

State: Pennsylvania **Filing Company:** Allstate Life Insurance Company
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: 130ALS01-02/130ALS01-02

Filing at a Glance

Company: Allstate Life Insurance Company
Product Name: LTC Rate Increase
State: Pennsylvania
TOI: LTC03G Group Long Term Care
Sub-TOI: LTC03G.002 Non Qualified
Filing Type: Rate - Other (Not M.U. or G.I. Product)
Date Submitted: 07/14/2017
SERFF Tr Num: MMTA-131111786
SERFF Status: Assigned
State Tr Num: MMTA-131111786
State Status: Received Review in Progress
Co Tr Num: 130ALS01-02

Implementation: On Approval
Date Requested:
Author(s): April Furlong, Kristen Mayer, Stacy Koron, Laura Summers, Sara Tucker, Marisol Valverde, Chris McGrath, Allen Macchiavello, Taylor McKinnon, Robert Eaton
Reviewer(s): Jim Laverty (primary)
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:
Proposed 90% increase on 150 policyholders of Allstate Group LTC Policy Forms: LGU8350, LGU9000-1, LGU9073-1, LGU9534, LGU9542, LGU9573, LGU9581, LGU0731C, LGU9733C, LGU9734C, LGU9736C, LGU9737C, and LGU9737CW.

State: Pennsylvania **Filing Company:** Allstate Life Insurance Company
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: 130ALS01-02/130ALS01-02

General Information

Project Name: 130ALS01-02 Status of Filing in Domicile: Pending
Project Number: 130ALS01-02 Date Approved in Domicile:
Requested Filing Mode: Domicile Status Comments:
Explanation for Combination/Other: Market Type:
Submission Type: New Submission Overall Rate Impact: 90%
Filing Status Changed: 07/17/2017
State Status Changed: 07/17/2017 Deemer Date:
Created By: Laura Summers Submitted By: Laura Summers
Corresponding Filing Tracking Number:
State TOI: LTC03G Group Long Term Care State Sub-TOI: LTC03G.002 Non Qualified

Filing Description:

Filing Description:

Re:Allstate Life Insurance Company
Company NAIC No: 60186-0008
Forms:Guaranteed Renewable Long Term Care Certificate

Form LGU8350
Forms LGU9000-1, LGU9073-1
Forms LGU9534, LGU9542, LGU9573, LGU9581
Forms LGU0731C, LGU9733C, LGU9734C, LGU9736C, LGU9737C, LGU9737CW

The referenced rate filing is submitted on behalf of Allstate Life Insurance Company for your review:

Certificate LGU8350 covers both nursing home and home health care. This form was approved in Pennsylvania and issued from 1987 through 1988.

Certificate LGU9000-1 and certificate LGU9073-1 cover both nursing home and home health care. These forms were approved in Pennsylvania and were issued from 1988 through 1990.

Certificates LGU9534, LGU9542, LGU9573 and LGU9581 cover nursing home, home health care and adult daycare. These forms were approved in Pennsylvania and were issued from 1989 through 1990.

Certificates LGU0731C, LGU9733C, LGU9734C, LGU9736C, LGU9737C and LGU9737CW cover nursing home, home health care and adult daycare. These forms were approved in Pennsylvania and were issued from 1990 through 1992.

The company is requesting the approval of a 90% rate increase on the current rates. The details of the rate increases are in the actuarial memorandum.

- A letter from Allstate authorizing us to submit this filing on their behalf
- An actuarial memorandum and rate schedules

Company and Contact

Filing Contact Information

State: Pennsylvania **Filing Company:** Allstate Life Insurance Company
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: 130ALS01-02/130ALS01-02

Stacy Koron, Compliance Consultant stacy.koron@milliman.com
 3000 Bayport Drive, Ste 1050 813-282-9262 [Phone] 438 [Ext]
 Tampa, FL 33607 813-282-8276 [FAX]

Filing Company Information

(This filing was made by a third party - millimantampa)

Allstate Life Insurance Company	CoCode: 60186	State of Domicile: Illinois
3075 SANDERS ROAD	Group Code:	Company Type:
STE. H1A	Group Name:	State ID Number:
NORTHBROOK, IL 60062-7127	FEIN Number: 36-2554642	
(800) 255-7828 ext. [Phone]		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$0.00
Retaliatory?	Yes
Fee Explanation:	State of Domicile is IL. IL states, "Informational type filings, such as, Rates; Advertising; Other State Approval; Required Informational Material, etc. are not billable." This is a rate filing only = \$0.00. Pennsylvania is retaliatory, therefore Fee = 0.00

SERFF Tracking #:

MMTA-131111786

State Tracking #:

MMTA-131111786

Company Tracking #:

130ALS01-02

State: Pennsylvania

Filing Company: Allstate Life Insurance Company

TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.002 Non Qualified

Product Name: LTC Rate Increase

Project Name/Number: 130ALS01-02/130ALS01-02

Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type: %

Overall Percentage of Last Rate Revision: %

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Allstate Life Insurance Company	90.000%	90.000%	\$196,560	150	\$414,960	90.000%	1,456.000%

SERFF Tracking #:

MMTA-131111786

State Tracking #:

MMTA-131111786

Company Tracking #:

130ALS01-02

State:

Pennsylvania

Filing Company:

Allstate Life Insurance Company

TOI/Sub-TOI:

LTC03G Group Long Term Care/LTC03G.002 Non Qualified

Product Name:

LTC Rate Increase

Project Name/Number:

130ALS01-02/130ALS01-02

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		2017 LTC Rate Increase	LGU8350, LGU9000-1, LGU9073-1, LGU9534, LGU9542, LGU9573, LGU9581, LGU0731C, LGU9733C, LGU9734C, LGU9736C, LGU9737C, LGU9737CW	Revised	Previous State Filing Number: LFCR- 126448359 Percent Rate Change Request: 90	PA.Rates.pdf,

Allstate Life Insurance Company
Exhibit II
Before 90% Rate Increase
Form LGU8350-1

Individual rates			Individual and Spouse Rates		
Plan	Plan 2	Plan 6	Plan	Plan 2	Plan 6
Waiting Period	90	90	Waiting Period	90	90
Daily Benefit	\$40/day	\$80/day	Daily Benefit	\$40/day	\$80/day
Age	\$75,000 max.	\$150,000 max.	Age	\$75,000 max.	\$150,000 max.
50-54	31.97	61.20	50-54	40.03	76.46
55-59	40.46	74.59	55-59	50.69	93.17
60-64	63.79	124.13	60-64	79.63	155.09
65-69	122.54	237.74	65-69	153.07	297.07
70-74	222.34	439.06	70-74	278.06	548.93
75-79	362.02	724.18	75-79	452.59	905.18

Allstate Life Insurance Company
Exhibit II
After 90% Rate Increase
Form LGU8350-1

Individual rates			Individual and Spouse Rates		
Plan	Plan 2	Plan 6	Plan	Plan 2	Plan 6
Waiting Period	90	90	Waiting Period	90	90
Daily Benefit	\$40/day	\$80/day	Daily Benefit	\$40/day	\$80/day
Age	\$75,000 max.	\$150,000 max.	Age	\$75,000 max.	\$150,000 max.
50-54	60.74	116.28	50-54	76.06	145.27
55-59	76.87	141.72	55-59	96.31	177.02
60-64	121.20	235.85	60-64	151.30	294.67
65-69	232.83	451.71	65-69	290.83	564.43
70-74	422.45	834.21	70-74	528.31	1042.97
75-79	687.84	1375.94	75-79	859.92	1719.84

Allstate Life Insurance Company
Exhibit II
Before 90% Rate Increase
Form LGU9073-1

Single Rates (per person)				
Age	Plan 1 \$50/day \$65,000 max.	Plan 2 \$50/day \$100,000 max.	Plan 3 \$80/day \$100,000 max.	Plan 4 \$80/day \$150,000 max.
50	34.20	44.64	54.72	71.64
51	34.92	45.36	55.80	72.72
52	35.64	46.44	56.88	74.16
53	36.72	47.88	58.68	76.32
54	37.80	49.32	60.12	78.84
55	38.88	50.76	62.28	81.00
56	40.32	52.56	64.80	84.24
57	42.12	55.08	67.68	87.84
58	44.64	58.32	71.64	93.24
59	47.88	62.28	76.68	99.72
60	53.64	69.48	85.68	111.24
61	59.76	77.40	95.76	123.84
62	68.76	89.28	110.16	142.92
63	79.92	103.32	127.80	165.24
64	90.00	116.28	144.00	186.12
65	105.48	136.08	169.20	217.80
66	119.88	154.44	191.88	246.96
67	135.36	174.24	216.72	278.64
68	154.80	198.72	247.68	318.24
69	176.04	225.36	281.52	360.72

Allstate Life Insurance Company
Exhibit II
After 90% Rate Increase
Form LGU9073-1

Single Rates (per person)				
Age	Plan 1 \$50/day \$65,000 max.	Plan 2 \$50/day \$100,000 max.	Plan 3 \$80/day \$100,000 max.	Plan 4 \$80/day \$150,000 max.
50	64.98	84.82	103.97	136.12
51	66.35	86.18	106.02	138.17
52	67.72	88.24	108.07	140.90
53	69.77	90.97	111.49	145.01
54	71.82	93.71	114.23	149.80
55	73.87	96.44	118.33	153.90
56	76.61	99.86	123.12	160.06
57	80.03	104.65	128.59	166.90
58	84.82	110.81	136.12	177.16
59	90.97	118.33	145.69	189.47
60	101.92	132.01	162.79	211.36
61	113.54	147.06	181.94	235.30
62	130.64	169.63	209.30	271.55
63	151.85	196.31	242.82	313.96
64	171.00	220.93	273.60	353.63
65	200.41	258.55	321.48	413.82
66	227.77	293.44	364.57	469.22
67	257.18	331.06	411.77	529.42
68	294.12	377.57	470.59	604.66
69	334.48	428.18	534.89	685.37

Allstate Life Insurance Company
Exhibit II
Before 90% Rate Increase
Form LGU9000-1

Age	Joint Rates (per person)			
	Plan 1 \$50/day \$65,000 max.	Plan 2 \$50/day \$100,000 max.	Plan 3 \$80/day \$100,000 max.	Plan 4 \$80/day \$150,000 max.
50	18.00	23.04	28.80	37.08
51	18.36	23.40	29.16	37.80
52	18.72	24.12	29.88	38.52
53	19.44	24.84	30.96	39.60
54	19.80	25.56	31.68	40.68
55	20.88	26.64	33.12	42.48
56	21.60	27.72	34.92	44.64
57	23.04	29.52	36.72	47.16
58	24.48	31.68	39.24	50.40
59	26.64	34.20	42.48	54.36
60	29.88	37.80	47.52	60.84
61	33.12	42.48	52.92	67.68
62	38.16	48.60	61.20	78.12
63	44.28	56.52	70.92	90.36
64	50.04	63.72	79.92	101.88
65	59.40	75.24	95.04	120.60
66	68.04	86.40	109.08	138.24
67	77.76	98.64	124.56	157.68
68	90.00	113.76	144.00	182.16
69	103.68	130.68	165.60	209.16

