

**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 2017 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: 03/10/2017

SERFF Tr Num: UNAM-130958072

SERFF Status: Assigned

State Tr Num: UNAM-130958072

State Status: Received Review in Progress

Co Tr Num: PR LTC 2017 PA

Implementation: 09/30/2017

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 135 PA policyholders of LTC forms HHC 1/98, PRNHO, PRNHOQ, PRNHOQRS, and QHHC 11/99.

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 2017 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC

### General Information

Project Name: PR LTC 2017 PA Status of Filing in Domicile: Authorized

Project Number: HHC 1/98, PRNHO, PRNHOQ, QHHC Date Approved in Domicile: 11/10/2016

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: 03/10/2017

Deemer Date: State Status Changed: 03/10/2017

Submitted By: Carmen Boyd Created By: Carmen Boyd

Corresponding Filing Tracking Number: State TOI: LTC03I Individual Long Term Care

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

Group Code: 953 Company Type:

Group Name: State ID Number:

1064 Greenwood Blvd. FEIN Number: 13-1851754

Suite 200

Lake Mary, FL 32746

(407) 995-8000 ext. [Phone]

### Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

SERFF Tracking #:

UNAM-130958072

State Tracking #:

UNAM-130958072

Company Tracking #:

PR LTC 2017 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 2017 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC

### Rate Information

Rate data applies to filing.

Filing Method:

Prior Approval

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

12.000%

Effective Date of Last Rate Revision:

09/30/2016

Filing Method of Last Filing:

