

State: Pennsylvania **Filing Company:** American Progressive Life and Health Insurance Company of New York

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: PR LTC 2016 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC

Filing at a Glance

Company: American Progressive Life and Health Insurance Company of New York

Product Name: Long Term Care

State: Pennsylvania

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.003 Other

Filing Type: Rate - M.U. (Medically underwritten)

Date Submitted: 03/30/2016

SERFF Tr Num: UNAM-130502444

SERFF Status: Assigned

State Tr Num: UNAM-130502444

State Status: Received Review in Progress

Co Tr Num: PR LTC 2016 PA

Implementation: 07/24/2016

Date Requested:

Author(s): Carmen Boyd, Holly Parenti

Reviewer(s): Jim Laverty (primary)

Disposition Date:

Disposition Status:

Implementation Date:

State Filing Description:
Proposed 25% increase on 145 policyholders of American Progressive forms HHC 1/98, PRNHO, PRNHOQ, and QHHC.

State: Pennsylvania **Filing Company:** American Progressive Life and Health Insurance Company of New York
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long Term Care
Project Name/Number: PR LTC 2016 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC

General Information

Project Name: PR LTC 2016 PA	Status of Filing in Domicile: Authorized
Project Number: HHC 1/98, PRNHO, PRNHOQ, QHHC	Date Approved in Domicile: 12/17/2014
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact: 25%	Filing Status Changed: 03/30/2016
	State Status Changed: 03/30/2016
Deemer Date:	Created By: Carmen Boyd
Submitted By: Carmen Boyd	Corresponding Filing Tracking Number:

Filing Description:
 American Progressive Life & Health Insurance Company of New York
 NAIC #80624
 Request for Rate Revision – Long Term Care
 Forms: HHC 1/98, PRNHO, PRNHOQ, QHHC

American Progressive Life & Health Insurance Company of New York is requesting the approval of a 25% premium rate increase on the above-referenced forms. Please see cover letter for detailed information.

Company and Contact

Filing Contact Information

Carmen Boyd,	cboyd@universalamerican.com
P.O. Box 958465	407-444-4345 [Phone]
Lake Mary, FL 32795-8465	

Filing Company Information

American Progressive Life and Health Insurance Company of New York	CoCode: 80624	State of Domicile: New York
1001 Heathrow Park Lane	Group Code: 953	Company Type:
Suite 5001	Group Name:	State ID Number:
Lake Mary, FL 32746	FEIN Number: 13-1851754	
(407) 995-8000 ext. [Phone]		

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

SERFF Tracking #:

UNAM-130502444

State Tracking #:

UNAM-130502444

Company Tracking #:

PR LTC 2016 PA

State:

Pennsylvania

Filing Company:

American Progressive Life and Health Insurance Company of New York

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name:

Long Term Care

Project Name/Number:

PR LTC 2016 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC

Rate Information

Rate data applies to filing.

Filing Method:

SERFF

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

15.000%

Effective Date of Last Rate Revision:

07/24/2015

Filing Method of Last Filing:

SERFF

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):
American Progressive Life and Health Insurance Company of New York	25.000%	25.000%	\$71,431	145	\$285,723	25.000%	25.000%

SERFF Tracking #:

UNAM-130502444

State Tracking #:

UNAM-130502444

Company Tracking #:

PR LTC 2016 PA

State:

Pennsylvania

Filing Company:

American Progressive Life and Health Insurance Company of New York

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name:

Long Term Care

Project Name/Number:

PR LTC 2016 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Current and Requested Rates	HHC 1/98, PRNHO, PRNHOQ, PRNHOQRS, QHHC 11/99	Revised	Previous State Filing Number: UNAM-129881067 Percent Rate Change Request: 25	PA HHC 1-98 - QHHC 11-99 Rates 25%.pdf, PA PRNHO(Q) 4-02 Rates 25%.pdf, PA PRNHO(Q) 10-00 Rates 25%.pdf,

American Progressive Life & Health Insurance Company of New York

AAA Risk Class Gross Annual Premiums for Non-Tax Qualified Home Health Care Policy HHC 1/98 PA

AAA Risk Class Gross Annual Premiums for Tax Qualified Home Health Care Policy QHHC 11/99 PA

Gross Annual Premiums

\$50,000 Lifetime Maximum Benefit without Compound Inflation Protection for Life

Issue Age	Daily Benefit Amount Elected															
	\$50	\$60	\$70	\$80	\$90	\$100	\$110	\$120	\$130	\$140	\$150	\$160	\$170	\$180	\$190	\$200
50 & Under	237	266	292	318	345	367	389	409	432	NA	NA	NA	NA	NA	NA	NA
51	252	283	310	338	365	389	412	433	458	NA	NA	NA	NA	NA	NA	NA
52	268	301	329	360	388	414	438	461	485	NA	NA	NA	NA	NA	NA	NA
53	286	321	350	382	412	440	465	490	514	NA	NA	NA	NA	NA	NA	NA
54	304	341	373	406	438	465	494	520	546	NA	NA	NA	NA	NA	NA	NA
55	322	362	398	432	465	494	525	552	581	NA	NA	NA	NA	NA	NA	NA
56	344	385	421	459	494	526	555	587	616	NA	NA	NA	NA	NA	NA	NA
57	364	409	447	488	525	557	592	622	654	NA	NA	NA	NA	NA	NA	NA
58	386	433	475	516	555	592	628	659	690	NA	NA	NA	NA	NA	NA	NA
59	408	459	503	548	589	627	663	697	730	NA	NA	NA	NA	NA	NA	NA
60	432	487	532	578	622	662	701	736	771	NA	NA	NA	NA	NA	NA	NA
61	458	514	564	614	660	701	744	780	817	NA	NA	NA	NA	NA	NA	NA
62	487	548	602	654	703	748	792	830	871	NA	NA	NA	NA	NA	NA	NA
63	519	583	642	697	750	798	846	887	928	NA	NA	NA	NA	NA	NA	NA
64	551	621	686	744	802	850	902	944	987	NA	NA	NA	NA	NA	NA	NA
65	584	660	732	795	856	910	964	1,010	1,057	NA	NA	NA	NA	NA	NA	NA
66	633	718	797	868	932	993	1,049	1,103	1,153	NA	NA	NA	NA	NA	NA	NA
67	672	767	853	931	1,004	1,068	1,130	1,188	1,243	NA	NA	NA	NA	NA	NA	NA
68	713	820	917	1,004	1,081	1,156	1,223	1,288	1,348	NA	NA	NA	NA	NA	NA	NA
69	757	878	984	1,080	1,170	1,252	1,328	1,398	1,465	NA	NA	NA	NA	NA	NA	NA
70	806	940	1,060	1,167	1,265	1,358	1,440	1,518	1,592	NA	NA	NA	NA	NA	NA	NA
71	861	1,010	1,142	1,262	1,372	1,475	1,568	1,652	1,735	NA	NA	NA	NA	NA	NA	NA
72	925	1,090	1,236	1,369	1,490	1,603	1,706	1,799	1,892	NA	NA	NA	NA	NA	NA	NA
73	999	1,182	1,343	1,487	1,620	1,746	1,859	1,960	2,061	NA	NA	NA	NA	NA	NA	NA
74	1,086	1,282	1,460	1,618	1,764	1,900	2,026	2,135	2,246	NA	NA	NA	NA	NA	NA	NA
75	1,179	1,390	1,585	1,758	1,919	2,067	2,202	2,324	2,444	NA	NA	NA	NA	NA	NA	NA
76	1,273	1,504	1,716	1,906	2,079	2,242	2,389	2,523	2,652	NA	NA	NA	NA	NA	NA	NA
77	1,369	1,617	1,846	2,055	2,245	2,421	2,584	2,730	2,875	NA	NA	NA	NA	NA	NA	NA
78	1,465	1,758	1,982	2,207	2,417	2,608	2,786	2,948	3,106	NA	NA	NA	NA	NA	NA	NA
79	1,562	1,874	2,120	2,367	2,593	2,803	2,999	3,176	3,351	NA	NA	NA	NA	NA	NA	NA
80	1,664	1,995	2,263	2,531	2,779	3,007	3,223	3,414	3,606	NA	NA	NA	NA	NA	NA	NA
81	1,766	2,120	2,411	2,701	2,969	3,217	3,452	3,664	3,874	NA	NA	NA	NA	NA	NA	NA
82	1,871	2,245	2,561	2,876	3,165	3,437	3,693	3,924	4,154	NA	NA	NA	NA	NA	NA	NA
83	1,979	2,376	2,718	3,055	3,370	3,662	3,941	4,195	4,444	NA	NA	NA	NA	NA	NA	NA
84	2,088	2,506	2,878	3,243	3,580	3,898	4,199	4,474	4,748	NA	NA	NA	NA	NA	NA	NA
85	2,201	2,640	3,040	3,433	3,798	4,140	4,467	4,765	5,065	NA	NA	NA	NA	NA	NA	NA

Premiums shown exclude annual Policy fee of \$25.

Multiply premiums by .90 if Spouse is written under a separate policy at the same time

Multiply premiums by 1.25 for AA Risk Class and by 1.50 for A Risk Class

Direct Modal Factors: Annual 1.00, Semi -Annual .52, Quarterly .265, Monthly Direct .09, Monthly Bank Draft .085

Credit Card Modal Factors: Annual 1.0, Semi-Annual .516, Quarterly .258, Monthly .086

American Progressive Life & Health Insurance Company of New York

AAA Risk Class Gross Annual Premiums for Non-Tax Qualified Home Health Care Policy HHC 1/98 PA
 AAA Risk Class Gross Annual Premiums for Tax Qualified Home Health Care Policy QHHC 11/99 PA

Gross Annual Premiums

\$75,000 Lifetime Maximum Benefit without Compound Inflation Protection for Life

Issue Age	Daily Benefit Amount Elected															
	\$50	\$60	\$70	\$80	\$90	\$100	\$110	\$120	\$130	\$140	\$150	\$160	\$170	\$180	\$190	\$200
50 & Under	254	290	322	357	389	421	452	475	506	534	557	584	610	633	657	678
51	274	313	348	385	417	447	479	506	535	564	590	617	643	668	690	713
52	297	338	376	412	446	476	510	538	567	598	624	654	678	704	729	751
53	319	362	403	441	476	508	541	573	602	634	662	690	718	745	771	794
54	341	388	432	470	508	541	578	610	642	674	703	732	762	789	817	840
55	365	414	461	502	541	576	614	649	683	716	748	779	809	837	865	890
56	388	440	490	534	578	614	654	694	727	762	794	826	859	890	919	944
57	412	468	523	569	614	656	697	738	771	811	846	878	913	944	976	1,004
58	433	494	554	604	651	697	739	782	820	861	897	932	969	1,001	1,034	1,063
59	456	522	584	637	690	738	783	830	870	913	952	987	1,025	1,062	1,095	1,129
60	479	551	617	675	732	783	832	879	925	969	1,010	1,049	1,089	1,127	1,162	1,197
61	503	581	654	716	777	833	885	934	983	1,031	1,074	1,116	1,157	1,198	1,236	1,273
62	532	616	694	763	829	888	943	998	1,049	1,101	1,147	1,192	1,236	1,279	1,319	1,358
63	563	654	739	812	884	949	1,008	1,066	1,121	1,176	1,226	1,275	1,320	1,367	1,410	1,451
64	593	697	785	868	943	1,013	1,077	1,139	1,198	1,255	1,309	1,361	1,411	1,457	1,504	1,548
65	630	739	838	928	1,007	1,084	1,154	1,220	1,282	1,344	1,401	1,457	1,509	1,560	1,611	1,655
66	677	802	910	1,010	1,095	1,180	1,259	1,329	1,399	1,466	1,530	1,591	1,646	1,700	1,758	1,805
67	716	852	970	1,080	1,174	1,265	1,351	1,428	1,504	1,576	1,644	1,711	1,772	1,830	1,890	1,941
68	759	906	1,037	1,157	1,261	1,360	1,454	1,538	1,620	1,699	1,773	1,846	1,910	1,974	2,040	2,094
69	806	966	1,109	1,240	1,355	1,465	1,565	1,658	1,748	1,833	1,913	1,992	2,062	2,131	2,201	2,262
70	856	1,031	1,186	1,329	1,456	1,576	1,687	1,789	1,887	1,980	2,068	2,154	2,231	2,306	2,380	2,446
71	913	1,094	1,275	1,428	1,570	1,700	1,824	1,935	2,043	2,146	2,240	2,335	2,418	2,500	2,579	2,652
72	979	1,174	1,370	1,539	1,694	1,840	1,974	2,097	2,216	2,329	2,432	2,534	2,627	2,718	2,806	2,887
73	1,057	1,267	1,480	1,665	1,834	1,994	2,141	2,278	2,409	2,534	2,648	2,759	2,862	2,961	3,057	3,147
74	1,144	1,372	1,600	1,802	1,989	2,166	2,327	2,478	2,621	2,759	2,882	3,007	3,119	3,227	3,334	3,431
75	1,238	1,490	1,729	1,950	2,154	2,345	2,525	2,690	2,847	2,999	3,136	3,270	3,395	3,513	3,633	3,738
76	1,335	1,605	1,862	2,102	2,325	2,537	2,730	2,916	3,087	3,255	3,405	3,551	3,690	3,821	3,951	4,067
77	1,434	1,722	1,998	2,257	2,500	2,730	2,943	3,145	3,334	3,519	3,685	3,846	3,998	4,143	4,289	4,417
78	1,532	1,839	2,135	2,415	2,678	2,929	3,160	3,384	3,591	3,793	3,977	4,155	4,322	4,482	4,643	4,786
79	1,632	1,959	2,275	2,576	2,862	3,133	3,389	3,630	3,859	4,081	4,283	4,479	4,666	4,841	5,019	5,177
80	1,735	2,082	2,420	2,742	3,051	3,346	3,623	3,886	4,137	4,382	4,604	4,818	5,025	5,218	5,414	5,586
81	1,842	2,208	2,567	2,914	3,244	3,563	3,865	4,152	4,427	4,694	4,937	5,176	5,398	5,612	5,827	6,020
82	1,950	2,338	2,718	3,089	3,445	3,790	4,117	4,427	4,728	5,017	5,285	5,545	5,792	6,026	6,262	6,471
83	2,061	2,470	2,873	3,268	3,650	4,021	4,376	4,712	5,040	5,354	5,647	5,932	6,199	6,458	6,713	6,944
84	2,173	2,605	3,031	3,454	3,862	4,262	4,645	5,007	5,363	5,703	6,023	6,335	6,627	6,908	7,186	7,440
85	2,289	2,744	3,195	3,643	4,078	4,506	4,922	5,311	5,697	6,065	6,412	6,751	7,069	7,375	7,679	7,954

Premiums shown exclude annual Policy fee of \$25.

Multiply premiums by .90 if Spouse is written under a separate policy at the same time

Multiply premiums by 1.25 for AA Risk Class and by 1.50 for A Risk Class

Direct Modal Factors: Annual 1.00, Semi -Annual .52, Quarterly .265, Monthly Direct .09, Monthly Bank Draft .085

Credit Card Modal Factors: Annual 1.0, Semi-Annual .516, Quarterly .258, Monthly .086

American Progressive Life & Health Insurance Company of New York

AAA Risk Class Gross Annual Premiums for Non-Tax Qualified Home Health Care Policy HHC 1/98 PA
 AAA Risk Class Gross Annual Premiums for Tax Qualified Home Health Care Policy QHHC 11/99 PA

Gross Annual Premiums

\$100,000 Lifetime Maximum Benefit without Compound Inflation Protection for Life

Issue Age	Daily Benefit Amount Elected															
	\$50	\$60	\$70	\$80	\$90	\$100	\$110	\$120	\$130	\$140	\$150	\$160	\$170	\$180	\$190	\$200
50 & Under	269	312	354	392	430	462	499	534	561	592	622	649	678	707	732	759
51	292	338	380	420	458	494	529	564	595	627	657	684	716	744	771	798
52	312	360	408	449	488	526	563	598	631	662	695	725	756	785	815	843
53	335	386	435	481	520	561	601	634	671	701	738	768	798	832	861	890
54	357	414	467	513	554	596	637	674	712	745	782	815	849	882	913	941
55	379	441	497	546	592	636	677	718	757	792	832	864	900	934	967	999
56	403	468	528	581	630	678	722	763	806	843	882	919	955	993	1,025	1,060
57	427	497	563	619	671	722	768	812	858	897	938	978	1,014	1,054	1,089	1,125
58	453	528	596	659	713	768	817	864	911	952	996	1,037	1,077	1,118	1,156	1,194
59	475	560	633	698	756	815	868	917	967	1,010	1,057	1,100	1,144	1,185	1,224	1,264
60	502	590	671	739	803	864	923	973	1,025	1,074	1,119	1,168	1,214	1,255	1,299	1,340
61	528	624	710	785	852	919	981	1,037	1,092	1,142	1,192	1,241	1,291	1,335	1,381	1,424
62	557	660	753	833	910	979	1,046	1,107	1,165	1,220	1,273	1,326	1,376	1,425	1,474	1,519
63	587	698	798	887	967	1,045	1,116	1,182	1,243	1,302	1,358	1,414	1,469	1,522	1,573	1,623
64	617	738	846	941	1,031	1,112	1,188	1,261	1,328	1,389	1,449	1,510	1,570	1,624	1,678	1,729
65	648	780	897	1,001	1,098	1,186	1,268	1,346	1,417	1,484	1,551	1,615	1,678	1,735	1,793	1,848
66	697	835	967	1,084	1,189	1,288	1,379	1,465	1,545	1,617	1,691	1,761	1,828	1,894	1,956	2,017
67	735	882	1,027	1,154	1,270	1,376	1,477	1,570	1,658	1,737	1,816	1,894	1,965	2,035	2,103	2,169
68	777	932	1,087	1,232	1,358	1,477	1,585	1,687	1,786	1,871	1,959	2,041	2,122	2,196	2,272	2,342
69	823	987	1,153	1,314	1,454	1,583	1,703	1,814	1,922	2,018	2,114	2,204	2,290	2,373	2,453	2,531
70	873	1,048	1,223	1,396	1,571	1,699	1,833	1,954	2,073	2,178	2,284	2,382	2,478	2,569	2,655	2,741
71	929	1,115	1,302	1,487	1,673	1,827	1,974	2,108	2,240	2,356	2,475	2,579	2,686	2,785	2,882	2,973
72	996	1,195	1,395	1,595	1,793	1,968	2,131	2,278	2,424	2,554	2,684	2,800	2,919	3,028	3,136	3,236
73	1,074	1,288	1,503	1,719	1,933	2,126	2,304	2,467	2,628	2,771	2,916	3,045	3,176	3,297	3,417	3,527
74	1,159	1,390	1,623	1,856	2,087	2,297	2,496	2,674	2,852	3,010	3,170	3,313	3,457	3,592	3,726	3,846
75	1,252	1,503	1,752	2,003	2,254	2,479	2,695	2,894	3,090	3,265	3,440	3,601	3,761	3,910	4,059	4,192
76	1,348	1,617	1,886	2,157	2,426	2,671	2,908	3,124	3,341	3,535	3,728	3,906	4,081	4,248	4,412	4,560
77	1,443	1,732	2,021	2,310	2,599	2,867	3,125	3,364	3,603	3,816	4,027	4,227	4,421	4,604	4,788	4,951
78	1,542	1,851	2,160	2,465	2,774	3,069	3,351	3,612	3,874	4,108	4,342	4,563	4,777	4,979	5,183	5,366
79	1,641	1,968	2,298	2,625	2,955	3,282	3,586	3,871	4,155	4,414	4,672	4,914	5,151	5,376	5,603	5,802
80	1,744	2,093	2,443	2,789	3,139	3,487	3,828	4,138	4,450	4,733	5,017	5,284	5,544	5,793	6,041	6,265
81	1,851	2,221	2,592	2,960	3,331	3,700	4,071	4,417	4,756	5,066	5,378	5,670	5,956	6,230	6,502	6,750
82	1,959	2,350	2,742	3,133	3,525	3,916	4,307	4,700	5,072	5,411	5,754	6,071	6,386	6,686	6,985	7,259
83	2,070	2,484	2,897	3,311	3,726	4,140	4,554	4,967	5,381	5,772	6,144	6,491	6,835	7,163	7,492	7,792
84	2,182	2,621	3,055	3,494	3,928	4,367	4,803	5,240	5,676	6,111	6,551	6,928	7,302	7,661	8,018	8,348
85	2,300	2,759	3,218	3,681	4,140	4,599	5,059	5,518	5,980	6,439	6,899	7,358	7,787	8,178	8,567	8,929

Premiums shown exclude annual Policy fee of \$25.

Multiply premiums by .90 if Spouse is written under a separate policy at the same time

Multiply premiums by 1.25 for AA Risk Class and by 1.50 for A Risk Class

Direct Modal Factors: Annual 1.00, Semi-Annual .52, Quarterly .265, Monthly Direct .09, Monthly Bank Draft .085

Credit Card Modal Factors: Annual 1.0, Semi-Annual .516, Quarterly .258, Monthly .086

American Progressive Life & Health Insurance Company of New York

AAA Risk Class Gross Annual Premiums for Non-Tax Qualified Home Health Care Policy HHC 1/98 PA
 AAA Risk Class Gross Annual Premiums for Tax Qualified Home Health Care Policy QHHC 11/99 PA

Gross Annual Premiums

\$250,000 Lifetime Maximum Benefit without Compound Inflation Protection for Life

Issue Age	Daily Benefit Amount Elected																
	\$ 50	\$ 60	\$ 70	\$ 80	\$ 90	\$ 100	\$ 110	\$ 120	\$ 130	\$ 140	\$ 150	\$ 160	\$ 170	\$ 180	\$ 190	\$ 200	
50 & Under	298	357	409	464	523	575	630	687	735	792	847	899	958	1,010	1,069	1,121	
51	316	376	430	491	551	610	668	727	792	837	896	951	1,011	1,069	1,130	1,186	
52	333	395	456	520	583	645	704	770	837	885	948	1,007	1,071	1,132	1,195	1,255	
53	351	418	482	549	616	681	747	814	885	935	1,002	1,068	1,133	1,198	1,264	1,328	
54	371	443	514	581	651	721	789	861	935	992	1,060	1,130	1,198	1,267	1,337	1,405	
55	394	467	541	614	687	763	835	910	992	1,049	1,122	1,195	1,267	1,341	1,413	1,487	
56	415	494	572	651	729	809	884	963	1,049	1,109	1,186	1,264	1,340	1,419	1,495	1,573	
57	440	522	604	687	770	853	935	1,019	1,109	1,171	1,253	1,335	1,416	1,501	1,582	1,664	
58	464	551	639	727	814	902	987	1,075	1,171	1,238	1,323	1,411	1,498	1,585	1,671	1,757	
59	491	583	675	767	856	951	1,042	1,133	1,238	1,306	1,398	1,490	1,580	1,675	1,763	1,856	
60	519	614	710	809	906	1,002	1,101	1,197	1,306	1,379	1,474	1,571	1,667	1,764	1,860	1,956	
61	546	649	751	853	958	1,060	1,160	1,264	1,379	1,457	1,556	1,659	1,758	1,863	1,965	2,065	
62	576	683	794	902	1,010	1,119	1,227	1,334	1,457	1,539	1,646	1,752	1,860	1,970	2,075	2,184	
63	608	722	837	951	1,066	1,180	1,294	1,410	1,539	1,624	1,737	1,849	1,965	2,079	2,192	2,304	
64	640	762	881	1,001	1,124	1,244	1,366	1,486	1,624	1,713	1,830	1,951	2,070	2,192	2,310	2,429	
65	675	802	929	1,056	1,185	1,313	1,439	1,568	1,713	1,807	1,930	2,058	2,186	2,310	2,438	2,566	
66	722	861	996	1,133	1,275	1,410	1,547	1,682	1,804	1,941	2,075	2,211	2,348	2,484	2,621	2,754	
67	762	908	1,052	1,198	1,344	1,489	1,635	1,779	1,906	2,052	2,196	2,339	2,484	2,627	2,771	2,914	
68	805	961	1,115	1,268	1,424	1,577	1,732	1,884	2,020	2,175	2,325	2,479	2,634	2,785	2,938	3,089	
69	852	1,014	1,177	1,343	1,507	1,670	1,836	1,998	2,140	2,306	2,467	2,628	2,792	2,952	3,115	3,278	
70	902	1,077	1,250	1,425	1,598	1,773	1,947	2,122	2,274	2,449	2,622	2,794	2,966	3,138	3,313	3,483	
71	958	1,144	1,331	1,516	1,703	1,889	2,075	2,262	2,423	2,610	2,795	2,978	3,163	3,346	3,532	3,714	
72	1,022	1,221	1,422	1,620	1,821	2,021	2,219	2,420	2,593	2,792	2,990	3,186	3,386	3,582	3,779	3,977	
73	1,095	1,306	1,522	1,735	1,953	2,169	2,382	2,598	2,785	2,998	3,212	3,424	3,636	3,848	4,061	4,272	
74	1,174	1,404	1,636	1,868	2,099	2,332	2,561	2,794	2,995	3,226	3,455	3,684	3,913	4,140	4,371	4,599	
75	1,261	1,507	1,758	2,009	2,255	2,506	2,757	3,005	3,224	3,469	3,717	3,965	4,211	4,458	4,704	4,952	
76	1,351	1,618	1,887	2,157	2,424	2,692	2,960	3,230	3,463	3,729	3,994	4,260	4,525	4,794	5,057	5,325	
77	1,446	1,732	2,023	2,312	2,598	2,887	3,174	3,462	3,713	3,997	4,284	4,569	4,853	5,139	5,422	5,708	
78	1,547	1,854	2,161	2,471	2,779	3,087	3,395	3,702	3,971	4,277	4,584	4,887	5,192	5,498	5,802	6,108	
79	1,650	1,980	2,309	2,637	2,967	3,297	3,627	3,956	4,243	4,570	4,894	5,221	5,548	5,875	6,199	6,525	
80	1,758	2,109	2,462	2,814	3,165	3,516	3,869	4,219	4,525	4,874	5,221	5,570	5,918	6,266	6,613	6,961	
81	1,874	2,248	2,622	2,996	3,372	3,744	4,120	4,493	4,821	5,191	5,560	5,932	6,301	6,674	7,043	7,416	
82	1,992	2,391	2,786	3,186	3,585	3,983	4,382	4,779	5,127	5,521	5,915	6,309	6,701	7,100	7,490	7,884	
83	2,116	2,540	2,960	3,384	3,808	4,231	4,652	5,075	5,446	5,863	6,280	6,700	7,118	7,539	7,957	8,374	
84	2,242	2,694	3,141	3,589	4,040	4,485	4,935	5,382	5,776	6,219	6,660	7,106	7,548	7,995	8,438	8,881	
85	2,377	2,853	3,326	3,801	4,280	4,751	5,227	5,700	6,119	6,587	7,052	7,525	7,992	8,465	8,937	9,404	

Premiums shown exclude annual Policy fee of \$25.