Allstate Life Insurance Company
Exhibit II
After 90% Rate Increase
Form LGU9000-1

Joint Rates (per person)				
Age	Plan 1 \$50/day \$65,000 max.	Plan 2 \$50/day \$100,000 max.	Plan 3 \$80/day \$100,000 max.	Plan 4 \$80/day \$150,000 max.
50	34.20	43.78	54.72	70.45
51	34.88	44.46	55.40	71.82
52	35.57	45.83	56.77	73.19
53	36.94	47.20	58.82	75.24
54	37.62	48.56	60.19	77.29
55	39.67	50.62	62.93	80.71
56	41.04	52.67	66.35	84.82
57	43.78	56.09	69.77	89.60
58	46.51	60.19	74.56	95.76
59	50.62	64.98	80.71	103.28
60	56.77	71.82	90.29	115.60
61	62.93	80.71	100.55	128.59
62	72.50	92.34	116.28	148.43
63	84.13	107.39	134.75	171.68
64	95.08	121.07	151.85	193.57
65	112.86	142.96	180.58	229.14
66	129.28	164.16	207.25	262.66
67	147.74	187.42	236.66	299.59
68	171.00	216.14	273.60	346.10
69	196.99	248.29	314.64	397.40

Allstate Life Insurance Company
Exhibit II
Before 90% Rate Increase
Form LGU9542 & Form LGU9581

Single Rates (per person)			
Age	Plan 1	Plan 2	Plan 3
	\$50/day \$100,000 max.	\$80/day \$150,000 max.	\$120/day \$250,000 max.
45	23.40	35.14	52.42
46	25.92	39.17	58.03
47	29.52	44.35	66.10
48	33.48	50.69	75.02
49	38.16	57.60	85.54
50	44.64	66.82	99.94
51	45.36	67.97	101.66
52	46.44	69.12	103.97
53	47.88	71.42	107.28
54	49.32	73.73	110.45
55	50.76	76.03	113.76
56	52.56	78.34	117.79
57	55.08	82.37	123.41
58	58.32	86.98	130.61
59	62.28	93.31	138.10
60	69.48	103.68	155.66
61	77.40	115.78	173.38
62	89.28	133.63	200.02
63	103.32	154.37	231.41
64	116.28	173.95	260.50
65	136.08	203.90	304.85
66	154.44	231.55	345.89
67	174.24	260.93	390.24
68	198.72	297.79	445.10
69	225.50	338.11	504.86

Allstate Life Insurance Company
Exhibit II
After 90% Rate Increase
Form LGU9542 & Form LGU9581

Single Rates (per person)			
Age	Plan 1	Plan 2	Plan 3
	\$50/day \$100,000 max.	\$80/day \$150,000 max.	\$120/day \$250,000 max.
45	44.46	66.77	99.60
46	49.25	74.42	110.26
47	56.09	84.27	125.59
48	63.61	96.31	142.54
49	72.50	109.44	162.53
50	84.82	126.96	189.89
51	86.18	129.14	193.15
52	88.24	131.33	197.54
53	90.97	135.70	203.83
54	93.71	140.09	209.86
55	96.44	144.46	216.14
56	99.86	148.85	223.80
57	104.65	156.50	234.48
58	110.81	165.26	248.16
59	118.33	177.29	262.39
60	132.01	196.99	295.75
61	147.06	219.98	329.42
62	169.63	253.90	380.04
63	196.31	293.30	439.68
64	220.93	330.51	494.95
65	258.55	387.41	579.22
66	293.44	439.95	657.19
67	331.06	495.77	741.46
68	377.57	565.80	845.69
69	428.45	642.41	959.23

Allstate Life Insurance Company
Exhibit II
Before 90% Rate Increase
Form LGU9534 & Form LGU9573

Joint Rates (per person)			
Age	Plan 1	Plan 2	Plan 3
	\$50/day \$100,000 max.	\$80/day \$150,000 max.	\$120/day \$250,000 max.
45	12.24	18.43	27.36
46	15.48	20.74	30.67
47	15.48	23.04	34.70
48	17.64	26.50	39.46
49	20.16	30.53	45.22
50	23.04	34.56	51.55
51	23.40	35.14	52.42
52	24.12	36.29	54.00
53	24.84	37.44	55.58
54	25.56	38.02	57.31
55	26.64	39.74	59.62
56	27.72	41.47	62.06
57	29.52	44.35	66.10
58	31.68	47.23	70.99
59	34.20	51.26	76.61
60	37.80	57.02	84.67
61	42.48	63.94	95.18
62	48.60	73.15	108.86
63	56.52	84.67	126.58
64	63.72	95.62	142.70
65	75.24	112.90	168.48
66	86.40	129.60	193.54
67	98.64	148.03	220.90
68	113.76	171.07	254.88
69	130.68	196.99	292.75

Allstate Life Insurance Company
Exhibit II
After 90% Rate Increase
Form LGU9534 & Form LGU9573

Joint Rates (per person)			
Age	Plan 1	Plan 2	Plan 3
	\$50/day \$100,000 max.	\$80/day \$150,000 max.	\$120/day \$250,000 max.
45	23.26	35.02	51.98
46	29.41	39.41	58.27
47	29.41	43.78	65.93
48	33.52	50.35	74.97
49	38.30	58.01	85.92
50	43.78	65.66	97.95
51	44.46	66.77	99.60
52	45.83	68.95	102.60
53	47.20	71.14	105.60
54	48.56	72.24	108.89
55	50.62	75.51	113.28
56	52.67	78.79	117.91
57	56.09	84.27	125.59
58	60.19	89.74	134.88
59	64.98	97.39	145.56
60	71.82	108.34	160.87
61	80.71	121.49	180.84
62	92.34	138.99	206.83
63	107.39	160.87	240.50
64	121.07	181.68	271.13
65	142.96	214.51	320.11
66	164.16	246.24	367.73
67	187.42	281.26	419.71
68	216.14	325.03	484.27
69	248.29	374.28	556.23

Allstate Life Insurance Company
Exhibit II
Before 90% Rate Increase
Form LGU9731C

Married Rates (per person) Without Return of Premium			
Age	\$50/day	\$80/day	\$120/day
45	20.59	27.94	37.44
46	21.74	29.38	40.18
47	22.75	30.96	42.77
48	24.48	33.41	46.66
49	26.06	36.00	50.54
50	27.79	38.88	54.43
51	29.38	41.76	58.61
52	30.96	44.78	62.93
53	33.84	49.25	69.70
54	36.72	53.71	76.46
55	39.60	58.32	83.23
56	42.48	62.78	90.14
57	45.36	67.39	96.91
58	49.68	74.30	107.28
59	54.14	81.36	117.50
60	58.46	88.27	127.87
61	62.93	95.18	138.24
62	67.25	102.24	148.46
63	73.15	111.60	162.58
64	79.20	120.96	176.54
65	85.10	130.32	190.51
66	91.15	139.68	204.48
67	97.06	149.18	218.45
68	101.95	156.82	229.82
69	106.85	164.45	241.20

*Single rate upon death of one insured is same as that individual's portion of married rate.

Allstate Life Insurance Company
Exhibit II
After 90% Rate Increase
Form LGU9731C

Married Rates (per person) Without Return of Premium			
Age	\$50/day	\$80/day	\$120/day
45	39.12	53.09	71.14
46	41.31	55.82	76.34
47	43.23	58.82	81.26
48	46.51	63.48	88.65
49	49.51	68.40	96.03
50	52.80	73.87	103.42
51	55.82	79.34	111.36
52	58.82	85.08	119.57
53	64.30	93.58	132.43
54	69.77	102.05	145.27
55	75.24	110.81	158.14
56	80.71	119.28	171.27
57	86.18	128.04	184.13
58	94.39	141.17	203.83
59	102.87	154.58	223.25
60	111.07	167.71	242.95
61	119.57	180.84	262.66
62	127.78	194.26	282.07
63	138.99	212.04	308.90
64	150.48	229.82	335.43
65	161.69	247.61	361.97
66	173.19	265.39	388.51
67	184.41	283.44	415.06
68	193.71	297.96	436.66
69	203.02	312.46	458.28

*Single rate upon death of one insured is same as that individual's portion of married rate.

Allstate Life Insurance Company
Exhibit II
Before 90% Rate Increase
Form LGU9734C

Married Rates (per person) With Return of Premium			
Age	\$50/day	\$80/day	\$120/day
45	22.75	30.82	41.47
46	24.19	32.98	44.78
47	25.63	35.28	48.10
48	27.79	38.59	53.14
49	29.95	41.90	58.18
50	32.11	45.22	63.22
51	34.13	48.96	68.69
52	36.29	52.70	74.16
53	40.32	58.90	83.52
54	44.35	65.09	92.74
55	48.24	71.42	101.95
56	52.27	77.62	111.17
57	56.30	83.81	120.53
58	62.93	94.18	135.79
59	69.41	104.40	151.20
60	76.03	114.77	166.46
61	82.66	124.99	181.87
62	89.14	135.36	197.14
63	99.36	151.20	220.75
64	109.44	166.90	244.37
65	119.52	182.74	267.98
66	129.74	198.58	291.60
67	139.82	214.27	315.22
68	149.76	230.11	337.97
69	159.70	246.10	360.86

*Single rate upon death of one insured is same as that individual's portion of married rate.

Allstate Life Insurance Company
Exhibit II
After 90% Rate Increase
Form LGU9734C

Married Rates (per person) With Return of Premium			
Age	\$50/day	\$80/day	\$120/day
45	43.23	58.56	78.79
46	45.96	62.66	85.08
47	48.70	67.03	91.39
48	52.80	73.32	100.97
49	56.91	79.61	110.54
50	61.01	85.92	120.12
51	64.85	93.02	130.51
52	68.95	100.13	140.90
53	76.61	111.91	158.69
54	84.27	123.67	176.21
55	91.66	135.70	193.71
56	99.31	147.48	211.22
57	106.97	159.24	229.01
58	119.57	178.94	258.00
59	131.88	198.36	287.28
60	144.46	218.06	316.27
61	157.05	237.48	345.55
62	169.37	257.18	374.57
63	188.78	287.28	419.43
64	207.94	317.11	464.30
65	227.09	347.21	509.16
66	246.51	377.30	554.04
67	265.66	407.11	598.92
68	284.54	437.21	642.14
69	303.43	467.59	685.63

*Single rate upon death of one insured is same as that individual's portion of married rate.

