	23	0.0%	57	0.0%
24	11.8%	58	11.8%	24	11.8%	58	11.8%	24	0.0%	58	0.0%
25	11.8%	59	11.8%	25	11.8%	59	11.8%	25	0.0%	59	0.0%
26	11.8%	60	11.8%	26	11.8%	60	11.8%	26	0.0%	60	0.0%
27	11.8%	61	11.8%	27	11.8%	61	11.8%	27	0.0%	61	0.0%
28	11.8%	62	11.8%	28	11.8%	62	11.8%	28	0.0%	62	0.0%
29	11.8%	63	11.8%	29	11.8%	63	11.8%	29	0.0%	63	0.0%
30	11.8%	64	11.8%	30	11.8%	64	11.8%	30	0.0%	64	0.0%
31	11.8%	65	11.8%	31	11.8%	65	11.8%	31	0.0%	65	0.0%
32	11.8%	66	11.8%	32	11.8%	66	11.8%	32	0.0%	66	0.0%
33	11.8%	67	11.8%	33	11.8%	67	11.8%	33	0.0%	67	0.0%
34	11.8%	68	11.8%	34	11.8%	68	11.8%	34	0.0%	68	0.0%
35	11.8%	69	11.8%	35	11.8%	69	11.8%	35	0.0%	69	0.0%
36	11.8%	70	11.8%	36	11.8%	70	11.8%	36	0.0%	70	0.0%
37	11.8%	71	10.7%	37	11.8%	71	10.7%	37	0.0%	71	0.0%
38	11.8%	72	9.5%	38	11.8%	72	9.5%	38	0.0%	72	0.0%
39	11.8%	73	8.4%	39	11.8%	73	8.4%	39	0.0%	73	0.0%
40	11.8%	74	7.2%	40	11.8%	74	7.2%	40	0.0%	74	0.0%
41	11.8%	75	6.1%	41	11.8%	75	6.1%	41	0.0%	75	0.0%
42	11.8%	76	4.9%	42	11.8%	76	4.9%	42	0.0%	76	0.0%
43	11.8%	77	3.7%	43	11.8%	77	3.7%	43	0.0%	77	0.0%
44	11.8%	78	2.5%	44	11.8%	78	2.5%	44	0.0%	78	0.0%
45	11.8%	79	1.2%	45	11.8%	79	1.2%	45	0.0%	79	0.0%
46	11.8%	80	0.0%	46	11.8%	80	0.0%	46	0.0%	80	0.0%
47	11.8%	81	0.0%	47	11.8%	81	0.0%	47	0.0%	81	0.0%
48	11.8%	82	0.0%	48	11.8%	82	0.0%	48	0.0%	82	0.0%
49	11.8%	83	0.0%	49	11.8%	83	0.0%	49	0.0%	83	0.0%
50	11.8%	84	0.0%	50	11.8%	84	0.0%	50	0.0%	84	0.0%
51	11.8%	85	0.0%	51	11.8%	85	0.0%	51	0.0%	85	0.0%

25. JOHN HANCOCK (USA) further agrees to provide the following options to policyholders on the LTC-03 FL 4/10 Non-Inflation forms on its Comprehensive Block who would like to lower premium costs:

- a. Accepting a reduction in the daily benefit provided by the policy, if not already at a minimum;
- b. Accepting a reduction in the benefit period provided by the policy, if not already at a minimum;
- c. Accepting an increased elimination period under the policy, if not already at a maximum. This option would increase the policyholder's initial out of pocket cost before the policy begins to provide benefits;
- d. Accepting a paid-up policy with maximum benefits equal to the premium paid less any claims paid. This option would exempt the policyholder from making any future premium payments. Any optional riders will terminate, and no future inflation adjustments will be made. All other policy provisions, other than the maximum benefit, would remain unchanged.

26. JOHN HANCOCK (USA) agrees to be subject to the following terms and conditions with respect to the LTC-11 FL (2012) Inflation forms on its Comprehensive Block:

- a. The company or representatives of the company shall not implement any further rate increase on the policies in this paragraph number 26 and at issue in file log number FLR 21-019718 for a period of 3 years;

b. The rate increase shall be implemented over a period of 1 year and shall be imposed beginning at least 45 days after the date of approval;

c. The amount of the rate increase will also take into account the issue age of the policyholder and the type of policy form held by each policyholder. The increases will be implemented according to the following table:

First Year				Second Year				Third Year			
Inflation Forms: LTC-11 FL (2012)											
Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase
18	20.0%	52	20.0%	18	0.0%	52	0.0%	18	0.0%	52	0.0%
19	20.0%	53	20.0%	19	0.0%	53	0.0%	19	0.0%	53	0.0%
20	20.0%	54	20.0%	20	0.0%	54	0.0%	20	0.0%	54	0.0%
21	20.0%	55	20.0%	21	0.0%	55	0.0%	21	0.0%	55	0.0%
22	20.0%	56	20.0%	22	0.0%	56	0.0%	22	0.0%	56	0.0%
23	20.0%	57	20.0%	23	0.0%	57	0.0%	23	0.0%	57	0.0%
24	20.0%	58	20.0%	24	0.0%	58	0.0%	24	0.0%	58	0.0%
25	20.0%	59	20.0%	25	0.0%	59	0.0%	25	0.0%	59	0.0%
26	20.0%	60	20.0%	26	0.0%	60	0.0%	26	0.0%	60	0.0%
27	20.0%	61	20.0%	27	0.0%	61	0.0%	27	0.0%	61	0.0%
28	20.0%	62	20.0%	28	0.0%	62	0.0%	28	0.0%	62	0.0%
29	20.0%	63	20.0%	29	0.0%	63	0.0%	29	0.0%	63	0.0%
30	20.0%	64	20.0%	30	0.0%	64	0.0%	30	0.0%	64	0.0%
31	20.0%	65	20.0%	31	0.0%	65	0.0%	31	0.0%	65	0.0%
32	20.0%	66	20.0%	32	0.0%	66	0.0%	32	0.0%	66	0.0%
33	20.0%	67	20.0%	33	0.0%	67	0.0%	33	0.0%	67	0.0%
34	20.0%	68	20.0%	34	0.0%	68	0.0%	34	0.0%	68	0.0%
35	20.0%	69	20.0%	35	0.0%	69	0.0%	35	0.0%	69	0.0%
36	20.0%	70	20.0%	36	0.0%	70	0.0%	36	0.0%	70	0.0%
37	20.0%	71	18.0%	37	0.0%	71	0.0%	37	0.0%	71	0.0%
38	20.0%	72	16.0%	38	0.0%	72	0.0%	38	0.0%	72	0.0%
39	20.0%	73	14.0%	39	0.0%	73	0.0%	39	0.0%	73	0.0%
40	20.0%	74	12.0%	40	0.0%	74	0.0%	40	0.0%	74	0.0%
41	20.0%	75	10.0%	41	0.0%	75	0.0%	41	0.0%	75	0.0%
42	20.0%	76	8.0%	42	0.0%	76	0.0%	42	0.0%	76	0.0%
43	20.0%	77	6.0%	43	0.0%	77	0.0%	43	0.0%	77	0.0%
44	20.0%	78	4.0%	44	0.0%	78	0.0%	44	0.0%	78	0.0%
45	20.0%	79	2.0%	45	0.0%	79	0.0%	45	0.0%	79	0.0%
46	20.0%	80	0.0%	46	0.0%	80	0.0%	46	0.0%	80	0.0%
47	20.0%	81	0.0%	47	0.0%	81	0.0%	47	0.0%	81	0.0%
48	20.0%	82	0.0%	48	0.0%	82	0.0%	48	0.0%	82	0.0%
49	20.0%	83	0.0%	49	0.0%	83	0.0%	49	0.0%	83	0.0%
50	20.0%	84	0.0%	50	0.0%	84	0.0%	50	0.0%	84	0.0%
51	20.0%	85	0.0%	51	0.0%	85	0.0%	51	0.0%	85	0.0%

27. JOHN HANCOCK (USA) further agrees to provide the following options to policyholders on the LTC-11 FL (2012) Inflation forms on its Comprehensive Block who would like to lower premium costs:

- a. Accepting a reduction in the daily benefit provided by the policy, if not already at a minimum;
- b. Accepting a reduction in the benefit period provided by the policy, if not already at a minimum;
- c. Accepting an increased elimination period under the policy, if not already at a maximum. This option would increase the policyholder's initial out of pocket cost before the policy begins to provide benefits;
- d. Accepting a reduction or removal of the inflation factor (compound or simple) provided under the policy. This option would freeze the policyholder's daily benefit amount at the currently inflated level, and alter or remove future inflation protection;
- e. Accepting a paid-up policy with maximum benefits equal to the premium paid less any claims paid. This option would exempt the policyholder from making any future premium payments. Any optional riders will terminate, and no future inflation adjustments will be made. All other policy provisions, other than the maximum benefit, would remain unchanged.