Multiply premiums by .90 if Spouse is written under a separate policy at the same time

Multiply premiums by 1.25 for AA Risk Class and by 1.50 for A Risk Class

Direct Modal Factors: Annual 1.00, Semi -Annual .52, Quarterly .265, Monthly Direct .09, Monthly Bank Draft .085

Credit Card Modal Factors: Annual 1.0, Semi-Annual .516, Quarterly .258, Monthly .086

American Progressive Life & Health Insurance Company of New York

AAA Risk Class Gross Annual Premiums for Non-Tax Qualified Home Health Care Policy HHC 1/98 PA
 AAA Risk Class Gross Annual Premiums for Tax Qualified Home Health Care Policy QHHC 11/99 PA

Gross Annual Premiums

\$1,000,000 Lifetime Maximum Benefit without Compound Inflation Protection for Life

Issue Age	Daily Benefit Amount Elected															
	\$50	\$60	\$70	\$80	\$90	\$100	\$110	\$120	\$130	\$140	\$150	\$160	\$170	\$180	\$190	\$200
50 & Under	301	360	414	468	528	581	636	695	750	809	864	917	978	1,031	1,090	1,144
51	319	379	435	496	557	616	674	735	794	853	914	970	1,033	1,090	1,153	1,211
52	336	400	461	525	589	651	712	777	840	903	967	1,027	1,092	1,154	1,220	1,281
53	354	423	487	555	622	689	754	821	888	955	1,022	1,089	1,156	1,223	1,290	1,355
54	374	447	519	587	657	729	797	870	940	1,011	1,081	1,153	1,223	1,293	1,364	1,434
55	398	471	548	621	695	771	844	919	995	1,071	1,145	1,220	1,293	1,369	1,442	1,518
56	420	499	578	657	736	817	893	972	1,051	1,132	1,211	1,290	1,367	1,448	1,525	1,605
57	444	526	610	695	777	862	944	1,030	1,113	1,195	1,279	1,363	1,445	1,532	1,614	1,697
58	468	557	645	735	821	911	998	1,086	1,174	1,264	1,351	1,440	1,529	1,617	1,705	1,793
59	496	589	681	774	865	960	1,052	1,145	1,240	1,334	1,427	1,521	1,612	1,708	1,799	1,894
60	523	621	718	817	916	1,013	1,112	1,209	1,308	1,408	1,504	1,603	1,700	1,801	1,898	1,995
61	552	656	759	862	967	1,071	1,173	1,276	1,383	1,487	1,588	1,693	1,795	1,901	2,005	2,108
62	583	690	802	911	1,021	1,130	1,240	1,348	1,460	1,571	1,679	1,789	1,898	2,009	2,117	2,228
63	614	730	846	960	1,077	1,192	1,308	1,424	1,539	1,658	1,772	1,887	2,005	2,122	2,236	2,351
64	646	770	890	1,011	1,135	1,256	1,379	1,501	1,624	1,748	1,868	1,991	2,113	2,236	2,357	2,479
65	681	809	938	1,066	1,197	1,326	1,454	1,583	1,713	1,843	1,970	2,100	2,230	2,357	2,488	2,617
66	730	870	1,007	1,145	1,287	1,424	1,562	1,699	1,840	1,980	2,117	2,257	2,395	2,534	2,674	2,811
67	770	917	1,063	1,211	1,358	1,504	1,652	1,798	1,945	2,094	2,240	2,386	2,534	2,680	2,827	2,973
68	812	970	1,125	1,281	1,437	1,592	1,749	1,904	2,061	2,219	2,373	2,529	2,687	2,841	2,998	3,151
69	861	1,025	1,189	1,357	1,522	1,687	1,854	2,018	2,184	2,353	2,517	2,681	2,849	3,013	3,179	3,344
70	911	1,087	1,262	1,439	1,615	1,792	1,967	2,143	2,321	2,499	2,675	2,850	3,027	3,201	3,379	3,554
71	967	1,156	1,344	1,532	1,720	1,909	2,096	2,284	2,473	2,663	2,852	3,039	3,227	3,414	3,603	3,790
72	1,033	1,233	1,436	1,636	1,839	2,041	2,242	2,444	2,646	2,849	3,051	3,252	3,454	3,655	3,857	4,058
73	1,106	1,320	1,538	1,754	1,973	2,190	2,406	2,624	2,841	3,059	3,278	3,494	3,711	3,927	4,143	4,359
74	1,186	1,417	1,653	1,886	2,120	2,354	2,587	2,823	3,055	3,291	3,525	3,758	3,992	4,225	4,461	4,694
75	1,273	1,522	1,776	2,029	2,278	2,532	2,785	3,036	3,290	3,541	3,793	4,046	4,298	4,549	4,800	5,052
76	1,364	1,635	1,907	2,178	2,449	2,719	2,990	3,262	3,533	3,805	4,076	4,347	4,617	4,891	5,160	5,433
77	1,462	1,751	2,043	2,335	2,624	2,916	3,206	3,497	3,789	4,079	4,371	4,662	4,952	5,244	5,533	5,825
78	1,562	1,872	2,182	2,496	2,806	3,118	3,430	3,740	4,052	4,363	4,677	4,987	5,299	5,611	5,921	6,233
79	1,667	2,000	2,332	2,665	2,998	3,331	3,664	3,995	4,330	4,663	4,995	5,328	5,661	5,995	6,325	6,659
80	1,776	2,131	2,487	2,843	3,197	3,551	3,909	4,262	4,617	4,973	5,328	5,684	6,038	6,394	6,748	7,103
81	1,892	2,271	2,648	3,027	3,405	3,782	4,161	4,538	4,920	5,297	5,674	6,053	6,430	6,811	7,188	7,566
82	2,012	2,415	2,815	3,218	3,621	4,023	4,426	4,827	5,232	5,633	6,035	6,438	6,838	7,244	7,644	8,046
83	2,137	2,566	2,990	3,417	3,846	4,274	4,700	5,127	5,557	5,983	6,408	6,836	7,262	7,693	8,120	8,544
84	2,265	2,721	3,173	3,626	4,081	4,531	4,986	5,437	5,893	6,345	6,795	7,250	7,702	8,158	8,610	9,062
85	2,402	2,882	3,360	3,839	4,322	4,800	5,281	5,758	6,243	6,721	7,197	7,679	8,155	8,639	9,119	9,595

Premiums shown exclude annual Policy fee of \$25.

Multiply premiums by .90 if Spouse is written under a separate policy at the same time

Multiply premiums by 1.25 for AA Risk Class and by 1.50 for A Risk Class

Direct Modal Factors: Annual 1.00, Semi -Annual .52, Quarterly .265, Monthly Direct .09, Monthly Bank Draft .085

Credit Card Modal Factors: Annual 1.0, Semi-Annual .516, Quarterly .258, Monthly .086

American Progressive Life & Health Insurance Company of New York

Preferred Risk Gross Annual Premiums Policy Form HHC 1/98*

Gross Annual Premiums for Compound Inflation Protection Rider Form HHC-CI 1/98 and HHC-NFB 1/98

Per \$1 Annual Premium

<u>Issue Age</u>	<u>Inflation Rider</u>	<u>Future Rider</u>
50 & Under	1.180	0.410
51	1.140	0.405
52	1.100	0.400
53	1.060	0.395
54	1.020	0.390
55	0.980	0.385
56	0.960	0.380
57	0.900	0.375
58	0.880	0.370
59	0.860	0.365
60	0.840	0.360
61	0.820	0.355
62	0.800	0.350
63	0.780	0.340
64	0.760	0.330
65	0.740	0.320
66	0.720	0.310
67	0.700	0.300
68	0.680	0.290
69	0.660	0.280
70	0.640	0.270
71	0.620	0.260
72	0.600	0.250
73	0.580	0.240
74	0.560	0.230
75	0.540	0.220
76	0.520	0.210
77	0.500	0.200
78	0.480	0.190
79	0.460	0.180
80	0.440	0.170
81	0.420	0.160
82	0.400	0.150
83	0.390	0.140
84	0.380	0.130
85	0.370	0.120

American Progressive Life & Health Insurance Company of New York

AAA Risk Class Gross Annual Premiums for Non-Tax Qualified Home Health Care Policy HHC 1/98 PA

AAA Risk Class Gross Annual Premiums for Tax Qualified Home Health Care Policy QHHC 11/99 PA

Gross Annual Premiums

\$50,000 Lifetime Maximum Benefit without Compound Inflation Protection for Life

Issue Age	Daily Benefit Amount Elected															
	\$50	\$60	\$70	\$80	\$90	\$100	\$110	\$120	\$130	\$140	\$150	\$160	\$170	\$180	\$190	\$200
50 & Under	297	333	365	397	432	458	487	511	540	NA	NA	NA	NA	NA	NA	NA
51	316	354	388	422	456	487	515	542	572	NA	NA	NA	NA	NA	NA	NA
52	335	376	411	451	485	517	548	576	606	NA	NA	NA	NA	NA	NA	NA
53	357	401	437	477	515	549	582	612	643	NA	NA	NA	NA	NA	NA	NA
54	380	426	466	508	548	582	618	650	682	NA	NA	NA	NA	NA	NA	NA
55	403	452	498	540	582	618	656	690	726	NA	NA	NA	NA	NA	NA	NA
56	430	481	527	574	618	658	694	734	770	NA	NA	NA	NA	NA	NA	NA
57	454	511	559	610	656	696	740	778	817	NA	NA	NA	NA	NA	NA	NA
58	483	542	593	644	694	740	785	823	863	NA	NA	NA	NA	NA	NA	NA
59	509	574	629	684	736	783	829	871	913	NA	NA	NA	NA	NA	NA	NA
60	540	608	665	722	778	827	876	920	964	NA	NA	NA	NA	NA	NA	NA
61	572	643	705	768	825	876	930	975	1,021	NA	NA	NA	NA	NA	NA	NA
62	608	684	753	817	878	935	990	1,038	1,089	NA	NA	NA	NA	NA	NA	NA
63	648	728	802	871	937	998	1,057	1,108	1,160	NA	NA	NA	NA	NA	NA	NA
64	688	776	857	930	1,002	1,063	1,127	1,181	1,234	NA	NA	NA	NA	NA	NA	NA
65	730	825	914	994	1,070	1,137	1,205	1,262	1,321	NA	NA	NA	NA	NA	NA	NA
66	791	897	996	1,086	1,165	1,241	1,312	1,378	1,441	NA	NA	NA	NA	NA	NA	NA
67	840	958	1,067	1,163	1,255	1,335	1,413	1,485	1,553	NA	NA	NA	NA	NA	NA	NA
68	892	1,025	1,146	1,255	1,352	1,445	1,528	1,610	1,684	NA	NA	NA	NA	NA	NA	NA
69	947	1,097	1,230	1,350	1,462	1,565	1,660	1,747	1,831	NA	NA	NA	NA	NA	NA	NA
70	1,008	1,175	1,325	1,458	1,582	1,698	1,800	1,897	1,990	NA	NA	NA	NA	NA	NA	NA
71	1,076	1,262	1,428	1,578	1,715	1,844	1,960	2,065	2,169	NA	NA	NA	NA	NA	NA	NA
72	1,156	1,363	1,546	1,711	1,863	2,004	2,133	2,249	2,365	NA	NA	NA	NA	NA	NA	NA
73	1,249	1,477	1,679	1,859	2,025	2,182	2,323	2,451	2,576	NA	NA	NA	NA	NA	NA	NA
74	1,357	1,603	1,825	2,023	2,205	2,374	2,532	2,669	2,808	NA	NA	NA	NA	NA	NA	NA
75	1,473	1,738	1,981	2,198	2,399	2,584	2,753	2,905	3,055	NA	NA	NA	NA	NA	NA	NA
76	1,591	1,880	2,144	2,382	2,599	2,802	2,987	3,154	3,316	NA	NA	NA	NA	NA	NA	NA
77	1,711	2,021	2,308	2,568	2,806	3,027	3,230	3,412	3,593	NA	NA	NA	NA	NA	NA	NA
78	1,831	2,198	2,477	2,759	3,021	3,260	3,483	3,684	3,882	NA	NA	NA	NA	NA	NA	NA
79	1,952	2,342	2,650	2,958	3,241	3,504	3,749	3,970	4,188	NA	NA	NA	NA	NA	NA	NA
80	2,080	2,494	2,829	3,163	3,473	3,758	4,028	4,268	4,508	NA	NA	NA	NA	NA	NA	NA
81	2,207	2,650	3,013	3,376	3,711	4,021	4,316	4,580	4,842	NA	NA	NA	NA	NA	NA	NA
82	2,338	2,806	3,201	3,595	3,956	4,296	4,616	4,905	5,192	NA	NA	NA	NA	NA	NA	NA
83	2,473	2,970	3,397	3,819	4,213	4,578	4,926	5,243	5,555	NA	NA	NA	NA	NA	NA	NA
84	2,610	3,133	3,597	4,053	4,475	4,873	5,249	5,593	5,935	NA	NA	NA	NA	NA	NA	NA
85	2,751	3,300	3,800	4,291	4,747	5,175	5,584	5,956	6,331	NA	NA	NA	NA	NA	NA	NA

Premiums shown exclude annual Policy fee of \$25.

Multiply premiums by .90 if Spouse is written under a separate policy at the same time

Multiply premiums by 1.25 for AA Risk Class and by 1.50 for A Risk Class

Direct Modal Factors: Annual 1.00, Semi -Annual .52, Quarterly .265, Monthly Direct .09, Monthly Bank Draft .085

Credit Card Modal Factors: Annual 1.0, Semi-Annual .516, Quarterly .258, Monthly .086

American Progressive Life & Health Insurance Company of New York

AAA Risk Class Gross Annual Premiums for Non-Tax Qualified Home Health Care Policy HHC 1/98 PA
 AAA Risk Class Gross Annual Premiums for Tax Qualified Home Health Care Policy QHHC 11/99 PA

Gross Annual Premiums

\$75,000 Lifetime Maximum Benefit without Compound Inflation Protection for Life

Issue Age	Daily Benefit Amount Elected															
	\$50	\$60	\$70	\$80	\$90	\$100	\$110	\$120	\$130	\$140	\$150	\$160	\$170	\$180	\$190	\$200
50 & Under	317	363	403	447	487	527	565	593	633	667	696	730	762	791	821	848
51	342	392	435	481	521	559	599	633	669	705	738	772	804	835	863	892
52	371	422	470	515	557	595	637	673	709	747	779	817	848	880	911	939
53	399	452	504	551	595	635	677	717	753	793	827	863	897	932	964	992
54	426	485	540	587	635	677	722	762	802	842	878	914	952	987	1,021	1,049
55	456	517	576	627	677	721	768	812	854	895	935	973	1,011	1,046	1,082	1,112
56	485	549	612	667	722	768	817	867	909	952	992	1,032	1,074	1,112	1,148	1,181
57	515	586	654	711	768	819	871	922	964	1,013	1,057	1,097	1,141	1,181	1,221	1,255
58	542	618	692	755	814	871	924	977	1,025	1,076	1,122	1,165	1,211	1,251	1,293	1,329
59	570	652	730	797	863	922	979	1,038	1,087	1,141	1,190	1,234	1,281	1,327	1,369	1,411
60	599	688	772	844	914	979	1,040	1,099	1,156	1,211	1,262	1,312	1,361	1,409	1,452	1,496
61	629	726	817	895	971	1,042	1,106	1,167	1,228	1,289	1,342	1,395	1,447	1,498	1,546	1,591
62	665	770	867	954	1,036	1,110	1,179	1,247	1,312	1,376	1,433	1,490	1,546	1,599	1,648	1,698
63	703	817	924	1,015	1,105	1,186	1,260	1,333	1,401	1,470	1,532	1,593	1,650	1,709	1,762	1,814
64	741	871	981	1,086	1,179	1,266	1,346	1,424	1,498	1,568	1,637	1,701	1,764	1,821	1,880	1,935
65	787	924	1,048	1,160	1,259	1,355	1,443	1,525	1,603	1,681	1,751	1,821	1,886	1,951	2,013	2,068
66	846	1,002	1,137	1,262	1,369	1,475	1,574	1,662	1,749	1,833	1,913	1,989	2,057	2,125	2,198	2,257
67	895	1,065	1,213	1,350	1,468	1,582	1,688	1,785	1,880	1,970	2,055	2,139	2,215	2,287	2,363	2,426
68	949	1,133	1,297	1,447	1,576	1,700	1,817	1,922	2,025	2,124	2,217	2,308	2,388	2,468	2,549	2,618
69	1,008	1,207	1,386	1,549	1,694	1,831	1,956	2,072	2,184	2,291	2,392	2,490	2,578	2,663	2,751	2,827
70	1,070	1,289	1,483	1,662	1,819	1,970	2,108	2,236	2,359	2,475	2,586	2,692	2,789	2,882	2,975	3,057
71	1,141	1,367	1,593	1,785	1,962	2,125	2,279	2,418	2,553	2,682	2,800	2,918	3,023	3,125	3,224	3,316
72	1,224	1,468	1,713	1,924	2,118	2,300	2,468	2,622	2,770	2,911	3,040	3,167	3,283	3,397	3,508	3,608
73	1,321	1,584	1,850	2,082	2,293	2,492	2,677	2,848	3,011	3,167	3,310	3,449	3,578	3,701	3,821	3,933
74	1,430	1,715	2,000	2,253	2,487	2,707	2,909	3,097	3,276	3,449	3,603	3,758	3,899	4,034	4,167	4,289
75	1,548	1,863	2,162	2,437	2,692	2,932	3,156	3,363	3,559	3,749	3,920	4,087	4,243	4,392	4,542	4,673
76	1,669	2,006	2,327	2,627	2,907	3,171	3,412	3,644	3,859	4,068	4,257	4,439	4,612	4,776	4,939	5,084
77	1,793	2,152	2,498	2,821	3,125	3,412	3,679	3,931	4,167	4,399	4,606	4,808	4,998	5,179	5,361	5,521
78	1,914	2,298	2,669	3,019	3,348	3,662	3,950	4,230	4,489	4,741	4,971	5,194	5,403	5,603	5,804	5,983
79	2,040	2,449	2,844	3,220	3,578	3,916	4,236	4,538	4,823	5,101	5,354	5,599	5,833	6,051	6,274	6,471
80	2,169	2,603	3,025	3,428	3,814	4,182	4,528	4,857	5,171	5,477	5,755	6,023	6,281	6,523	6,768	6,983
81	2,302	2,760	3,209	3,643	4,055	4,454	4,831	5,190	5,534	5,867	6,171	6,469	6,747	7,015	7,283	7,525
82	2,437	2,922	3,397	3,861	4,306	4,738	5,146	5,534	5,911	6,272	6,606	6,931	7,239	7,532	7,827	8,089
83	2,576	3,087	3,591	4,085	4,563	5,027	5,469	5,890	6,300	6,692	7,059	7,414	7,749	8,072	8,391	8,680
84	2,717	3,257	3,789	4,317	4,827	5,327	5,806	6,258	6,703	7,129	7,528	7,918	8,283	8,635	8,983	9,300
85	2,861	3,430	3,994	4,553	5,097	5,633	6,152	6,639	7,122	7,582	8,015	8,439	8,836	9,218	9,599	9,943

Premiums shown exclude annual Policy fee of \$25.

Multiply premiums by .90 if Spouse is written under a separate policy at the same time

Multiply premiums by 1.25 for AA Risk Class and by 1.50 for A Risk Class

Direct Modal Factors: Annual 1.00, Semi -Annual .52, Quarterly .265, Monthly Direct .09, Monthly Bank Draft .085

Credit Card Modal Factors: Annual 1.0, Semi-Annual .516, Quarterly .258, Monthly .086

American Progressive Life & Health Insurance Company of New York

AAA Risk Class Gross Annual Premiums for Non-Tax Qualified Home Health Care Policy HHC 1/98 PA
 AAA Risk Class Gross Annual Premiums for Tax Qualified Home Health Care Policy QHHC 11/99 PA

Gross Annual Premiums

\$100,000 Lifetime Maximum Benefit without Compound Inflation Protection for Life

Issue Age	Daily Benefit Amount Elected															
	\$50	\$60	\$70	\$80	\$90	\$100	\$110	\$120	\$130	\$140	\$150	\$160	\$170	\$180	\$190	\$200
50 & Under	336	390	443	490	538	578	624	667	702	740	778	812	848	884	914	949
51	365	422	475	525	572	618	662	705	743	783	821	856	895	930	964	998
52	390	451	509	561	610	658	703	747	789	827	869	907	945	981	1,019	1,053
53	418	483	544	601	650	702	751	793	838	876	922	960	998	1,040	1,076	1,112
54	447	517	584	641	692	745	797	842	890	932	977	1,019	1,061	1,103	1,141	1,177
55	473	551	622	682	740	795	846	897	947	990	1,040	1,080	1,125	1,167	1,209	1,249
56	504	586	660	726	787	848	903	954	1,008	1,053	1,103	1,148	1,194	1,241	1,281	1,325
57	534	622	703	774	838	903	960	1,015	1,072	1,122	1,173	1,222	1,268	1,317	1,361	1,407
58	567	660	745	823	892	960	1,021	1,080	1,139	1,190	1,245	1,297	1,346	1,397	1,445	1,492
59	593	700	791	873	945	1,019	1,086	1,146	1,209	1,262	1,321	1,375	1,430	1,481	1,530	1,580
60	627	738	838	924	1,004	1,080	1,154	1,217	1,281	1,342	1,399	1,460	1,517	1,568	1,624	1,675
61	660	779	888	981	1,065	1,148	1,226	1,297	1,365	1,428	1,490	1,551	1,614	1,669	1,726	1,779
62	696	825	941	1,042	1,137	1,224	1,308	1,384	1,456	1,525	1,591	1,658	1,721	1,781	1,842	1,899
63	734	873	998	1,108	1,209	1,306	1,395	1,477	1,553	1,627	1,698	1,768	1,836	1,903	1,966	2,028
64	772	922	1,057	1,177	1,289	1,390	1,485	1,576	1,660	1,736	1,812	1,888	1,962	2,030	2,097	2,162
65	810	975	1,122	1,251	1,373	1,483	1,586	1,682	1,772	1,855	1,939	2,019	2,097	2,169	2,241	2,310
66	871	1,044	1,209	1,355	1,487	1,610	1,724	1,831	1,932	2,021	2,114	2,201	2,285	2,367	2,445	2,521
67	918	1,103	1,283	1,443	1,587	1,721	1,846	1,962	2,072	2,171	2,270	2,367	2,456	2,544	2,629	2,711
68	971	1,165	1,359	1,540	1,698	1,846	1,981	2,108	2,232	2,338	2,449	2,551	2,652	2,745	2,840	2,928
69	1,029	1,234	1,441	1,643	1,817	1,979	2,129	2,268	2,403	2,523	2,643	2,755	2,863	2,966	3,066	3,163
70	1,091	1,310	1,528	1,745	1,964	2,124	2,291	2,443	2,591	2,722	2,855	2,977	3,097	3,211	3,319	3,426
71	1,162	1,394	1,627	1,859	2,091	2,283	2,468	2,635	2,800	2,945	3,093	3,224	3,357	3,481	3,603	3,717
72	1,245	1,494	1,743	1,994	2,241	2,460	2,663	2,848	3,030	3,192	3,355	3,500	3,648	3,785	3,920	4,046
73	1,342	1,610	1,878	2,148	2,416	2,658	2,880	3,084	3,285	3,464	3,644	3,806	3,970	4,122	4,272	4,409
74	1,449	1,738	2,028	2,319	2,608	2,871	3,120	3,342	3,565	3,762	3,962	4,141	4,321	4,490	4,658	4,808
75	1,565	1,878	2,190	2,504	2,817	3,099	3,369	3,618	3,863	4,082	4,300	4,502	4,701	4,888	5,074	5,239
76	1,684	2,021	2,357	2,696	3,032	3,338	3,635	3,905	4,177	4,418	4,660	4,882	5,101	5,310	5,515	5,700
77	1,804	2,165	2,527	2,888	3,249	3,584	3,907	4,205	4,504	4,770	5,034	5,283	5,527	5,755	5,985	6,188
78	1,928	2,314	2,700	3,082	3,468	3,836	4,188	4,515	4,842	5,135	5,428	5,703	5,971	6,224	6,479	6,707
79	2,051	2,460	2,873	3,281	3,694	4,103	4,483	4,838	5,194	5,517	5,840	6,142	6,439	6,720	7,004	7,253
80	2,181	2,616	3,053	3,487	3,924	4,359	4,785	5,173	5,563	5,916	6,272	6,604	6,930	7,241	7,551	7,831
81	2,314	2,776	3,239	3,700	4,163	4,625	5,089	5,521	5,945	6,333	6,722	7,087	7,445	7,787	8,127	8,437
82	2,449	2,937	3,428	3,916	4,407	4,895	5,384	5,874	6,340	6,764	7,192	7,589	7,983	8,357	8,732	9,074
83	2,587	3,105	3,622	4,139	4,658	5,175	5,692	6,209	6,726	7,215	7,680	8,114	8,544	8,954	9,365	9,739
84	2,728	3,276	3,819	4,367	4,911	5,458	6,004	6,549	7,095	7,639	8,188	8,660	9,127	9,576	10,023	10,435
85	2,874	3,449	4,023	4,601	5,175	5,749	6,323	6,897	7,475	8,049	8,623	9,198	9,734	10,222	10,709	11,161

Premiums shown exclude annual Policy fee of \$25.

Multiply premiums by .90 if Spouse is written under a separate policy at the same time

Multiply premiums by 1.25 for AA Risk Class and by 1.50 for A Risk Class

Direct Modal Factors: Annual 1.00, Semi -Annual .52, Quarterly .265, Monthly Direct .09, Monthly Bank Draft .085

Credit Card Modal Factors: Annual 1.0, Semi-Annual .516, Quarterly .258, Monthly .086

American Progressive Life & Health Insurance Company of New York

AAA Risk Class Gross Annual Premiums for Non-Tax Qualified Home Health Care Policy HHC 1/98 PA
 AAA Risk Class Gross Annual Premiums for Tax Qualified Home Health Care Policy QHHC 11/99 PA

Gross Annual Premiums

\$250,000 Lifetime Maximum Benefit without Compound Inflation Protection for Life

Issue Age	Daily Benefit Amount Elected															
	\$ 50	\$ 60	\$ 70	\$ 80	\$ 90	\$ 100	\$ 110	\$ 120	\$ 130	\$ 140	\$ 150	\$ 160	\$ 170	\$ 180	\$ 190	\$ 200
50 & Under	373	447	511	580	654	719	787	859	918	990	1,059	1,124	1,198	1,262	1,336	1,401
51	395	470	538	614	688	762	835	909	990	1,046	1,120	1,188	1,264	1,336	1,413	1,483
52	416	494	570	650	728	806	880	962	1,046	1,106	1,184	1,259	1,338	1,414	1,494	1,568
53	439	523	603	686	770	852	933	1,017	1,106	1,169	1,253	1,335	1,416	1,498	1,580	1,660
54	464	553	643	726	814	901	987	1,076	1,169	1,240	1,325	1,413	1,498	1,584	1,671	1,757
55	492	584	677	768	859	954	1,044	1,137	1,240	1,312	1,403	1,494	1,584	1,677	1,766	1,859
56	519	618	715	814	911	1,011	1,105	1,203	1,312	1,386	1,483	1,580	1,675	1,774	1,869	1,966
57	549	652	755	859	962	1,067	1,169	1,274	1,386	1,464	1,567	1,669	1,770	1,876	1,977	2,080
58	580	688	798	909	1,017	1,127	1,234	1,344	1,464	1,548	1,654	1,764	1,873	1,981	2,089	2,196
59	614	728	844	958	1,070	1,188	1,302	1,416	1,548	1,633	1,747	1,863	1,975	2,093	2,203	2,319
60	648	768	888	1,011	1,133	1,253	1,376	1,496	1,633	1,724	1,842	1,964	2,084	2,205	2,325	2,445
61	682	812	939	1,067	1,198	1,325	1,451	1,580	1,724	1,821	1,945	2,074	2,198	2,329	2,456	2,582
62	721	854	992	1,127	1,262	1,399	1,534	1,667	1,821	1,924	2,057	2,190	2,325	2,462	2,593	2,730
63	760	903	1,046	1,188	1,333	1,475	1,618	1,762	1,924	2,030	2,171	2,312	2,456	2,599	2,739	2,880
64	800	952	1,101	1,251	1,405	1,555	1,707	1,857	2,030	2,141	2,287	2,439	2,587	2,739	2,888	3,036
65	844	1,002	1,162	1,319	1,481	1,641	1,798	1,960	2,141	2,259	2,413	2,572	2,732	2,888	3,047	3,207
66	903	1,076	1,245	1,416	1,593	1,762	1,933	2,103	2,255	2,426	2,593	2,764	2,935	3,105	3,276	3,443
67	952	1,135	1,316	1,498	1,681	1,861	2,044	2,224	2,382	2,565	2,745	2,924	3,105	3,283	3,464	3,643
68	1,006	1,202	1,394	1,586	1,779	1,971	2,165	2,355	2,525	2,719	2,907	3,099	3,293	3,481	3,673	3,861
69	1,065	1,268	1,471	1,679	1,884	2,087	2,295	2,498	2,675	2,882	3,084	3,285	3,490	3,690	3,893	4,097
70	1,127	1,346	1,563	1,781	1,998	2,217	2,433	2,652	2,842	3,061	3,278	3,492	3,707	3,922	4,141	4,354
71	1,198	1,430	1,663	1,895	2,129	2,361	2,593	2,827	3,028	3,262	3,494	3,722	3,954	4,182	4,414	4,642
72	1,278	1,527	1,778	2,025	2,276	2,527	2,774	3,025	3,241	3,490	3,738	3,983	4,232	4,477	4,724	4,971
73	1,369	1,633	1,903	2,169	2,441	2,711	2,977	3,247	3,481	3,747	4,015	4,279	4,546	4,810	5,076	5,340
74	1,468	1,755	2,046	2,335	2,624	2,914	3,201	3,492	3,743	4,032	4,319	4,604	4,892	5,175	5,464	5,749
75	1,576	1,884	2,198	2,511	2,819	3,133	3,447	3,757	4,030	4,336	4,646	4,956	5,264	5,572	5,880	6,190
76	1,688	2,023	2,359	2,696	3,030	3,365	3,700	4,038	4,329	4,662	4,992	5,325	5,656	5,992	6,321	6,656
77	1,808	2,165	2,528	2,890	3,247	3,608	3,968	4,327	4,641	4,996	5,355	5,711	6,066	6,424	6,777	7,135
78	1,933	2,317	2,701	3,089	3,473	3,859	4,243	4,627	4,964	5,346	5,730	6,108	6,490	6,872	7,253	7,635
79	2,063	2,475	2,886	3,297	3,709	4,122	4,534	4,945	5,304	5,713	6,118	6,526	6,935	7,344	7,749	8,156
80	2,198	2,637	3,078	3,517	3,956	4,395	4,836	5,274	5,656	6,093	6,526	6,962	7,397	7,833	8,266	8,701
81	2,342	2,810	3,278	3,745	4,215	4,681	5,150	5,616	6,026	6,488	6,950	7,414	7,876	8,342	8,804	9,270
82	2,490	2,989	3,483	3,983	4,481	4,979	5,477	5,973	6,409	6,901	7,393	7,886	8,376	8,874	9,363	9,855
83	2,644	3,175	3,700	4,230	4,760	5,289	5,815	6,344	6,808	7,329	7,850	8,374	8,897	9,424	9,947	10,467
84	2,802	3,367	3,926	4,487	5,049	5,606	6,169	6,728	7,220	7,774	8,325	8,882	9,435	9,994	10,547	11,101
85	2,971	3,566	4,158	4,751	5,350	5,939	6,534	7,125	7,648	8,234	8,815	9,407	9,990	10,582	11,171	11,755

Premiums shown exclude annual Policy fee of \$25.