Allstate Life Insurance Company
Exhibit II
Before 90% Rate Increase
Form LGU9733C

Single Rates (per person) Without Return of Premium

Age	\$50/day	\$80/day	\$120/day
45	38.45	52.27	70.42
46	40.61	55.15	75.60
47	42.62	58.03	80.64
48	45.79	62.93	87.98
49	48.96	67.82	95.47
50	52.13	73.30	102.38
51	55.30	78.77	110.59
52	58.18	84.38	118.80
53	63.65	92.88	131.76
54	69.12	101.52	144.72
55	74.59	110.16	157.68
56	80.06	118.80	170.50
57	85.54	127.30	183.46
58	93.74	140.54	203.18
59	102.10	153.79	222.77
60	110.45	167.04	242.35
61	118.80	180.29	261.94
62	127.15	193.54	281.52
63	138.53	211.39	308.16
64	149.76	229.10	334.66
65	161.14	246.96	361.30
66	172.51	264.82	387.79
67	183.89	282.67	414.43
68	193.10	297.22	435.89
69	202.32	311.90	457.49

*Single rate upon death of one insured is same as that individual's portion of married rate.

Allstate Life Insurance Company
Exhibit II
After 90% Rate Increase
Form LGU9733C

Single Rates (per person) Without Return of Premium

Age	\$50/day	\$80/day	\$120/day
45	73.06	99.31	133.80
46	77.16	104.79	143.64
47	80.98	110.26	153.22
48	87.00	119.57	167.16
49	93.02	128.86	181.39
50	99.05	139.27	194.52
51	105.07	149.66	210.12
52	110.54	160.32	225.72
53	120.94	176.47	250.34
54	131.33	192.89	274.97
55	141.72	209.30	299.59
56	152.11	225.72	323.95
57	162.53	241.87	348.57
58	178.11	267.03	386.04
59	193.99	292.20	423.26
60	209.86	317.38	460.47
61	225.72	342.55	497.69
62	241.59	367.73	534.89
63	263.21	401.64	585.50
64	284.54	435.29	635.85
65	306.17	469.22	686.47
66	327.77	503.16	736.80
67	349.39	537.07	787.42
68	366.89	564.72	828.19
69	384.41	592.61	869.23

*Single rate upon death of one insured is same as that individual's portion of married rate.

Allstate Life Insurance Company
Exhibit II
Before 90% Rate Increase
Form LGU9736C

Single Rates (per person) With Return of Premium

Age	\$50/day	\$80/day	\$120/day
45	42.62	57.74	78.19
46	45.36	62.06	84.53
47	48.10	66.38	90.86
48	52.13	72.72	100.37
49	56.16	79.06	109.87
50	60.19	85.25	119.38
51	64.22	92.30	129.89
52	68.40	99.50	140.40
53	76.03	111.31	157.97
54	83.52	123.12	175.54
55	91.15	134.93	193.10
56	98.78	146.74	210.67
57	106.27	158.54	228.24
58	118.80	178.13	257.47
59	131.33	197.71	286.56
60	143.86	217.44	315.79
61	156.24	237.02	344.88
62	168.77	256.61	374.11
63	188.06	286.56	418.90
64	207.22	316.51	463.68
65	226.51	346.46	508.61
66	245.81	376.56	553.39
67	264.96	406.51	598.32
68	283.97	436.61	641.52
69	302.83	466.85	684.86

*Single rate upon death of one insured is same as that individual's portion of married rate.

Allstate Life Insurance Company
Exhibit II
After 90% Rate Increase
Form LGU9736C

Single Rates (per person) With Return of Premium

Age	\$50/day	\$80/day	\$120/day
45	80.98	109.71	148.56
46	86.18	117.91	160.61
47	91.39	126.12	172.63
48	99.05	138.17	190.70
49	106.70	150.21	208.75
50	114.36	161.98	226.82
51	122.02	175.37	246.79
52	129.96	189.05	266.76
53	144.46	211.49	300.14
54	158.69	233.93	333.53
55	173.19	256.37	366.89
56	187.68	278.81	400.27
57	201.91	301.23	433.66
58	225.72	338.45	489.19
59	249.53	375.65	544.46
60	273.33	413.14	600.00
61	296.86	450.34	655.27
62	320.66	487.56	710.81
63	357.31	544.46	795.91
64	393.72	601.37	880.99
65	430.37	658.27	966.36
66	467.04	715.46	1051.44
67	503.42	772.37	1136.81
68	539.54	829.56	1218.89
69	575.38	887.02	1301.23

*Single rate upon death of one insured is same as that individual's portion of married rate.

Allstate Life Insurance Company
Exhibit II
Before 90% Rate Increase
Form LGU9737CW

Single Rates (per person) Without Return of Premium

Age	\$50/day	\$80/day	\$120/day
45	55.05	74.40	(None Issued)
46	59.13	80.44	
47	63.20	86.47	
48	69.24	95.57	
49	75.27	104.66	
50	81.30	113.76	
51	87.34	122.86	
52	93.37	131.95	
53	103.20	146.33	
54	113.05	160.70	
55	122.89	175.08	
56	132.74	189.45	
57	142.57	203.83	
58	158.30	226.99	
59	174.02	250.14	
60	189.76	273.30	
61	205.49	296.45	
62	221.21	319.61	
63	243.19	353.22	
64	265.16	386.83	
65	287.14	420.44	
66	309.11	454.05	
67	331.10	487.66	
68	352.64	517.10	
69	374.18	546.55	

*Single rate upon death of one insured is same as that individual's portion of married rate.

Allstate Life Insurance Company
Exhibit II
After 90% Rate Increase
Form LGU9737CW

Single Rates (per person) Without Return of Premium

Age	\$50/day	\$80/day	\$120/day
45	104.60	141.36	(None Issued)
46	112.35	152.84	
47	120.08	164.29	
48	131.56	181.58	
49	143.01	198.85	
50	154.47	216.14	
51	165.95	233.43	
52	177.40	250.71	
53	196.08	278.03	
54	214.80	305.33	
55	233.49	332.65	
56	252.21	359.96	
57	270.88	387.28	
58	300.77	431.28	
59	330.64	475.27	
60	360.54	519.27	
61	390.43	563.26	
62	420.30	607.26	
63	462.06	671.12	
64	503.80	734.98	
65	545.57	798.84	
66	587.31	862.70	
67	629.09	926.55	
68	670.02	982.49	
69	710.94	1038.45	

*Single rate upon death of one insured is same as that individual's portion of married rate.

Allstate Life Insurance Company
Exhibit II
Before 90% Rate Increase
Form LGU9737C

Single Rates (per person) With Return of Premium

Age	\$50/day	\$80/day	\$120/day
45	21.70	29.32	39.50
46	23.08	31.46	42.68
47	24.47	33.61	45.85
48	26.48	36.78	50.64
49	28.51	39.96	55.43
50	30.54	43.13	60.22
51	32.56	46.31	65.00
52	34.59	49.48	69.78
53	37.89	54.66	77.36
54	41.18	59.85	84.92
55	44.48	65.02	92.49
56	47.78	70.20	100.05
57	51.08	75.38	107.63
58	56.35	83.66	119.81
59	61.62	91.93	131.99
60	66.90	100.21	144.17
61	72.17	108.49	156.37
62	77.46	116.77	168.55
63	85.03	128.33	186.25
64	92.62	139.90	203.93
65	100.21	151.47	221.63
66	107.78	163.04	239.31
67	115.37	174.60	257.01
68	122.04	185.95	272.51
69	128.71	197.28	288.00

*Single rate upon death of one insured is same as that individual's portion of married rate.

Allstate Life Insurance Company
Exhibit II
After 90% Rate Increase
Form LGU9737C

Single Rates (per person) With Return of Premium

Age	\$50/day	\$80/day	\$120/day
45	41.23	55.71	75.05
46	43.85	59.77	81.09
47	46.49	63.86	87.12
48	50.31	69.88	96.22
49	54.17	75.92	105.32
50	58.03	81.95	114.42
51	61.86	87.99	123.50
52	65.72	94.01	132.58
53	71.99	103.85	146.98
54	78.24	113.72	161.35
55	84.51	123.54	175.73
56	90.78	133.38	190.10
57	97.05	143.22	204.50
58	107.07	158.95	227.64
59	117.08	174.67	250.78
60	127.11	190.40	273.92
61	137.12	206.13	297.10
62	147.17	221.86	320.25
63	161.56	243.83	353.88
64	175.98	265.81	387.47
65	190.40	287.79	421.10
66	204.78	309.78	454.69
67	219.20	331.74	488.32
68	231.88	353.31	517.77
69	244.55	374.83	547.20

*Single rate upon death of one insured is same as that individual's portion of married rate.

Allstate Life Insurance Company
Exhibit III
5% Future Simple COLA
Form LGU9731C

Married Rates (per person) Without Return of Premium			
Age	\$50/day	\$80/day	\$120/day
45	39.12	53.09	71.14
46	41.31	55.82	76.34
47	43.23	58.82	81.26
48	46.51	63.48	88.65
49	49.51	68.40	96.03
50	52.80	73.87	103.42
51	55.82	79.34	111.36
52	58.82	85.08	119.57
53	64.30	93.58	132.43
54	69.77	102.05	145.27
55	75.24	110.81	158.14
56	80.71	119.28	171.27
57	86.18	128.04	184.13
58	94.39	141.17	203.83
59	102.87	154.58	223.25
60	111.07	167.71	242.95
61	119.57	180.84	262.66
62	127.78	194.26	282.07
63	138.99	212.04	308.90
64	150.48	229.82	335.43
65	161.69	247.61	361.97
66	173.19	265.39	388.51
67	184.41	283.44	415.06
68	193.71	297.96	436.66
69	203.02	312.46	458.28

*Single rate upon death of one insured is same as that individual's portion of married rate.

Allstate Life Insurance Company
Exhibit III
5% Future Simple COLA
Form LGU9734C

Married Rates (per person) With Return of Premium			
Age	\$50/day	\$80/day	\$120/day
45	43.23	58.56	78.79
46	45.96	62.66	85.08
47	48.70	67.03	91.39
48	52.80	73.32	100.97
49	56.91	79.61	110.54
50	61.01	85.92	120.12
51	64.85	93.02	130.51
52	68.95	100.13	140.90
53	76.61	111.91	158.69
54	84.27	123.67	176.21
55	91.66	135.70	193.71
56	99.31	147.48	211.22
57	106.97	159.24	229.01
58	119.57	178.94	258.00
59	131.88	198.36	287.28
60	144.46	218.06	316.27
61	157.05	237.48	345.55
62	169.37	257.18	374.57
63	188.78	287.28	419.43
64	207.94	317.11	464.30
65	227.09	347.21	509.16
66	246.51	377.30	554.04
67	265.66	407.11	598.92
68	284.54	437.21	642.14
69	303.43	467.59	685.63

*Single rate upon death of one insured is same as that individual's portion of married rate.