28. JOHN HANCOCK (USA) agrees to be subject to the following terms and conditions with respect to the LTC-11 FL (2012) Non-Inflation forms on its Comprehensive Block:

a. The company or representatives of the company shall not implement any further rate increase on the policies in this paragraph number 28 and at issue in file log number FLR 21-019718 for a period of 3 years;

b. The rate increase shall be implemented over a period of 1 year and shall be imposed beginning at least 45 days after the date of approval;

c. The amount of the rate increase will also take into account the issue age of the policyholder and the type of policy form held by each policyholder. The increases will be implemented according to the following table:



First Year				Second Year				Third Year			
Non-Inflation Forms: LTC-11 FL (2012)											
Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase	Issue Age	Rate Increase
18	15.0%	52	15.0%	18	0.0%	52	0.0%	18	0.0%	52	0.0%
19	15.0%	53	15.0%	19	0.0%	53	0.0%	19	0.0%	53	0.0%
20	15.0%	54	15.0%	20	0.0%	54	0.0%	20	0.0%	54	0.0%
21	15.0%	55	15.0%	21	0.0%	55	0.0%	21	0.0%	55	0.0%
22	15.0%	56	15.0%	22	0.0%	56	0.0%	22	0.0%	56	0.0%
23	15.0%	57	15.0%	23	0.0%	57	0.0%	23	0.0%	57	0.0%
24	15.0%	58	15.0%	24	0.0%	58	0.0%	24	0.0%	58	0.0%
25	15.0%	59	15.0%	25	0.0%	59	0.0%	25	0.0%	59	0.0%
26	15.0%	60	15.0%	26	0.0%	60	0.0%	26	0.0%	60	0.0%
27	15.0%	61	15.0%	27	0.0%	61	0.0%	27	0.0%	61	0.0%
28	15.0%	62	15.0%	28	0.0%	62	0.0%	28	0.0%	62	0.0%
29	15.0%	63	15.0%	29	0.0%	63	0.0%	29	0.0%	63	0.0%
30	15.0%	64	15.0%	30	0.0%	64	0.0%	30	0.0%	64	0.0%
31	15.0%	65	15.0%	31	0.0%	65	0.0%	31	0.0%	65	0.0%
32	15.0%	66	15.0%	32	0.0%	66	0.0%	32	0.0%	66	0.0%
33	15.0%	67	15.0%	33	0.0%	67	0.0%	33	0.0%	67	0.0%
34	15.0%	68	15.0%	34	0.0%	68	0.0%	34	0.0%	68	0.0%
35	15.0%	69	15.0%	35	0.0%	69	0.0%	35	0.0%	69	0.0%
36	15.0%	70	15.0%	36	0.0%	70	0.0%	36	0.0%	70	0.0%
37	15.0%	71	13.5%	37	0.0%	71	0.0%	37	0.0%	71	0.0%
38	15.0%	72	12.0%	38	0.0%	72	0.0%	38	0.0%	72	0.0%
39	15.0%	73	10.5%	39	0.0%	73	0.0%	39	0.0%	73	0.0%
40	15.0%	74	9.0%	40	0.0%	74	0.0%	40	0.0%	74	0.0%
41	15.0%	75	7.5%	41	0.0%	75	0.0%	41	0.0%	75	0.0%
42	15.0%	76	6.0%	42	0.0%	76	0.0%	42	0.0%	76	0.0%
43	15.0%	77	4.5%	43	0.0%	77	0.0%	43	0.0%	77	0.0%
44	15.0%	78	3.0%	44	0.0%	78	0.0%	44	0.0%	78	0.0%
45	15.0%	79	1.5%	45	0.0%	79	0.0%	45	0.0%	79	0.0%
46	15.0%	80	0.0%	46	0.0%	80	0.0%	46	0.0%	80	0.0%
47	15.0%	81	0.0%	47	0.0%	81	0.0%	47	0.0%	81	0.0%
48	15.0%	82	0.0%	48	0.0%	82	0.0%	48	0.0%	82	0.0%
49	15.0%	83	0.0%	49	0.0%	83	0.0%	49	0.0%	83	0.0%
50	15.0%	84	0.0%	50	0.0%	84	0.0%	50	0.0%	84	0.0%
51	15.0%	85	0.0%	51	0.0%	85	0.0%	51	0.0%	85	0.0%

