

LTC Bulletin

Issue date: **Sept. 3, 2003**
States impacted: **All**
Effective: **Immediately**
Bulletin number: **8177**
Replaces: **None**

CNA Will Withdraw Independence LTC Oct. 3

CNA will discontinue all sales of individual long-term care insurance products effective October 3, 2003. All applications for Independence Long-Term Care must be in our Nashville office or the IPC by the end of the working day Friday, October 3. This will affect the 23 states in which we still sell Independence LTC.

Alabama	Kentucky	Nebraska	Tennessee
Delaware	Louisiana	Nevada	Utah
District of Columbia	Maine	New Hampshire	Washington
Florida	Michigan	North Dakota	West Virginia
Idaho	Mississippi	South Carolina	Wyoming
Kansas	Missouri	South Dakota	

October 3 will also be the termination date for new sales under the Affinity Marketing Program and the PEP (Preferred Employees Plan) program. Notifications are being mailed this week to affinity group sponsors, PEP employers and the brokers of record.

Sales of the Indiana Partnership product will also be discontinued on October 3.

This decision does not impact Group long-term care sales.

CNA announced in April that we were limiting individual LTC sales to the states that had already approved Independence LTC, due to concerns about pricing adequacy in our own products and in the individual LTC industry in general. After five months of assessing industry trends and reviewing the actions of our competitors, we have determined that individual LTC is not a product line we wish to continue to support. It impedes our ability to meet our obligations to CNA as a whole and to our shareholders.

Our policyowner service and claims departments will continue to service the business we have in force. Policies that were written under the Affinity and PEP programs will also continue to be supported.

Please direct any questions to 1-800-262-0348.