Allstate Life Insurance Company
Exhibit III
5% Future Simple COLA
Form LGU9733C

Single Rates (per person) Without Return of Premium

Age	\$50/day	\$80/day	\$120/day
45	73.06	99.31	133.80
46	77.16	104.79	143.64
47	80.98	110.26	153.22
48	87.00	119.57	167.16
49	93.02	128.86	181.39
50	99.05	139.27	194.52
51	105.07	149.66	210.12
52	110.54	160.32	225.72
53	120.94	176.47	250.34
54	131.33	192.89	274.97
55	141.72	209.30	299.59
56	152.11	225.72	323.95
57	162.53	241.87	348.57
58	178.11	267.03	386.04
59	193.99	292.20	423.26
60	209.86	317.38	460.47
61	225.72	342.55	497.69
62	241.59	367.73	534.89
63	263.21	401.64	585.50
64	284.54	435.29	635.85
65	306.17	469.22	686.47
66	327.77	503.16	736.80
67	349.39	537.07	787.42
68	366.89	564.72	828.19
69	384.41	592.61	869.23

*Single rate upon death of one insured is same as that individual's portion of married rate.

Allstate Life Insurance Company
Exhibit III
5% Future Simple COLA
Form LGU9736C

Single Rates (per person) With Return of Premium

Age	\$50/day	\$80/day	\$120/day
45	80.98	109.71	148.56
46	86.18	117.91	160.61
47	91.39	126.12	172.63
48	99.05	138.17	190.70
49	106.70	150.21	208.75
50	114.36	161.98	226.82
51	122.02	175.37	246.79
52	129.96	189.05	266.76
53	144.46	211.49	300.14
54	158.69	233.93	333.53
55	173.19	256.37	366.89
56	187.68	278.81	400.27
57	201.91	301.23	433.66
58	225.72	338.45	489.19
59	249.53	375.65	544.46
60	273.33	413.14	600.00
61	296.86	450.34	655.27
62	320.66	487.56	710.81
63	357.31	544.46	795.91
64	393.72	601.37	880.99
65	430.37	658.27	966.36
66	467.04	715.46	1051.44
67	503.42	772.37	1136.81
68	539.54	829.56	1218.89
69	575.38	887.02	1301.23

*Single rate upon death of one insured is same as that individual's portion of married rate.

Allstate Life Insurance Company
Exhibit III
3% Future Simple COLA
Form LGU9737CW

Single Rates (per person) Without Return of Premium			
Age	\$50/day	\$80/day	\$120/day
45	104.60	141.36	(None Issued)
46	112.35	152.84	
47	120.08	164.29	
48	131.56	181.58	
49	143.01	198.85	
50	154.47	216.14	
51	165.95	233.43	
52	177.40	250.71	
53	196.08	278.03	
54	214.80	305.33	
55	233.49	332.65	
56	252.21	359.96	
57	270.88	387.28	
58	300.77	431.28	
59	330.64	475.27	
60	360.54	519.27	
61	390.43	563.26	
62	420.30	607.26	
63	462.06	671.12	
64	503.80	734.98	
65	545.57	798.84	
66	587.31	862.70	
67	629.09	926.55	
68	670.02	982.49	
69	710.94	1038.45	

*Single rate upon death of one insured is same as that individual's portion of married rate.

Allstate Life Insurance Company
Exhibit III
3% Future Simple COLA
Form LGU9737C

Single Rates (per person) With Return of Premium

Age	\$50/day	\$80/day	\$120/day
45	41.23	55.71	75.05
46	43.85	59.77	81.09
47	46.49	63.86	87.12
48	50.31	69.88	96.22
49	54.17	75.92	105.32
50	58.03	81.95	114.42
51	61.86	87.99	123.50
52	65.72	94.01	132.58
53	71.99	103.85	146.98
54	78.24	113.72	161.35
55	84.51	123.54	175.73
56	90.78	133.38	190.10
57	97.05	143.22	204.50
58	107.07	158.95	227.64
59	117.08	174.67	250.78
60	127.11	190.40	273.92
61	137.12	206.13	297.10
62	147.17	221.86	320.25
63	161.56	243.83	353.88
64	175.98	265.81	387.47
65	190.40	287.79	421.10
66	204.78	309.78	454.69
67	219.20	331.74	488.32
68	231.88	353.31	517.77
69	244.55	374.83	547.20

*Single rate upon death of one insured is same as that individual's portion of married rate.

State: Pennsylvania

Filing Company:

Allstate Life Insurance Company

TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.002 Non Qualified

Product Name: LTC Rate Increase

Project Name/Number: 130ALS01-02/130ALS01-02

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	Confirmed. The General Information tab has been completed.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Certification (A&H)
Comments:	The Actuarial Certification is located on Page 12 of the Actuarial Memorandum.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	PA.MemoFinal.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Advertisements are not included in this filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Authorization to File (A&H)
Comments:	
Attachment(s):	130ALS02.Letter of Authorization.20170712.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	This filing does not included an insert page(s).
Attachment(s):	
Item Status:	
Status Date:	

SERFF Tracking #:

MMTA-131111786

State Tracking #:

MMTA-131111786

Company Tracking #:

130ALS01-02

State:

Pennsylvania

Filing Company:

Allstate Life Insurance Company

TOI/Sub-TOI:

LTC03G Group Long Term Care/LTC03G.002 Non Qualified

Product Name:

LTC Rate Increase

Project Name/Number:

130ALS01-02/130ALS01-02

Satisfied - Item:	Rate Table (A&H)
Comments:	The Rate Table has been included under the "Rate and Rule" tab.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	This filing does not contain replacement forms.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	This is not an initial premium rate filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	This is a rate filing only.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Exhibit 1
Comments:	
Attachment(s):	PA.Exh1.pdf
Item Status:	
Status Date:	

Allstate Life Insurance Company

3100 Sanders Road
Northbrook, IL 60062

NAIC No: 608186

Actuarial Memorandum
July 2017

Product

Guaranteed Renewable Long Term Care Certificate

Policy Forms

LGU9737CW	LGU9733C	LGU9542	LGU8350-1
LGU9737C	LGU9731C	LGU9534	
LGU9736C	LGU9581	LGU9073-1	
LGU9734C	LGU9573	LGU9000-1	

These forms were issued by Allstate Life Insurance Company (Allstate) in Pennsylvania from 1987 through 1996. The above forms are no longer marketed in any state.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of supporting a rate increase request on Allstate's existing long-term care policies. This request for a rate increase is being filed in accordance with the minimum loss ratio requirements. This memorandum may not be suitable for other purposes.

2. Description of Benefits

These are individually underwritten policies that provide long-term care coverage.

Policy form LGU8350-1

Allstate issued these policies from 1987 through 1988. This policy form covers the policyholder for stays in a nursing home and for home health care needs. Daily nursing home maximum benefits of \$40 or \$80 were available. Home health care is covered at 50% of the daily nursing home benefit. Lifetime maximum benefit periods of \$75,000 or \$150,000 were offered. This product has a 90-day waiting period.

Policy forms LGU9000-1 and LGU9073-1

Allstate issued these policies from 1988 through 1990. These policy forms cover the policyholder for stays in a nursing home and for home health care needs. Daily nursing home maximum benefits of \$50 or \$80 were available. The policy covers home health care at 50% of the daily nursing home benefit. Three lifetime maximum benefits were available: \$65,000, \$100,000, and \$150,000. This product has a 90-day waiting period.

The policyholder has the option every 5 years to increase the daily benefit by 20% without evidence of insurability. This offer is available up to four times during the policyholder's lifetime.

Forms LGU9534, LGU9542, LGU9573 and LGU9581

Allstate issued these policies from 1989 through 1990. These policy forms cover the policyholder for stays in a nursing home and adult day care facilities, and for home health care needs. Daily nursing home benefits of \$50, \$80 or \$120 were available. Home health care is covered at 50% of the daily nursing home benefit. Adult daycare is covered at \$20 per day for all plans. Three maximum benefit periods were available: \$100,000, \$150,000, and \$250,000. This product has a 60-day waiting period.

Allstate Life Insurance Company

3100 Sanders Road
Northbrook, IL 60062

NAIC No: 608186

Actuarial Memorandum
July 2017

The policyholder has the option every 5 years to increase the daily benefit by 20% without evidence of insurability. This offer is available up to four times during one's lifetime.

Forms LGU9731C, LGU9733C, LGU9734C, LGU9736C, LGU9737C and LGU9737CW

Allstate issued these policies from 1990 through 1992. These policy forms cover the policyholder for stays in a nursing home and adult day care facilities, and for home health care needs. Daily nursing home benefits of \$50, \$80 or \$120 were available. Home health care is covered at 50% of the daily nursing home benefit. Adult daycare coverage varies by plan from \$20-\$30 per day. The lifetime maximum benefit period of 7 years for nursing home care, 1,000 days for home health care, and 750 days for adult day care applies to all plans. This product has a 30-day waiting period.

This product includes a 5% or 7% automatic simple cost of living adjustment to the daily benefit. In addition, there is a return of premium benefit upon death option.

Nursing Home Care Benefit

After the waiting period, the policy pays a daily indemnity amount up to the maximum lifetime benefit for nursing home care. The policyholder does not need to satisfy a new waiting period for claims that are less than six months apart.

Home Health Care Benefit

After the waiting period, the policy pays a daily indemnity amount up to the maximum lifetime benefit for home health care. The policyholder does not need to satisfy a new waiting period for claims that are less than six months apart.

Adult Day Care

After the waiting period, the policy pays a daily indemnity amount for each day that the policyholder stays for at least four hours in an adult day care facility, up to the maximum lifetime benefit for adult day care. Assisted living facilities providing such services meet the definition of the adult day care facility. The policyholder does not need to satisfy a new waiting period for claims that are less than six months apart.

Nursing Home Waiver of Premium

The policy premiums are waived for periods of nursing home confinement for which benefits are payable (e.g. following the waiting period).

Option to Purchase Additional Insurance

Policyholders with certain policy forms have an option to purchase additional insurance. The option dates will be the 5th, 10th, 15th and 20th anniversary of the coverage effective date. Each purchase option allows the policyholder to increase the original benefit amount by 20%.

Return of Premiums Option

The return of premiums option was available to policyholders only at the time of initial enrollment. If coverage is in force at the time of a policyholder's death and benefits payable during the lifetime of this plan do not exceed the total premiums paid for the insured person's coverage, a return of premiums will be issued. The return of premiums will equal the total amount of premiums paid for the insured person's coverage, less any benefits payable during the lifetime of this plan.

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Automatic Benefit Increases

Each year, on the anniversary of the coverage effective date, there will be an automatic increase in the daily benefits under certain policy forms. The annual rate of increase is 5% of the original daily benefit amount for forms LGU9737C and LGU9737CW, and 7% for forms LGU9731C, LGU9733C, LGU9734C and LGU9736C.