29. JOHN HANCOCK (USA) further agrees to provide the following options to policyholders on the LTC-11 FL (2012) Non-Inflation forms on its Comprehensive Block who would like to lower premium costs:

- a. Accepting a reduction in the daily benefit provided by the policy, if not already at a minimum;

b. Accepting a reduction in the benefit period provided by the policy, if not already at a minimum;

c. Accepting an increased elimination period under the policy, if not already at a maximum. This option would increase the policyholder's initial out of pocket cost before the policy begins to provide benefits;

d. Accepting a paid-up policy with maximum benefits equal to the premium paid less any claims paid. This option would exempt the policyholder from making any future premium payments. Any optional riders will terminate, and no future inflation adjustments will be made. All other policy provisions, other than the maximum benefit, would remain unchanged.

30. JOHN HANCOCK (USA) agrees to be subject to the following terms and conditions with respect to the LTC-11 FL forms on its Comprehensive Block:

a. Although no rate increase has been requested or approved at this time for the policies at issue in this paragraph number 30 identified in file log number FLR 21-019718 the company or representatives of the company shall not implement any rate increase on these policies for a period of three years.

31. JOHN HANCOCK (USA) further agrees to provide options to policyholders on the LTC-11 FL forms on its Comprehensive Block who would like to lower premium costs that are consistent with the terms of their policies.

32. JOHN HANCOCK (USA) acknowledges and agrees that all representations and requirements set forth herein are material to the issuance of this Consent Order. Violation of any

provision of this Consent Order shall constitute a violation of a lawful order of the OFFICE and may subject JOHN HANCOCK (USA) to one or more of the administrative remedies available under the Florida Insurance Code or other applicable law.

33. JOHN HANCOCK (USA) expressly waives a hearing in this matter, the making of findings of fact and conclusions of law by the OFFICE, and all further and other proceedings herein to which it may be entitled by law or rules of the OFFICE. JOHN HANCOCK (USA) hereby knowingly and voluntarily waives all rights to challenge or to contest this Consent Order in any forum available to it, now or in the future, including the right to any administrative proceeding, state or federal court action, or any appeal.

34. JOHN HANCOCK (USA) expressly agrees that this Consent Order shall be binding on the company and any successor in interest. JOHN HANCOCK (USA) further agrees to notify any successors in interest that this Consent Order is in force.

35. Each party to this action shall bear its own costs and fees.

36. The parties agree that this Consent Order shall be deemed to be executed when the OFFICE has signed and docketed a copy of this Consent Order bearing the signature of the authorized representative of JOHN HANCOCK (USA), notwithstanding the fact that the copy may have been transmitted to the OFFICE electronically. JOHN HANCOCK (USA) agrees that the signature of its authorized representative as affixed to this Consent Order shall be under the seal of a Notary Public.

WHEREFORE, the agreement between JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.) and the FLORIDA OFFICE OF INSURANCE REGULATION, the terms and conditions of which are set forth above, is APPROVED.

FURTHER, all terms and conditions contained herein are hereby ORDERED.

DONE and ORDERED this 3 day of May, 2022.



David Altmaier  
David Altmaier, Commissioner  
Office of Insurance Regulation

By execution hereof, JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.) consents to entry of this Consent Order, agrees without reservation to all of the above terms and conditions, and shall be bound by all provisions herein. The undersigned represents that they have the authority to bind JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.) to the terms and conditions of this Consent Order.

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

(Corporate Seal)

By: AMCeta

Print Name: ANTHONY TETA

Title: HEAD OF LEGACY STRATEGIC MARKETING

Date: 5/2/2022

STATE OF Massachusetts

COUNTY OF Suffolk

The foregoing instrument was acknowledged before me by means of ☒ physical presence

or ☐ online notarization, this 2 day of May 2022, by Anthony Teta

as Officer (name of person)  
(type of authority; e.g., officer, trustee, attorney in fact) for John Hancock Life Insurance Company (U.S.A.) (company name)

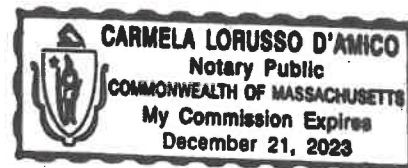
Carmela Lorusso D'Amico  
(Signature of the Notary)

(Print, Type or Stamp Commissioned Name of Notary)

Personally Known ☒ OR Produced Identification \_\_\_\_\_

Type of Identification Produced \_\_\_\_\_  
My Commission Expires: December 21, 2023

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