Prior Approval

### 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%	\$74,757	135	\$299,029	25.000%	25.000%

**SERFF Tracking #:**

UNAM-130958072

**State Tracking #:**

UNAM-130958072

**Company Tracking #:**

PR LTC 2017 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 2017 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-130502444 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	266	298	327	356	387	411	436	458	484	NA						
51	283	317	347	378	409	436	462	485	513	NA						
52	300	337	368	404	434	463	491	516	543	NA						
53	320	359	392	428	462	492	521	548	576	NA						
54	341	382	417	455	491	521	554	583	612	NA						
55	361	405	446	484	521	554	588	618	651	NA						
56	385	431	472	514	554	589	622	658	690	NA						
57	407	458	501	547	588	623	663	697	732	NA						
58	433	485	531	577	622	663	704	738	773	NA						
59	457	514	564	613	659	702	743	780	818	NA						
60	484	545	596	647	697	741	785	824	864	NA						
61	513	576	632	688	739	785	833	874	915	NA						
62	545	613	675	732	787	838	887	930	976	NA						
63	581	652	719	780	840	894	947	993	1,039	NA						
64	617	695	768	833	898	952	1,010	1,058	1,106	NA						
65	654	739	819	891	959	1,019	1,080	1,131	1,184	NA						
66	709	804	893	973	1,044	1,112	1,175	1,235	1,291	NA						
67	753	859	956	1,042	1,124	1,196	1,266	1,330	1,392	NA						
68	799	918	1,027	1,124	1,211	1,295	1,370	1,443	1,509	NA						
69	848	983	1,102	1,209	1,310	1,402	1,487	1,565	1,640	NA						
70	903	1,053	1,187	1,307	1,417	1,521	1,613	1,700	1,783	NA						
71	964	1,131	1,279	1,414	1,536	1,652	1,756	1,850	1,944	NA						
72	1,036	1,221	1,385	1,533	1,669	1,795	1,911	2,015	2,119	NA						
73	1,119	1,324	1,504	1,666	1,814	1,956	2,082	2,196	2,308	NA						
74	1,216	1,436	1,635	1,812	1,976	2,128	2,269	2,392	2,516	NA						
75	1,320	1,557	1,775	1,969	2,150	2,315	2,467	2,603	2,737	NA						
76	1,426	1,685	1,921	2,134	2,329	2,511	2,676	2,826	2,971	NA						
77	1,533	1,811	2,068	2,301	2,514	2,712	2,894	3,058	3,219	NA						
78	1,640	1,969	2,220	2,472	2,707	2,921	3,121	3,301	3,478	NA						
79	1,749	2,099	2,375	2,650	2,904	3,139	3,359	3,557	3,753	NA						
80	1,864	2,235	2,535	2,834	3,112	3,368	3,610	3,824	4,039	NA						
81	1,978	2,375	2,700	3,025	3,325	3,603	3,867	4,103	4,339	NA						
82	2,095	2,514	2,869	3,221	3,545	3,850	4,136	4,395	4,652	NA						
83	2,216	2,661	3,044	3,422	3,775	4,102	4,414	4,698	4,977	NA						
84	2,339	2,807	3,223	3,632	4,010	4,366	4,703	5,011	5,318	NA						
85	2,465	2,957	3,405	3,845	4,253	4,637	5,003	5,337	5,672	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	284	325	361	400	436	472	506	531	567	598	623	654	683	709	736	760
51	307	351	390	431	467	501	537	567	600	632	661	692	721	748	773	799
52	332	378	421	462	499	533	571	603	635	669	698	732	760	789	816	841
53	358	405	451	494	533	569	606	642	675	710	741	773	804	835	864	889
54	382	434	484	526	569	606	647	683	719	755	787	819	853	884	915	940
55	409	463	516	562	606	646	688	727	765	802	838	872	906	937	969	996
56	434	492	548	598	647	688	732	777	814	853	889	925	962	996	1,029	1,058
57	462	525	586	637	688	734	780	826	864	908	947	983	1,022	1,058	1,094	1,124
58	485	554	620	676	729	780	828	876	918	964	1,005	1,044	1,085	1,121	1,158	1,191
59	511	584	654	714	773	826	877	930	974	1,022	1,066	1,106	1,148	1,189	1,226	1,264
60	537	617	692	756	819	877	932	985	1,036	1,085	1,131	1,175	1,220	1,262	1,301	1,341
61	564	651	732	802	870	933	991	1,046	1,100	1,155	1,203	1,250	1,296	1,342	1,385	1,426
62	596	690	777	855	928	995	1,056	1,117	1,175	1,233	1,284	1,335	1,385	1,433	1,477	1,521
63	630	732	828	910	990	1,063	1,129	1,194	1,255	1,317	1,373	1,427	1,479	1,531	1,579	1,625
64	664	780	879	973	1,056	1,134	1,206	1,276	1,342	1,405	1,467	1,525	1,581	1,632	1,685	1,734
65	705	828	939	1,039	1,128	1,215	1,293	1,366	1,436	1,506	1,569	1,632	1,690	1,748	1,804	1,853
66	758	898	1,019	1,131	1,226	1,322	1,410	1,489	1,567	1,642	1,714	1,782	1,843	1,904	1,969	2,022
67	802	954	1,087	1,209	1,315	1,417	1,513	1,599	1,685	1,765	1,841	1,916	1,984	2,049	2,117	2,174
68	850	1,015	1,162	1,296	1,412	1,523	1,628	1,722	1,814	1,903	1,986	2,068	2,139	2,211	2,284	2,346
69	903	1,082	1,242	1,388	1,518	1,640	1,753	1,857	1,957	2,053	2,143	2,231	2,310	2,386	2,465	2,533
70	959	1,155	1,329	1,489	1,630	1,765	1,889	2,003	2,114	2,218	2,317	2,412	2,499	2,582	2,666	2,739
71	1,022	1,225	1,427	1,599	1,758	1,904	2,042	2,167	2,288	2,404	2,509	2,615	2,708	2,800	2,889	2,971
72	1,097	1,315	1,535	1,724	1,898	2,061	2,211	2,349	2,482	2,608	2,724	2,838	2,942	3,044	3,143	3,233
73	1,184	1,419	1,657	1,865	2,054	2,233	2,398	2,552	2,698	2,838	2,966	3,090	3,206	3,317	3,424	3,524
74	1,281	1,536	1,792	2,019	2,228	2,426	2,606	2,775	2,935	3,090	3,228	3,368	3,494	3,615	3,734	3,843
75	1,387	1,669	1,937	2,184	2,412	2,627	2,828	3,013	3,189	3,359	3,512	3,662	3,802	3,935	4,069	4,187
76	1,496	1,797	2,085	2,354	2,605	2,841	3,058	3,265	3,458	3,645	3,814	3,977	4,132	4,279	4,425	4,555
77	1,606	1,928	2,238	2,528	2,800	3,058	3,296	3,523	3,734	3,942	4,127	4,308	4,478	4,640	4,804	4,947
78	1,715	2,059	2,392	2,705	3,000	3,281	3,540	3,790	4,022	4,248	4,454	4,654	4,841	5,020	5,200	5,361
79	1,828	2,194	2,548	2,886	3,206	3,509	3,795	4,066	4,322	4,570	4,797	5,017	5,226	5,422	5,621	5,798
80	1,944	2,332	2,710	3,071	3,417	3,747	4,058	4,352	4,633	4,908	5,156	5,396	5,628	5,844	6,064	6,257
81	2,063	2,473	2,875	3,264	3,633	3,991	4,328	4,650	4,959	5,257	5,529	5,797	6,045	6,286	6,526	6,742
82	2,184	2,618	3,044	3,460	3,858	4,245	4,611	4,959	5,296	5,620	5,919	6,211	6,487	6,749	7,013	7,248
83	2,308	2,766	3,218	3,661	4,088	4,504	4,901	5,277	5,645	5,996	6,325	6,643	6,943	7,233	7,519	7,778
84	2,434	2,918	3,395	3,868	4,325	4,773	5,202	5,608	6,006	6,388	6,745	7,095	7,422	7,737	8,049	8,333
85	2,564	3,073	3,579	4,080	4,567	5,047	5,512	5,948	6,381	6,793	7,182	7,561	7,917	8,260	8,600	8,909