3. Renewability

These policies are guaranteed renewable for life.

4. Applicability

The proposed rate increase will apply to all existing premium paying policies issued on one of the form numbers listed above. Since these forms and riders are no longer being sold, the rate increase will apply to the inforce policies.

5. Actuarial Assumptions

a. Morbidity

Current projection assumptions

Incidence rates, claim termination rates, and selection factors are based on Milliman's 2014 Long-Term Care Guidelines. Incidence rates vary by attained age, sex, tax-qualified status, and site of care. Claim termination rates vary by age at claim, monthly duration, sex, tax-qualified status, and site of care. The full daily benefit amount is modeled to be paid out for these policies.

Original pricing assumptions

Original pricing incidence rates for nursing home stays were developed using "The 1985 National Nursing Home Survey" conducted by HHS, and the 1984 National Hospital Discharge Survey. Claim continuance rates were developed based on the report "Disability and Long-Term Care" presented at the Health Insurance Association of America in January, 1988.

Comparison of original pricing assumptions, actual experience, and current best estimate assumptions

The following table compares original pricing and best estimate incidence rates to actual incidence rates, including a count of actual claims. We do not consider actual claim counts to be credible, and we have given full credibility to industry data to form our best estimate assumption of incidence.

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Incidence rates

Attained Age	Original Pricing	Actual		Best Estimate
		Incidence	Claim Count	
62	0.3%	0.6%	17	0.3%
67	0.6%	0.8%	56	0.5%
72	1.3%	1.3%	149	1.0%
77	3.0%	2.6%	315	2.1%
82	6.2%	4.9%	451	4.3%
87	11.0%	9.8%	438	8.7%
92	16.8%	17.8%	157	15.1%

The following table compares aggregate claim length of stay (LOS) for original pricing and best estimate assumptions to actual length of stay, including a total count of claims. This table represents an aggregate claim continuance assumption across attained age, sex, and site of care. We do not believe the actual historical experience is credible, and we have given full credibility to industry data to form our best estimate assumption for claim continuance.

Length of stay (LOS) in years

Attained Age	Original Pricing LOS	Actual		Best Estimate LOS
		Actual LOS	Claim Count	
all	1.44	1.49	1,595	1.77

b. Lapse

Current projection assumptions

Voluntary lapse rates, and overall total terminations, are developed using the industry total termination data found in the July 2015 SOA study 'Long Term Care Intercompany Experience Study Policy Terminations Aggregate Databases 2000-2011 Report'.

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The voluntary lapse rates for this product are:

Policy Year	Voluntary Lapse
1	12.0%
2	10.0%
3	8.0%
4	7.0%
5	6.0%
6	5.0%
7	4.0%
8	3.0%
9	1.5%
10+	1.0%

All policies nationwide are in the ultimate lapse duration (10 and later).

Original pricing assumptions

Persistency was assumed in original pricing to grade from 85% in the first policy year to an ultimate rate of 92%. For policy forms LGU9000-1 & LGU9073-1 the ultimate persistency was 85%.

Reports on industry data issued around the time of original pricing, such as the SOA's Long-Term Care Intercompany Study in 1993, are consistent with these assumptions. Reported lapses during the exposure period in those studies were far greater than those which have emerged in recent years. Since the time of initial pricing, lapse rates have declined significantly industry-wide. The latest best estimate lapse assumptions reflect this reduction in overall lapse rates and late duration lapse rates in particular.

These long-term care policies were priced assuming that premiums earned in early durations would fund claims incurred in later durations. The premium rates originally established reflected an assumption of voluntary lapses, which reduced expected claims in later years. With this block of business, as with similar blocks industry-wide, these lower lapse rates have had a significant, unfavorable impact on the financial health of these blocks. Lower than anticipated lapse rates are the primary driver of the need for remediation on this block of business.

Comparison of original pricing assumptions and current best estimate assumptions

The following table illustrates the original pricing, actual, and current best estimate lapses for this block of business. We have shown only the ultimate durations (10+) as this block is over 20 years old.

Policy Forms	Ultimate Durations	Original Pricing	Best Estimate Lapse Rate
LGU9000-1 & LGU9073-1	10+	15%	1.0%
All other	10+	8%	1.0%

These LTC policies do not have cash value and thus there is not a strong incentive for policies to report a voluntary lapse or a death. As a result, we have selected a best estimate voluntary

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lapse and mortality assumption which, when combined, form a total termination assumption which we view to be reasonable. For this reason we have not shown actual lapses, as we do not believe them to be reliable in this comparison.

c. Mortality

Current projection assumptions

Mortality is assumed to be 100% of the 2012 IAM Mortality Table. Mortality improvement is modeled using the G2 scale for the duration of the projection period. The total terminations assumed here are developed using the industry total termination data found in the July 2015 SOA study 'Long Term Care Intercompany Experience Study Policy Terminations Aggregate Databases 2000-2011 Report'.

Original pricing assumptions

Mortality in original pricing was developed from the 1975-1980 Ultimate Basic Tables, ALB, as published in the Transactions of the Society of Actuaries, 1982 Reports. Mortality for ages 100 and above was taken from "Mortality at ages 65 and over in a Middle Class Population", from Transactions Vol XXXVI, published by the Society of Actuaries. These rates were adjusted to reflect the disabled life mortality of nursing home patients compared with an unconfined population.

Comparison of original pricing assumptions and current best estimate assumptions

Attained Age	Original Pricing Mortality	Best Estimate Mortality
62	1.2%	0.5%
67	1.9%	0.8%
72	3.0%	1.2%
77	5.0%	1.9%
82	8.2%	3.6%
87	12.9%	6.7%
92	19.1%	12.0%

These LTC policies do not have cash value and thus there is not a strong incentive for policies to report a voluntary lapse or a death. As a result, we have selected a best estimate voluntary lapse and mortality assumption which, when combined, form a total termination assumption which we view to be reasonable. For this reason we have not shown actual lapses, as we do not believe them to be reliable in this comparison.

d. The impact of the rate increase on policyholder behavior

Premium rate increases on long-term care policies may induce some policyholders to seek a reduction in benefits or to lapse their policy. Similarly, policyholders who accept the rate increase and remain inforce or retain their full benefits may exhibit some morbidity anti-selection, understanding that they may need the long-term care benefits. All else equal, additional lapses or benefit reductions on a long-term care block of policies is financially favorable to the company, while anti-selection is unfavorable to the company.

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The projections in Exhibit I do not include either the assumption of additional lapses (or reduction in benefits) or the assumption of anti-selection. We assume for the purposes of this rate increase that the two impacts off-set each other.

e. Expenses

Expenses have not been explicitly projected. We assume that originally filed expenses remain appropriate.

The above assumptions are based on the experience of Allstate in conjunction with other industry and consultant data. These assumptions are based on the nationwide experience of the particular policy forms in this filing and other similar policy forms where appropriate. The above assumptions are deemed reasonable for the particular policy forms in this filing. The assumptions used in this filing are considered best-estimate and do not reflect moderately adverse conditions.

In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policy form were taken into consideration. The company does not currently market any long-term care products.

6. Marketing Method

These plans were primarily marketed by direct response, without agents.

7. Underwriting Description

These policy forms were fully underwritten based on responses to questions in the application and the use of additional underwriting tools such as telephone interviews, attending physician statements, and/or a face-to-face interview.

8. Premiums

Premiums are unisex, based on issue age. They vary by the amount of benefit purchased and optional benefits selected. These are lifetime pay policies.

9. Issue Age Range

These forms were issued to policyholders aged 45 to 79.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization

The following modal factors and distribution, which are based on nationwide data, are applied to the annual premium.

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Premium Mode	Modal Factor
Annual	1.000
Semi-annual	0.510
Quarterly	0.260
Monthly	0.092

12. Reserves

Active life reserves are not used in this rate increase analysis. Claim reserves as of December 31, 2016 have been discounted to the incurral date of each respective claim. These are included in historical incurred claims. A best estimate of the incurred but not reported (IBNR) reserve balance as of December 31, 2016 has been allocated to the 2015 and 2016 calendar years of incurral and included in historic incurred claims.

13. Trend Assumptions

As this is not medical insurance, an explicit medical cost trend is not included in the projections.

14. Past and Future Policy Experience

Nationwide experience for this policy form is shown in Exhibit I. Historical experience is shown by claim incurral year with associated calendar year loss ratios. A future annual loss ratio is calculated as anticipated incurred claims divided by earned premiums.

A lifetime loss ratio as of December 31, 2016 is calculated as the sum of the accumulated past and discounted future claims divided by the sum of the accumulated past and discounted future earned premium where accumulation and discounting occur at 5.5%.

The discount rate is the maximum statutory valuation interest rates for typical whole life products for each issue year.

15. Projected Earned Premiums and Incurred Claims

Exhibit I contains lifetime projections of earned premium and incurred claims based on the current premiums and the filed premium rate increase. Earned premiums and incurred claims for projection years 2017 through 2065 are developed from an MG-ALFA Projection Model representing actual contracts in-force as of December 31, 2016.

The assumptions described in section 5 for morbidity, voluntary lapse, and mortality are used to project life years, earned premiums, and incurred claims. The projections reflecting the rate increase assume that the increase is effective on each policy's first anniversary following a 60-day policyholder notification period.

16. History of Previous Rate Increases

The following rate increase has been implemented on these policy forms in Pennsylvania:

Year	Rate Increase
2010	15%

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17. Requested Rate Increase and Demonstration of Satisfaction of Loss Ratio Requirements

The company is requesting a rate increase of 90% for all policies. Exhibit I shows projected experience with and without this rate increase. Exhibit I demonstrates that the expected lifetime loss ratio including the requested rate increase exceeds the minimum loss ratio of 60%. The expected lifetime loss ratio also exceeds the original pricing loss ratio on certain policy forms of 65%.

Corresponding rate tables are included with this memorandum in Exhibit II. The actual rate increases implemented may vary slightly from those proposed above due to rounding.

18. Average Annual Premium

Products	Nationwide prior to rate increase	Pennsylvania	
		Prior to rate increase	Following the rate increase
All policies	1,243	1,456	2,767

Premiums vary by form between Pennsylvania policies and those nationwide based on, for example, the mix of business by issue age, benefits selected, and premium payment mode. The company is requesting similar rate increases on policies nationwide.

19. Proposed Effective Date

This rate increase will apply to policies on their next premium payment date following at least a 60-day policyholder notification period following approval.

20. Nationwide Distribution of Business as of December 31, 2016

This distribution is based on the count of policyholders inforce.