Multiply premiums by .90 if Spouse is written under a separate policy at the same time

Multiply premiums by 1.25 for AA Risk Class and by 1.50 for A Risk Class

Direct Modal Factors: Annual 1.00, Semi -Annual .52, Quarterly .265, Monthly Direct .09, Monthly Bank Draft .085

Credit Card Modal Factors: Annual 1.0, Semi-Annual .516, Quarterly .258, Monthly .086

American Progressive Life & Health Insurance Company of New York

AAA Risk Class Gross Annual Premiums for Non-Tax Qualified Home Health Care Policy HHC 1/98 PA
AAA Risk Class Gross Annual Premiums for Tax Qualified Home Health Care Policy QHHC 11/99 PA

Gross Annual Premiums

\$1,000,000 Lifetime Maximum Benefit without Compound Inflation Protection for Life

Issue Age	Daily Benefit Amount Elected															
	\$50	\$60	\$70	\$80	\$90	\$100	\$110	\$120	\$130	\$140	\$150	\$160	\$170	\$180	\$190	\$200
50 & Under	376	451	517	586	660	726	795	869	937	1,011	1,080	1,146	1,222	1,289	1,363	1,430
51	399	473	544	620	696	770	842	918	992	1,067	1,143	1,213	1,291	1,363	1,441	1,513
52	420	500	576	656	736	814	890	971	1,049	1,129	1,209	1,283	1,365	1,443	1,525	1,601
53	443	529	608	694	778	861	943	1,027	1,110	1,194	1,278	1,361	1,445	1,528	1,612	1,694
54	468	559	648	734	821	911	996	1,087	1,175	1,264	1,352	1,441	1,528	1,616	1,705	1,793
55	498	589	684	776	869	964	1,055	1,148	1,243	1,338	1,432	1,525	1,616	1,711	1,802	1,897
56	525	624	722	821	920	1,021	1,116	1,215	1,314	1,414	1,513	1,612	1,709	1,810	1,907	2,006
57	555	658	762	869	971	1,078	1,181	1,287	1,392	1,494	1,599	1,703	1,806	1,914	2,017	2,122
58	586	696	806	918	1,027	1,139	1,247	1,357	1,468	1,580	1,688	1,800	1,911	2,021	2,131	2,241
59	620	736	852	968	1,082	1,200	1,316	1,432	1,549	1,667	1,783	1,901	2,015	2,135	2,249	2,367
60	654	776	897	1,021	1,144	1,266	1,390	1,511	1,635	1,760	1,880	2,004	2,125	2,251	2,373	2,494
61	690	819	949	1,078	1,209	1,338	1,466	1,595	1,728	1,859	1,985	2,116	2,243	2,376	2,506	2,635
62	728	863	1,002	1,139	1,276	1,413	1,549	1,684	1,825	1,964	2,099	2,236	2,373	2,511	2,646	2,785
63	768	913	1,057	1,200	1,346	1,490	1,635	1,779	1,924	2,072	2,215	2,359	2,506	2,652	2,795	2,939
64	808	962	1,112	1,264	1,418	1,570	1,724	1,876	2,030	2,184	2,335	2,489	2,641	2,795	2,947	3,099
65	852	1,011	1,173	1,333	1,496	1,658	1,817	1,979	2,141	2,304	2,462	2,625	2,787	2,947	3,110	3,272
66	913	1,087	1,259	1,432	1,608	1,779	1,952	2,124	2,300	2,475	2,646	2,821	2,994	3,167	3,342	3,513
67	962	1,146	1,329	1,513	1,698	1,880	2,065	2,247	2,432	2,618	2,800	2,983	3,167	3,350	3,534	3,717
68	1,015	1,213	1,407	1,601	1,797	1,990	2,186	2,380	2,576	2,774	2,966	3,162	3,359	3,551	3,747	3,939
69	1,076	1,281	1,487	1,696	1,903	2,108	2,317	2,523	2,730	2,941	3,146	3,352	3,561	3,766	3,973	4,181
70	1,139	1,359	1,578	1,798	2,019	2,240	2,458	2,679	2,901	3,124	3,344	3,563	3,783	4,002	4,224	4,443
71	1,209	1,445	1,681	1,914	2,150	2,386	2,620	2,855	3,091	3,329	3,565	3,798	4,034	4,268	4,504	4,738
72	1,291	1,542	1,795	2,046	2,298	2,551	2,802	3,055	3,308	3,561	3,814	4,065	4,317	4,568	4,821	5,072
73	1,382	1,650	1,922	2,192	2,466	2,738	3,008	3,279	3,551	3,823	4,097	4,367	4,639	4,909	5,179	5,449
74	1,483	1,772	2,067	2,357	2,650	2,943	3,234	3,528	3,819	4,114	4,407	4,698	4,990	5,281	5,576	5,867
75	1,591	1,903	2,220	2,536	2,848	3,165	3,481	3,795	4,112	4,426	4,741	5,057	5,373	5,686	6,000	6,315
76	1,705	2,044	2,384	2,722	3,061	3,399	3,738	4,078	4,416	4,757	5,095	5,433	5,772	6,114	6,450	6,791
77	1,827	2,188	2,553	2,918	3,279	3,644	4,008	4,371	4,736	5,099	5,464	5,827	6,190	6,555	6,916	7,281
78	1,952	2,340	2,728	3,120	3,508	3,897	4,287	4,675	5,065	5,454	5,846	6,234	6,623	7,013	7,401	7,791
79	2,084	2,500	2,914	3,331	3,747	4,163	4,580	4,994	5,412	5,829	6,243	6,660	7,076	7,494	7,907	8,323
80	2,220	2,663	3,108	3,553	3,996	4,439	4,886	5,327	5,772	6,217	6,660	7,104	7,547	7,992	8,435	8,878
81	2,365	2,838	3,310	3,783	4,257	4,728	5,201	5,673	6,150	6,622	7,093	7,566	8,038	8,513	8,985	9,458
82	2,515	3,019	3,519	4,023	4,527	5,028	5,532	6,034	6,540	7,042	7,544	8,047	8,547	9,055	9,555	10,057
83	2,671	3,207	3,738	4,272	4,808	5,342	5,874	6,409	6,947	7,479	8,009	8,545	9,078	9,616	10,150	10,680
84	2,831	3,401	3,966	4,532	5,101	5,663	6,232	6,796	7,367	7,931	8,494	9,063	9,627	10,198	10,762	11,327
85	3,002	3,603	4,200	4,798	5,403	6,000	6,601	7,198	7,804	8,401	8,996	9,599	10,194	10,798	11,399	11,994

Premiums shown exclude annual Policy fee of \$25.

Multiply premiums by .90 if Spouse is written under a separate policy at the same time

Multiply premiums by 1.25 for AA Risk Class and by 1.50 for A Risk Class

Direct Modal Factors: Annual 1.00, Semi -Annual .52, Quarterly .265, Monthly Direct .09, Monthly Bank Draft .085

Credit Card Modal Factors: Annual 1.0, Semi-Annual .516, Quarterly .258, Monthly .086

American Progressive Life & Health Insurance Company of New York

Preferred Risk Gross Annual Premiums Policy Form HHC 1/98*

Gross Annual Premiums for Compound Inflation Protection Rider Form HHC-CI 1/98 and HHC-NFB 1/98

Per \$1 Annual Premium

<u>Issue Age</u>	<u>Inflation Rider</u>	<u>Future Rider</u>
50 & Under	1.180	0.410
51	1.140	0.405
52	1.100	0.400
53	1.060	0.395
54	1.020	0.390
55	0.980	0.385
56	0.960	0.380
57	0.900	0.375
58	0.880	0.370
59	0.860	0.365
60	0.840	0.360
61	0.820	0.355
62	0.800	0.350
63	0.780	0.340
64	0.760	0.330
65	0.740	0.320
66	0.720	0.310
67	0.700	0.300
68	0.680	0.290
69	0.660	0.280
70	0.640	0.270
71	0.620	0.260
72	0.600	0.250
73	0.580	0.240
74	0.560	0.230
75	0.540	0.220
76	0.520	0.210
77	0.500	0.200
78	0.480	0.190
79	0.460	0.180
80	0.440	0.170
81	0.420	0.160
82	0.400	0.150
83	0.390	0.140
84	0.380	0.130
85	0.370	0.120

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Current Gross Annual Premiums

Base Policy Generic Single Life Premium Rates Per Unit

Issue Age	Base Policy Benefit Period					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	25.25	31.18	34.52	37.72	39.70	43.35
51	26.62	33.00	36.50	39.85	41.98	46.08
52	28.14	34.83	38.48	42.28	44.41	48.82
53	29.35	36.50	40.46	44.26	46.84	51.41
54	30.42	38.17	42.43	46.54	48.97	53.99
55	31.79	39.85	44.26	48.67	51.41	56.73
56	33.31	41.98	46.84	51.56	54.60	60.23
57	35.59	45.02	50.19	55.36	58.71	64.94
58	38.48	48.67	54.45	59.92	63.73	70.72
59	41.52	52.62	59.16	65.40	69.66	77.41
60	45.17	57.19	64.64	71.63	76.20	84.87
61	49.43	62.51	70.72	78.48	83.65	93.38
62	53.99	68.59	77.72	86.39	92.17	102.96
63	59.16	75.13	85.32	94.75	101.29	113.31
64	64.64	82.13	93.38	103.88	111.03	124.26
65	70.72	90.04	102.36	113.92	121.98	136.58
66	77.87	99.01	112.70	125.32	134.14	150.42
67	86.08	109.50	124.71	138.71	148.59	166.39
68	95.36	121.37	137.95	153.46	164.26	183.88
69	105.25	133.84	152.09	169.28	181.14	202.74
70	116.50	147.98	168.06	186.92	199.85	223.57
71	129.43	164.26	186.31	207.15	221.29	247.45
72	144.64	183.42	207.75	230.57	246.23	274.98
73	162.43	205.47	232.39	257.79	274.98	306.77
74	182.36	230.42	260.07	288.21	307.07	341.90
75	204.10	257.64	290.04	320.91	341.75	380.23
76	227.37	286.54	322.13	356.19	379.01	420.99
77	251.71	316.96	355.89	393.15	418.10	464.18
78	276.80	348.29	390.57	431.48	458.55	508.89
79	302.66	380.83	426.76	471.17	500.53	555.28
80	330.04	415.21	465.09	513.30	545.24	604.56
81	359.54	452.16	506.31	558.63	593.30	657.79
82	391.63	492.47	551.33	608.21	645.77	715.89
83	430.72	541.74	606.38	668.89	710.41	787.52
84	469.96	590.87	661.44	729.73	774.90	859.00
85	509.05	640.15	716.65	790.56	839.54	930.64

Pennsylvania Rating Factors	Tax Qualified Plan	
		1.14

Elimination Period Factors:	0 Day	20 Day	90 Day	180 Day	360 Day
		1.25	1.15	1.00	0.90

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Current Gross Annual Premiums

Home Health Care Rider Generic Single Life Premium Rates Per Unit

Issue Age	<i>Rider BP May Not Exceed Base Policy BP</i>					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	13.84	19.16	21.75	24.18	27.07	32.09
51	14.60	20.23	23.12	25.70	28.75	34.07
52	15.36	21.14	24.33	27.22	30.42	35.89
53	15.97	21.90	25.55	28.90	32.09	37.72
54	16.58	22.51	26.62	30.27	33.61	39.54
55	16.88	23.12	27.83	31.94	35.44	41.52
56	17.95	24.03	29.35	33.92	37.41	43.65
57	18.86	25.25	31.18	36.05	39.85	46.39
58	20.23	26.92	33.31	38.78	42.74	49.58
59	21.90	29.05	35.59	41.37	45.47	52.93
60	23.73	31.33	38.33	44.11	48.82	56.88
61	25.86	33.92	41.37	47.76	52.62	61.14
62	28.59	37.26	45.02	51.71	56.73	65.70
63	31.79	40.76	48.97	56.12	61.44	70.87
64	35.28	44.87	53.54	60.99	66.62	76.50
65	39.39	49.58	58.55	66.46	72.24	82.58
66	43.95	54.45	63.88	72.24	78.33	89.28
67	48.82	59.92	69.81	78.78	85.17	96.58
68	53.69	65.55	76.05	85.63	92.32	104.49
69	58.71	71.48	82.58	92.77	99.92	112.70
70	64.33	77.72	89.73	100.68	108.14	121.82
71	71.18	85.47	97.95	109.35	117.41	131.86
72	80.15	94.45	107.53	119.69	128.21	143.73
73	90.95	105.09	118.48	131.25	140.38	156.96
74	103.73	116.96	130.34	143.42	153.31	171.41
75	117.72	129.88	143.57	157.11	167.76	187.37
76	133.08	144.33	158.02	172.17	183.57	204.56
77	149.35	160.15	174.14	188.90	201.06	223.42
78	166.99	177.64	191.94	207.45	220.07	243.65
79	185.85	196.20	210.95	227.22	240.30	264.94
80	205.93	216.42	231.48	248.67	262.20	288.06
81	227.07	237.72	253.53	271.78	285.93	313.00
82	249.12	260.23	276.96	296.42	311.48	340.53
83	274.07	286.23	304.64	326.08	342.66	374.60
84	298.86	312.39	332.32	355.89	373.84	408.82
85	323.80	338.40	360.00	385.55	405.02	442.58

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	<u>0 Day</u>	<u>20 Day</u>	<u>90 Day</u>	<u>180 Day</u>	<u>360 Day</u>
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
 PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
 Stand-Alone Nursing Home Product
 Current Gross Annual Premiums

Rider Rates per \$1 Annual Premium

Issue Age	Couples	Nonforfeiture	Inflation Protection Riders	
	<u>Benefit Rider(1)</u>	<u>Benefit Rider(2)</u>	<u>5% Simple(3)</u>	<u>5% Compound(4)</u>
18-50	0.300	0.25	0.70	1.30
51	0.295	0.25	0.69	1.26
52	0.290	0.25	0.68	1.22
53	0.285	0.25	0.67	1.18
54	0.280	0.25	0.66	1.14
55	0.275	0.25	0.65	1.10
56	0.270	0.25	0.64	1.06
57	0.265	0.25	0.63	1.02
58	0.260	0.25	0.62	0.98
59	0.255	0.25	0.61	0.94
60	0.250	0.25	0.60	0.90
61	0.245	0.25	0.59	0.86
62	0.240	0.25	0.58	0.84
63	0.235	0.25	0.57	0.82
64	0.230	0.25	0.56	0.80
65	0.225	0.25	0.55	0.78
66	0.220	0.25	0.54	0.76
67	0.215	0.25	0.53	0.74
68	0.210	0.25	0.52	0.72
69	0.205	0.25	0.51	0.70
70	0.200	0.25	0.50	0.68
71	0.195	0.25	0.49	0.66
72	0.190	0.25	0.48	0.64
73	0.185	0.25	0.47	0.62
74	0.180	0.25	0.46	0.60
75	0.175	0.25	0.45	0.58
76	0.170	0.25	0.44	0.56
77	0.165	0.25	0.43	0.54
78	0.160	0.25	0.42	0.52
79	0.155	0.25	0.41	0.50
80	0.150	0.25	0.40	0.48
81	0.145	0.25	0.39	0.46
82	0.140	0.25	0.38	0.44
83	0.135	0.25	0.36	0.42
84	0.130	0.25	0.34	0.40
85	0.125	0.25	0.32	0.38

- (1) Couples Benefit Rider PRCBR (10/00)
- (2) Nonforfeiture Benefit Rider PRNHNFB (10/00)
- (3) 5% Simple Inflation rider PRSIR5 (10/00)
- (4) Compound Inflation Rider PRCIR (10/00)

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Requested Gross Annual Premiums

Base Policy Generic Single Life Premium Rates Per Unit

Issue Age	Base Policy Benefit Period					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	31.56	38.97	43.15	47.15	49.62	54.18
51	33.27	41.25	45.63	49.81	52.47	57.60
52	35.17	43.54	48.10	52.85	55.51	61.03
53	36.69	45.63	50.57	55.32	58.55	64.26
54	38.02	47.72	53.04	58.17	61.22	67.49
55	39.73	49.81	55.32	60.84	64.26	70.91
56	41.63	52.47	58.55	64.45	68.25	75.28
57	44.49	56.27	62.74	69.20	73.38	81.18
58	48.10	60.84	68.06	74.90	79.66	88.40
59	51.90	65.78	73.95	81.75	87.07	96.77
60	56.46	71.48	80.80	89.54	95.25	106.08
61	61.79	78.14	88.40	98.10	104.56	116.73
62	67.49	85.74	97.15	107.98	115.21	128.70
63	73.95	93.91	106.65	118.44	126.61	141.63
64	80.80	102.66	116.73	129.85	138.78	155.32
65	88.40	112.55	127.94	142.39	152.47	170.72
66	97.34	123.76	140.87	156.65	167.68	188.02
67	107.60	136.88	155.89	173.38	185.74	207.98
68	119.20	151.71	172.43	191.82	205.32	229.84
69	131.56	167.30	190.11	211.59	226.42	253.42
70	145.62	184.98	210.07	233.65	249.80	279.46
71	161.78	205.32	232.88	258.93	276.61	309.31
72	180.79	229.27	259.69	288.21	307.79	343.72
73	203.04	256.84	290.49	322.24	343.72	383.45
74	227.94	288.02	325.09	360.26	383.83	427.37
75	255.13	322.05	362.54	401.13	427.18	475.28
76	284.21	358.17	402.65	445.24	473.75	526.22
77	314.63	396.19	444.86	491.43	522.61	580.22
78	346.00	435.35	488.20	539.34	573.18	636.11
79	378.32	476.04	533.45	588.96	625.65	694.09
80	412.54	519.00	581.36	641.62	681.54	755.69
81	449.42	565.20	632.88	698.27	741.62	822.23
82	489.53	615.58	689.15	760.25	807.21	894.85
83	538.39	677.17	757.97	836.10	888.00	984.39
84	587.44	738.58	826.79	912.15	968.61	1073.74
85	636.30	800.17	895.80	988.19	1049.41	1163.28

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	<u>0 Day</u>	<u>20 Day</u>	<u>90 Day</u>	<u>180 Day</u>	<u>360 Day</u>
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Requested Gross Annual Premiums

Home Health Care Rider Generic Single Life Premium Rates Per Unit

Issue Age	<i>Rider BP May Not Exceed Base Policy BP</i>					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	17.30	23.95	27.19	30.23	33.84	40.11
51	18.25	25.28	28.90	32.13	35.93	42.58
52	19.20	26.43	30.42	34.03	38.02	44.87
53	19.96	27.38	31.94	36.12	40.11	47.15
54	20.72	28.14	33.27	37.83	42.01	49.43
55	21.10	28.90	34.79	39.92	44.30	51.90
56	22.43	30.04	36.69	42.39	46.77	54.56
57	23.57	31.56	38.97	45.06	49.81	57.98
58	25.28	33.65	41.63	48.48	53.42	61.98
59	27.38	36.31	44.49	51.71	56.84	66.16
60	29.66	39.16	47.91	55.13	61.03	71.10
61	32.32	42.39	51.71	59.69	65.78	76.42
62	35.74	46.58	56.27	64.64	70.91	82.13
63	39.73	50.95	61.22	70.15	76.80	88.59
64	44.11	56.08	66.92	76.23	83.27	95.63
65	49.24	61.98	73.19	83.08	90.30	103.23
66	54.94	68.06	79.85	90.30	97.91	111.59
67	61.03	74.90	87.26	98.48	106.46	120.72
68	67.11	81.94	95.06	107.03	115.40	130.61
69	73.38	89.35	103.23	115.97	124.90	140.87
70	80.42	97.15	112.16	125.85	135.17	152.28
71	88.97	106.84	122.43	136.69	146.76	164.83
72	100.19	118.06	134.41	149.62	160.26	179.65
73	113.69	131.37	148.10	164.06	175.47	196.19
74	129.66	146.19	162.92	179.27	191.63	214.25
75	147.15	162.35	179.46	196.38	209.69	234.22
76	166.35	180.41	197.52	215.20	229.46	255.70
77	186.69	200.19	217.68	236.12	251.33	279.27
78	208.74	222.05	239.92	259.31	275.09	304.56
79	232.31	245.24	263.68	284.02	300.37	331.17
80	257.41	270.53	289.35	310.83	327.75	360.07
81	283.83	297.14	316.91	339.73	357.41	391.25
82	311.40	325.28	346.19	370.52	389.35	425.66
83	342.58	357.79	380.79	407.60	428.32	468.24
84	373.57	390.49	415.39	444.86	467.29	511.02
85	404.74	422.99	449.99	481.93	506.26	553.22

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	<u>0 Day</u>	<u>20 Day</u>	<u>90 Day</u>	<u>180 Day</u>	<u>360 Day</u>
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
 PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
 Stand-Alone Nursing Home Product
 Requested Gross Annual Premiums

Rider Rates per \$1 Annual Premium

Issue Age	Couples	Nonforfeiture	Inflation Protection Riders	
	<u>Benefit Rider(1)</u>	<u>Benefit Rider(2)</u>	<u>5% Simple(3)</u>	<u>5% Compound(4)</u>
18-50	0.300	0.25	0.70	1.30
51	0.295	0.25	0.69	1.26
52	0.290	0.25	0.68	1.22
53	0.285	0.25	0.67	1.18
54	0.280	0.25	0.66	1.14
55	0.275	0.25	0.65	1.10
56	0.270	0.25	0.64	1.06
57	0.265	0.25	0.63	1.02
58	0.260	0.25	0.62	0.98
59	0.255	0.25	0.61	0.94
60	0.250	0.25	0.60	0.90
61	0.245	0.25	0.59	0.86
62	0.240	0.25	0.58	0.84
63	0.235	0.25	0.57	0.82
64	0.230	0.25	0.56	0.80
65	0.225	0.25	0.55	0.78
66	0.220	0.25	0.54	0.76
67	0.215	0.25	0.53	0.74
68	0.210	0.25	0.52	0.72
69	0.205	0.25	0.51	0.70
70	0.200	0.25	0.50	0.68
71	0.195	0.25	0.49	0.66
72	0.190	0.25	0.48	0.64
73	0.185	0.25	0.47	0.62
74	0.180	0.25	0.46	0.60
75	0.175	0.25	0.45	0.58
76	0.170	0.25	0.44	0.56
77	0.165	0.25	0.43	0.54
78	0.160	0.25	0.42	0.52
79	0.155	0.25	0.41	0.50
80	0.150	0.25	0.40	0.48
81	0.145	0.25	0.39	0.46
82	0.140	0.25	0.38	0.44
83	0.135	0.25	0.36	0.42
84	0.130	0.25	0.34	0.40
85	0.125	0.25	0.32	0.38

- (1) Couples Benefit Rider PRCBR (10/00)
- (2) Nonforfeiture Benefit Rider PRNHNFB (10/00)
- (3) 5% Simple Inflation rider PRSIR5 (10/00)
- (4) Compound Inflation Rider PRCIR (10/00)

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)

Area Factors for Nursing Home/HHC Rider

States:	<u>Base Policy Area Factors</u>	<u>Base Policy Area Factors</u>
All Other	1.00	1.00
California	1.00	1.25
Iowa	1.10	1
Kansas	1.10	1
Kentucky	1.05	1.05
Minnesota	1.10	1
Missouri	1.10	1
Nebraska	1.10	1
North Dakota	1.25	1
Oklahoma	1.05	1
South Dakota	1.10	1
Zip Codes:		
330-334, 340	1.00	1.25
770-775	1.00	1.15

American Progressive Life & Health Insurance Company of New York
 PRNHOQ (10/00) PA (Tax Qualified) & PRNHO (10/00) PA (Non-Tax Qualified)
 Stand-Alone Nursing Home Product
 Current Gross Annual Premiums

Base Policy Generic Single Life Premium Rates Per Unit

Issue Age	Base Policy Benefit Period					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	25.25	31.18	34.52	37.72	39.70	43.35
51	26.62	33.00	36.50	39.85	41.98	46.08
52	28.14	34.83	38.48	42.28	44.41	48.82
53	29.35	36.50	40.46	44.26	46.84	51.41
54	30.42	38.17	42.43	46.54	48.97	53.99
55	31.79	39.85	44.26	48.67	51.41	56.73
56	33.31	41.98	46.84	51.56	54.60	60.23
57	35.59	45.02	50.19	55.36	58.71	64.94
58	38.48	48.67	54.45	59.92	63.73	70.72
59	41.52	52.62	59.16	65.40	69.66	77.41
60	45.17	57.19	64.64	71.63	76.20	84.87
61	49.43	62.51	70.72	78.48	83.65	93.38
62	53.99	68.59	77.72	86.39	92.17	102.96
63	59.16	75.13	85.32	94.75	101.29	113.31
64	64.64	82.13	93.38	103.88	111.03	124.26
65	70.72	90.04	102.36	113.92	121.98	136.58
66	77.87	99.01	112.70	125.32	134.14	150.42
67	86.08	109.50	124.71	138.71	148.59	166.39
68	95.36	121.37	137.95	153.46	164.26	183.88
69	105.25	133.84	152.09	169.28	181.14	202.74
70	116.50	147.98	168.06	186.92	199.85	223.57
71	129.43	164.26	186.31	207.15	221.29	247.45
72	144.64	183.42	207.75	230.57	246.23	274.98
73	162.43	205.47	232.39	257.79	274.98	306.77
74	182.36	230.42	260.07	288.21	307.07	341.90
75	204.10	257.64	290.04	320.91	341.75	380.23
76	227.37	286.54	322.13	356.19	379.01	420.99
77	251.71	316.96	355.89	393.15	418.10	464.18
78	276.80	348.29	390.57	431.48	458.55	508.89
79	302.66	380.83	426.76	471.17	500.53	555.28
80	330.04	415.21	465.09	513.30	545.24	604.56
81	359.54	452.16	506.31	558.63	593.30	657.79
82	391.63	492.47	551.33	608.21	645.77	715.89
83	430.72	541.74	606.38	668.89	710.41	787.52
84	469.96	590.87	661.44	729.73	774.90	859.00
85	509.05	640.15	716.65	790.56	839.54	930.64

Pennsylvania Rating Factors	Tax Qualified Plan	
		1.14

Elimination Period Factors:	0 Day	20 Day	90 Day	180 Day	360 Day
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
 PRNHOQ (10/00) PA (Tax Qualified) & PRNHO (10/00) PA (Non-Tax Qualified)
 Stand-Alone Nursing Home Product
 Current Gross Annual Premiums

Home Health Care Rider Generic Single Life Premium Rates Per Unit

Issue Age	<i>Rider BP May Not Exceed Base Policy BP</i>					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	13.84	19.16	21.75	24.18	27.07	32.09
51	14.60	20.23	23.12	25.70	28.75	34.07
52	15.36	21.14	24.33	27.22	30.42	35.89
53	15.97	21.90	25.55	28.90	32.09	37.72
54	16.58	22.51	26.62	30.27	33.61	39.54
55	16.88	23.12	27.83	31.94	35.44	41.52
56	17.95	24.03	29.35	33.92	37.41	43.65
57	18.86	25.25	31.18	36.05	39.85	46.39
58	20.23	26.92	33.31	38.78	42.74	49.58
59	21.90	29.05	35.59	41.37	45.47	52.93
60	23.73	31.33	38.33	44.11	48.82	56.88
61	25.86	33.92	41.37	47.76	52.62	61.14
62	28.59	37.26	45.02	51.71	56.73	65.70
63	31.79	40.76	48.97	56.12	61.44	70.87
64	35.28	44.87	53.54	60.99	66.62	76.50
65	39.39	49.58	58.55	66.46	72.24	82.58
66	43.95	54.45	63.88	72.24	78.33	89.28
67	48.82	59.92	69.81	78.78	85.17	96.58
68	53.69	65.55	76.05	85.63	92.32	104.49
69	58.71	71.48	82.58	92.77	99.92	112.70
70	64.33	77.72	89.73	100.68	108.14	121.82
71	71.18	85.47	97.95	109.35	117.41	131.86
72	80.15	94.45	107.53	119.69	128.21	143.73
73	90.95	105.09	118.48	131.25	140.38	156.96
74	103.73	116.96	130.34	143.42	153.31	171.41
75	117.72	129.88	143.57	157.11	167.76	187.37
76	133.08	144.33	158.02	172.17	183.57	204.56
77	149.35	160.15	174.14	188.90	201.06	223.42
78	166.99	177.64	191.94	207.45	220.07	243.65
79	185.85	196.20	210.95	227.22	240.30	264.94
80	205.93	216.42	231.48	248.67	262.20	288.06
81	227.07	237.72	253.53	271.78	285.93	313.00
82	249.12	260.23	276.96	296.42	311.48	340.53
83	274.07	286.23	304.64	326.08	342.66	374.60
84	298.86	312.39	332.32	355.89	373.84	408.82
85	323.80	338.40	360.00	385.55	405.02	442.58

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	<u>0 Day</u>	<u>20 Day</u>	<u>90 Day</u>	<u>180 Day</u>	<u>360 Day</u>
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
 PRNHOQ (10/00) PA (Tax Qualified) & PRNHO (10/00) PA (Non-Tax Qualified)
 Stand-Alone Nursing Home Product
 Current Gross Annual Premiums