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	302	349	397	439	482	518	559	598	629	663	697	727	760	792	819	850
51	327	378	426	470	513	554	593	632	666	702	736	767	802	833	864	894
52	349	404	457	503	547	589	630	669	707	741	778	813	847	879	913	944
53	375	433	487	538	583	629	673	710	751	785	826	860	894	932	964	996
54	400	463	523	574	620	668	714	755	797	835	876	913	951	988	1,022	1,054
55	424	494	557	612	663	712	758	804	848	887	932	968	1,008	1,046	1,083	1,119
56	451	525	591	651	705	760	809	855	903	944	988	1,029	1,070	1,112	1,148	1,187
57	479	557	630	693	751	809	860	910	961	1,005	1,051	1,095	1,136	1,180	1,220	1,261
58	508	591	668	738	799	860	915	968	1,020	1,066	1,116	1,162	1,206	1,252	1,295	1,337
59	531	627	709	782	847	913	973	1,027	1,083	1,131	1,184	1,232	1,281	1,327	1,371	1,416
60	562	661	751	828	899	968	1,034	1,090	1,148	1,203	1,254	1,308	1,359	1,405	1,455	1,501
61	591	698	795	879	954	1,029	1,099	1,162	1,223	1,279	1,335	1,390	1,446	1,496	1,547	1,594
62	623	739	843	933	1,019	1,097	1,172	1,240	1,305	1,366	1,426	1,485	1,542	1,596	1,651	1,702
63	658	782	894	993	1,083	1,170	1,250	1,324	1,392	1,458	1,521	1,584	1,645	1,705	1,761	1,818
64	692	826	947	1,054	1,155	1,245	1,330	1,412	1,487	1,555	1,623	1,691	1,758	1,819	1,879	1,937
65	726	874	1,005	1,121	1,230	1,329	1,421	1,508	1,588	1,663	1,737	1,809	1,879	1,944	2,008	2,070
66	780	935	1,083	1,215	1,332	1,443	1,545	1,640	1,731	1,811	1,894	1,973	2,047	2,121	2,191	2,259
67	823	988	1,150	1,293	1,422	1,542	1,654	1,758	1,857	1,945	2,034	2,121	2,201	2,279	2,356	2,429
68	870	1,044	1,218	1,380	1,521	1,654	1,775	1,889	2,000	2,095	2,194	2,286	2,376	2,460	2,545	2,623
69	922	1,106	1,291	1,472	1,628	1,773	1,908	2,032	2,153	2,260	2,368	2,468	2,565	2,657	2,748	2,834
70	978	1,174	1,370	1,564	1,760	1,903	2,053	2,189	2,322	2,439	2,559	2,668	2,775	2,877	2,974	3,070
71	1,041	1,249	1,458	1,666	1,874	2,046	2,211	2,361	2,509	2,639	2,771	2,889	3,008	3,119	3,228	3,330
72	1,116	1,339	1,562	1,787	2,008	2,204	2,386	2,552	2,715	2,860	3,007	3,136	3,269	3,391	3,512	3,625
73	1,203	1,443	1,683	1,925	2,165	2,381	2,581	2,763	2,943	3,104	3,265	3,410	3,557	3,693	3,828	3,950
74	1,298	1,557	1,818	2,078	2,337	2,572	2,795	2,995	3,194	3,371	3,550	3,710	3,872	4,023	4,173	4,308
75	1,402	1,683	1,962	2,243	2,524	2,777	3,018	3,242	3,461	3,657	3,853	4,034	4,213	4,379	4,546	4,695
76	1,509	1,811	2,112	2,415	2,717	2,991	3,257	3,499	3,742	3,959	4,175	4,374	4,570	4,758	4,942	5,107
77	1,617	1,940	2,264	2,587	2,911	3,211	3,500	3,768	4,035	4,274	4,511	4,734	4,952	5,156	5,362	5,545
78	1,727	2,073	2,419	2,761	3,107	3,437	3,753	4,046	4,339	4,601	4,863	5,110	5,350	5,577	5,805	6,010
79	1,838	2,204	2,574	2,940	3,310	3,676	4,017	4,335	4,654	4,943	5,233	5,504	5,769	6,022	6,275	6,498
80	1,954	2,344	2,736	3,124	3,516	3,906	4,287	4,635	4,984	5,301	5,620	5,918	6,209	6,488	6,766	7,016
81	2,073	2,487	2,903	3,315	3,730	4,144	4,560	4,947	5,327	5,674	6,023	6,350	6,671	6,977	7,282	7,560
82	2,194	2,632	3,071	3,509	3,948	4,386	4,824	5,264	5,681	6,061	6,444	6,800	7,153	7,488	7,824	8,130
83	2,318	2,782	3,245	3,708	4,173	4,637	5,100	5,563	6,027	6,464	6,882	7,270	7,655	8,023	8,391	8,727
84	2,444	2,935	3,422	3,913	4,400	4,890	5,379	5,868	6,357	6,844	7,337	7,759	8,178	8,580	8,980	9,350
85	2,576	3,090	3,604	4,122	4,637	5,151	5,666	6,180	6,698	7,212	7,727	8,241	8,721	9,159	9,595	10,001