By Issue Age

Issue Ages	Nationwide		Pennsylvania	
	Insureds	Distribution	Insureds	Distribution
<40	0	0%	0	0%
40 - 44	1	0%	0	0%
45 - 49	21	0%	1	1%
50 - 54	183	2%	13	9%
55 - 59	460	17%	55	37%
60 - 64	534	34%	53	35%
65 - 69	238	35%	28	19%
70 - 74	19	12%	0	0%
>75	0	0%	0	0%
Total	1,456	100%	150	100%

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By Elimination Period:

Elimination Period	Nationwide		Pennsylvania	
	Insureds	Distribution	Insureds	Distribution
30 Days	753	52%	73	49%
60 Days	315	21%	30	20%
90 Days	388	27%	47	31%
Total	1,456	100%	150	100%

By Benefit Period:

Benefit Period	Nationwide		Pennsylvania	
	Insureds	Distribution	Insureds	Distribution
1 year	0	0%	0	0%
2 year	0	0%	0	0%
3 year	0	0%	0	0%
4 year	168	11%	22	15%
5 year	0	0%	0	0%
6 year	535	37%	55	37%
7 year	753	52%	73	49%
Total	1,456	100%	150	100%

By Inflation Protection Option:

Inflation Protection	Nationwide		Pennsylvania	
	Insureds	Distribution	Insureds	Distribution
No Inflation	703	48%	77	51%
5% Simple	31	2%	2	1%
7% Simple	722	50%	71	47%
Total	1,456	100%	150	100%

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By Premium Mode:

Premium Mode	Nationwide		Pennsylvania	
	Insureds	Distribution	Insureds	Distribution
Annual	575	39%	64	43%
Semi-annual	87	7%	10	7%
Quarterly	181	12%	23	15%
Monthly	613	42%	53	35%
Total	1,456	100%	150	100%

By Premium Period:

Premium Period	Nationwide		Pennsylvania	
	Insureds	Distribution	Insureds	Distribution
Lifetime	1,456	100%	150	100%
Total	1,456	100%	150	100%

21. Number of Insureds and Annualized Premium

Based on Allstate’s experience as of December 31, 2016, the number of insureds in-force and the annualized premium that will be affected by this increase are:

Jurisdiction	Premium Paying Insureds	Annualized Premium
Pennsylvania	150	1,456
Nationwide	1,456	1,243

22. Additional Ways for Policyholders to Mitigate the Rate Increase

Although the Company is no longer issuing new LTC policies, we are filing a new inflation protection option as a way to help some current policyholders mitigate this rate increase. This option will allow policyholders who currently have an annual 7% or 5% simple inflation benefit, which is over half of the policyholders nationwide, to completely avoid the rate increase.

The new option (the “landing spot”) will allow the policyholder to keep their current daily maximum benefit amounts and total pool of money which they’ve accrued to date. Their future simple inflation cost of living adjustment will be reduced.

Policyholders who currently have a 7% simple inflation cost of living adjustment, and who elect this landing spot, will receive 5% simple inflation cost of living adjustments. Policyholders who currently have a 5% simple inflation cost of living adjustment, and who elect this landing spot, will receive 3% simple inflation cost of living adjustments.

The 5% and 3% landing spot indexes were determined to be actuarially equivalent to the 90% rate increase. The premium rate schedules for this landing spot option are included in Exhibit II.

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23. Actuarial Certification

I am a member of the American Academy of Actuaries. I meet the Academy's qualification standards to render this actuarial opinion and am familiar with the requirements for filing long-term care insurance premiums and rate increases.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including Actuarial Standards of Practice No. 8, "Regulatory Filings for Health Plan Entities" and 18, "Long-Term Care Insurance".

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of this jurisdiction and the rules of the department of insurance. In my opinion, the rates are not excessive or unfairly discriminatory and bear reasonable relationship to the benefits based on the loss ratio standards of this jurisdiction. This filing will enhance premium adequacy but may not be sufficient to prevent future rate action.

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 jurisdiction.

I have relied on data and information provided by others to develop this memorandum including, but not limited to, management's view of when a rate change may be considered, the underwriting and claim adjudication process, seriatim in-force data, claim data, and the company's long-term earnings rate. I have not audited or independently verified the data and information provided but have reviewed it for reasonableness.

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



Robert Eaton
Consulting Actuary
Milliman
Tampa, FL
July 2017



Allstate[®]
You're in good hands.

LETTER OF THIRD PARTY AUTHORIZATION

July 12, 2017

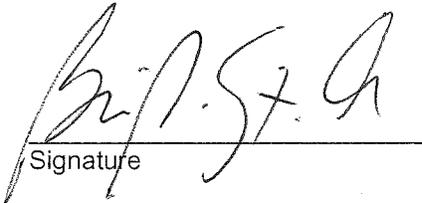
Dear State Regulator:

We hereby authorize:

Milliman, Inc.
Consultants and Actuaries
3000 Bayport Dr., Suite 1050
Tampa, FL 33607

to submit form and/or rate filings on behalf of Allstate Life Insurance Company.

This authorization shall remain valid until revoked by us.


Signature

Brian P. Stricker
SVP, Life & Retirement Products
Allstate Life Insurance Company

Exhibit I
Allstate Insurance Company
Nationwide Experience Projections with No Rate Revision
Long Term Care Policy Form(s) : LGU8350-1, LGU9000-1, LGU9073-1, LGU9534, LGU9542,
LGU9573, LGU9581, LGU9731C, LGU9733C, LGU9734C, LGU9736C, LGU9737C, LGU9737CW

Calendar Year	Without Interest			With Interest			Premium Increase	Discount
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Factor	Factor
1987	6,933	0	0%	33,641	0	0%		4.85
1988	252,468	0	0%	1,161,185	0	0%		4.60
1989	1,142,681	8,953	1%	4,981,586	39,030	1%		4.36
1990	1,897,638	89,136	5%	7,841,579	368,335	5%		4.13
1991	3,044,162	52,911	2%	11,923,547	207,246	2%		3.92
1992	4,126,465	133,752	3%	15,320,164	496,574	3%		3.71
1993	4,014,658	460,129	11%	14,128,022	1,619,243	11%		3.52
1994	3,877,844	1,292,278	33%	12,935,126	4,310,586	33%		3.34
1995	3,937,208	2,018,283	51%	12,448,478	6,381,312	51%		3.16
1996	3,786,439	778,591	21%	11,347,662	2,333,377	21%		3.00
1997	3,606,074	871,125	24%	10,243,718	2,474,592	24%		2.84
1998	3,567,229	1,271,821	36%	9,605,091	3,424,495	36%		2.69
1999	3,566,104	1,710,717	48%	9,101,481	4,366,126	48%		2.55
2000	3,508,935	1,667,363	48%	8,488,695	4,033,627	48%		2.42
2001	3,448,831	1,827,543	53%	7,908,335	4,190,645	53%		2.29
2002	3,364,957	2,719,687	81%	7,313,752	5,911,255	81%		2.17
2003	3,241,102	1,839,994	57%	6,677,299	3,790,746	57%		2.06
2004	3,165,442	2,826,587	89%	6,181,447	5,519,734	89%		1.95
2005	3,280,328	3,734,743	114%	6,071,843	6,912,960	114%		1.85
2006	3,024,449	5,063,148	167%	5,306,365	8,883,240	167%		1.75
2007	3,017,706	5,639,375	187%	5,018,516	9,378,412	187%		1.66
2008	2,876,448	7,732,244	269%	4,534,219	12,188,534	269%		1.58
2009	2,686,255	7,676,900	286%	4,013,661	11,470,420	286%		1.49
2010	2,695,983	8,713,240	323%	3,818,195	12,340,157	323%		1.42
2011	2,794,755	9,102,705	326%	3,751,736	12,219,657	326%		1.34
2012	2,654,621	11,645,194	439%	3,377,836	14,817,768	439%		1.27
2013	2,467,900	10,564,113	428%	2,976,536	12,741,385	428%		1.21
2014	2,242,195	10,604,127	473%	2,563,330	12,122,887	473%		1.14
Historical Experience	2,057,854	13,076,725	635%	2,229,941	14,170,255	635%		1.08
2016	1,809,905	10,911,772	603%	1,859,011	11,207,829	603%		1.03
Projected Future Experience (50 years)	1,642,161	11,660,904	710%	1,598,783	11,352,878	710%	0%	0.97
2018	1,436,760	11,101,912	773%	1,325,884	10,245,168	773%	0%	0.92
2019	1,238,806	10,739,855	867%	1,083,608	9,394,361	867%	0%	0.87
2020	1,061,685	10,179,265	959%	880,262	8,439,812	959%	0%	0.83
2021	901,801	9,610,984	1066%	708,720	7,553,214	1066%	0%	0.79
2022	758,122	8,940,585	1179%	564,743	6,660,049	1179%	0%	0.74
2023	631,784	8,254,965	1307%	446,095	5,828,734	1307%	0%	0.71
2024	521,480	7,541,256	1446%	349,015	5,047,197	1446%	0%	0.67
2025	426,340	6,827,580	1601%	270,465	4,331,326	1601%	0%	0.63
2026	345,170	6,122,803	1774%	207,556	3,681,730	1774%	0%	0.60
2027	276,688	5,431,669	1963%	157,703	3,095,868	1963%	0%	0.57
2028	219,545	4,767,004	2171%	118,609	2,575,385	2171%	0%	0.54
2029	172,336	4,132,811	2398%	88,251	2,116,361	2398%	0%	0.51
2030	133,804	3,532,847	2640%	64,947	1,714,812	2640%	0%	0.49
2031	102,718	2,974,961	2896%	47,259	1,368,739	2896%	0%	0.46
2032	77,937	2,462,948	3160%	33,988	1,074,094	3160%	0%	0.44
2033	58,413	2,007,972	3438%	24,146	830,027	3438%	0%	0.41
2034	43,223	1,609,177	3723%	16,935	630,501	3723%	0%	0.39
2035	31,579	1,264,597	4005%	11,728	469,658	4005%	0%	0.37
2036	22,770	977,162	4291%	8,016	343,988	4291%	0%	0.35
2037	16,196	742,494	4585%	5,404	247,752	4585%	0%	0.33
2038	11,354	554,894	4887%	3,591	175,502	4887%	0%	0.32
2039	7,838	405,670	5176%	2,350	121,616	5176%	0%	0.30
2040	5,330	290,842	5457%	1,515	82,646	5457%	0%	0.28
2041	3,568	205,602	5763%	961	55,379	5763%	0%	0.27
2042	2,349	142,883	6083%	600	36,479	6083%	0%	0.26
2043	1,519	96,940	6381%	368	23,459	6381%	0%	0.24
2044	966	64,578	6688%	221	14,813	6688%	0%	0.23
2045	601	42,297	7035%	131	9,196	7035%	0%	0.22
2046	368	27,136	7380%	76	5,592	7380%	0%	0.21
2047	220	16,994	7719%	43	3,320	7719%	0%	0.20
2048	129	10,364	8030%	24	1,919	8030%	0%	0.19
2049	74	6,146	8274%	13	1,079	8274%	0%	0.18
2050	42	3,532	8483%	7	588	8483%	0%	0.17
2051	23	1,963	8650%	4	310	8650%	0%	0.16
2052	12	1,057	8712%	2	158	8712%	0%	0.15
2053	6	545	8708%	1	77	8708%	0%	0.14
2054	3	266	8402%	0	36	8402%	0%	0.13
2055	1	123	8238%	0	16	8238%	0%	0.13
2056	1	55	8033%	0	7	8033%	0%	0.12
2057	0	19	6961%	0	2	6961%	0%	0.11
2058	0	5	3958%	0	1	3958%	0%	0.11
2059	0	2	9550%	0	0	9550%	0%	0.10
2060	0	1	8400%	0	0	8400%	0%	0.10
2061	0	0	0%	0	0	0%	0%	0.09
2062	0	0	0%	0	0	0%	0%	0.09
2063	0	0	0%	0	0	0%	0%	0.08
2064	0	0	0%	0	0	0%	0%	0.08
2065	0	0	0%	0	0	0%	0%	0.07
Past	85,163,569	124,033,158	145.6%	203,161,997	187,920,428	92.5%		
Future	10,153,721	122,755,666	1209.0%	8,022,023	87,533,850	1091.2%		
Lifetime	95,317,290	246,788,823	258.9%	211,184,021	275,454,278	130.4%		