Rider Rates per \$1 Annual Premium

Issue Age	Couples	Nonforfeiture	Inflation Protection Riders	
	<u>Benefit Rider(1)</u>	<u>Benefit Rider(2)</u>	<u>5% Simple(3)</u>	<u>5% Compound(4)</u>
18-50	0.300	0.25	0.70	1.30
51	0.295	0.25	0.69	1.26
52	0.290	0.25	0.68	1.22
53	0.285	0.25	0.67	1.18
54	0.280	0.25	0.66	1.14
55	0.275	0.25	0.65	1.10
56	0.270	0.25	0.64	1.06
57	0.265	0.25	0.63	1.02
58	0.260	0.25	0.62	0.98
59	0.255	0.25	0.61	0.94
60	0.250	0.25	0.60	0.90
61	0.245	0.25	0.59	0.86
62	0.240	0.25	0.58	0.84
63	0.235	0.25	0.57	0.82
64	0.230	0.25	0.56	0.80
65	0.225	0.25	0.55	0.78
66	0.220	0.25	0.54	0.76
67	0.215	0.25	0.53	0.74
68	0.210	0.25	0.52	0.72
69	0.205	0.25	0.51	0.70
70	0.200	0.25	0.50	0.68
71	0.195	0.25	0.49	0.66
72	0.190	0.25	0.48	0.64
73	0.185	0.25	0.47	0.62
74	0.180	0.25	0.46	0.60
75	0.175	0.25	0.45	0.58
76	0.170	0.25	0.44	0.56
77	0.165	0.25	0.43	0.54
78	0.160	0.25	0.42	0.52
79	0.155	0.25	0.41	0.50
80	0.150	0.25	0.40	0.48
81	0.145	0.25	0.39	0.46
82	0.140	0.25	0.38	0.44
83	0.135	0.25	0.36	0.42
84	0.130	0.25	0.34	0.40
85	0.125	0.25	0.32	0.38

- (1) Couples Benefit Rider PRCBR (10/00)
- (2) Nonforfeiture Benefit Rider PRNHNFB (10/00)
- (3) 5% Simple Inflation rider PRSIR5 (10/00)
- (4) Compound Inflation Rider PRCIR (10/00)

American Progressive Life & Health Insurance Company of New York
 PRNHOQ (10/00) PA (Tax Qualified) & PRNHO (10/00) PA (Non-Tax Qualified)
 Stand-Alone Nursing Home Product
 Requested Gross Annual Premiums

Base Policy Generic Single Life Premium Rates Per Unit

Issue Age	Base Policy Benefit Period					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	31.56	38.97	43.15	47.15	49.62	54.18
51	33.27	41.25	45.63	49.81	52.47	57.60
52	35.17	43.54	48.10	52.85	55.51	61.03
53	36.69	45.63	50.57	55.32	58.55	64.26
54	38.02	47.72	53.04	58.17	61.22	67.49
55	39.73	49.81	55.32	60.84	64.26	70.91
56	41.63	52.47	58.55	64.45	68.25	75.28
57	44.49	56.27	62.74	69.20	73.38	81.18
58	48.10	60.84	68.06	74.90	79.66	88.40
59	51.90	65.78	73.95	81.75	87.07	96.77
60	56.46	71.48	80.80	89.54	95.25	106.08
61	61.79	78.14	88.40	98.10	104.56	116.73
62	67.49	85.74	97.15	107.98	115.21	128.70
63	73.95	93.91	106.65	118.44	126.61	141.63
64	80.80	102.66	116.73	129.85	138.78	155.32
65	88.40	112.55	127.94	142.39	152.47	170.72
66	97.34	123.76	140.87	156.65	167.68	188.02
67	107.60	136.88	155.89	173.38	185.74	207.98
68	119.20	151.71	172.43	191.82	205.32	229.84
69	131.56	167.30	190.11	211.59	226.42	253.42
70	145.62	184.98	210.07	233.65	249.80	279.46
71	161.78	205.32	232.88	258.93	276.61	309.31
72	180.79	229.27	259.69	288.21	307.79	343.72
73	203.04	256.84	290.49	322.24	343.72	383.45
74	227.94	288.02	325.09	360.26	383.83	427.37
75	255.13	322.05	362.54	401.13	427.18	475.28
76	284.21	358.17	402.65	445.24	473.75	526.22
77	314.63	396.19	444.86	491.43	522.61	580.22
78	346.00	435.35	488.20	539.34	573.18	636.11
79	378.32	476.04	533.45	588.96	625.65	694.09
80	412.54	519.00	581.36	641.62	681.54	755.69
81	449.42	565.20	632.88	698.27	741.62	822.23
82	489.53	615.58	689.15	760.25	807.21	894.85
83	538.39	677.17	757.97	836.10	888.00	984.39
84	587.44	738.58	826.79	912.15	968.61	1073.74
85	636.30	800.17	895.80	988.19	1049.41	1163.28

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	<u>0 Day</u>	<u>20 Day</u>	<u>90 Day</u>	<u>180 Day</u>	<u>360 Day</u>
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
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American Progressive Life & Health Insurance Company of New York
 PRNHOQ (10/00) PA (Tax Qualified) & PRNHO (10/00) PA (Non-Tax Qualified)
 Stand-Alone Nursing Home Product
 Requested Gross Annual Premiums

Home Health Care Rider Generic Single Life Premium Rates Per Unit

Issue Age	<i>Rider BP May Not Exceed Base Policy BP</i>					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	17.30	23.95	27.19	30.23	33.84	40.11
51	18.25	25.28	28.90	32.13	35.93	42.58
52	19.20	26.43	30.42	34.03	38.02	44.87
53	19.96	27.38	31.94	36.12	40.11	47.15
54	20.72	28.14	33.27	37.83	42.01	49.43
55	21.10	28.90	34.79	39.92	44.30	51.90
56	22.43	30.04	36.69	42.39	46.77	54.56
57	23.57	31.56	38.97	45.06	49.81	57.98
58	25.28	33.65	41.63	48.48	53.42	61.98
59	27.38	36.31	44.49	51.71	56.84	66.16
60	29.66	39.16	47.91	55.13	61.03	71.10
61	32.32	42.39	51.71	59.69	65.78	76.42
62	35.74	46.58	56.27	64.64	70.91	82.13
63	39.73	50.95	61.22	70.15	76.80	88.59
64	44.11	56.08	66.92	76.23	83.27	95.63
65	49.24	61.98	73.19	83.08	90.30	103.23
66	54.94	68.06	79.85	90.30	97.91	111.59
67	61.03	74.90	87.26	98.48	106.46	120.72
68	67.11	81.94	95.06	107.03	115.40	130.61
69	73.38	89.35	103.23	115.97	124.90	140.87
70	80.42	97.15	112.16	125.85	135.17	152.28
71	88.97	106.84	122.43	136.69	146.76	164.83
72	100.19	118.06	134.41	149.62	160.26	179.65
73	113.69	131.37	148.10	164.06	175.47	196.19
74	129.66	146.19	162.92	179.27	191.63	214.25
75	147.15	162.35	179.46	196.38	209.69	234.22
76	166.35	180.41	197.52	215.20	229.46	255.70
77	186.69	200.19	217.68	236.12	251.33	279.27
78	208.74	222.05	239.92	259.31	275.09	304.56
79	232.31	245.24	263.68	284.02	300.37	331.17
80	257.41	270.53	289.35	310.83	327.75	360.07
81	283.83	297.14	316.91	339.73	357.41	391.25
82	311.40	325.28	346.19	370.52	389.35	425.66
83	342.58	357.79	380.79	407.60	428.32	468.24
84	373.57	390.49	415.39	444.86	467.29	511.02
85	404.74	422.99	449.99	481.93	506.26	553.22

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	<u>0 Day</u>	<u>20 Day</u>	<u>90 Day</u>	<u>180 Day</u>	<u>360 Day</u>
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
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American Progressive Life & Health Insurance Company of New York
 PRNHOQ (10/00) PA (Tax Qualified) & PRNHO (10/00) PA (Non-Tax Qualified)
 Stand-Alone Nursing Home Product
 Requested Gross Annual Premiums

Rider Rates per \$1 Annual Premium

Issue Age	Couples	Nonforfeiture	Inflation Protection Riders	
	<u>Benefit Rider(1)</u>	<u>Benefit Rider(2)</u>	<u>5% Simple(3)</u>	<u>5% Compound(4)</u>
18-50	0.300	0.25	0.70	1.30
51	0.295	0.25	0.69	1.26
52	0.290	0.25	0.68	1.22
53	0.285	0.25	0.67	1.18
54	0.280	0.25	0.66	1.14
55	0.275	0.25	0.65	1.10
56	0.270	0.25	0.64	1.06
57	0.265	0.25	0.63	1.02
58	0.260	0.25	0.62	0.98
59	0.255	0.25	0.61	0.94
60	0.250	0.25	0.60	0.90
61	0.245	0.25	0.59	0.86
62	0.240	0.25	0.58	0.84
63	0.235	0.25	0.57	0.82
64	0.230	0.25	0.56	0.80
65	0.225	0.25	0.55	0.78
66	0.220	0.25	0.54	0.76
67	0.215	0.25	0.53	0.74
68	0.210	0.25	0.52	0.72
69	0.205	0.25	0.51	0.70
70	0.200	0.25	0.50	0.68
71	0.195	0.25	0.49	0.66
72	0.190	0.25	0.48	0.64
73	0.185	0.25	0.47	0.62
74	0.180	0.25	0.46	0.60
75	0.175	0.25	0.45	0.58
76	0.170	0.25	0.44	0.56
77	0.165	0.25	0.43	0.54
78	0.160	0.25	0.42	0.52
79	0.155	0.25	0.41	0.50
80	0.150	0.25	0.40	0.48
81	0.145	0.25	0.39	0.46
82	0.140	0.25	0.38	0.44
83	0.135	0.25	0.36	0.42
84	0.130	0.25	0.34	0.40
85	0.125	0.25	0.32	0.38

- (1) Couples Benefit Rider PRCBR (10/00)
- (2) Nonforfeiture Benefit Rider PRNHNFB (10/00)
- (3) 5% Simple Inflation rider PRSIR5 (10/00)
- (4) Compound Inflation Rider PRCIR (10/00)

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)

Area Factors for Nursing Home/HHC Rider

States:	<u>Base Policy Area Factors</u>	<u>Base Policy Area Factors</u>
All Other	1.00	1.00
California	1.00	1.25
Iowa	1.10	1
Kansas	1.10	1
Kentucky	1.05	1.05
Minnesota	1.10	1
Missouri	1.10	1
Nebraska	1.10	1
North Dakota	1.25	1
Oklahoma	1.05	1
South Dakota	1.10	1
Zip Codes:		
330-334, 340	1.00	1.25
770-775	1.00	1.15

SERFF Tracking #:

UNAM-130502444

State Tracking #:

UNAM-130502444

Company Tracking #:

PR LTC 2016 PA

State:

Pennsylvania

Filing Company:

American Progressive Life and Health Insurance Company of New York

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name:

Long Term Care

Project Name/Number:

PR LTC 2016 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA_CovLtr_American Progressive_20160330.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	PLEASE SEE ACTUARIAL MEMORANDUM
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	PA_AM_American Progressive_20160330.pdf PA_AM_Supplement_American Progressive_20160330.pdf PA_Supplement Attachments_American Progressive_20160330.xlsx
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	N/A
Attachment(s):	

SERFF Tracking #:

UNAM-130502444

State Tracking #:

UNAM-130502444

Company Tracking #:

PR LTC 2016 PA

State:

Pennsylvania

Filing Company:

American Progressive Life and Health Insurance Company of New York

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name:

Long Term Care

Project Name/Number:

PR LTC 2016 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC

Item Status:	
Status Date:	

Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	SEE ACTUARIAL MEMORANDUM
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Claims Administration Document
Comments:	
Attachment(s):	UNIVERSAL AMERICAN CLAIMS ADMINISTRATION.pdf
Item Status:	
Status Date:	

SERFF Tracking #:

UNAM-130502444

State Tracking #:

UNAM-130502444

Company Tracking #:

PR LTC 2016 PA

State:

Pennsylvania

Filing Company:

American Progressive Life and Health Insurance Company of New York

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name:

Long Term Care

Project Name/Number:

PR LTC 2016 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC

Attachment PA_Supplement Attachments_American Progressive_20160330.xlsx is not a PDF document and cannot be reproduced here.



8500 Normandale Lake Blvd.
Suite 1850
Minneapolis, MN 55437
USA

Tel +1 952 897 5300
Fax +1 952 897 5301

milliman.com

March 30, 2016

Honorable Teresa D. Miller
Insurance Commissioner
Pennsylvania Insurance Department (Department)
1326 Strawberry Square
Harrisburg, Pennsylvania 17120

RE: American Progressive Life & Health Insurance Company of New York (American Progressive)

Company NAIC # 80624

American Progressive Policy Forms:

Comprehensive Long-Term Care

PRNHO, et al.

Comprehensive Long-Term Care

PRNHOQ, et al.

Home Health Care Only

HHC 1/98, et al.

Home Health Care Only

QHHC, et al.

Dear Commissioner Miller:

These forms are existing individual policy forms providing nursing home and home health care coverage. Policies on these forms were issued in Pennsylvania during the time periods shown in the following table. These forms are no longer being marketed in any state.

Policy Form	For Policies In Force at 12/31/2011	
	Issue Start Date	Issue End Date
PRNHO, et al.	4/15/2002	12/24/2003
PRNHOQ, et al.	5/1/2002	1/15/2005
HHC 1/98, et al.	12/7/2001	6/22/2002
QHHC, et al.	8/12/2002	10/7/2002

American Progressive is requesting the approval of a premium rate increase on the above-listed forms. The increase is needed due to a combination of adverse morbidity, higher persistency, and lower investment earnings. The company is requesting a 25% rate increase.

In 2012, American Progressive requested three annual 50% increases for a cumulative 238% increase. The Department filed a 15% increase in November 2012 that was implemented by the company beginning in February 2013. The company submitted additional follow-up rate increase requests in an attempt to reach the originally requested amount. The Department filed two

Offices in Principal Cities Worldwide

This work product was prepared to provide assistance to Universal American Financial Services, Inc. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends Recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.



additional 15% increases in April 2014 and May 2015 that were implemented by the company beginning in June 2014 and July 2015, respectively. No policyholder received more than one increase in a 12-month period.

The company reevaluated the amount of increase needed based on experience through December 31, 2014 and has determined that an additional average 100% nationwide, on top of the original 238% cumulative request, is needed on this block of business. This increase is needed due to a combination of continued adverse morbidity, higher persistency, and lower investment earnings. American Progressive is requesting a 25% rate increase at this time and expects to file additional increases as it continues to monitor experience each year.

The company will offer insureds affected by the premium increase the option of reducing their policy daily benefit to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase.

If the Department approves a rate increase, the company will offer insureds a contingent nonforfeiture benefit, if the policy was issued on or after March 16, 2002 and the cumulative rate increase for that policy triggers the definition of a substantial rate increase. As a majority of policyholders will be eligible for contingent benefit upon lapse with a 25% rate increase, enclosed is a plan, subject to the Department's approval, for improved administration and claims processing to comply with Pennsylvania Code Title 31 Section 89a.118(g)(1).

The following electronic items are included with this submission:

- this cover letter;
- an actuarial memorandum;
- a supplement to the actuarial memorandum;
- a Claims and Administration Processing plan, as provided by American Progressive;
- rate schedules prepared by American Progressive; and
- an Excel workbook containing all numerical data.

No filing fee is required for this submission.



Honorable Teresa D. Miller
March 30, 2016

The contact person for this filing is:

Carmen Boyd
Assistant Vice President, Actuarial Compliance
1064 Greenwood Boulevard
Suite 200
Lake Mary, FL 32746
(407) 444-4345
cboyd@UniversalAmerican.com

Thank you for your assistance in reviewing this filing.

Respectfully,

A handwritten signature in blue ink that reads "Amy Pahl".

Amy Pahl, FSA, MAAA
Principal and Consulting Actuary, Milliman, Inc.

ABP/kl

Enclosures

**American Progressive Life & Health Insurance Company of New York
Address: 1064 Greenwood Boulevard, Lake Mary, FL 32746**

**Actuarial Memorandum
March 30, 2016**

<u>Product</u>	<u>Number</u>
Comprehensive Long-Term Care	PRNHO, et al.
Comprehensive Long-Term Care	PRNHOQ, et al.
Home Health Care Only	HHC 1/98, et al.
Home Health Care Only	QHHC, et al.

These policy forms were issued in Pennsylvania by American Progressive Life & Health Insurance Company of New York (American Progressive) from December 2001 through January 2005 and are no longer being marketed in any jurisdiction.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the rate increase requested on the above-listed products meets the minimum requirements of your jurisdiction and demonstrating compliance with its loss ratio and rate stability regulations. It may not be suitable for other purposes.

2. Description of Benefits

These are individually underwritten policy forms providing benefits for nursing home and home health care to insureds meeting certain benefit eligibility requirements. Specific benefits vary by form.

3. Renewability

The above-listed policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies only. The above-listed policy forms are no longer being sold in the market. The premium change will apply to the base forms and all riders associated with the base forms. The premium change will apply to any guaranteed purchase option elections that have occurred to date. The rate increase also applies to the rate schedule for future guaranteed purchase options.

5. Actuarial Assumptions

- a. Morbidity. The morbidity assumption was developed by creating claim costs from the Milliman 2011 *Long-Term Care Guidelines (LTCGs)* for each policy form or group of policy forms with similar plan designs. The *LTCGs* provide a flexible, but consistent, basis for the determination of claim costs for a wide variety of long-term care benefit packages. These rating structures can be used to anticipate future claim levels, evaluate past experience, and establish inter-relationships between different long-term care coverages. Milliman analyzed nearly \$11.5 billion in long-term care insurance incurred claims to develop these *LTCGs*.

Salvage factors were applied to the claim costs to reflect the difference between actual charge levels and the daily benefit amount.

American Progressive Life & Health Insurance Company of New York
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March 30, 2016

The claim costs, reflecting a salvage factor adjustment, were then used to project the December 31, 2014 in force. The projected incurred claims were compared to actual experience. A scalar experience adjustment of 175% was applied to all claim costs based on this comparison. This adjustment was made to reflect that actual historical experience has been running worse than the *LTCGs*' estimate. The adjustment was developed by inspection of the progression of the historical to projected values and smoothed the transition of annual loss ratios from the historical period to the projection period. In developing the scalar experience adjustment, premiums were restated to reflect no prior increases.

- b. Persistency. The mortality assumption for these policy forms is 100% of the 1994 Group Annuitant Mortality Table (GAM) without selection or improvement. An ultimate lapse rate of 1.75% is used to project future experience for durations eight and later. These assumptions were selected based on the results of a termination study that analyzed experience for the most recent seven years, and the associated credibility.

The following table provides the calendar year 2008 through 2014 experience used to determine the persistency assumption. The derived lapses are equal to $1 - (1 - \text{total termination rate}) / (1 - \text{expected mortality rate})$. The expected mortality rate reflects the mortality assumption described above.

Calendar Year	Total Terminations			Expected Mortality		Derived Lapse	
	Exposure	Count	Rate	Count	Rate	Count	Rate
2008	3,016	184	6.1%	140	4.6%	44	1.5%
2009	2,832	193	6.8%	139	4.9%	54	2.0%
2010	2,639	167	6.3%	138	5.2%	29	1.2%
2011	2,472	204	8.3%	136	5.5%	68	2.9%
2012	2,268	166	7.3%	132	5.8%	34	1.6%
2013	2,102	161	7.7%	129	6.1%	32	1.6%
2014	1,941	132	6.8%	124	6.4%	8	0.5%
Total ^[1]	17,270	1,207	7.0%	937	5.4%	270	1.7%

[1] Column totals may not equal the sum of the rows due to rounding.

A credibility standard of a 90% confidence interval for the number of events with an error of plus or minus 5% was used. Based on these parameters, 1,082 terminations is the criterion for full credibility. The credibility percentage was determined as $(\text{Number of Terminations} / 1,082)^{1/2}$.

- c. Policyholder Behavior Due to the Rate Increase. In the year of the rate increase notification to policyholders, an additional 1.0% of in-force policyholders are assumed to lapse. An additional portion of policyholders is assumed to elect to reduce benefits resulting in a 2.5% reduction in premiums and benefits. We assume a 0.9% increase in morbidity due to adverse selection from the rate increase.
- d. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate, except that commissions will not be paid on the increased premium.

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The above assumptions are based on the experience of American Progressive, industry experience, and judgment. 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 described above reflect an estimate for the most likely outcome and do not include a margin for moderately adverse conditions. A provision for moderately adverse conditions was reflected in the target loss ratio used to determine the requested rate increase.

In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-listed policies were taken into consideration.

6. Marketing Method

The above-listed policy forms were marketed through independent agents and brokers.

7. Underwriting Description

These policies were individually underwritten with selective use of underwriting tools, which may have included the application, attending physician's statement, telephone interview, and face-to-face assessment. Each of the forms may have utilized various underwriting classes.

8. Premiums

Premiums are unisex and payable for life. The premiums may vary according to one or more of the following policy and policyholder attributes: issue age, benefit level, benefit increase option, premium mode, area, underwriting class, marital status, elimination period, maximum benefit, and optional coverages chosen. One policy form and riders other than for inflation protection and benefit increases account for approximately 1% of total premium and have been excluded from the projected values.

9. Issue Age Range

Issue ages of in-force policyholders range from 39 to 85.

10. Area Factors

Area factors may have been used in pricing for the above-listed policy forms. It is assumed that the originally filed area factors remain appropriate.

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11. Premium Modalization

The following table provides nationwide percent distributions (based on American Progressive's in-force count as of 12/31/2014) by premium payment mode:

Premium Mode	Percent Distribution
Annual	39%
Semi-Annual	8
Quarterly	10
Monthly	43

12. Reserves

Active life reserves have not been used in this rate increase analysis, except as described in the Supplement to the Actuarial Memorandum. Claim reserves as of December 31, 2014 have been discounted to the actual or assumed date of incurral for each respective claim and included in the historical incurred claims. Incurred but not reported reserve balances as of December 31, 2014 have been allocated to a calendar year of incurral.

13. Trend Assumptions

An explicit medical cost trend is not included in the projections.

14. Past and Future Experience

Nationwide experience of American Progressive, across the above-listed forms and similar nationwide forms, is shown in Exhibit I. The premiums in Exhibit I have been restated to reflect the Pennsylvania rate level.

Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated by the following formula:

$$LR_j = \frac{\sum_k \sum_t {}_j Pmt_t^k * v^{t-k} + \sum_k ({}_j CR_{ValDate}^k + {}_j IBNR_{ValDate}^k) * v^{ValDate-k}}{EP_j}$$

LR_j = loss ratio for year j

${}_j Pmt_t^k$ = claim payments at time t on claims incurred at time k in year j

${}_j CR_{ValDate}^k$ = open claim reserve held on December 31, 2014 for claims incurred at time k in year j

${}_j IBNR_{ValDate}^k$ = incurred but not reported reserve as of December 31, 2014 attributable to claims assumed incurred at time k in year j

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EP_j = earned premium in year j

$ValDate$ = December 31, 2014

j = year of claim incurral

k = assumed or actual date of claim incurral

t = assumed or actual date of claim payment

$v = 1 / 1.045 = 0.956938$

Exhibit I also shows future anticipated experience for calendar years 2015 to 2054, based on in-force experience as of December 31, 2014, using the assumptions in this filing. The future premiums have been restated to reflect the cumulative rate increase level in Pennsylvania.

Exhibit I reflects a summary of the historical and projected data for all experience columns providing the accumulated past, future, and lifetime values both without and with the proposed rate increase. Historical values are accumulated with interest using an estimate for the historical earnings rate. This rate was approximated by starting with the original pricing earnings rate and grading down to the current earnings rate using the pattern of changes in the maximum valuation interest rate. Future values are discounted using the current long-term earnings rate of 5.1% in years 2015 through 2024 and linearly grading to 5% for years 2029 and later.

15. Actual to Expected Experience

Exhibit II provides a comparison of the actual and expected nationwide experience of American Progressive across the above-listed forms and similar nationwide forms. The premiums in Exhibit II have been restated to reflect the Pennsylvania rate level. The actual values are the same as those found in Exhibit I. The expected experience was developed by projecting the policies in force as of December 31, 2011 back to the year of issue using assumptions developed from actual experience. This proxy for the mix of business sold was then projected forward using the original pricing assumptions for each policy form or, if not available, the original pricing assumptions from another form that was issued during a similar era. Exhibit III provides the original pricing assumptions that were used to develop the expected experience.

At the time rate stability regulation went into effect, American Progressive management determined that a rate schedule increase would be considered if experience exhibited a 10% increase in the lifetime loss ratio. As shown in Exhibit II, the actual-to-expected ratio of lifetime loss ratios exceeds 1.10. This deterioration is due to a combination of adverse morbidity, higher persistency, and lower investment earnings.

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16. History of Previous Rate Revisions

In Pennsylvania, there has been a cumulative increase of 52% implemented on the above-listed forms. These increases were implemented from 2013 through 2015.

Nationwide, there has been an average cumulative rate increase of 64% implemented on the above-listed forms and similar forms issued by American Progressive. These increases were filed by state departments of insurance from 1981 through March 2015 and includes the recent 15% rate increase filed in Pennsylvania in May 2015.

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

The company is requesting a 25% rate increase.

In 2012, American Progressive requested three annual 50% increases for a cumulative 238% increase. The Department filed a 15% increase in November 2012 that was implemented by the company beginning in February 2013. The company submitted additional follow-up rate increase requests in an attempt to reach the originally requested amount. The Department filed two additional 15% increases in April 2014 and May 2015 that were implemented by the company beginning in June 2014 and July 2015, respectively. No policyholder received more than one increase in a 12-month period.

The company reevaluated the amount of increase needed based on experience through December 31, 2014 and has determined that an additional average 100% nationwide, on top of the original 238% cumulative request, is needed on this block of business. This increase is needed due to a combination of continued adverse morbidity, higher persistency, and lower investment earnings. American Progressive is requesting a 25% rate increase at this time and expects to file additional increases as it continues to monitor experience each year.

If the cumulative needed increase is approved, company management has indicated that no future premium rate increases would be anticipated unless experience is more than moderately adverse. Moderately adverse conditions are defined as a 15% increase in the *future* loss ratio. This is equivalent to a 6% increase in the lifetime loss ratio, due to any combination of deterioration in the experience from that expected using the current assumptions.

Projected experience assuming the requested rate increase is implemented is shown in Exhibit I. As shown in Exhibit I, the expected lifetime loss ratio with and without the requested rate increase exceeds the 60% minimum required by loss ratio regulation where premiums have been restated to reflect the Pennsylvania rate level.

Exhibit IV provides a demonstration that the requested rate increase meets an alternative 58%/85% test as defined in Pennsylvania Code Title 31 Section 89a.118 (g)(2) where the calculation uses the greater of the original anticipated lifetime loss ratio (65%) or 58% when the majority of policies are eligible for contingent benefit upon lapse (CBUL). This exhibit shows that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

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1. Accumulated value of the initial earned premium times 65%,
2. 85% of the accumulated value of prior premium rate schedule increases in Pennsylvania,
3. Present value of future projected initial earned premium times 65%, and
4. 85% of the present value of future projected premium at the Pennsylvania rate level in excess of the projected initial earned premium.

The future projected incurred claims were increased by 15% from the projections in Exhibit I to reflect assumptions that include moderately adverse conditions. Historical values are accumulated in Exhibit IV at the average maximum valuation interest rate for contract reserves over the issue period, which is 4.5%. Future values are discounted in Exhibit IV at the maximum valuation interest rate for contract reserves applicable for the year of issue. The values shown in Exhibit IV do not tie to those in Exhibit I because of differences in the interest rates used to accumulate and discount the values.

Current rate tables are enclosed with this memorandum. Additionally, corresponding rate tables reflecting the 25% increase are enclosed with this memorandum. The company is no longer issuing new business on any long-term care policy forms. Therefore, the requirement to cap the renewal premium rate schedules by the new business rate schedules is not applicable.

**18. American Progressive Pennsylvania Average Annual Premium
(Annualized Premium Based on 2014 In-force)**

Before Increase	\$1,971
After Increase	\$2,463

These values assume all previously filed premium increases have been implemented.

19. Proposed Effective Date

The rate increase will apply to policies on the next premium billing date on or after the effective date of the rate increase, following a 60-day policyholder notification period after approval, but no sooner than 12 months after the prior rate increase was effective.

American Progressive Life & Health Insurance Company of New York
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20. American Progressive Nationwide Distribution of Business as of 12/31/2014 (based on in-force insured count)

By Issue Age:

Issue Ages	Percent Distribution
<45	1%
45-49	2
50-54	4
55-59	9
60-64	17
65-69	28
70-74	23
75-79	13
80+	3

By Elimination Period:

Elimination Period	Percent Distribution
0-Day	51%
20-Day	13
30-Day	<1
60-Day	7
90-Day	18
100-Day	11
180-Day	<1

By Benefit Period:

Benefit Period	Percent Distribution
1-Year	4%
2-Year	6
3-Year	19
4-Year	2
5-Year	3
6-Year	1
Lifetime	20
\$50,000	1
\$75,000	1
\$80,000	1
\$100,000	2
\$150,000	2
\$250,000	6
\$1,000,000	32

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By Inflation Protection Option:

Inflation Option	Percent Distribution
None	16%
Simple for Life 3%	1
Simple for Life 5%	4
Compound for Life 5%	21
Guaranteed Purchase Option	58

By Coverage Type:

Coverage Type	Percent Distribution
Comprehensive	37%
Nursing Home Only	3
Home Care Only	60

21. Number of Insureds and Annualized Premium

Based on American Progressive's in-force count as of 12/31/2014, the number of insureds and annualized premium that will be affected by this increase in this jurisdiction and nationwide are:

Jurisdiction	Number of Insured	Annualized Premium ^[1]
Pennsylvania	145	\$285,723
Subject to Loss Ratio Regulation	35	\$69,176
Subject to Rate Stability Regulation	110	\$216,547
Nationwide	1,809	\$4,694,669

[1] Assuming all premium increases previously filed by departments of insurance as of March 31, 2015 in both the state and nationwide have been implemented and includes the recent 15% rate increase filed in Pennsylvania in May 2015

**American Progressive Life & Health Insurance Company of New York
Address: 1064 Greenwood Boulevard, Lake Mary, FL 32746**

**Actuarial Memorandum
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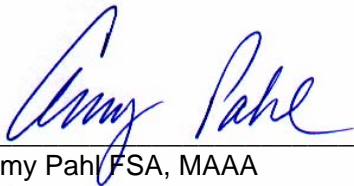
22. Actuarial Certification

I am a Principal and Consulting Actuary for Milliman, Inc. and retained by Universal American Financial Services, Inc., an affiliate company of the business, to prepare this memorandum on behalf of American Progressive and to render an opinion with regard to long-term care insurance rates. 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 and 18.