Exhibit I
Allstate Insurance Company
Nationwide Experience Projections with Rate Revision
Long Term Care Policy Form(s) : LGU8350-1, LGU9000-1, LGU9073-1, LGU9534, LGU9542,
LGU9573, LGU9581, LGU9731C, LGU9733C, LGU9734C, LGU9736C, LGU9737C, LGU9737CW

Calendar Year	Without Interest			With Interest			Premium Increase	Discount
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Factor	Factor
1987	6,933	0	0%	33,641	0	0%		4.85
1988	252,468	0	0%	1,161,185	0	0%		4.60
1989	1,142,681	8,953	1%	4,981,586	39,030	1%		4.36
1990	1,897,638	89,136	5%	7,841,579	368,335	5%		4.13
1991	3,044,162	52,911	2%	11,923,547	207,246	2%		3.92
1992	4,126,465	133,752	3%	15,320,164	496,574	3%		3.71
1993	4,014,658	460,129	11%	14,128,022	1,619,243	11%		3.52
1994	3,877,844	1,292,278	33%	12,935,126	4,310,586	33%		3.34
1995	3,937,208	2,018,283	51%	12,448,478	6,381,312	51%		3.16
1996	3,786,439	778,591	21%	11,347,662	2,333,377	21%		3.00
1997	3,606,074	871,125	24%	10,243,718	2,474,592	24%		2.84
1998	3,567,229	1,271,821	36%	9,605,091	3,424,495	36%		2.69
1999	3,566,104	1,710,717	48%	9,101,481	4,366,126	48%		2.55
2000	3,508,935	1,667,363	48%	8,488,695	4,033,627	48%		2.42
2001	3,448,831	1,827,543	53%	7,908,335	4,190,645	53%		2.29
2002	3,364,957	2,719,687	81%	7,313,752	5,911,255	81%		2.17
2003	3,241,102	1,839,994	57%	6,677,299	3,790,746	57%		2.06
2004	3,165,442	2,826,587	89%	6,181,447	5,519,734	89%		1.95
2005	3,280,328	3,734,743	114%	6,071,843	6,912,960	114%		1.85
2006	3,024,449	5,063,148	167%	5,306,365	8,883,240	167%		1.75
2007	3,017,706	5,639,375	187%	5,018,516	9,378,412	187%		1.66
2008	2,876,448	7,732,244	269%	4,534,219	12,188,534	269%		1.58
2009	2,686,255	7,676,900	286%	4,013,661	11,470,420	286%		1.49
2010	2,695,983	8,713,240	323%	3,818,195	12,340,157	323%		1.42
2011	2,794,755	9,102,705	326%	3,751,736	12,219,657	326%		1.34
2012	2,654,621	11,645,194	439%	3,377,836	14,817,768	439%		1.27
2013	2,467,900	10,564,113	428%	2,976,536	12,741,385	428%		1.21
2014	2,242,195	10,604,127	473%	2,563,330	12,122,887	473%		1.14
Historical Experience	2,057,854	13,076,725	635%	2,229,941	14,170,255	635%		1.08
2016	1,809,905	10,911,772	603%	1,859,011	11,207,829	603%		1.03
Projected Future Experience (50 years)	1,642,161	11,660,904	710%	1,598,783	11,352,878	710%	0%	0.97
2018	2,729,845	11,101,912	407%	2,519,180	10,245,168	407%	90%	0.92
2019	2,353,732	10,739,855	456%	2,058,856	9,394,361	456%	90%	0.87
2020	2,017,201	10,179,265	505%	1,672,498	8,439,812	505%	90%	0.83
2021	1,713,423	9,610,984	561%	1,346,568	7,553,214	561%	90%	0.79
2022	1,440,432	8,940,585	621%	1,073,011	6,660,049	621%	90%	0.74
2023	1,200,390	8,254,965	688%	847,581	5,828,734	688%	90%	0.71
2024	990,812	7,541,256	761%	663,129	5,047,197	761%	90%	0.67
2025	810,047	6,827,580	843%	513,883	4,331,326	843%	90%	0.63
2026	655,823	6,122,803	934%	394,356	3,681,730	934%	90%	0.60
2027	525,708	5,431,669	1033%	299,636	3,095,868	1033%	90%	0.57
2028	417,135	4,767,004	1143%	225,358	2,575,385	1143%	90%	0.54
2029	327,438	4,132,811	1262%	167,677	2,116,361	1262%	90%	0.51
2030	254,227	3,532,847	1390%	123,400	1,714,812	1390%	90%	0.49
2031	195,164	2,974,961	1524%	89,792	1,368,739	1524%	90%	0.46
2032	148,080	2,462,948	1663%	64,578	1,074,094	1663%	90%	0.44
2033	110,985	2,007,972	1809%	45,877	830,027	1809%	90%	0.41
2034	82,124	1,609,177	1959%	32,177	630,501	1959%	90%	0.39
2035	60,000	1,264,597	2108%	22,284	469,658	2108%	90%	0.37
2036	43,263	977,162	2259%	15,230	343,988	2259%	90%	0.35
2037	30,772	742,494	2413%	10,268	247,752	2413%	90%	0.33
2038	21,572	554,894	2572%	6,823	175,502	2572%	90%	0.32
2039	14,892	405,670	2724%	4,464	121,616	2724%	90%	0.30
2040	10,127	290,842	2872%	2,878	82,646	2872%	90%	0.28
2041	6,779	205,602	3033%	1,826	55,379	3033%	90%	0.27
2042	4,463	142,883	3202%	1,139	36,479	3202%	90%	0.26
2043	2,887	96,940	3358%	699	23,459	3358%	90%	0.24
2044	1,835	64,578	3520%	421	14,813	3520%	90%	0.23
2045	1,142	42,297	3703%	248	9,196	3703%	90%	0.22
2046	699	27,136	3884%	144	5,592	3884%	90%	0.21
2047	418	16,994	4063%	82	3,320	4063%	90%	0.20
2048	245	10,364	4227%	45	1,919	4227%	90%	0.19
2049	141	6,146	4355%	25	1,079	4355%	90%	0.18
2050	79	3,532	4465%	13	588	4465%	90%	0.17
2051	43	1,963	4552%	7	310	4552%	90%	0.16
2052	23	1,057	4585%	3	158	4585%	90%	0.15
2053	12	545	4583%	2	77	4583%	90%	0.14
2054	6	266	4422%	1	36	4422%	90%	0.13
2055	3	123	4336%	0	16	4336%	90%	0.13
2056	1	55	4228%	0	7	4228%	90%	0.12
2057	1	19	3664%	0	2	3664%	90%	0.11
2058	0	5	2083%	0	1	2083%	90%	0.11
2059	0	2	5026%	0	0	5026%	90%	0.10
2060	0	1	4421%	0	0	4421%	90%	0.10
2061	0	0	0%	0	0	0%	90%	0.09
2062	0	0	0%	0	0	0%	90%	0.09
2063	0	0	0%	0	0	0%	90%	0.08
2064	0	0	0%	0	0	0%	90%	0.08
2065	0	0	0%	0	0	0%	90%	0.07
Past	85,163,569	124,033,158	145.6%	203,161,997	187,920,428	92.5%		
Future	17,814,125	122,755,666	689.1%	13,802,940	87,533,850	634.2%		
Lifetime	102,977,695	246,788,823	239.7%	216,964,937	275,454,278	127.0%		

Exhibit I
Allstate Insurance Company
PA Experience Projections with No Rate Revision
Long Term Care Policy Form(s) : LGU8350-1, LGU9000-1, LGU9073-1, LGU9534, LGU9542,
LGU9573, LGU9581, LGU9731C, LGU9733C, LGU9734C, LGU9736C, LGU9737C, LGU9737CW