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

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 Pennsylvania and the rules of the Department. In my opinion, the rates are not unfairly discriminatory and the gross premiums are not excessive and bear reasonable relationship to the benefits, based on the lifetime loss ratio exceeding the minimum loss ratio requirement. This filing will enhance premium adequacy, but may not be sufficient to prevent future rate action. Therefore, rates cannot be certified as required by regulation.



Amy Pahl FSA, MAAA
Principal and Consulting Actuary, Milliman, Inc.

Date: March 30, 2016

Exhibit I
American Progressive Life & Health Insurance Company of New York
Nationwide Experience Before Requested Increase
All Policy Forms

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			With Interest				Calendar Year	Mid-Year
		Earned Premium ⁽¹⁾	Incurred Claims	Loss Ratio	End of Year Number of Lives	Earned Premium ⁽¹⁾	Incurred Claims	Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	1987	53,316	5,545	10%		219,760	22,857	10%	5.3%	4.1218
	1988	125,497	17,764	14%		484,857	68,631	14%	5.2%	3.8635
	1989	146,010	28,120	19%		528,754	101,831	19%	5.2%	3.6213
	1990	141,609	34,438	24%		480,676	116,894	24%	5.1%	3.3944
	1991	132,897	39,271	30%		422,830	124,947	30%	5.0%	3.1816
	1992	124,117	43,262	35%		370,145	129,016	35%	5.0%	2.9822
	1993	113,273	46,141	41%		316,634	128,979	41%	4.9%	2.7953
	1994	102,209	48,530	47%		267,800	127,154	47%	4.8%	2.6201
	1995	91,988	51,006	55%		227,350	126,062	55%	4.7%	2.4715
	1996	526,244	137,032	26%		1,234,648	321,499	26%	4.7%	2.3462
	1997	1,395,816	296,437	21%		3,108,689	660,209	21%	4.7%	2.2271
	1998	2,742,353	874,691	32%		5,797,830	1,849,255	32%	4.6%	2.1142
	1999	3,095,715	672,075	22%		6,212,927	1,348,817	22%	4.6%	2.0069
	2000	3,932,736	3,005,376	76%		7,492,441	5,725,683	76%	4.5%	1.9051
	2001	4,979,085	2,718,479	55%		9,004,739	4,916,404	55%	4.5%	1.8085
	2002	5,880,873	5,617,332	96%		10,096,168	9,643,725	96%	4.4%	1.7168
	2003	6,592,555	4,780,409	73%		10,743,892	7,790,637	73%	4.3%	1.6297
	2004	6,427,301	7,391,399	115%		9,943,280	11,434,777	115%	4.2%	1.5470
	2005	5,981,735	6,142,467	103%		8,784,587	9,020,633	103%	4.1%	1.4686
	2006	5,551,218	5,982,446	108%		7,788,653	8,393,689	108%	4.1%	1.4031
2007	5,265,420	5,922,873	112%		7,103,523	7,990,486	112%	4.1%	1.3491	
2008	4,969,956	7,971,800	160%		6,447,034	10,341,030	160%	4.1%	1.2972	
2009	4,567,685	12,004,006	263%		5,697,315	14,972,705	263%	4.1%	1.2473	
2010	4,230,949	8,500,743	201%		5,074,328	10,195,244	201%	4.1%	1.1993	
2011	3,662,262	10,404,137	284%		4,223,348	11,998,127	284%	4.2%	1.1532	
2012	3,604,892	6,668,348	185%		3,997,296	7,394,219	185%	4.2%	1.1089	
2013	3,684,145	7,453,167	202%		3,928,054	7,946,603	202%	4.4%	1.0662	
2014	3,760,982	7,418,544	197%	1,809	3,845,592	7,585,439	197%	4.5%	1.0225	
Projected Future Experience (40 Years)	2015	3,595,686	7,694,246	214%	1,652	3,507,361	7,505,242	214%	5.1%	0.9754
	2016	3,659,936	7,645,173	209%	1,506	3,396,795	7,095,503	209%	5.1%	0.9281
	2017	3,356,940	7,528,416	224%	1,367	2,964,400	6,648,089	224%	5.1%	0.8831
	2018	3,001,793	7,390,623	246%	1,235	2,522,152	6,209,713	246%	5.1%	0.8402
	2019	2,671,266	7,213,498	270%	1,111	2,135,527	5,766,784	270%	5.1%	0.7994
	2020	2,365,701	7,011,780	296%	995	1,799,472	5,333,513	296%	5.1%	0.7607
	2021	2,085,122	6,795,409	326%	887	1,509,086	4,918,107	326%	5.1%	0.7237
	2022	1,829,190	6,562,110	359%	787	1,259,617	4,518,800	359%	5.1%	0.6886
	2023	1,597,413	6,320,421	396%	696	1,046,633	4,141,169	396%	5.1%	0.6552
	2024	1,388,801	6,064,349	437%	612	865,793	3,780,580	437%	5.1%	0.6234
	2025	1,202,178	5,807,068	483%	536	713,151	3,444,845	483%	5.1%	0.5932
	2026	1,036,309	5,545,389	535%	468	585,091	3,130,878	535%	5.1%	0.5646
	2027	889,737	5,284,869	594%	406	478,189	2,840,353	594%	5.1%	0.5374
	2028	760,941	5,030,471	661%	352	389,382	2,574,147	661%	5.1%	0.5117
	2029	648,328	4,778,398	737%	303	315,928	2,328,500	737%	5.1%	0.4873
	2030	550,381	4,530,271	823%	260	255,428	2,102,465	823%	5.1%	0.4641
	2031	465,578	4,282,222	920%	223	205,782	1,892,712	920%	5.1%	0.4420
	2032	392,517	4,033,877	1028%	190	165,229	1,698,043	1028%	5.1%	0.4209
	2033	329,800	3,793,908	1150%	161	132,217	1,520,981	1150%	5.1%	0.4009
	2034	276,178	3,565,233	1291%	136	105,448	1,361,242	1291%	5.1%	0.3818
	2035	230,552	3,343,318	1450%	115	83,835	1,215,727	1450%	5.1%	0.3636
	2036	191,822	3,125,597	1629%	97	66,430	1,082,435	1629%	5.1%	0.3463
	2037	159,072	2,904,145	1826%	81	52,465	957,851	1826%	5.1%	0.3298
	2038	131,505	2,689,211	2045%	68	41,308	844,725	2045%	5.1%	0.3141
	2039	108,342	2,480,426	2289%	57	32,411	742,040	2289%	5.0%	0.2992
	2040	88,950	2,275,135	2558%	47	25,343	648,215	2558%	5.0%	0.2849
	2041	72,742	2,071,815	2848%	39	19,738	562,177	2848%	5.0%	0.2713
	2042	59,273	1,866,760	3149%	32	15,317	482,416	3149%	5.0%	0.2584
	2043	48,096	1,667,043	3466%	26	11,837	410,290	3466%	5.0%	0.2461
	2044	38,857	1,477,377	3802%	21	9,108	346,295	3802%	5.0%	0.2344
	2045	31,249	1,299,232	4158%	17	6,976	290,036	4158%	5.0%	0.2232
	2046	24,993	1,132,396	4531%	14	5,314	240,754	4531%	5.0%	0.2126
2047	19,892	976,477	4909%	11	4,028	197,719	4909%	5.0%	0.2025	
2048	15,735	834,207	5302%	9	3,034	160,869	5302%	5.0%	0.1928	
2049	12,369	710,609	5745%	7	2,272	130,508	5745%	5.0%	0.1837	
2050	9,663	600,185	6211%	6	1,690	104,979	6211%	5.0%	0.1749	
2051	7,492	500,034	6675%	5	1,248	83,297	6675%	5.0%	0.1666	
2052	5,762	408,366	7087%	4	914	64,787	7087%	5.0%	0.1587	
2053	4,393	329,051	7491%	3	664	49,718	7491%	5.0%	0.1511	
2054	3,318	262,893	7923%	2	477	37,830	7923%	5.0%	0.1439	
Past		81,882,840	104,275,839	127%		123,843,148	140,475,553	113%		
Future		33,367,870	147,832,006	443%	14,545	24,737,089	87,464,334	354%		
Lifetime		115,250,710	252,107,845	219%		148,580,237	227,939,888	153%		

[1] Premium restated to reflect the Pennsylvania rate level.

Exhibit I
American Progressive Life & Health Insurance Company of New York
Nationwide Experience After Requested 25% Increase and Assumed Implementation Date of July 1, 2016
All Policy Forms

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			With Interest				Calendar Year	Mid-Year
		Earned Premium ^[1]	Incurred Claims	Loss Ratio	End of Year Number of Lives	Earned Premium ^[1]	Incurred Claims	Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	1987	53,316	5,545	10%		219,760	22,857	10%	5.3%	4.1218
	1988	125,497	17,764	14%		484,857	68,631	14%	5.2%	3.8635
	1989	146,010	28,120	19%		528,754	101,831	19%	5.2%	3.6213
	1990	141,609	34,438	24%		480,676	116,894	24%	5.1%	3.3944
	1991	132,897	39,271	30%		422,830	124,947	30%	5.0%	3.1816
	1992	124,117	43,262	35%		370,145	129,016	35%	5.0%	2.9822
	1993	113,273	46,141	41%		316,634	128,979	41%	4.9%	2.7953
	1994	102,209	48,530	47%		267,800	127,154	47%	4.8%	2.6201
	1995	91,988	51,006	55%		227,350	126,062	55%	4.7%	2.4715
	1996	526,244	137,032	26%		1,234,648	321,499	26%	4.7%	2.3462
	1997	1,395,816	296,437	21%		3,108,689	660,209	21%	4.7%	2.2271
	1998	2,742,353	874,691	32%		5,797,830	1,849,255	32%	4.6%	2.1142
	1999	3,095,715	672,075	22%		6,212,927	1,348,817	22%	4.6%	2.0069
	2000	3,932,736	3,005,376	76%		7,492,441	5,725,683	76%	4.5%	1.9051
	2001	4,979,085	2,718,479	55%		9,004,739	4,916,404	55%	4.5%	1.8085
	2002	5,880,873	5,617,332	96%		10,096,168	9,643,725	96%	4.4%	1.7168
	2003	6,592,555	4,780,409	73%		10,743,892	7,790,637	73%	4.3%	1.6297
	2004	6,427,301	7,391,399	115%		9,943,280	11,434,777	115%	4.2%	1.5470
	2005	5,981,735	6,142,467	103%		8,784,587	9,020,633	103%	4.1%	1.4686
	2006	5,551,218	5,982,446	108%		7,788,653	8,393,689	108%	4.1%	1.4031
2007	5,265,420	5,922,873	112%		7,103,523	7,990,486	112%	4.1%	1.3491	
2008	4,969,956	7,971,800	160%		6,447,034	10,341,030	160%	4.1%	1.2972	
2009	4,567,685	12,004,006	263%		5,697,315	14,972,705	263%	4.1%	1.2473	
2010	4,230,949	8,500,743	201%		5,074,328	10,195,244	201%	4.1%	1.1993	
2011	3,662,262	10,404,137	284%		4,223,348	11,998,127	284%	4.2%	1.1532	
2012	3,604,892	6,668,348	185%		3,997,296	7,394,219	185%	4.2%	1.1089	
2013	3,684,145	7,453,167	202%		3,928,054	7,946,603	202%	4.4%	1.0662	
2014	3,760,982	7,418,544	197%	1,809	3,845,592	7,585,439	197%	4.5%	1.0225	
Projected Future Experience (40 Years)	2015	3,595,686	7,694,246	214%	1,652	3,507,361	7,505,242	214%	5.1%	0.9754
	2016	3,737,849	7,637,744	204%	1,501	3,469,107	7,088,609	204%	5.1%	0.9281
	2017	3,940,958	7,448,762	189%	1,353	3,480,127	6,577,749	189%	5.1%	0.8831
	2018	3,621,854	7,278,805	201%	1,223	3,043,136	6,115,762	201%	5.1%	0.8402
	2019	3,223,053	7,099,802	220%	1,100	2,576,649	5,675,891	220%	5.1%	0.7994
	2020	2,854,369	6,896,926	242%	985	2,171,177	5,246,149	242%	5.1%	0.7607
	2021	2,515,833	6,680,001	266%	878	1,820,808	4,834,582	266%	5.1%	0.7237
	2022	2,207,034	6,446,834	292%	779	1,519,808	4,439,419	292%	5.1%	0.6886
	2023	1,927,381	6,205,831	322%	689	1,262,829	4,066,089	322%	5.1%	0.6552
	2024	1,675,677	5,951,043	355%	606	1,044,635	3,709,943	355%	5.1%	0.6234
	2025	1,450,504	5,695,494	393%	531	860,462	3,378,658	393%	5.1%	0.5932
	2026	1,250,373	5,436,031	435%	463	705,950	3,069,135	435%	5.1%	0.5646
	2027	1,073,524	5,178,069	482%	402	576,966	2,782,953	482%	5.1%	0.5374
	2028	918,124	4,926,471	537%	348	469,814	2,520,929	537%	5.1%	0.5117
	2029	782,249	4,677,498	598%	300	381,188	2,279,332	598%	5.1%	0.4873
	2030	664,070	4,432,734	668%	258	308,190	2,057,199	668%	5.1%	0.4641
	2031	561,750	4,188,374	746%	220	248,290	1,851,232	746%	5.1%	0.4420
	2032	473,597	3,944,029	833%	188	199,359	1,660,222	833%	5.1%	0.4209
	2033	397,925	3,708,159	932%	160	159,528	1,486,603	932%	5.1%	0.4009
	2034	333,227	3,483,573	1045%	135	127,229	1,330,064	1045%	5.1%	0.3818
	2035	278,175	3,265,814	1174%	114	101,153	1,187,544	1174%	5.1%	0.3636
	2036	231,445	3,052,349	1319%	96	80,153	1,057,068	1319%	5.1%	0.3463
	2037	191,931	2,835,421	1477%	80	63,303	935,184	1477%	5.1%	0.3298
	2038	158,669	2,625,019	1654%	67	49,840	824,561	1654%	5.1%	0.3141
	2039	130,721	2,420,751	1852%	56	39,106	724,188	1852%	5.0%	0.2992
	2040	107,323	2,220,013	2069%	46	30,578	632,510	2069%	5.0%	0.2849
	2041	87,768	2,021,304	2303%	38	23,815	548,472	2303%	5.0%	0.2713
	2042	71,516	1,820,994	2546%	32	18,482	470,589	2546%	5.0%	0.2584
	2043	58,031	1,625,968	2802%	26	14,283	400,180	2802%	5.0%	0.2461
	2044	46,884	1,440,809	3073%	21	10,989	337,723	3073%	5.0%	0.2344
2045	37,704	1,266,941	3360%	17	8,417	282,828	3360%	5.0%	0.2232	
2046	30,156	1,104,148	3661%	14	6,411	234,749	3661%	5.0%	0.2126	
2047	24,001	952,038	3967%	11	4,860	192,771	3967%	5.0%	0.2025	
2048	18,985	813,263	4284%	9	3,661	156,830	4284%	5.0%	0.1928	
2049	14,924	692,714	4642%	7	2,741	127,222	4642%	5.0%	0.1837	
2050	11,659	585,030	5018%	6	2,039	102,329	5018%	5.0%	0.1749	
2051	9,039	487,377	5392%	4	1,506	81,188	5392%	5.0%	0.1666	
2052	6,952	398,006	5725%	3	1,103	63,144	5725%	5.0%	0.1587	
2053	5,300	320,685	6051%	3	801	48,454	6051%	5.0%	0.1511	
2054	4,003	256,194	6400%	2	576	36,866	6400%	5.0%	0.1439	
Past		81,882,840	104,275,839	127%		123,843,148	140,475,553	113%		
Future		38,730,223	145,215,264	375%	14,426	28,396,426	86,120,160	303%		
Lifetime		120,613,062	249,491,103	207%		152,239,575	226,595,714	149%		

[1] Premium restated to reflect the Pennsylvania rate level.

Exhibit II
American Progressive Life & Health Insurance Company of New York
Actual-to-Expected Experience by Calendar Year
Nationwide Experience Before Requested Increase
All Policy Forms

	Calendar Year	Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected Ratio G = C / F	Cumulative Loss Ratios			Annualized Interest Rates ⁽¹⁾	
		A	B	C = B / A	D	E	F = E / D		H	I	J = H / I	K	L
		Earned Premium ⁽²⁾	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio		Actual at the Current Rate (on Col C)	Expected at the Pricing Rate (on Col F)	Actual-to-Expected Ratio	Current Rate	Pricing Rate
Historical Experience	1987	53,316	5,545	10%	34,859	6,089	17%	0.60	10%	17%	0.60	5.3%	5.5%
	1988	125,497	17,764	14%	70,855	14,852	21%	0.68	13%	20%	0.66	5.2%	5.5%
	1989	146,010	28,120	19%	111,056	38,047	34%	0.56	16%	27%	0.58	5.2%	5.5%
	1990	141,609	34,438	24%	88,484	34,137	39%	0.63	18%	30%	0.60	5.1%	5.5%
	1991	132,897	39,271	30%	75,485	33,275	44%	0.67	20%	33%	0.62	5.0%	5.5%
	1992	124,117	43,262	35%	65,647	33,258	51%	0.69	23%	35%	0.64	5.0%	5.5%
	1993	113,273	46,141	41%	57,004	33,095	58%	0.70	25%	37%	0.66	4.9%	5.5%
	1994	102,209	48,530	47%	49,533	32,844	66%	0.72	27%	39%	0.67	4.8%	5.5%
	1995	91,988	51,006	55%	43,179	32,661	76%	0.73	29%	41%	0.69	4.7%	5.5%
	1996	526,244	137,032	26%	260,335	118,991	46%	0.57	28%	42%	0.66	4.7%	6.5%
	1997	1,395,816	296,437	21%	820,937	323,013	39%	0.54	25%	41%	0.62	4.7%	6.6%
	1998	2,742,353	874,691	32%	1,557,366	631,054	41%	0.79	28%	41%	0.69	4.6%	6.7%
	1999	3,095,715	672,075	22%	2,347,160	1,015,248	43%	0.50	26%	42%	0.63	4.6%	6.7%
	2000	3,932,736	3,005,376	76%	3,482,131	1,522,888	44%	1.75	40%	42%	0.94	4.5%	6.6%
2001	4,979,085	2,718,479	55%	4,507,414	1,973,354	44%	1.25	44%	43%	1.02	4.5%	6.6%	
2002	5,880,873	5,617,332	96%	5,335,626	2,334,014	44%	2.18	55%	43%	1.28	4.4%	6.6%	
2003	6,592,555	4,780,409	73%	5,958,007	2,551,779	43%	1.69	58%	43%	1.35	4.3%	6.6%	
2004	6,427,301	7,391,399	115%	5,603,022	2,531,331	45%	2.55	67%	43%	1.54	4.2%	6.6%	
2005	5,981,735	6,142,467	103%	4,977,763	2,489,022	50%	2.05	71%	44%	1.61	4.1%	6.6%	
2006	5,551,218	5,982,446	108%	4,448,332	2,449,380	55%	1.96	74%	45%	1.65	4.1%	6.6%	
2007	5,265,420	5,922,873	112%	3,993,643	2,402,832	60%	1.87	77%	46%	1.68	4.1%	6.5%	
2008	4,969,956	7,971,800	160%	3,583,748	2,343,350	65%	2.45	83%	47%	1.76	4.1%	6.5%	
2009	4,567,685	12,004,006	263%	3,217,801	2,277,020	71%	3.71	93%	48%	1.93	4.1%	6.5%	
2010	4,230,949	8,500,743	201%	2,874,277	2,203,786	77%	2.62	98%	49%	1.99	4.1%	6.5%	
2011	3,662,262	10,404,137	284%	2,564,985	2,130,428	83%	3.42	105%	50%	2.09	4.2%	6.5%	
2012	3,604,892	6,668,348	185%	2,281,143	2,055,140	90%	2.05	108%	51%	2.11	4.2%	6.4%	
2013	3,684,145	7,453,167	202%	2,018,435	1,978,104	98%	2.06	111%	52%	2.13	4.4%	6.4%	
2014	3,760,982	7,418,544	197%	1,780,037	1,900,640	107%	1.85	113%	53%	2.15	4.5%	6.4%	
Projected Future Experience (40 Years)	2015	3,595,686	7,694,246	214%	1,564,572	1,823,836	117%	1.84	116%	54%	2.17	5.1%	6.3%
	2016	3,659,936	7,645,173	209%	1,370,672	1,749,713	128%	1.64	119%	54%	2.18	5.1%	6.3%
	2017	3,356,940	7,528,416	224%	1,196,924	1,678,452	140%	1.60	121%	55%	2.19	5.1%	6.2%
	2018	3,001,793	7,390,623	246%	1,041,898	1,610,923	155%	1.59	123%	56%	2.21	5.1%	6.2%
	2019	2,671,266	7,213,498	270%	904,186	1,546,606	171%	1.58	126%	56%	2.22	5.1%	6.1%
	2020	2,365,701	7,011,780	296%	782,369	1,485,914	190%	1.56	128%	57%	2.24	5.1%	6.1%
	2021	2,085,122	6,795,409	326%	675,014	1,428,526	212%	1.54	130%	58%	2.25	5.1%	6.0%
	2022	1,829,190	6,562,110	359%	580,752	1,374,597	237%	1.52	132%	58%	2.27	5.1%	5.9%
	2023	1,597,413	6,320,421	396%	498,280	1,323,774	266%	1.49	134%	59%	2.28	5.1%	5.9%
	2024	1,388,801	6,064,349	437%	426,351	1,274,747	299%	1.46	136%	59%	2.29	5.1%	5.8%
	2025	1,202,178	5,807,068	483%	363,811	1,227,817	337%	1.43	137%	60%	2.30	5.1%	5.8%
	2026	1,036,309	5,545,389	535%	309,583	1,181,350	382%	1.40	139%	60%	2.31	5.1%	5.7%
	2027	889,737	5,284,869	594%	262,688	1,135,250	432%	1.37	140%	61%	2.32	5.1%	5.7%
	2028	760,941	5,030,471	661%	222,242	1,089,776	490%	1.35	142%	61%	2.33	5.1%	5.6%
	2029	648,328	4,778,398	737%	187,436	1,043,613	557%	1.32	143%	61%	2.34	5.1%	5.6%
	2030	550,381	4,530,271	823%	157,559	996,634	633%	1.30	144%	62%	2.34	5.1%	5.5%
	2031	465,578	4,282,222	920%	131,974	947,552	718%	1.28	145%	62%	2.35	5.1%	5.5%
	2032	392,517	4,033,877	1028%	110,119	896,017	814%	1.26	146%	62%	2.35	5.1%	5.4%
	2033	329,800	3,793,908	1150%	91,499	843,155	921%	1.25	147%	62%	2.36	5.1%	5.4%
	2034	276,178	3,565,233	1291%	75,686	788,815	1042%	1.24	148%	63%	2.36	5.1%	5.4%
2035	230,552	3,343,318	1450%	62,300	733,118	1177%	1.23	149%	63%	2.37	5.1%	5.3%	
2036	191,822	3,125,597	1629%	51,009	675,996	1325%	1.23	149%	63%	2.37	5.1%	5.3%	
2037	159,072	2,904,145	1826%	41,530	617,649	1487%	1.23	150%	63%	2.38	5.1%	5.3%	
2038	131,505	2,689,211	2045%	33,605	559,511	1665%	1.23	150%	63%	2.38	5.1%	5.3%	
2039	108,342	2,480,426	2289%	27,010	502,036	1859%	1.23	151%	63%	2.38	5.0%	5.2%	
2040	88,950	2,275,135	2558%	21,557	445,790	2068%	1.24	151%	63%	2.38	5.0%	5.2%	
2041	72,742	2,071,815	2848%	17,074	391,616	2294%	1.24	152%	64%	2.39	5.0%	5.2%	
2042	59,273	1,866,760	3149%	13,415	339,711	2532%	1.24	152%	64%	2.39	5.0%	5.2%	
2043	48,096	1,667,043	3466%	10,451	291,316	2787%	1.24	152%	64%	2.39	5.0%	5.2%	
2044	38,857	1,477,377	3802%	8,069	246,777	3058%	1.24	153%	64%	2.39	5.0%	5.2%	
2045	31,249	1,299,232	4158%	6,172	206,254	3341%	1.24	153%	64%	2.39	5.0%	5.2%	
2046	24,993	1,132,396	4531%	4,676	170,047	3637%	1.25	153%	64%	2.40	5.0%	5.2%	
2047	19,892	976,477	4909%	3,508	138,029	3935%	1.25	153%	64%	2.40	5.0%	5.2%	
2048	15,735	834,207	5302%	2,605	110,519	4242%	1.25	153%	64%	2.40	5.0%	5.2%	
2049	12,369	710,609	5745%	1,915	87,227	4554%	1.26	153%	64%	2.40	5.0%	5.2%	
2050	9,663	600,185	6211%	1,394	67,850	4867%	1.28	153%	64%	2.40	5.0%	5.3%	
2051	7,492	500,034	6675%	1,004	52,078	5185%	1.29	153%	64%	2.40	5.0%	5.3%	
2052	5,762	408,366	7087%	717	39,326	5488%	1.29	153%	64%	2.40	5.0%	5.3%	
2053	4,393	329,051	7491%	506	29,380	5807%	1.29	153%	64%	2.40	5.0%	5.4%	
2054	3,318	262,893	7923%	354	21,744	6149%	1.29	153%	64%	2.40	5.0%	5.5%	

[1] Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.

[2] Premium restated to reflect the Pennsylvania rate level.

Exhibit II
American Progressive Life & Health Insurance Company of New York
Actual-to-Expected Experience by Calendar Year
Nationwide Experience After Requested 25% Increase and Assumed Implementation Date of July 1, 2016
All Policy Forms

	Calendar Year	Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected Ratio G = C / F	Cumulative Loss Ratios			Annualized Interest Rates ⁽¹⁾	
		A	B	C = B / A	D	E	F = E / D		H	I	J = H / I	K	L
		Earned Premium ⁽²⁾	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio		Actual at the Current Rate (on Col C)	Expected at the Pricing Rate (on Col F)	Actual-to-Expected Ratio	Current Rate	Pricing Rate
Historical Experience	1987	53,316	5,545	10%	34,859	6,089	17%	0.60	10%	17%	0.60	5.3%	5.5%
	1988	125,497	17,764	14%	70,855	14,852	21%	0.68	13%	20%	0.66	5.2%	5.5%
	1989	146,010	28,120	19%	111,056	38,047	34%	0.56	16%	27%	0.58	5.2%	5.5%
	1990	141,609	34,438	24%	88,484	34,137	39%	0.63	18%	30%	0.60	5.1%	5.5%
	1991	132,897	39,271	30%	75,485	33,275	44%	0.67	20%	33%	0.62	5.0%	5.5%
	1992	124,117	43,262	35%	65,647	33,258	51%	0.69	23%	35%	0.64	5.0%	5.5%
	1993	113,273	46,141	41%	57,004	33,095	58%	0.70	25%	37%	0.66	4.9%	5.5%
	1994	102,209	48,530	47%	49,533	32,844	66%	0.72	27%	39%	0.67	4.8%	5.5%
	1995	91,988	51,006	55%	43,179	32,661	76%	0.73	29%	41%	0.69	4.7%	5.5%
	1996	526,244	137,032	26%	260,335	118,991	46%	0.57	28%	42%	0.66	4.7%	6.5%
	1997	1,395,816	296,437	21%	820,937	323,013	39%	0.54	25%	41%	0.62	4.7%	6.6%
	1998	2,742,353	874,691	32%	1,557,366	631,054	41%	0.79	28%	41%	0.69	4.6%	6.7%
	1999	3,095,715	672,075	22%	2,347,160	1,015,248	43%	0.50	26%	42%	0.63	4.6%	6.7%
	2000	3,932,736	3,005,376	76%	3,482,131	1,522,888	44%	1.75	40%	42%	0.94	4.5%	6.6%
2001	4,979,085	2,718,479	55%	4,507,414	1,973,354	44%	1.25	44%	43%	1.02	4.5%	6.6%	
2002	5,880,873	5,617,332	96%	5,335,626	2,334,014	44%	2.18	55%	43%	1.28	4.4%	6.6%	
2003	6,592,555	4,780,409	73%	5,958,007	2,551,779	43%	1.69	58%	43%	1.35	4.3%	6.6%	
2004	6,427,301	7,391,399	115%	5,603,022	2,531,331	45%	2.55	67%	43%	1.54	4.2%	6.6%	
2005	5,981,735	6,142,467	103%	4,977,763	2,489,022	50%	2.05	71%	44%	1.61	4.1%	6.6%	
2006	5,551,218	5,982,446	108%	4,448,332	2,449,380	55%	1.96	74%	45%	1.65	4.1%	6.6%	
2007	5,265,420	5,922,873	112%	3,993,643	2,402,832	60%	1.87	77%	46%	1.68	4.1%	6.5%	
2008	4,969,956	7,971,800	160%	3,583,748	2,343,350	65%	2.45	83%	47%	1.76	4.1%	6.5%	
2009	4,567,685	12,004,006	263%	3,217,801	2,277,020	71%	3.71	93%	48%	1.93	4.1%	6.5%	
2010	4,230,949	8,500,743	201%	2,874,277	2,203,786	77%	2.62	98%	49%	1.99	4.1%	6.5%	
2011	3,662,262	10,404,137	284%	2,564,985	2,130,428	83%	3.42	105%	50%	2.09	4.2%	6.5%	
2012	3,604,892	6,668,348	185%	2,281,143	2,055,140	90%	2.05	108%	51%	2.11	4.2%	6.4%	
2013	3,684,145	7,453,167	202%	2,018,435	1,978,104	98%	2.06	111%	52%	2.13	4.4%	6.4%	
2014	3,760,982	7,418,544	197%	1,780,037	1,900,640	107%	1.85	113%	53%	2.15	4.5%	6.4%	
Projected Future Experience (40 Years)	2015	3,595,886	7,694,246	214%	1,584,572	1,823,836	117%	1.84	116%	54%	2.17	5.1%	6.3%
	2016	3,737,849	7,637,744	204%	1,370,672	1,749,713	128%	1.60	119%	54%	2.18	5.1%	6.3%
	2017	3,940,958	7,448,762	189%	1,196,824	1,678,452	140%	1.35	120%	55%	2.18	5.1%	6.2%
	2018	3,621,854	7,278,805	201%	1,041,898	1,610,923	155%	1.30	122%	56%	2.19	5.1%	6.2%
	2019	3,223,053	7,099,802	220%	904,186	1,546,606	171%	1.29	124%	56%	2.20	5.1%	6.1%
	2020	2,854,369	6,896,926	242%	782,369	1,485,914	190%	1.27	126%	57%	2.20	5.1%	6.1%
	2021	2,515,833	6,680,001	266%	675,014	1,428,526	212%	1.25	128%	58%	2.21	5.1%	6.0%
	2022	2,207,034	6,446,834	292%	580,752	1,374,597	237%	1.23	129%	58%	2.22	5.1%	5.9%
	2023	1,927,381	6,205,831	322%	498,280	1,323,774	266%	1.21	131%	59%	2.23	5.1%	5.9%
	2024	1,675,677	5,951,043	355%	426,351	1,274,747	299%	1.19	132%	59%	2.24	5.1%	5.8%
	2025	1,450,504	5,695,494	393%	363,811	1,227,817	337%	1.16	134%	60%	2.25	5.1%	5.8%
	2026	1,250,373	5,436,031	435%	309,583	1,181,350	382%	1.14	135%	60%	2.25	5.1%	5.7%
	2027	1,073,524	5,178,069	482%	262,688	1,135,250	432%	1.12	137%	61%	2.26	5.1%	5.7%
	2028	918,124	4,926,471	537%	222,242	1,089,776	490%	1.09	138%	61%	2.27	5.1%	5.6%
	2029	782,249	4,677,498	598%	187,436	1,043,613	557%	1.07	139%	61%	2.27	5.1%	5.6%
	2030	664,070	4,432,734	668%	157,559	996,634	633%	1.06	140%	62%	2.28	5.1%	5.5%
	2031	561,750	4,188,374	746%	131,974	947,552	718%	1.04	141%	62%	2.28	5.1%	5.5%
	2032	473,597	3,944,029	833%	110,119	896,017	814%	1.02	142%	62%	2.29	5.1%	5.4%
	2033	397,925	3,708,159	932%	91,499	843,155	921%	1.01	143%	62%	2.29	5.1%	5.4%
	2034	333,227	3,483,573	1045%	75,686	788,815	1042%	1.00	144%	63%	2.30	5.1%	5.4%
	2035	278,175	3,265,814	1174%	62,300	733,118	1177%	1.00	144%	63%	2.30	5.1%	5.3%
	2036	231,445	3,052,349	1319%	51,009	675,996	1325%	1.00	145%	63%	2.30	5.1%	5.3%
	2037	191,931	2,835,421	1477%	41,530	617,649	1487%	0.99	146%	63%	2.31	5.1%	5.3%
	2038	158,669	2,625,019	1654%	33,605	559,511	1665%	0.99	146%	63%	2.31	5.1%	5.3%
	2039	130,721	2,420,751	1852%	27,010	502,036	1859%	1.00	147%	63%	2.31	5.0%	5.2%
	2040	107,323	2,220,013	2069%	21,557	445,790	2068%	1.00	147%	63%	2.31	5.0%	5.2%
	2041	87,768	2,021,304	2303%	17,074	391,616	2294%	1.00	147%	64%	2.32	5.0%	5.2%
	2042	71,516	1,820,994	2546%	13,415	339,711	2532%	1.01	148%	64%	2.32	5.0%	5.2%
	2043	58,031	1,625,968	2802%	10,451	291,316	2787%	1.01	148%	64%	2.32	5.0%	5.2%
	2044	46,884	1,440,809	3073%	8,069	246,777	3058%	1.00	148%	64%	2.32	5.0%	5.2%
	2045	37,704	1,266,941	3360%	6,172	206,254	3341%	1.01	148%	64%	2.32	5.0%	5.2%
	2046	30,156	1,104,148	3661%	4,676	170,047	3637%	1.01	148%	64%	2.32	5.0%	5.2%
	2047	24,001	952,038	3967%	3,508	138,029	3935%	1.01	148%	64%	2.33	5.0%	5.2%
	2048	18,985	813,263	4284%	2,605	110,519	4242%	1.01	149%	64%	2.33	5.0%	5.2%
2049	14,924	692,714	4642%	1,915	87,227	4554%	1.02	149%	64%	2.33	5.0%	5.2%	
2050	11,659	585,030	5018%	1,394	67,850	4867%	1.03	149%	64%	2.33	5.0%	5.3%	
2051	9,039	487,377	5392%	1,004	52,078	5185%	1.04	149%	64%	2.33	5.0%	5.3%	
2052	6,952	398,006	5725%	717	39,326	5488%	1.04	149%	64%	2.33	5.0%	5.3%	
2053	5,300	320,685	6051%	506	29,380	5807%	1.04	149%	64%	2.33	5.0%	5.4%	
2054	4,003	256,194	6400%	354	21,744	6149%	1.04	149%	64%	2.33	5.0%	5.5%	

[1] Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.

[2] Premium restated to reflect the Pennsylvania rate level.

Exhibit IIIa
American Progressive Life & Health Insurance Company of New York
Original Pricing Assumptions

Original Pricing Assumptions

Mortality:	1983 GAM Table was used for form APRLTNQ
	1983 GAM Table with selection was used for forms APRLTCP, APRLTCQ, CERT-NHO, NHO-700, PRNHOQ, QI-NHHH, and QI-NHO
	1958 CSO Mortality Table was used for form A-PNH86
	1994 GAM Table (40% Male, 60% Female) with no selection was used for forms HHC 1/98, PRNHO, and QHHC
	110% of 1983 GAM Table grading linearly to 130% over 20 years (40% male, 60% female) was used for forms CERT-HHC, HHC-800, QC-HHC, and QI-HHC
	1980 CSO Table E (40% Male, 60% Female) was used for forms CERT-NHHH and NHHH-700
Voluntary Termination Rates:	See Exhibit IIIb for detail regarding original pricing lapse assumptions.
Morbidity:	Morbidity assumptions were derived from the statutory claim costs, with adjustments as needed in order to replicate original pricing lifetime loss ratios.
Interest Rate:	6.75% for 10 years, declining linearly to 4.5% in years 20+ was used for forms APRLTCP, APRLTCQ, CERT-NHO, NHO-700, PRNHOQ, QI-NHHH, and QI-NHO
	5.5% was used for form A-PNH86
	6.5% was used for forms APRLTNQ, HHC 1/98, QHHC, and PRNHO
	7% was used for forms CERT-HHC, HHC-800, QC-HHC, and QI-HHC
	7% for 6 years, declining linearly to 5% in years 10+ was used for forms CERT-NHHH and NHHH-700

Exhibit IIIb
American Progressive Life & Health Insurance Company of New York
Original Pricing Voluntary Termination Rates

Policy Form CERT-HHC, HHC-800, QC-HHC, and QI-HHC							
Policy Year	Lapse Rates						
	Issue Age						
	< 57	57 - 61	62 - 66	67 - 71	72 - 76	77 - 81	82+
1	23.0%	22.0%	21.0%	19.0%	17.0%	15.0%	13.0%
2	16.0%	15.0%	14.0%	12.0%	10.0%	8.0%	7.0%
3	13.0%	12.0%	11.0%	10.0%	9.0%	7.0%	6.5%
4	11.5%	11.0%	10.0%	9.0%	8.0%	6.5%	6.0%
5	10.0%	10.0%	9.5%	8.5%	7.5%	6.0%	6.0%
6	9.0%	9.0%	9.0%	8.0%	7.0%	6.0%	6.0%
7	8.0%	8.0%	8.0%	7.0%	6.5%	6.0%	6.0%
8	7.0%	7.0%	7.0%	6.0%	6.0%	6.0%	6.0%
9+	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%

Exhibit IIIb (continued)
American Progressive Life & Health Insurance Company of New York
Original Pricing Voluntary Termination Rates

Policy Form APRLTNQ				
Year	Lapse Rates			
	Issue Age			
	< 71	71 - 75	76 - 79	80+
1	20.0%	16.0%	13.0%	10.0%
2	15.0%	12.0%	10.0%	8.0%
3	10.0%	8.0%	6.5%	5.0%
4	5.0%	4.0%	3.3%	2.5%
5+	4.0%	3.0%	2.5%	2.0%

Policy Form PRNHO	
Policy Year	Lapse Rates
1	10.0%
2	8.0%
3	6.0%
4	5.0%
5+	4.0%

Policy Forms CERT-NHHH and NHHH-700	
Policy Year	Lapse Rates
1	15.68%
2	13.00%
3	8.00%
4	8.00%
5	8.00%
6	7.00%
7	6.00%
8+	5.00%

Policy Form A-PNH86	
Policy Year	Lapse Rates
1	22.9%
2	12.0%
3	7.0%
4	7.0%
5	7.0%
6	6.0%
7	5.0%
8+	4.0%

Policy Form HHC 1/98 and QHHC	
Policy Year	Lapse Rates
1	13.0%
2	10.0%
3	8.0%
4	6.0%
5+	5.0%

Exhibit IIIb (continued)
American Progressive Life & Health Insurance Company of New York
Original Pricing Voluntary Termination Rates

Policy Forms APRLTCP, APRLTCQ, CERT-NHO, NHO-700, PRNHOQ, QI-NHHH, and QI-NHO
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Male, 0 Day Elimination Period

Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	28.0%	26.0%	25.0%	23.0%	14.0%	18.0%	23.0%	25.0%
2	20.0%	19.0%	18.0%	14.0%	8.0%	11.0%	14.0%	18.0%
3	18.0%	17.0%	15.0%	12.0%	6.0%	9.0%	12.0%	15.0%
4	17.0%	16.0%	14.0%	11.0%	6.0%	8.0%	11.0%	14.0%
5	16.0%	15.0%	13.0%	10.0%	5.0%	7.0%	10.0%	13.0%
6	15.0%	14.0%	12.0%	9.0%	4.0%	6.0%	9.0%	12.0%
7	14.0%	12.0%	11.0%	7.0%	4.0%	5.0%	7.0%	11.0%
8	13.0%	11.0%	10.0%	6.0%	4.0%	4.0%	6.0%	10.0%
9	10.0%	9.0%	8.0%	5.0%	4.0%	4.0%	5.0%	8.0%
10	10.0%	9.0%	8.0%	5.0%	4.0%	4.0%	5.0%	8.0%
11+	10.0%	9.0%	8.0%	5.0%	4.0%	4.0%	5.0%	8.0%

Female, 0 Day Elimination Period

Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	29.0%	28.0%	26.0%	24.0%	15.0%	20.0%	24.0%	26.0%
2	21.0%	20.0%	19.0%	15.0%	9.0%	12.0%	15.0%	19.0%
3	19.0%	18.0%	17.0%	13.0%	7.0%	11.0%	13.0%	17.0%
4	18.0%	17.0%	16.0%	12.0%	6.0%	10.0%	12.0%	16.0%
5	17.0%	16.0%	15.0%	11.0%	6.0%	8.0%	11.0%	15.0%
6	16.0%	15.0%	14.0%	10.0%	5.0%	7.0%	10.0%	14.0%
7	15.0%	14.0%	12.0%	9.0%	5.0%	6.0%	9.0%	12.0%
8	14.0%	13.0%	11.0%	8.0%	4.0%	5.0%	8.0%	11.0%
9	11.0%	10.0%	9.0%	6.0%	4.0%	5.0%	6.0%	9.0%
10	12.0%	10.0%	9.0%	6.0%	4.0%	5.0%	6.0%	9.0%
11+	12.0%	10.0%	9.0%	7.0%	4.0%	5.0%	7.0%	9.0%

Exhibit IIIb (continued)
American Progressive Life & Health Insurance Company of New York
Original Pricing Voluntary Termination Rates

Policy Forms APRLTCP, APRLTCQ, CERT-NHO, NHO-700, PRNHOQ, QI-NHHH, and QI-NHO (continued)

Male, 90 Day Elimination Period

Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	22.0%	21.0%	20.0%	19.0%	11.0%	15.0%	19.0%	20.0%
2	16.0%	15.0%	14.0%	11.0%	6.0%	8.0%	11.0%	14.0%
3	14.0%	13.0%	12.0%	9.0%	5.0%	7.0%	9.0%	12.0%
4	13.0%	12.0%	11.0%	8.0%	5.0%	6.0%	8.0%	11.0%
5	12.0%	11.0%	10.0%	7.0%	4.0%	5.0%	7.0%	10.0%
6	11.0%	10.0%	9.0%	6.0%	3.0%	4.0%	6.0%	9.0%
7	10.0%	9.0%	8.0%	5.0%	3.0%	4.0%	5.0%	8.0%
8	9.0%	8.0%	7.0%	4.0%	3.0%	3.0%	4.0%	7.0%
9	7.0%	6.0%	5.0%	3.0%	3.0%	3.0%	3.0%	5.0%
10	7.0%	6.0%	5.0%	3.0%	3.0%	3.0%	3.0%	5.0%
11+	7.0%	6.0%	5.0%	3.0%	3.0%	3.0%	3.0%	5.0%

Female, 90 Day Elimination Period

Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	23.0%	22.0%	21.0%	20.0%	12.0%	16.0%	20.0%	21.0%
2	17.0%	16.0%	15.0%	12.0%	7.0%	9.0%	12.0%	15.0%
3	15.0%	14.0%	13.0%	10.0%	5.0%	8.0%	10.0%	13.0%
4	14.0%	13.0%	12.0%	9.0%	5.0%	7.0%	9.0%	12.0%
5	13.0%	12.0%	11.0%	8.0%	5.0%	6.0%	8.0%	11.0%
6	12.0%	11.0%	10.0%	7.0%	4.0%	5.0%	7.0%	10.0%
7	11.0%	10.0%	9.0%	6.0%	4.0%	4.0%	6.0%	9.0%
8	10.0%	9.0%	8.0%	5.0%	3.0%	3.0%	5.0%	8.0%
9	8.0%	7.0%	6.0%	4.0%	3.0%	3.0%	4.0%	6.0%
10	8.0%	7.0%	6.0%	4.0%	3.0%	3.0%	4.0%	6.0%
11+	8.0%	7.0%	6.0%	4.0%	3.0%	3.0%	4.0%	6.0%

Exhibit IIIb (continued)
American Progressive Life & Health Insurance Company of New York
Original Pricing Voluntary Termination Rates

Policy Forms APRLTCP, APRLTCQ, CERT-NHO, NHO-700, PRNHOQ, QI-NHHH, and QI-NHO (continued)
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Male, 180 Day Elimination Period

Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	19.0%	18.0%	18.0%	16.0%	10.0%	13.0%	16.0%	18.0%
2	13.0%	13.0%	12.0%	9.0%	6.0%	7.0%	9.0%	12.0%
3	12.0%	11.0%	10.0%	8.0%	4.0%	6.0%	8.0%	10.0%
4	11.0%	10.0%	9.0%	7.0%	4.0%	5.0%	7.0%	9.0%
5	10.0%	9.0%	8.0%	6.0%	3.0%	5.0%	6.0%	8.0%
6	9.0%	8.0%	8.0%	5.0%	2.0%	4.0%	5.0%	8.0%
7	8.0%	7.0%	7.0%	4.0%	2.0%	3.0%	4.0%	7.0%
8	7.0%	7.0%	6.0%	4.0%	2.0%	2.0%	4.0%	6.0%
9	6.0%	5.0%	4.0%	3.0%	2.0%	2.0%	3.0%	4.0%
10	6.0%	5.0%	4.0%	3.0%	2.0%	2.0%	3.0%	4.0%
11+	6.0%	5.0%	4.0%	3.0%	2.0%	2.0%	3.0%	4.0%

Female, 180 Day Elimination Period

Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	20.0%	19.0%	18.0%	17.0%	10.0%	14.0%	17.0%	18.0%
2	14.0%	13.0%	13.0%	10.0%	6.0%	8.0%	10.0%	13.0%
3	12.0%	12.0%	11.0%	9.0%	5.0%	7.0%	9.0%	11.0%
4	12.0%	11.0%	10.0%	8.0%	4.0%	6.0%	8.0%	10.0%
5	11.0%	10.0%	9.0%	7.0%	4.0%	5.0%	7.0%	9.0%
6	10.0%	9.0%	8.0%	6.0%	3.0%	5.0%	6.0%	8.0%
7	9.0%	8.0%	7.0%	5.0%	3.0%	4.0%	5.0%	7.0%
8	8.0%	7.0%	7.0%	4.0%	2.0%	3.0%	4.0%	7.0%
9	6.0%	6.0%	5.0%	4.0%	2.0%	3.0%	4.0%	5.0%
10	6.0%	6.0%	5.0%	4.0%	2.0%	3.0%	4.0%	5.0%
11+	6.0%	6.0%	5.0%	4.0%	2.0%	3.0%	4.0%	5.0%

Exhibit IV
American Progressive Life & Health Insurance Company of New York
Alternative 58/85 Test After Requested 25% Increase and Assumed Implementation Date of July 1, 2016
Nationwide Experience for All Policy Forms

1	Accumulated value of initial earned premium	123,493,906 x 65% =	80,833,207
2a	Accumulated value of earned premium	124,900,495	
2b	Accumulated value of prior premium rate schedule increases (2a - 1)	1,406,588 x 85% =	1,195,600
3	Present value of future projected initial earned premium	16,745,306 x 65% =	10,960,677
4a	Present value of future projected premium	29,316,418	
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a - 3)	12,571,113 x 85% =	10,685,446
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b		103,674,929
6a	Accumulated value of incurred claims without the inclusion of active life reserves		142,645,386
6b	Present value of future projected incurred claims without the inclusion of active life reserves		104,134,320
7	Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b		246,779,707
8	Test: 7 is not less than 5		Pass
<p><i>All values are accumulated or discounted at an average maximum valuation interest rate for contract reserves of 4.5% that uses the premium by issue year as weights.</i></p> <p><i>The future projected incurred claims (item 6b) were increased by 15% to reflect assumptions with moderately adverse experience</i></p> <p><i>Items 2a and 4a have been restated to reflect the Pennsylvania rate level.</i></p> <p><i>65% represents the greater of the original anticipated lifetime loss ratio or 58% as prescribed in Pennsylvania Code 89a.118(g)(2).</i></p>			

**American Progressive Life & Health Insurance Company of New York
Address: 1064 Greenwood Boulevard, Lake Mary, FL 32746**

**Supplement to the Actuarial Memorandum
March 30, 2016**

<u>Product</u>	<u>Number</u>
Comprehensive Long-Term Care	PRNHO, et al.
Comprehensive Long-Term Care	PRNHOQ, et al.
Home Health Care Only	HHC 1/98, et al.
Home Health Care Only	QHHC, et al.

1. Purpose of Filing

This supplement has been prepared for the purpose of demonstrating the compliance of the requested rate increase with Title 40 P.S. Insurance Section 3801.303(c) and (e) and Reg. 89.83 of the Insurance Regulations for the state of Pennsylvania. It may not be appropriate for other purposes.

2. Demonstration of Compliance with Title 40 P.S. Section 3801.303

(c) and (e): We believe that we comply with these subsections of the regulation by submitting these rates before they are being used.

3. Demonstration of Compliance with Reg. 89.83

89.83 (a): This subsection requires no action.

89.83 (b): This subsection is not applicable since this filing is not for rates for new policy forms.

89.83 (c): Revision of Current Rates

(1): This rate increase filing complies with the minimum loss ratio requirement of 60%, as specified in Reg. 89a.117.

(2): Section 2 of the attached Actuarial Memorandum provides a description of benefits. A copy of the affected policy forms may be provided upon request.

(2)(i): The increase is needed due to a combination of adverse morbidity, higher persistency and lower investment earnings. A rate increase is considered an effective way to reduce projected losses.

In 2012, American Progressive requested three annual 50% increases for a cumulative 238% increase. The Department filed a 15% increase in November 2012 that was implemented by the company beginning in February 2013. The company submitted additional follow-up rate increase requests in an attempt to reach the originally requested amount. The Department filed two additional 15% increases in April 2014 and May 2015 that were implemented by the company beginning in June 2014 and July 2015, respectively. No policyholder received more than one increase in a 12-month period.

The company reevaluated the amount of increase needed based on experience through December 31, 2014 and has determined that an additional average 100% nationwide, on top of the original 238% cumulative request, is needed on this block of business. This increase is needed due to a combination of continued adverse morbidity, higher persistency, and lower investment earnings. American Progressive is requesting a 25% rate increase at this time and expects to file additional increases as it continues to

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monitor experience each year.

The company is no longer issuing new business on any long-term care policy forms. Therefore, the requirement to cap the renewal premium rate schedule by the new business rate schedules is not applicable.

Existing rates and revised rates are enclosed with this filing as prepared by American Progressive. Please note that the actual rates implemented may vary from those shown slightly due to implementation rounding algorithms.

Attachment 1 to this supplement displays nationwide experience showing earned premium and incurred claims, both with and without the requested rate increase. Attachment 2 to this supplement displays nationwide experience showing written premium and paid claims, both with and without the requested rate increase. Written premiums are not available prior to 1996 and were estimated based on the portion of written premiums from 1996 through 2012 relative to earned premiums. The premiums in Attachments 1 and 2 to this supplement have been restated to reflect the Pennsylvania rate level.

Attachments 3 and 4 display similar Pennsylvania-specific experience as Attachments 1 and 2, respectively. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

(2)(ii)(A): In Pennsylvania, there has been a cumulative increase of 52% implemented on the above-listed forms. These increases were implemented from 2013 through 2015.

(2)(ii)(B): Table 1 shows the commission scales by policy duration. All commissions are paid on the original gross premium. There are no commissions paid on waived premium or rate increase premium. A one-time \$25 fee is 100% commissionable to the marketing organization. The Direct Writing Agent commission cannot exceed 50% in the first policy year and 10% in renewal years.

Table 1: Commission Rates by Issue Age

Policy Year	Issue Age						
	<55	55-59	60-64	65-69	70-74	75-79	80-85
1 ^[1]	95.0%	90.0%	85.0%	80.0%	75.0%	70.0%	65.0%
2-3	19.0%	19.0%	19.0%	19.0%	19.0%	19.0%	19.0%
4-10	17.5%	17.5%	17.5%	17.5%	17.5%	17.5%	17.5%
11+ ^[2]	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%

[1] For PRNHQ, et al. policies issued on or after September 16, 2002, first year commissions were 5% higher.

[2] 17.5% non-vested service fee in years 11+ assumed to equate to 7.0% effective rate.

(2)(ii)(C)(I): Premiums earned and written since inception for nationwide experience can be found in Attachments 1 and 2 to this supplement, respectively. Premiums earned and written since inception for Pennsylvania-specific experience can be found in Attachments 3 and 4 to this supplement, respectively. Attachment 5 provides reserve balances and the calculation basis for both nationwide and Pennsylvania-specific experience. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

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(2)(ii)(C)(II): Claims incurred and paid since inception for nationwide experience can be found in Attachments 1 and 2 to this supplement, respectively. Claims incurred and paid since inception for Pennsylvania-specific experience can be found in Attachments 3 and 4 to this supplement, respectively. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

Attachments 6 and 7 provide a durational loss ratio analysis for nationwide and Pennsylvania-specific experience, respectively. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required. The premiums in Attachment 6 to this supplement have been restated to reflect the Pennsylvania rate level.

(2)(ii)(D): We understand that we have provided information sufficient to support the rate increase requested in this filing.

(2)(iii): We believe that data used in this rate increase filing is in agreement with those used in the annual statement filed with the Department.

89.83 (d): Proposed rate tables intended to comply with this subsection are included with this filing as prepared by American Progressive.

Attachment 1
American Progressive Life & Health Insurance Company of New York
Nationwide Experience Before Requested Increase
All Policy Forms

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors		
		Without Interest			End of Year Number of Lives	With Interest			Calendar Year	Mid-Year	
		Earned Premium ^[1]	Incurred Claims	Loss Ratio		Earned Premium ^[1]	Incurred Claims	Loss Ratio	Effective Int Rate	Disc / Accum Factor	
Historical Experience	1987	53,316	5,545	10%		219,760	22,857	10%	5.3%	4.1218	
	1988	125,497	17,764	14%		484,857	68,631	14%	5.2%	3.8635	
	1989	146,010	28,120	19%		528,754	101,831	19%	5.2%	3.6213	
	1990	141,609	34,438	24%		480,676	116,894	24%	5.1%	3.3944	
	1991	132,897	39,271	30%		422,830	124,947	30%	5.0%	3.1816	
	1992	124,117	43,262	35%		370,145	129,016	35%	5.0%	2.9822	
	1993	113,273	46,141	41%		316,634	128,979	41%	4.9%	2.7953	
	1994	102,209	48,530	47%		267,800	127,154	47%	4.8%	2.6201	
	1995	91,988	51,006	55%		227,350	126,062	55%	4.7%	2.4715	
	1996	526,244	137,032	26%		1,234,648	321,499	26%	4.7%	2.3462	
	1997	1,395,816	296,437	21%		3,108,689	660,209	21%	4.7%	2.2271	
	1998	2,742,353	874,691	32%		5,797,830	1,849,255	32%	4.6%	2.1142	
	1999	3,095,715	672,075	22%		6,212,927	1,348,817	22%	4.6%	2.0069	
	2000	3,932,736	3,005,376	76%		7,492,441	5,725,683	76%	4.5%	1.9051	
	2001	4,979,085	2,718,479	55%		9,004,739	4,916,404	55%	4.5%	1.8085	
	2002	5,880,873	5,617,332	96%		10,096,168	9,643,725	96%	4.4%	1.7168	
	2003	6,592,555	4,780,409	73%		10,743,892	7,790,637	73%	4.3%	1.6297	
	2004	6,427,301	7,391,399	115%		9,943,280	11,434,777	115%	4.2%	1.5470	
	2005	5,981,735	6,142,467	103%		8,784,587	9,020,633	103%	4.1%	1.4686	
	2006	5,551,218	5,982,446	108%		7,788,653	8,393,689	108%	4.1%	1.4031	
	2007	5,265,420	5,922,873	112%		7,103,523	7,990,486	112%	4.1%	1.3491	
	2008	4,969,956	7,971,800	160%		6,447,034	10,341,030	160%	4.1%	1.2972	
	2009	4,567,685	12,004,006	263%		5,697,315	14,972,705	263%	4.1%	1.2473	
	2010	4,230,949	8,500,743	201%		5,074,328	10,195,244	201%	4.1%	1.1993	
2011	3,662,262	10,404,137	284%		4,223,348	11,998,127	284%	4.2%	1.1532		
2012	3,604,892	6,668,348	185%		3,997,296	7,394,219	185%	4.2%	1.1089		
2013	3,684,145	7,453,167	202%		3,928,054	7,946,603	202%	4.4%	1.0662		
2014	3,760,982	7,418,544	197%	1,809	3,845,592	7,585,439	197%	4.5%	1.0225		
Projected Future Experience (40 Years)	2015	3,595,686	7,694,246	214%		3,507,361	7,505,242	214%	5.1%	0.9754	
	2016	3,659,936	7,645,173	209%		3,396,795	7,095,503	209%	5.1%	0.9281	
	2017	3,356,940	7,528,416	224%		2,964,400	6,648,089	224%	5.1%	0.8831	
	2018	3,001,793	7,390,623	246%	1,235	2,522,152	6,209,713	246%	5.1%	0.8402	
	2019	2,671,266	7,213,498	270%	1,111	2,135,527	5,766,784	270%	5.1%	0.7994	
	2020	2,365,701	7,011,780	296%		995	1,799,472	5,333,513	296%	5.1%	0.7607
	2021	2,085,122	6,795,409	326%		887	1,509,086	4,918,107	326%	5.1%	0.7237
	2022	1,829,190	6,562,110	359%		787	1,259,617	4,518,800	359%	5.1%	0.6886
	2023	1,597,413	6,320,421	396%		696	1,046,633	4,141,169	396%	5.1%	0.6552
	2024	1,388,801	6,064,349	437%		612	865,793	3,780,580	437%	5.1%	0.6234
	2025	1,202,178	5,807,068	483%		536	713,151	3,444,845	483%	5.1%	0.5932
	2026	1,036,309	5,545,389	535%		468	585,091	3,130,878	535%	5.1%	0.5646
	2027	889,737	5,284,869	594%		406	478,189	2,840,353	594%	5.1%	0.5374
	2028	760,941	5,030,471	661%		352	389,382	2,574,147	661%	5.1%	0.5117
	2029	648,328	4,778,398	737%		303	315,928	2,328,500	737%	5.1%	0.4873
	2030	550,381	4,530,271	823%		260	255,428	2,102,465	823%	5.1%	0.4641
	2031	465,578	4,282,222	920%		223	205,782	1,892,712	920%	5.1%	0.4420
	2032	392,517	4,033,877	1028%		190	165,229	1,698,043	1028%	5.1%	0.4209
	2033	329,800	3,793,908	1150%		161	132,217	1,520,981	1150%	5.1%	0.4009
	2034	276,178	3,565,233	1291%		136	105,448	1,361,242	1291%	5.1%	0.3818
	2035	230,552	3,343,318	1450%		115	83,835	1,215,727	1450%	5.1%	0.3636
	2036	191,822	3,125,597	1629%		97	66,430	1,082,435	1629%	5.1%	0.3463
	2037	159,072	2,904,145	1826%		81	52,465	957,851	1826%	5.1%	0.3298
	2038	131,505	2,689,211	2045%		68	41,308	844,725	2045%	5.1%	0.3141
	2039	108,342	2,480,426	2289%		57	32,411	742,040	2289%	5.0%	0.2992
	2040	88,950	2,275,135	2558%		47	25,343	648,215	2558%	5.0%	0.2849
	2041	72,742	2,071,815	2848%		39	19,738	562,177	2848%	5.0%	0.2713
	2042	59,273	1,866,760	3149%		32	15,317	482,416	3149%	5.0%	0.2584
	2043	48,096	1,667,043	3466%		26	11,837	410,290	3466%	5.0%	0.2461
	2044	38,857	1,477,377	3802%		21	9,108	346,295	3802%	5.0%	0.2344
	2045	31,249	1,299,232	4158%		17	6,976	290,036	4158%	5.0%	0.2232
	2046	24,993	1,132,396	4531%		14	5,314	240,754	4531%	5.0%	0.2126
	2047	19,892	976,477	4909%		11	4,028	197,719	4909%	5.0%	0.2025
	2048	15,735	834,207	5302%		9	3,034	160,869	5302%	5.0%	0.1928
	2049	12,369	710,609	5745%		7	2,272	130,508	5745%	5.0%	0.1837
	2050	9,663	600,185	6211%		6	1,690	104,979	6211%	5.0%	0.1749
2051	7,492	500,034	6675%		5	1,248	83,297	6675%	5.0%	0.1666	
2052	5,762	408,366	7087%		4	914	64,787	7087%	5.0%	0.1587	
2053	4,393	329,051	7491%		3	664	49,718	7491%	5.0%	0.1511	
2054	3,318	262,893	7923%		2	477	37,830	7923%	5.0%	0.1439	
Past		81,882,840	104,275,839	127%		123,843,148	140,475,553	113%			
Future		33,367,870	147,832,006	443%	14,545	24,737,089	87,464,334	354%			
Lifetime		115,250,710	252,107,845	219%		148,580,237	227,939,888	153%			

[1] Premium restated to reflect the Pennsylvania rate level.