Calendar Year	Without Interest			With Interest			Premium Increase	Discount
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Factor	Factor
1987	544	0	0%	2,640	0	0%		4.85
1988	34,831	0	0%	160,199	0	0%		4.60
1989	128,706	0	0%	561,102	0	0%		4.36
1990	198,911	0	0%	821,957	0	0%		4.13
1991	312,720	1,977	3%	1,224,880	7,743	1%		3.92
1992	401,105	4,518	1%	1,489,166	16,775	1%		3.71
1993	381,633	6,177	2%	1,343,008	21,739	2%		3.52
1994	376,947	1,175	0%	1,257,363	3,918	0%		3.34
1995	382,491	107,827	28%	1,209,343	340,921	28%		3.16
1996	371,067	80,265	22%	1,112,060	240,549	22%		3.00
1997	349,619	31,583	9%	993,157	89,717	9%		2.84
1998	348,903	22,639	6%	939,453	60,957	6%		2.69
1999	355,858	14,127	4%	908,228	36,054	4%		2.55
2000	353,238	297,315	84%	854,541	719,255	84%		2.42
2001	350,586	172,306	49%	803,911	395,106	49%		2.29
2002	341,709	87,809	26%	742,706	190,853	26%		2.17
2003	341,883	33,016	10%	704,345	68,020	10%		2.06
2004	331,166	139,058	42%	646,698	271,552	42%		1.95
2005	339,220	218,401	64%	627,892	404,257	64%		1.85
2006	311,239	237,799	76%	546,066	417,216	76%		1.75
2007	313,609	234,390	75%	521,539	389,795	75%		1.66
2008	301,819	571,244	189%	475,765	900,466	189%		1.58
2009	290,070	1,382,997	477%	433,407	2,066,401	477%		1.49
2010	276,464	731,140	264%	391,543	1,035,480	264%		1.42
2011	288,013	541,328	188%	386,634	726,690	188%		1.34
2012	292,262	699,223	239%	371,884	889,717	239%		1.27
2013	256,576	744,211	290%	309,456	897,594	290%		1.21
2014	251,943	777,430	309%	288,028	888,777	309%		1.14
↑ Historical Experience	221,217	2,935,691	1327%	239,716	3,181,185	1327%		1.08
2016	201,962	614,973	304%	207,442	631,659	304%		1.03
Projected Future Experience (50 years)	180,549	1,279,059	708%	175,780	1,245,272	708%	0%	0.97
2018	158,102	1,207,627	764%	145,901	1,114,434	764%	0%	0.92
2019	134,296	1,175,259	875%	117,471	1,028,022	875%	0%	0.87
2020	114,279	1,124,394	984%	94,751	932,255	984%	0%	0.83
2021	96,341	1,065,112	1106%	75,713	837,065	1106%	0%	0.79
2022	80,185	991,013	1236%	59,732	738,228	1236%	0%	0.74
2023	66,127	909,695	1376%	46,692	642,325	1376%	0%	0.71
2024	54,047	823,363	1523%	36,173	551,059	1523%	0%	0.67
2025	43,628	743,694	1705%	27,677	471,790	1705%	0%	0.63
2026	34,840	663,891	1906%	20,950	399,207	1906%	0%	0.60
2027	27,504	581,585	2115%	15,676	331,484	2115%	0%	0.57
2028	21,475	502,457	2340%	11,602	271,454	2340%	0%	0.54
2029	16,567	429,263	2591%	8,484	219,820	2591%	0%	0.51
2030	12,627	362,582	2871%	6,129	175,994	2871%	0%	0.49
2031	9,510	298,018	3134%	4,376	137,114	3134%	0%	0.46
2032	7,071	236,775	3349%	3,084	103,258	3349%	0%	0.44
2033	5,188	185,391	3573%	2,145	76,634	3573%	0%	0.41
2034	3,752	142,945	3810%	1,470	56,008	3810%	0%	0.39
2035	2,675	108,354	4050%	994	40,242	4050%	0%	0.37
2036	1,879	79,626	4237%	662	28,030	4237%	0%	0.35
2037	1,300	57,016	4386%	434	19,025	4386%	0%	0.33
2038	885	40,674	4596%	280	12,864	4596%	0%	0.32
2039	592	28,445	4807%	177	8,528	4807%	0%	0.30
2040	389	19,424	4991%	111	5,519	4991%	0%	0.28
2041	251	12,963	5160%	68	3,492	5160%	0%	0.27
2042	159	8,484	5338%	41	2,166	5338%	0%	0.26
2043	98	5,414	5501%	24	1,310	5501%	0%	0.24
2044	60	3,372	5654%	14	773	5654%	0%	0.23
2045	35	2,041	5769%	8	444	5769%	0%	0.22
2046	20	1,199	5859%	4	247	5859%	0%	0.21
2047	12	681	5837%	2	133	5837%	0%	0.20
2048	6	371	5750%	1	69	5750%	0%	0.19
2049	3	194	5557%	1	34	5557%	0%	0.18
2050	2	93	4902%	0	15	4902%	0%	0.17
2051	1	42	4282%	0	7	4282%	0%	0.16
2052	0	19	4430%	0	3	4430%	0%	0.15
2053	0	9	4856%	0	1	4856%	0%	0.14
2054	0	4	3922%	0	0	3922%	0%	0.13
2055	0	0	920%	0	0	920%	0%	0.13
2056	0	0	1700%	0	0	1700%	0%	0.12
2057	0	0	1000%	0	0	1000%	0%	0.11
2058	0	0	0%	0	0	0%	0%	0.11
2059	0	0	0%	0	0	0%	0%	0.10
2060	0	0	0%	0	0	0%	0%	0.10
2061	0	0	0%	0	0	0%	0%	0.09
2062	0	0	0%	0	0	0%	0%	0.09
2063	0	0	0%	0	0	0%	0%	0.08
2064	0	0	0%	0	0	0%	0%	0.08
2065	0	0	0%	0	0	0%	0%	0.07
Past	8,706,311	10,688,621	122.8%	20,574,129	14,892,399	72.4%		
Future	1,074,458	13,090,545	1218.3%	856,623	9,454,325	1103.7%		
Lifetime	9,780,769	23,779,165	243.1%	21,430,752	24,346,724	113.6%		

Exhibit I
Allstate Insurance Company
PA Experience Projections with Rate Revision
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LGU9573, LGU9581, LGU9731C, LGU9733C, LGU9734C, LGU9736C, LGU9737C, LGU9737CW

Calendar Year	Without Interest			With Interest			Premium Increase Factor	Discount Factor	
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio			
1987	544	0	0%	2,640	0	0%		4.85	
1988	34,831	0	0%	160,199	0	0%		4.60	
1989	128,706	0	0%	561,102	0	0%		4.36	
1990	198,911	0	0%	821,957	0	0%		4.13	
1991	312,720	1,977	1%	1,224,880	7,743	1%		3.92	
1992	401,105	4,518	1%	1,489,166	16,775	1%		3.71	
1993	381,633	6,177	2%	1,343,008	21,739	2%		3.52	
1994	376,947	1,175	0%	1,257,363	3,918	0%		3.34	
1995	382,491	107,827	28%	1,209,343	340,921	28%		3.16	
1996	371,067	80,265	22%	1,112,060	240,549	22%		3.00	
1997	349,619	31,583	9%	993,157	89,717	9%		2.84	
1998	348,903	22,639	6%	939,453	60,957	6%		2.69	
1999	355,858	14,127	4%	908,228	36,054	4%		2.55	
2000	353,238	297,315	84%	854,541	719,255	84%		2.42	
2001	350,586	172,306	49%	803,911	395,106	49%		2.29	
2002	341,709	87,809	26%	742,706	190,853	26%		2.17	
2003	341,883	33,016	10%	704,345	68,020	10%		2.06	
2004	331,166	139,058	42%	646,698	271,552	42%		1.95	
2005	339,220	218,401	64%	627,892	404,257	64%		1.85	
2006	311,239	237,799	76%	546,066	417,216	76%		1.75	
2007	313,609	234,390	75%	521,539	389,795	75%		1.66	
2008	301,819	571,244	189%	475,765	900,466	189%		1.58	
2009	290,070	1,382,997	477%	433,407	2,066,401	477%		1.49	
2010	276,464	731,140	264%	391,543	1,035,480	264%		1.42	
2011	288,013	541,328	188%	386,634	726,690	188%		1.34	
2012	292,262	699,223	239%	371,884	889,717	239%		1.27	
2013	256,576	744,211	290%	309,456	897,594	290%		1.21	
2014	251,943	777,430	309%	288,028	888,777	309%		1.14	
↑ Historical Experience	2015	221,217	2,935,691	1327%	239,716	3,181,185	1327%	1.08	
	2016	201,962	614,973	304%	207,442	631,659	304%	1.03	
Projected Future Experience (50 years)	2017	180,549	1,279,059	708%	175,780	1,245,272	708%	0%	0.97
	2018	300,394	1,207,627	402%	277,212	1,114,434	402%	90%	0.92
	2019	255,162	1,175,259	461%	223,195	1,028,022	461%	90%	0.87
	2020	217,130	1,124,394	518%	180,026	932,255	518%	90%	0.83
	2021	183,047	1,065,112	582%	143,856	837,065	582%	90%	0.79
	2022	152,352	991,013	650%	113,491	738,228	650%	90%	0.74
	2023	125,642	909,695	724%	88,714	642,325	724%	90%	0.71
	2024	102,689	823,363	802%	68,728	551,059	802%	90%	0.67
	2025	82,894	743,694	897%	52,587	471,790	897%	90%	0.63
	2026	66,195	663,891	1003%	39,804	399,207	1003%	90%	0.60
	2027	52,258	581,585	1113%	29,785	331,484	1113%	90%	0.57
	2028	40,803	502,457	1231%	22,044	271,454	1231%	90%	0.54
	2029	31,477	429,263	1364%	16,119	219,820	1364%	90%	0.51
	2030	23,991	362,582	1511%	11,645	175,994	1511%	90%	0.49
	2031	18,070	298,018	1649%	8,314	137,114	1649%	90%	0.46
	2032	13,435	236,775	1762%	5,859	103,258	1762%	90%	0.44
	2033	9,858	185,391	1881%	4,075	76,634	1881%	90%	0.41
	2034	7,129	142,945	2005%	2,793	56,008	2005%	90%	0.39
	2035	5,083	108,354	2132%	1,888	40,242	2132%	90%	0.37
	2036	3,571	79,626	2230%	1,257	28,030	2230%	90%	0.35
	2037	2,470	57,016	2308%	824	19,025	2308%	90%	0.33
	2038	1,681	40,674	2419%	532	12,864	2419%	90%	0.32
	2039	1,124	28,445	2530%	337	8,528	2530%	90%	0.30
	2040	739	19,424	2627%	210	5,519	2627%	90%	0.28
	2041	477	12,963	2716%	129	3,492	2716%	90%	0.27
	2042	302	8,484	2809%	77	2,166	2809%	90%	0.26
	2043	187	5,414	2895%	45	1,310	2895%	90%	0.24
	2044	113	3,372	2976%	26	773	2976%	90%	0.23
	2045	67	2,041	3036%	15	444	3036%	90%	0.22
	2046	39	1,199	3084%	8	247	3084%	90%	0.21
	2047	22	681	3072%	4	133	3072%	90%	0.20
	2048	12	371	3026%	2	69	3026%	90%	0.19
	2049	7	194	2925%	1	34	2925%	90%	0.18
	2050	4	93	2580%	1	15	2580%	90%	0.17
	2051	2	42	2254%	0	7	2254%	90%	0.16
	2052	1	19	2332%	0	3	2332%	90%	0.15
	2053	0	9	2556%	0	1	2556%	90%	0.14
	2054	0	4	2064%	0	0	2064%	90%	0.13
	2055	0	0	484%	0	0	484%	90%	0.13
	2056	0	0	895%	0	0	895%	90%	0.12
	2057	0	0	526%	0	0	526%	90%	0.11
	2058	0	0	0%	0	0	0%	90%	0.11
	2059	0	0	0%	0	0	0%	90%	0.10
	2060	0	0	0%	0	0	0%	90%	0.10
	2061	0	0	0%	0	0	0%	90%	0.09
	2062	0	0	0%	0	0	0%	90%	0.09
	2063	0	0	0%	0	0	0%	90%	0.08
	2064	0	0	0%	0	0	0%	90%	0.08
	2065	0	0	0%	0	0	0%	90%	0.07
Past	8,706,311	10,688,621	122.8%	20,574,129	14,892,399	72.4%			
Future	1,878,976	13,090,545	696.7%	1,469,382	9,454,325	643.4%			
Lifetime	10,585,287	23,779,165	224.6%	22,043,511	24,346,724	110.4%			