Attachment 1
American Progressive Life & Health Insurance Company of New York
Nationwide Experience After Requested 25% Increase and Assumed Implementation Date of July 1, 2016
All Policy Forms

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors		
		Without Interest			End of Year Number of Lives	With Interest			Calendar Year	Mid-Year	
		Earned Premium ^[1]	Incurred Claims	Loss Ratio		Earned Premium ^[1]	Incurred Claims	Loss Ratio	Effective Int Rate	Disc / Accum Factor	
Historical Experience	1987	53,316	5,545	10%		219,760	22,857	10%	5.3%	4.1218	
	1988	125,497	17,764	14%		484,857	68,631	14%	5.2%	3.8635	
	1989	146,010	28,120	19%		528,754	101,831	19%	5.2%	3.6213	
	1990	141,609	34,438	24%		480,676	116,894	24%	5.1%	3.3944	
	1991	132,897	39,271	30%		422,830	124,947	30%	5.0%	3.1816	
	1992	124,117	43,262	35%		370,145	129,016	35%	5.0%	2.9822	
	1993	113,273	46,141	41%		316,634	128,979	41%	4.9%	2.7953	
	1994	102,209	48,530	47%		267,800	127,154	47%	4.8%	2.6201	
	1995	91,988	51,006	55%		227,350	126,062	55%	4.7%	2.4715	
	1996	526,244	137,032	26%		1,234,648	321,499	26%	4.7%	2.3462	
	1997	1,395,816	296,437	21%		3,108,689	660,209	21%	4.7%	2.2271	
	1998	2,742,353	874,691	32%		5,797,830	1,849,255	32%	4.6%	2.1142	
	1999	3,095,715	672,075	22%		6,212,927	1,348,817	22%	4.6%	2.0069	
	2000	3,932,736	3,005,376	76%		7,492,441	5,725,683	76%	4.5%	1.9051	
	2001	4,979,085	2,718,479	55%		9,004,739	4,916,404	55%	4.5%	1.8085	
	2002	5,880,873	5,617,332	96%		10,096,168	9,643,725	96%	4.4%	1.7168	
	2003	6,592,555	4,780,409	73%		10,743,892	7,790,637	73%	4.3%	1.6297	
	2004	6,427,301	7,391,399	115%		9,943,280	11,434,777	115%	4.2%	1.5470	
	2005	5,981,735	6,142,467	103%		8,784,587	9,020,633	103%	4.1%	1.4686	
	2006	5,551,218	5,982,446	108%		7,788,653	8,393,689	108%	4.1%	1.4031	
	2007	5,265,420	5,922,873	112%		7,103,523	7,990,486	112%	4.1%	1.3491	
	2008	4,969,956	7,971,800	160%		6,447,034	10,341,030	160%	4.1%	1.2972	
	2009	4,567,685	12,004,006	263%		5,697,315	14,972,705	263%	4.1%	1.2473	
	2010	4,230,949	8,500,743	201%		5,074,328	10,195,244	201%	4.1%	1.1993	
2011	3,662,262	10,404,137	284%		4,223,348	11,998,127	284%	4.2%	1.1532		
2012	3,604,892	6,668,348	185%		3,997,296	7,394,219	185%	4.2%	1.1089		
2013	3,684,145	7,453,167	202%		3,928,054	7,946,603	202%	4.4%	1.0662		
2014	3,760,982	7,418,544	197%	1,809	3,845,592	7,585,439	197%	4.5%	1.0225		
Projected Future Experience (40 Years)	2015	3,595,686	7,694,246	214%		3,507,361	7,505,242	214%	5.1%	0.9754	
	2016	3,737,849	7,637,744	204%		1,501	3,469,107	7,088,609	204%	5.1%	0.9281
	2017	3,940,958	7,448,762	189%		1,353	3,480,127	6,577,749	189%	5.1%	0.8831
	2018	3,621,854	7,278,805	201%	1,223	3,043,136	6,115,762	201%	5.1%	0.8402	
	2019	3,223,053	7,099,802	220%	1,100	2,576,649	5,675,891	220%	5.1%	0.7994	
	2020	2,854,369	6,896,326	242%		985	2,171,177	5,246,149	242%	5.1%	0.7607
	2021	2,515,833	6,680,001	266%		878	1,820,808	4,834,582	266%	5.1%	0.7237
	2022	2,207,034	6,446,834	292%		779	1,519,808	4,439,419	292%	5.1%	0.6886
	2023	1,927,381	6,205,831	322%		689	1,262,829	4,066,089	322%	5.1%	0.6552
	2024	1,675,677	5,951,043	355%		606	1,044,635	3,709,943	355%	5.1%	0.6234
	2025	1,450,504	5,695,494	393%		531	860,462	3,378,658	393%	5.1%	0.5932
	2026	1,250,373	5,436,031	435%		463	705,950	3,069,135	435%	5.1%	0.5646
	2027	1,073,524	5,178,069	482%		402	576,966	2,782,953	482%	5.1%	0.5374
	2028	918,124	4,926,471	537%		348	469,814	2,520,929	537%	5.1%	0.5117
	2029	782,249	4,677,498	598%		300	381,188	2,279,332	598%	5.1%	0.4873
	2030	664,070	4,432,734	668%		258	308,190	2,057,199	668%	5.1%	0.4641
	2031	561,750	4,188,374	746%		220	248,290	1,851,232	746%	5.1%	0.4420
	2032	473,597	3,944,029	833%		188	199,359	1,660,222	833%	5.1%	0.4209
	2033	397,925	3,708,159	932%		160	159,528	1,486,603	932%	5.1%	0.4009
	2034	333,227	3,483,573	1045%		135	127,229	1,330,064	1045%	5.1%	0.3818
	2035	278,175	3,265,814	1174%		114	101,153	1,187,544	1174%	5.1%	0.3636
	2036	231,445	3,052,349	1319%		96	80,153	1,057,068	1319%	5.1%	0.3463
	2037	191,931	2,835,421	1477%		80	63,303	935,184	1477%	5.1%	0.3298
	2038	158,669	2,625,019	1654%		67	49,840	824,561	1654%	5.1%	0.3141
	2039	130,721	2,420,751	1852%		56	39,106	724,188	1852%	5.0%	0.2992
	2040	107,323	2,220,013	2069%		46	30,578	632,510	2069%	5.0%	0.2849
	2041	87,768	2,021,304	2303%		38	23,815	548,472	2303%	5.0%	0.2713
	2042	71,516	1,820,994	2546%		32	18,482	470,589	2546%	5.0%	0.2584
	2043	58,031	1,625,968	2802%		26	14,283	400,180	2802%	5.0%	0.2461
	2044	46,884	1,440,809	3073%		21	10,989	337,723	3073%	5.0%	0.2344
	2045	37,704	1,266,941	3360%		17	8,417	282,828	3360%	5.0%	0.2232
	2046	30,156	1,104,148	3661%		14	6,411	234,749	3661%	5.0%	0.2126
	2047	24,001	952,038	3967%		11	4,860	192,771	3967%	5.0%	0.2025
	2048	18,985	813,263	4284%		9	3,661	156,830	4284%	5.0%	0.1928
	2049	14,924	692,714	4642%		7	2,741	127,222	4642%	5.0%	0.1837
	2050	11,659	585,030	5018%		6	2,039	102,329	5018%	5.0%	0.1749
2051	9,039	487,377	5392%		4	1,506	81,188	5392%	5.0%	0.1666	
2052	6,952	398,006	5725%		3	1,103	63,144	5725%	5.0%	0.1587	
2053	5,300	320,685	6051%		3	801	48,454	6051%	5.0%	0.1511	
2054	4,003	256,194	6400%		2	576	36,866	6400%	5.0%	0.1439	
Past		81,882,840	104,275,839	127%		123,843,148	140,475,553	113%			
Future		38,730,223	145,215,264	375%	14,426	28,396,426	86,120,160	303%			
Lifetime		120,613,062	249,491,103	207%		152,239,575	226,595,714	149%			

[1] Premium restated to reflect the Pennsylvania rate level.

Attachment 2
American Progressive Life & Health Insurance Company of New York
Nationwide Written Premium and Paid Claim Experience Before Requested Increase
All Policy Forms

Calendar Year ^[1]	Loss Ratio Demonstration									Interest Rate Factors	
	Without Interest					With Interest				Calendar Year	Mid-Year
	Written Premium ^[2]	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium ^[2]	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Effective Int Rate	Disc / Accum Factor	
1987	54,346	631	1%	1%	224,005	2,601	1%	1%	5.3%	4.1218	
1988	127,922	3,425	3%	2%	494,224	13,231	3%	2%	5.2%	3.8635	
1989	148,831	8,485	6%	4%	538,968	30,725	6%	4%	5.2%	3.6213	
1990	144,345	14,453	10%	6%	489,961	49,058	10%	5%	5.1%	3.3944	
1991	135,464	20,510	15%	8%	430,998	65,256	15%	7%	5.0%	3.1816	
1992	126,515	26,254	21%	10%	377,295	78,294	21%	9%	5.0%	2.9822	
1993	115,461	31,333	27%	12%	322,750	87,586	27%	11%	4.9%	2.7953	
1994	104,183	35,601	34%	15%	272,973	93,279	34%	13%	4.8%	2.6201	
1995	93,765	39,324	42%	17%	231,741	97,189	42%	15%	4.7%	2.4715	
1996	1,011,581	53,519	5%	11%	2,373,321	125,564	5%	11%	4.7%	2.3462	
1997	1,578,969	111,872	7%	9%	3,516,597	249,156	7%	10%	4.7%	2.2271	
1998	2,554,343	312,908	12%	11%	5,400,343	661,544	12%	11%	4.6%	2.1142	
1999	3,373,725	392,901	12%	11%	6,770,879	788,531	12%	11%	4.6%	2.0069	
2000	4,261,087	758,556	18%	13%	8,117,998	1,445,161	18%	13%	4.5%	1.9051	
2001	5,271,493	1,205,801	23%	16%	9,533,563	2,180,706	23%	15%	4.5%	1.8085	
2002	6,101,509	2,047,151	34%	20%	10,474,951	3,514,509	34%	19%	4.4%	1.7168	
2003	6,610,386	2,483,042	38%	24%	10,772,952	4,046,615	38%	22%	4.3%	1.6297	
2004	6,364,828	3,502,735	55%	29%	9,846,633	5,418,864	55%	27%	4.2%	1.5470	
2005	5,866,903	3,909,484	67%	34%	8,615,948	5,741,345	67%	31%	4.1%	1.4686	
2006	5,595,752	4,608,355	82%	39%	7,851,137	6,465,766	82%	36%	4.1%	1.4031	
2007	5,170,471	5,689,244	110%	46%	6,975,427	7,675,299	110%	41%	4.1%	1.3491	
2008	4,797,398	6,413,515	134%	53%	6,223,192	8,319,620	134%	47%	4.1%	1.2972	
2009	4,425,612	8,076,654	182%	62%	5,520,106	10,074,083	182%	54%	4.1%	1.2473	
2010	4,209,069	9,237,925	219%	72%	5,048,086	11,079,373	219%	62%	4.1%	1.1993	
2011	3,662,839	9,400,993	257%	81%	4,224,013	10,841,294	257%	69%	4.2%	1.1532	
2012	3,493,153	9,498,065	272%	90%	3,873,394	10,531,960	272%	76%	4.2%	1.1089	
2013	3,609,634	9,594,499	266%	98%	3,848,610	10,229,703	266%	82%	4.4%	1.0662	
2014	3,668,504	9,139,147	249%	105%	3,751,034	9,344,749	249%	87%	4.5%	1.0225	
2015	3,647,925	10,416,986	286%	112%	3,558,316	10,161,100	286%	92%	5.1%	0.9754	
2016	3,704,269	11,161,887	301%	120%	3,437,941	10,359,375	301%	97%	5.1%	0.9281	
2017	3,389,411	11,012,713	325%	128%	2,993,074	9,724,953	325%	102%	5.1%	0.8831	
2018	3,023,438	10,790,501	357%	135%	2,540,339	9,066,342	357%	107%	5.1%	0.8402	
2019	2,683,912	10,116,798	377%	141%	2,145,636	8,087,808	377%	111%	5.1%	0.7994	
2020	2,371,026	9,563,925	403%	147%	1,803,522	7,274,803	403%	115%	5.1%	0.7607	
2021	2,084,645	8,879,361	426%	153%	1,508,740	6,426,345	426%	118%	5.1%	0.7237	
2022	1,824,263	8,116,431	445%	158%	1,256,224	5,589,137	445%	121%	5.1%	0.6886	
2023	1,589,220	7,625,066	480%	163%	1,041,264	4,995,978	480%	124%	5.1%	0.6552	
2024	1,378,307	7,099,840	515%	167%	859,251	4,426,116	515%	126%	5.1%	0.6234	
2025	1,190,284	6,549,285	550%	172%	706,096	3,885,140	550%	128%	5.1%	0.5932	
2026	1,023,698	6,302,754	616%	176%	577,971	3,558,479	616%	130%	5.1%	0.5646	
2027	876,963	6,044,513	689%	180%	471,324	3,248,623	689%	132%	5.1%	0.5374	
2028	748,384	5,780,382	772%	184%	382,956	2,957,884	772%	133%	5.1%	0.5117	
2029	636,350	5,514,780	867%	187%	310,091	2,687,337	867%	135%	5.1%	0.4873	
2030	539,149	5,249,213	974%	191%	250,215	2,436,121	974%	136%	5.1%	0.4641	
2031	455,229	4,984,936	1095%	195%	201,208	2,203,307	1095%	137%	5.1%	0.4420	
2032	383,093	4,721,734	1233%	198%	161,261	1,987,594	1233%	139%	5.1%	0.4209	
2033	321,325	4,461,245	1388%	202%	128,819	1,788,516	1388%	140%	5.1%	0.4009	
2034	268,637	4,206,685	1566%	205%	102,568	1,606,155	1566%	141%	5.1%	0.3818	
2035	223,893	3,959,578	1769%	208%	81,414	1,439,816	1769%	142%	5.1%	0.3636	
2036	185,962	3,720,052	2000%	211%	64,401	1,288,303	2000%	142%	5.1%	0.3463	
2037	153,975	3,485,661	2264%	214%	50,784	1,149,648	2264%	143%	5.1%	0.3298	
2038	127,088	3,255,051	2561%	216%	39,920	1,022,464	2561%	144%	5.1%	0.3141	
2039	104,531	3,028,992	2898%	219%	31,271	906,148	2898%	144%	5.0%	0.2992	
2040	85,664	2,807,665	3278%	221%	24,407	799,939	3278%	145%	5.0%	0.2849	
2041	69,935	2,590,482	3704%	223%	18,977	702,915	3704%	145%	5.0%	0.2713	
2042	56,876	2,376,534	4178%	225%	14,698	614,154	4178%	146%	5.0%	0.2584	
2043	46,059	2,165,253	4701%	227%	11,336	532,908	4701%	146%	5.0%	0.2461	
2044	37,141	1,958,838	5274%	228%	8,706	459,148	5274%	146%	5.0%	0.2344	
2045	29,799	1,759,704	5905%	230%	6,652	392,830	5905%	146%	5.0%	0.2232	
2046	23,787	1,569,499	6598%	231%	5,057	333,685	6598%	147%	5.0%	0.2126	
2047	18,890	1,388,897	7352%	232%	3,825	281,227	7352%	147%	5.0%	0.2025	
2048	14,904	1,218,786	8178%	233%	2,874	235,031	8178%	147%	5.0%	0.1928	
2049	11,695	1,061,818	9079%	234%	2,148	195,010	9079%	147%	5.0%	0.1837	
2050	9,113	919,384	10089%	235%	1,594	160,811	10089%	147%	5.0%	0.1749	
2051	7,050	790,631	11214%	236%	1,174	131,705	11214%	147%	5.0%	0.1666	
2052	5,408	673,893	12460%	236%	858	106,913	12460%	147%	5.0%	0.1587	
2053	4,112	568,276	13820%	237%	621	85,864	13820%	147%	5.0%	0.1511	
2054	3,101	474,529	15303%	237%	446	68,285	15303%	148%	5.0%	0.1439	
Past	82,678,089	86,616,380	105%		126,121,099	109,251,061	87%				
Future	33,358,513	188,372,558	565%		24,807,982	113,377,920	457%				
Lifetime	116,036,601	274,988,939	237%		150,929,080	222,628,981	148%				

[1] Actual written premiums are not available for all years. These are estimated values as described in Section 3 of the Supplement to the Actuarial Memorandum.

[2] Premium restated to reflect the Pennsylvania rate level.

Attachment 2
American Progressive Life & Health Insurance Company of New York
Nationwide Written Premium and Paid Claim Experience After Requested 25% Increase and Assumed Implementation Date of July 1, 2016
All Policy Forms

Calendar Year ^[1]	Loss Ratio Demonstration									Interest Rate Factors	
	Without Interest					With Interest				Calendar Year	Mid-Year
	Written Premium ^[2]	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium ^[2]	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Effective Int Rate	Disc / Accum Factor	
1987	54,346	631	1%	1%	224,005	2,601	1%	1%	5.3%	4.1218	
1988	127,922	3,425	3%	2%	494,224	13,231	3%	2%	5.2%	3.8635	
1989	148,831	8,485	6%	4%	538,968	30,725	6%	4%	5.2%	3.6213	
1990	144,345	14,453	10%	6%	489,961	49,058	10%	5%	5.1%	3.3944	
1991	135,464	20,510	15%	8%	430,998	65,256	15%	7%	5.0%	3.1816	
1992	126,515	26,254	21%	10%	377,295	78,294	21%	9%	5.0%	2.9822	
1993	115,461	31,333	27%	12%	322,750	87,586	27%	11%	4.9%	2.7953	
1994	104,183	35,601	34%	15%	272,973	93,279	34%	13%	4.8%	2.6201	
1995	93,765	39,324	42%	17%	231,741	97,189	42%	15%	4.7%	2.4715	
1996	1,011,581	53,519	5%	11%	2,373,321	125,564	5%	11%	4.7%	2.3462	
1997	1,578,969	111,872	7%	9%	3,516,597	249,156	7%	10%	4.7%	2.2271	
1998	2,554,343	312,908	12%	11%	5,400,343	661,544	12%	11%	4.6%	2.1142	
1999	3,373,725	392,901	12%	11%	6,770,879	788,531	12%	11%	4.6%	2.0069	
2000	4,261,087	758,556	18%	13%	8,117,998	1,445,161	18%	13%	4.5%	1.9051	
2001	5,271,493	1,205,801	23%	16%	9,533,563	2,180,706	23%	15%	4.5%	1.8085	
2002	6,101,509	2,047,151	34%	20%	10,474,951	3,514,509	34%	19%	4.4%	1.7168	
2003	6,610,386	2,483,042	38%	24%	10,772,952	4,046,615	38%	22%	4.3%	1.6297	
2004	6,364,828	3,502,735	55%	29%	9,846,633	5,418,864	55%	27%	4.2%	1.5470	
2005	5,866,903	3,909,484	67%	34%	8,615,948	5,741,345	67%	31%	4.1%	1.4686	
2006	5,595,752	4,608,355	82%	39%	7,851,137	6,465,766	82%	36%	4.1%	1.4031	
2007	5,170,471	5,689,244	110%	46%	6,975,427	7,675,299	110%	41%	4.1%	1.3491	
2008	4,797,398	6,413,515	134%	53%	6,223,192	8,319,620	134%	47%	4.1%	1.2972	
2009	4,425,612	8,076,654	182%	62%	5,520,106	10,074,083	182%	54%	4.1%	1.2473	
2010	4,209,069	9,237,925	219%	72%	5,048,086	11,079,373	219%	62%	4.1%	1.1993	
2011	3,662,839	9,400,993	257%	81%	4,224,013	10,841,294	257%	69%	4.2%	1.1532	
2012	3,493,153	9,498,065	272%	90%	3,873,394	10,531,960	272%	76%	4.2%	1.1089	
2013	3,609,634	9,594,499	266%	98%	3,848,610	10,229,703	266%	82%	4.4%	1.0662	
2014	3,668,504	9,139,147	249%	105%	3,751,034	9,344,749	249%	87%	4.5%	1.0225	
2015	3,628,114	10,416,986	287%	112%	3,538,992	10,161,100	287%	92%	5.1%	0.9754	
2016	3,905,906	11,159,697	286%	120%	3,625,081	10,357,342	286%	97%	5.1%	0.9281	
2017	4,019,880	10,988,739	273%	126%	3,549,820	9,703,783	273%	102%	5.1%	0.8831	
2018	3,629,373	10,732,127	296%	133%	3,049,454	9,017,295	296%	106%	5.1%	0.8402	
2019	3,222,168	10,031,150	311%	138%	2,575,941	8,019,338	311%	110%	5.1%	0.7994	
2020	2,846,860	9,462,409	332%	144%	2,165,465	7,197,584	332%	113%	5.1%	0.7607	
2021	2,503,297	8,769,212	350%	149%	1,811,735	6,346,626	350%	116%	5.1%	0.7237	
2022	2,190,882	8,001,810	365%	153%	1,508,685	5,510,206	365%	119%	5.1%	0.6886	
2023	1,908,832	7,508,052	393%	157%	1,250,675	4,919,310	393%	121%	5.1%	0.6552	
2024	1,655,705	6,981,821	422%	161%	1,032,184	4,352,541	422%	123%	5.1%	0.6234	
2025	1,430,017	6,431,290	450%	165%	848,309	3,815,144	450%	125%	5.1%	0.5932	
2026	1,230,032	6,185,616	503%	168%	694,465	3,492,344	503%	127%	5.1%	0.5646	
2027	1,053,851	5,928,915	563%	172%	566,392	3,186,495	563%	128%	5.1%	0.5374	
2028	899,449	5,666,858	630%	175%	460,258	2,899,793	630%	130%	5.1%	0.5117	
2029	764,893	5,403,771	706%	179%	372,730	2,633,243	706%	131%	5.1%	0.4873	
2030	648,134	5,141,120	793%	182%	300,794	2,385,956	793%	132%	5.1%	0.4641	
2031	547,314	4,880,107	892%	186%	241,909	2,156,973	892%	134%	5.1%	0.4420	
2032	460,637	4,620,507	1003%	189%	193,903	1,944,983	1003%	135%	5.1%	0.4209	
2033	386,407	4,363,900	1129%	192%	154,911	1,749,491	1129%	136%	5.1%	0.4009	
2034	323,080	4,113,403	1273%	195%	123,355	1,570,539	1273%	137%	5.1%	0.3818	
2035	269,293	3,870,477	1437%	197%	97,923	1,407,417	1437%	137%	5.1%	0.3636	
2036	223,691	3,635,219	1625%	200%	77,467	1,258,924	1625%	138%	5.1%	0.3463	
2037	185,229	3,405,213	1838%	203%	61,093	1,123,114	1838%	139%	5.1%	0.3298	
2038	152,896	3,179,110	2079%	205%	48,027	998,610	2079%	139%	5.1%	0.3141	
2039	125,768	2,957,636	2352%	207%	37,625	884,801	2352%	140%	5.0%	0.2992	
2040	103,074	2,740,943	2659%	209%	29,367	780,929	2659%	140%	5.0%	0.2849	
2041	84,154	2,528,439	3005%	211%	22,835	686,080	3005%	141%	5.0%	0.2713	
2042	68,444	2,319,217	3388%	213%	17,688	599,342	3388%	141%	5.0%	0.2584	
2043	55,430	2,112,706	3811%	215%	13,642	519,975	3811%	142%	5.0%	0.2461	
2044	44,700	1,911,034	4275%	216%	10,478	447,943	4275%	142%	5.0%	0.2344	
2045	35,866	1,716,544	4786%	217%	8,007	383,195	4786%	142%	5.0%	0.2232	
2046	28,632	1,530,831	5347%	219%	6,087	325,464	5347%	142%	5.0%	0.2126	
2047	22,739	1,354,540	5957%	220%	4,604	274,270	5957%	143%	5.0%	0.2025	
2048	17,941	1,188,528	6625%	221%	3,460	229,196	6625%	143%	5.0%	0.1928	
2049	14,079	1,035,368	7354%	222%	2,586	190,153	7354%	143%	5.0%	0.1837	
2050	10,972	896,412	8170%	222%	1,919	156,793	8170%	143%	5.0%	0.1749	
2051	8,489	770,820	9080%	223%	1,414	128,405	9080%	143%	5.0%	0.1666	
2052	6,512	656,963	10088%	223%	1,033	104,227	10088%	143%	5.0%	0.1587	
2053	4,952	553,967	11187%	224%	748	83,702	11187%	143%	5.0%	0.1511	
2054	3,734	462,555	12387%	224%	537	66,562	12387%	143%	5.0%	0.1439	
Past	82,678,089	86,616,380	105%		126,121,099	109,251,061	87%				
Future	38,721,429	185,614,012	479%		28,511,600	112,069,190	393%				
Lifetime	121,399,517	272,230,393	224%		154,632,699	221,320,251	143%				

[1] Actual written premiums are not available for all years. These are estimated values as described in Section 3 of the Supplement to the Actuarial Memorandum.

[2] Premium restated to reflect the Pennsylvania rate level.

Attachment 3
American Progressive Life & Health Insurance Company of New York
Pennsylvania-Specific Experience Before Requested Increase
All Policy Forms

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			End of Year Number of Lives	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	2001	57	0	0%		104	0	0%	4.5%	1.8085
	2002	77,793	37,896	49%		133,553	65,060	49%	4.4%	1.7168
	2003	247,488	0	0%		403,331	0	0%	4.3%	1.6297
	2004	304,789	0	0%		471,520	0	0%	4.2%	1.5470
	2005	297,465	274,379	92%		436,848	402,945	92%	4.1%	1.4686
	2006	283,142	0	0%		397,264	0	0%	4.1%	1.4031
	2007	278,839	99,882	36%		376,179	134,750	36%	4.1%	1.3491
	2008	266,988	140,358	53%		346,338	182,073	53%	4.1%	1.2972
	2009	261,525	0	0%		326,203	0	0%	4.1%	1.2473
	2010	252,461	140,873	56%		302,785	168,955	56%	4.1%	1.1993
	2011	242,452	110,440	46%		279,597	127,361	46%	4.2%	1.1532
	2012	236,125	666,378	282%		261,828	738,915	282%	4.2%	1.1089
	2013	239,981	207,283	86%		255,868	221,006	86%	4.4%	1.0662
	2014	239,242	261,713	109%	145	244,624	267,601	109%	4.5%	1.0225
Projected Future Experience (40 Years)	2015	243,281	415,034	171%	137	237,305	404,839	171%	5.1%	0.9754
	2016	251,665	454,275	181%	128	233,571	421,614	181%	5.1%	0.9281
	2017	238,295	491,619	206%	120	210,430	434,132	206%	5.1%	0.8831
	2018	219,865	527,203	240%	111	184,734	442,964	240%	5.1%	0.8402
	2019	201,863	562,132	278%	103	161,378	449,393	278%	5.1%	0.7994
	2020	184,372	593,916	322%	95	140,243	451,762	322%	5.1%	0.7607
	2021	167,478	625,650	374%	87	121,211	452,808	374%	5.1%	0.7237
	2022	151,257	653,441	432%	80	104,158	449,972	432%	5.1%	0.6886
	2023	135,775	674,689	497%	72	88,960	442,059	497%	5.1%	0.6552
	2024	121,086	688,233	568%	65	75,486	429,052	568%	5.1%	0.6234
	2025	107,235	693,745	647%	59	63,613	411,540	647%	5.1%	0.5932
	2026	94,258	692,065	734%	52	53,217	390,734	734%	5.1%	0.5646
	2027	82,190	680,539	828%	46	44,173	365,756	828%	5.1%	0.5374
	2028	71,061	660,556	930%	40	36,363	338,014	930%	5.1%	0.5117
	2029	60,893	635,736	1044%	35	29,673	309,792	1044%	5.1%	0.4873
	2030	51,698	602,033	1165%	30	23,992	279,399	1165%	5.1%	0.4641
	2031	43,472	561,798	1292%	26	19,214	248,311	1292%	5.1%	0.4420
	2032	36,199	515,960	1425%	22	15,238	217,191	1425%	5.1%	0.4209
	2033	29,843	468,026	1568%	19	11,964	187,632	1568%	5.1%	0.4009
	2034	24,356	421,716	1731%	16	9,299	161,016	1731%	5.1%	0.3818
	2035	19,680	374,322	1902%	13	7,156	136,114	1902%	5.1%	0.3636
	2036	15,748	328,623	2087%	11	5,454	113,807	2087%	5.1%	0.3463
	2037	12,481	285,165	2285%	9	4,117	94,054	2285%	5.1%	0.3298
	2038	9,811	245,496	2502%	7	3,082	77,114	2502%	5.1%	0.3141
	2039	7,649	210,430	2751%	6	2,288	62,952	2751%	5.0%	0.2992
	2040	5,918	179,868	3039%	5	1,686	51,247	3039%	5.0%	0.2849
	2041	4,548	152,684	3357%	4	1,234	41,430	3357%	5.0%	0.2713
	2042	3,476	129,416	3723%	3	898	33,444	3723%	5.0%	0.2584
	2043	2,646	109,048	4121%	2	651	26,839	4121%	5.0%	0.2461
	2044	2,006	91,537	4564%	2	470	21,456	4564%	5.0%	0.2344
	2045	1,516	76,949	5075%	1	338	17,178	5075%	5.0%	0.2232
	2046	1,145	64,173	5606%	1	243	13,644	5606%	5.0%	0.2126
2047	865	53,370	6170%	1	175	10,806	6170%	5.0%	0.2025	
2048	656	43,628	6652%	1	126	8,413	6652%	5.0%	0.1928	
2049	497	34,905	7017%	1	91	6,411	7017%	5.0%	0.1837	
2050	379	27,892	7362%	0	66	4,879	7362%	5.0%	0.1749	
2051	290	22,185	7646%	0	48	3,696	7646%	5.0%	0.1666	
2052	221	17,474	7919%	0	35	2,772	7919%	5.0%	0.1587	
2053	168	13,566	8083%	0	25	2,050	8083%	5.0%	0.1511	
2054	128	10,230	7998%	0	18	1,472	7998%	5.0%	0.1439	
Past		3,228,346	1,939,202	60%		4,236,041	2,308,663	55%		
Future		2,605,970	14,089,327	541%	1,412	1,892,429	8,017,756	424%		
Lifetime		5,834,316	16,028,530	275%		6,128,470	10,326,419	168%		

Attachment 3
American Progressive Life & Health Insurance Company of New York
Pennsylvania-Specific Experience After Requested 25% Increase and Assumed Implementation Date of July 1, 2016
All Policy Forms

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			End of Year Number of Lives	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	2001	57	0	0%		104	0	0%	4.5%	1.8085
	2002	77,793	37,896	49%		133,553	65,060	49%	4.4%	1.7168
	2003	247,488	0	0%		403,331	0	0%	4.3%	1.6297
	2004	304,789	0	0%		471,520	0	0%	4.2%	1.5470
	2005	297,465	274,379	92%		436,848	402,945	92%	4.1%	1.4686
	2006	283,142	0	0%		397,264	0	0%	4.1%	1.4031
	2007	278,839	99,882	36%		376,179	134,750	36%	4.1%	1.3491
	2008	266,988	140,358	53%		346,338	182,073	53%	4.1%	1.2972
	2009	261,525	0	0%		326,203	0	0%	4.1%	1.2473
	2010	252,461	140,873	56%		302,785	168,955	56%	4.1%	1.1993
	2011	242,452	110,440	46%		279,597	127,361	46%	4.2%	1.1532
	2012	236,125	666,378	282%		261,828	738,915	282%	4.2%	1.1089
	2013	239,981	207,283	86%		255,868	221,006	86%	4.4%	1.0662
	2014	239,242	261,713	109%	145	244,624	267,601	109%	4.5%	1.0225
Projected Future Experience (40 Years)	2015	243,281	415,034	171%	137	237,305	404,839	171%	5.1%	0.9754
	2016	257,448	453,410	176%	128	238,938	420,811	176%	5.1%	0.9281
	2017	279,505	484,912	173%	119	246,821	428,210	173%	5.1%	0.8831
	2018	265,281	518,440	195%	110	222,893	435,601	195%	5.1%	0.8402
	2019	243,560	552,513	227%	102	194,712	441,703	227%	5.1%	0.7994
	2020	222,457	583,452	262%	94	169,212	443,803	262%	5.1%	0.7607
	2021	202,073	614,336	304%	87	146,249	444,619	304%	5.1%	0.7237
	2022	182,501	641,339	351%	79	125,674	441,639	351%	5.1%	0.6886
	2023	163,821	661,906	404%	72	107,336	433,684	404%	5.1%	0.6552
	2024	146,098	674,895	462%	65	91,079	420,737	462%	5.1%	0.6234
	2025	129,386	680,003	526%	58	76,754	403,389	526%	5.1%	0.5932
	2026	113,728	678,077	596%	52	64,210	382,836	596%	5.1%	0.5646
	2027	99,167	666,515	672%	46	53,298	358,219	672%	5.1%	0.5374
	2028	85,739	646,683	754%	40	43,874	330,915	754%	5.1%	0.5117
	2029	73,471	622,131	847%	35	35,802	303,163	847%	5.1%	0.4873
	2030	62,376	588,926	944%	30	28,948	273,316	944%	5.1%	0.4641
	2031	52,452	549,376	1047%	26	23,184	242,820	1047%	5.1%	0.4420
	2032	43,676	504,387	1155%	22	18,385	212,320	1155%	5.1%	0.4209
	2033	36,007	457,385	1270%	19	14,435	183,366	1270%	5.1%	0.4009
	2034	29,387	412,005	1402%	15	11,220	157,308	1402%	5.1%	0.3818
	2035	23,745	365,603	1540%	13	8,634	132,944	1540%	5.1%	0.3636
	2036	19,001	320,887	1689%	11	6,580	111,127	1689%	5.1%	0.3463
	2037	15,059	278,386	1849%	9	4,967	91,818	1849%	5.1%	0.3298
	2038	11,837	239,606	2024%	7	3,718	75,264	2024%	5.1%	0.3141
	2039	9,229	205,337	2225%	6	2,761	61,428	2225%	5.0%	0.2992
	2040	7,140	175,480	2458%	5	2,034	49,996	2458%	5.0%	0.2849
	2041	5,488	148,932	2714%	4	1,489	40,412	2714%	5.0%	0.2713
	2042	4,194	126,213	3009%	3	1,084	32,616	3009%	5.0%	0.2584
	2043	3,193	106,333	3330%	2	786	26,170	3330%	5.0%	0.2461
	2044	2,420	89,245	3688%	2	567	20,919	3688%	5.0%	0.2344
	2045	1,830	75,013	4100%	1	408	16,746	4100%	5.0%	0.2232
	2046	1,381	62,552	4529%	1	294	13,299	4529%	5.0%	0.2126
	2047	1,044	52,017	4984%	1	211	10,533	4984%	5.0%	0.2025
	2048	791	42,520	5373%	1	153	8,199	5373%	5.0%	0.1928
	2049	600	34,016	5668%	1	110	6,247	5668%	5.0%	0.1837
	2050	457	27,181	5946%	0	80	4,754	5946%	5.0%	0.1749
2051	350	21,619	6175%	0	58	3,601	6175%	5.0%	0.1666	
2052	266	17,027	6395%	0	42	2,701	6395%	5.0%	0.1587	
2053	203	13,220	6528%	0	31	1,997	6528%	5.0%	0.1511	
2054	154	9,968	6459%	0	22	1,434	6459%	5.0%	0.1439	
Past		3,228,346	1,939,202	60%		4,236,041	2,308,663	55%		
Future		3,039,801	13,816,880	455%	1,400	2,184,362	7,875,504	361%		
Lifetime		6,268,147	15,756,082	251%		6,420,402	10,184,167	159%		

Attachment 4
American Progressive Life & Health Insurance Company of New York
Pennsylvania-Specific Written Premium and Paid Claim Experience Before Requested Increase
All Policy Forms

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	2001	149	0	0%	0%	269	0	0%	0%	4.5%	1.8085
	2002	109,535	0	0%	0%	188,047	0	0%	0%	4.4%	1.7168
	2003	266,728	18,388	7%	5%	434,687	29,966	7%	5%	4.3%	1.6297
	2004	312,897	19,683	6%	6%	484,063	30,451	6%	5%	4.2%	1.5470
	2005	291,239	22,846	8%	6%	427,704	33,550	8%	6%	4.1%	1.4686
	2006	283,950	65,792	23%	10%	398,397	92,309	23%	10%	4.1%	1.4031
	2007	278,080	68,975	25%	13%	375,154	93,054	25%	12%	4.1%	1.3491
	2008	262,204	148,001	56%	19%	340,132	191,986	56%	18%	4.1%	1.2972
	2009	261,340	119,212	46%	22%	325,972	148,695	46%	21%	4.1%	1.2473
	2010	251,106	96,896	39%	24%	301,160	116,211	39%	22%	4.1%	1.1993
	2011	241,408	84,055	35%	25%	278,394	96,933	35%	23%	4.2%	1.1532
	2012	230,758	188,295	82%	30%	255,876	208,791	82%	27%	4.2%	1.1089
	2013	244,836	207,325	85%	34%	261,045	221,051	85%	31%	4.4%	1.0662
	2014	236,788	249,635	105%	39%	242,115	255,251	105%	35%	4.5%	1.0225
Projected Future Experience (40 Years)	2015	250,114	417,948	167%	48%	243,970	407,681	167%	42%	5.1%	0.9754
	2016	254,905	457,833	180%	57%	236,577	424,916	180%	49%	5.1%	0.9281
	2017	239,316	503,747	210%	66%	211,331	444,842	210%	56%	5.1%	0.8831
	2018	220,574	533,548	242%	76%	185,329	448,295	242%	63%	5.1%	0.8402
	2019	202,281	569,425	282%	85%	161,712	455,223	282%	69%	5.1%	0.7994
	2020	184,526	602,965	327%	95%	140,360	458,645	327%	76%	5.1%	0.7607
	2021	167,395	616,141	368%	104%	121,150	445,925	368%	82%	5.1%	0.7237
	2022	150,966	634,699	420%	114%	103,958	437,066	420%	88%	5.1%	0.6886
	2023	135,306	665,934	492%	124%	88,653	436,323	492%	94%	5.1%	0.6552
	2024	120,471	691,611	574%	134%	75,103	431,158	574%	100%	5.1%	0.6234
	2025	106,502	710,285	667%	145%	63,179	421,353	667%	106%	5.1%	0.5932
	2026	93,439	721,225	772%	156%	52,755	407,197	772%	112%	5.1%	0.5646
	2027	81,317	723,975	890%	167%	43,704	389,100	890%	118%	5.1%	0.5374
	2028	70,165	717,859	1023%	178%	35,904	367,336	1023%	123%	5.1%	0.5117
	2029	60,002	703,380	1172%	188%	29,239	342,755	1172%	128%	5.1%	0.4873
	2030	50,836	680,836	1339%	199%	23,592	315,971	1339%	133%	5.1%	0.4641
	2031	42,659	650,674	1525%	209%	18,855	287,594	1525%	137%	5.1%	0.4420
	2032	35,448	613,562	1731%	218%	14,922	258,276	1731%	141%	5.1%	0.4209
	2033	29,166	570,694	1957%	227%	11,692	228,791	1957%	145%	5.1%	0.4009
	2034	23,758	524,282	2207%	235%	9,071	200,176	2207%	148%	5.1%	0.3818
	2035	19,162	475,957	2484%	242%	6,968	173,072	2484%	150%	5.1%	0.3636
	2036	15,307	427,275	2791%	249%	5,301	147,971	2791%	152%	5.1%	0.3463
	2037	12,112	379,252	3131%	255%	3,995	125,086	3131%	154%	5.1%	0.3298
	2038	9,506	333,001	3503%	260%	2,986	104,601	3503%	156%	5.1%	0.3141
	2039	7,399	289,626	3914%	265%	2,214	86,644	3914%	157%	5.0%	0.2992
	2040	5,717	249,925	4372%	269%	1,629	71,207	4372%	158%	5.0%	0.2849
	2041	4,385	214,266	4886%	272%	1,190	58,140	4886%	159%	5.0%	0.2713
	2042	3,346	182,714	5461%	275%	865	47,218	5461%	160%	5.0%	0.2584
	2043	2,540	155,113	6107%	278%	625	38,176	6107%	161%	5.0%	0.2461
	2044	1,920	131,204	6834%	280%	450	30,754	6834%	161%	5.0%	0.2344
	2045	1,445	110,721	7661%	282%	323	24,717	7661%	162%	5.0%	0.2232
2046	1,087	93,163	8567%	283%	231	19,807	8567%	162%	5.0%	0.2126	
2047	817	78,072	9558%	285%	165	15,808	9558%	162%	5.0%	0.2025	
2048	614	65,047	10599%	286%	118	12,544	10599%	162%	5.0%	0.1928	
2049	463	53,749	11601%	287%	85	9,871	11601%	162%	5.0%	0.1837	
2050	349	43,972	12589%	287%	61	7,691	12589%	163%	5.0%	0.1749	
2051	264	35,644	13481%	288%	44	5,938	13481%	163%	5.0%	0.1666	
2052	198	28,613	14419%	288%	31	4,539	14419%	163%	5.0%	0.1587	
2053	148	22,759	15332%	289%	22	3,439	15332%	163%	5.0%	0.1511	
2054	112	17,899	16017%	289%	16	2,576	16017%	163%	5.0%	0.1439	
Past		3,271,017	1,289,101	39%		4,313,016	1,518,248	35%			
Future		2,606,036	15,698,596	602%		1,898,377	8,598,424	453%			
Lifetime		5,877,053	16,987,697	289%		6,211,393	10,116,671	163%			

Attachment 4
American Progressive Life & Health Insurance Company of New York
Pennsylvania-Specific Written Premium and Paid Claim Experience After Requested 25% Increase and Assumed Implementation Date of July 1, 2016
All Policy Forms

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	2001	149	0	0%	0%	269	0	0%	0%	4.5%	1.8085
	2002	109,535	0	0%	0%	188,047	0	0%	0%	4.4%	1.7168
	2003	266,728	18,388	7%	5%	434,687	29,966	7%	5%	4.3%	1.6297
	2004	312,897	19,683	6%	6%	484,063	30,451	6%	5%	4.2%	1.5470
	2005	291,239	22,846	8%	6%	427,704	33,550	8%	6%	4.1%	1.4686
	2006	283,950	65,792	23%	10%	398,397	92,309	23%	10%	4.1%	1.4031
	2007	278,080	68,975	25%	13%	375,154	93,054	25%	12%	4.1%	1.3491
	2008	262,204	148,001	56%	19%	340,132	191,986	56%	18%	4.1%	1.2972
	2009	261,340	119,212	46%	22%	325,972	148,695	46%	21%	4.1%	1.2473
	2010	251,106	96,896	39%	24%	301,160	116,211	39%	22%	4.1%	1.1993
	2011	241,408	84,055	35%	25%	278,394	96,933	35%	23%	4.2%	1.1532
	2012	230,758	188,295	82%	30%	255,876	208,791	82%	27%	4.2%	1.1089
	2013	244,836	207,325	85%	34%	261,045	221,051	85%	31%	4.4%	1.0662
	2014	236,788	249,635	105%	39%	242,115	255,251	105%	35%	4.5%	1.0225
Projected Future Experience (40 Years)	2015	249,446	417,948	168%	48%	243,318	407,681	168%	42%	5.1%	0.9754
	2016	266,720	457,625	172%	57%	247,543	424,723	172%	49%	5.1%	0.9281
	2017	282,828	501,902	177%	66%	249,756	443,213	177%	55%	5.1%	0.8831
	2018	265,469	528,712	199%	74%	223,051	444,231	199%	61%	5.1%	0.8402
	2019	243,454	562,082	231%	82%	194,628	449,353	231%	67%	5.1%	0.7994
	2020	222,087	593,925	267%	91%	168,931	451,769	267%	73%	5.1%	0.7607
	2021	201,471	605,881	301%	99%	145,813	438,500	301%	79%	5.1%	0.7237
	2022	181,701	623,445	343%	108%	125,123	429,317	343%	85%	5.1%	0.6886
	2023	162,856	653,796	401%	117%	106,704	428,370	401%	90%	5.1%	0.6552
	2024	145,003	678,692	468%	126%	90,397	423,104	468%	96%	5.1%	0.6234
	2025	128,194	696,710	543%	135%	76,046	413,300	543%	101%	5.1%	0.5932
	2026	112,474	707,141	629%	145%	63,502	399,245	629%	107%	5.1%	0.5646
	2027	97,886	709,547	725%	155%	52,609	381,346	725%	112%	5.1%	0.5374
	2028	84,465	703,275	833%	164%	43,221	359,874	833%	117%	5.1%	0.5117
	2029	72,233	688,822	954%	174%	35,199	335,661	954%	121%	5.1%	0.4873
	2030	61,201	666,491	1089%	183%	28,403	309,314	1089%	126%	5.1%	0.4641
	2031	51,360	636,729	1240%	192%	22,701	281,430	1240%	130%	5.1%	0.4420
	2032	42,681	600,203	1406%	201%	17,966	252,653	1406%	133%	5.1%	0.4209
	2033	35,117	558,082	1589%	208%	14,079	223,735	1589%	136%	5.1%	0.4009
	2034	28,607	512,532	1792%	216%	10,923	195,690	1792%	139%	5.1%	0.3818
	2035	23,074	465,151	2016%	222%	8,390	169,142	2016%	142%	5.1%	0.3636
	2036	18,432	417,457	2265%	228%	6,383	144,571	2265%	144%	5.1%	0.3463
	2037	14,586	370,440	2540%	234%	4,811	122,179	2540%	146%	5.1%	0.3298
	2038	11,448	325,183	2841%	239%	3,596	102,145	2841%	147%	5.1%	0.3141
	2039	8,911	282,761	3173%	243%	2,666	84,590	3173%	148%	5.0%	0.2992
	2040	6,884	243,947	3544%	246%	1,961	69,504	3544%	149%	5.0%	0.2849
	2041	5,281	209,097	3960%	250%	1,433	56,738	3960%	150%	5.0%	0.2713
	2042	4,029	178,271	4425%	252%	1,041	46,070	4425%	151%	5.0%	0.2584
	2043	3,058	151,314	4948%	254%	753	37,241	4948%	151%	5.0%	0.2461
	2044	2,311	127,969	5536%	256%	542	29,996	5536%	152%	5.0%	0.2344
	2045	1,740	107,975	6206%	258%	388	24,104	6206%	152%	5.0%	0.2232
	2046	1,309	90,839	6941%	259%	278	19,313	6941%	152%	5.0%	0.2126
2047	983	76,115	7744%	261%	199	15,412	7744%	153%	5.0%	0.2025	
2048	738	63,411	8588%	262%	142	12,228	8588%	153%	5.0%	0.1928	
2049	557	52,392	9402%	262%	102	9,622	9402%	153%	5.0%	0.1837	
2050	420	42,859	10204%	263%	73	7,497	10204%	153%	5.0%	0.1749	
2051	318	34,739	10929%	264%	53	5,787	10929%	153%	5.0%	0.1666	
2052	239	27,886	11692%	264%	38	4,424	11692%	153%	5.0%	0.1587	
2053	178	22,180	12435%	264%	27	3,351	12435%	153%	5.0%	0.1511	
2054	134	17,443	12993%	265%	19	2,510	12993%	153%	5.0%	0.1439	
Past		3,271,017	1,289,101	39%		4,313,016	1,518,248	35%			
Future		3,039,882	15,410,972	507%		2,192,808	8,458,933	386%			
Lifetime		6,310,899	16,700,073	265%		6,505,824	9,977,181	153%			

Attachment 5
American Progressive Life & Health Insurance Company of New York
Nationwide and Pennsylvania-Specific Reserve Balance
All Policy Forms

Year	Nationwide		Pennsylvania-Specific	
	Claim Reserve ^[1]	Year-End Active Life Reserve ^[2]	Claim Reserve ^[1]	Year-End Active Life Reserve ^[2]
2001	8,421	N/A	0	N/A
2002	163,221	N/A	0	N/A
2003	0	N/A	0	N/A
2004	617,344	9,801,186	0	234,247
2005	364,943	12,053,838	0	438,012
2006	357,479	13,808,152	0	649,090
2007	572,742	15,678,900	0	871,904
2008	1,181,241	17,252,687	0	1,079,780
2009	2,652,386	18,548,163	0	1,300,477
2010	2,433,179	19,933,288	0	1,502,564
2011	4,397,499	20,623,619	3,756	1,727,396
2012	2,955,080	21,266,326	359,174	1,902,152
2013 ^[3]	5,167,277	92,212,756	177,808	5,371,161
2014 ^[3]	6,829,170	64,483,710	207,683	3,935,539

[1] Claim reserve is the sum of disabled life reserve and incurred but not reported reserve as of December 31, 2014. Claim reserves are discounted to incurral using 4.5%.

[2] Active life reserves prior to 2004 are not available.

[3] Beginning in 2013, the active life reserve balance includes premium deficiency reserves.

Attachment 6
American Progressive Life & Health Insurance Company of New York
Nationwide Actual Experience Before Requested Increase
by Policy Duration with No Interest
All Policy Forms

Policy Duration	Earned Premium ^[1]	Incurred Claims	Loss Ratio
1	9,402,008	2,925,297	31%
2	8,424,004	3,672,372	44%
3	7,557,788	5,353,554	71%
4	6,913,790	5,896,692	85%
5	6,422,003	6,591,700	103%
6	6,009,501	6,445,398	107%
7	5,656,062	8,140,651	144%
8	5,337,746	10,033,709	188%
9	4,966,144	8,778,904	177%
10	4,619,860	8,829,738	191%
11	4,366,221	9,091,477	208%
12	4,161,982	8,177,456	196%
13	4,014,525	8,235,006	205%
14	3,921,307	8,639,696	220%
15	3,787,130	9,232,842	244%
16	3,576,906	8,695,574	243%
17	3,323,318	7,756,550	233%
18	3,034,068	7,839,484	258%
19	2,735,209	7,710,554	282%
20	2,435,189	7,422,121	305%
21	2,143,073	7,199,532	336%
22	1,867,028	6,958,094	373%
23	1,624,048	6,694,881	412%
24	1,407,701	6,408,312	455%
25	1,210,367	6,107,286	505%
26	1,037,277	5,798,468	559%
27	885,952	5,518,671	623%
28	752,722	5,250,176	697%
29	636,121	4,956,473	779%
30	534,465	4,638,045	868%
31	446,995	4,332,828	969%
32	372,413	4,043,343	1086%
33	309,153	3,768,071	1219%
34	255,777	3,498,636	1368%
35	210,960	3,231,970	1532%
36	173,455	2,971,819	1713%
37	142,186	2,725,690	1917%
38	116,192	2,495,416	2148%
39	94,645	2,275,456	2404%
40	76,835	2,061,772	2683%
41	62,158	1,852,110	2980%
42	50,098	1,651,450	3296%
43	40,217	1,461,736	3635%
44	32,146	1,284,402	3995%
45	25,565	1,115,149	4362%
46	20,219	958,195	4739%
47	15,903	816,769	5136%
48	12,436	689,118	5541%
49	9,661	576,708	5970%
50	7,449	473,099	6352%
51	5,685	381,838	6716%
52	4,115	304,791	7406%
53	2,047	239,761	11711%
54	541	185,685	34301%
55	204	139,829	68587%
56	74	103,470	139346%
57	46	75,692	165967%
58	18	54,696	309556%
59	1	39,042	5292908%
60	0	27,439	48011572%
Total	115,250,710	252,834,694	219%

[1] Premiums restated to reflect the Pennsylvania rate level

Attachment 7
American Progressive Life & Health Insurance Company of New York
Pennsylvania-Specific Actual Experience Before Requested Increase
by Policy Duration with No Interest
All Policy Forms

Policy Duration	Earned Premium	Incurred Claims	Loss Ratio
1	351,675	44,078	13%
2	324,464	6,182	2%
3	299,247	19,311	6%
4	286,404	152,448	53%
5	275,527	161,638	59%
6	266,790	98,680	37%
7	261,138	122,627	47%
8	253,168	125,657	50%
9	243,220	199,735	82%
10	237,391	374,305	158%
11	239,226	433,613	181%
12	237,328	304,167	128%
13	258,623	374,660	145%
14	246,154	461,767	188%
15	233,703	498,419	213%
16	216,420	533,421	246%
17	198,414	568,748	287%
18	180,946	602,030	333%
19	164,098	634,117	386%
20	147,944	660,986	447%
21	132,551	681,121	514%
22	117,972	695,622	590%
23	104,249	702,019	673%
24	91,418	699,750	765%
25	79,510	685,662	862%
26	68,553	663,922	968%
27	58,566	637,124	1088%
28	49,557	601,869	1214%
29	41,523	559,632	1348%
30	34,440	510,883	1483%
31	28,271	461,484	1632%
32	22,965	412,993	1798%
33	18,460	364,640	1975%
34	14,692	317,876	2164%
35	11,578	273,766	2365%
36	9,045	234,306	2591%
37	7,007	199,407	2846%
38	5,388	169,272	3142%
39	4,119	142,944	3471%
40	3,132	120,542	3849%
41	2,373	101,136	4262%
42	1,792	84,698	4725%
43	1,352	70,930	5245%
44	1,023	59,059	5773%
45	775	48,780	6295%
46	590	39,684	6731%
47	450	31,778	7066%
48	346	25,420	7352%
49	267	20,237	7589%
50	205	15,934	7757%
51	158	12,353	7822%
52	121	9,318	7677%
53	93	6,918	7440%
54	71	5,046	7140%
55	53	3,619	6806%
56	39	2,540	6446%
57	29	1,737	6034%
58	21	1,160	5621%
59	15	757	5219%
60	10	481	4837%
Total	5,834,654	16,053,010	275%

UNIVERSAL AMERICAN CLAIMS ADMINISTRATION/PROCESSING CONTROLS

Universal American uses their Claims Administration Department in conjunction with Care Management Plus, an authorization and review process to manage the appropriateness of patient utilization.

Care Management revolves around three basic elements:

1. Are the services required? A Care Manager/Nurse is assigned and prior to authorization performs an assessment to ensure that all the required paperwork per policy language is requested from the physician or care facility. If the services are required then an authorization is issued, e.g. 5 hours per day/7 days a week. If additional services are requested or discrepancies are discovered the issue is elevated to an in house medical doctor for review and/or the Care Manager will contact the client for further review.
2. Are the services covered? Coverage is reviewed not just at the daily benefit level but for any maximums that may apply. This can vary widely from policy form to policy form. Care Management ensures that the policyholder has sufficient benefits to cover what care is being requested.
3. Where are the services delivered? An essential aspect of claim management revolves around the situs of care. For example, if the policy specifies home health care coverage and assisted living coverage is requested, then that service can be denied. The specific policy language is reviewed as definitions for covered services can vary.

The above processes are designed to eliminate excessive utilization lessening the potential for deterioration of experience.