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	334	400	458	520	586	644	705	770	823	887	949	1,007	1,073	1,131	1,197	1,255
51	354	421	482	550	617	683	748	814	887	937	1,003	1,065	1,133	1,197	1,266	1,329
52	373	443	511	583	652	722	789	862	937	991	1,061	1,128	1,199	1,267	1,339	1,405
53	393	468	540	615	690	763	836	911	991	1,048	1,123	1,196	1,269	1,342	1,416	1,487
54	416	496	576	651	729	807	884	964	1,048	1,111	1,187	1,266	1,342	1,419	1,497	1,574
55	441	523	606	688	770	855	935	1,019	1,111	1,175	1,257	1,339	1,419	1,502	1,582	1,666
56	465	554	640	729	816	906	990	1,078	1,175	1,242	1,329	1,416	1,501	1,589	1,674	1,761
57	492	584	676	770	862	956	1,048	1,141	1,242	1,312	1,404	1,496	1,586	1,681	1,772	1,864
58	520	617	715	814	911	1,010	1,106	1,204	1,312	1,387	1,482	1,581	1,678	1,775	1,872	1,967
59	550	652	756	859	959	1,065	1,167	1,269	1,387	1,463	1,565	1,669	1,770	1,875	1,974	2,078
60	581	688	795	906	1,015	1,123	1,233	1,341	1,463	1,545	1,651	1,760	1,867	1,976	2,083	2,191
61	612	727	841	956	1,073	1,187	1,300	1,416	1,545	1,632	1,743	1,858	1,969	2,087	2,201	2,313
62	646	765	889	1,010	1,131	1,254	1,375	1,494	1,632	1,724	1,843	1,962	2,083	2,206	2,323	2,446
63	681	809	937	1,065	1,194	1,322	1,450	1,579	1,724	1,819	1,945	2,071	2,201	2,329	2,455	2,581
64	717	853	986	1,121	1,259	1,393	1,530	1,664	1,819	1,918	2,049	2,185	2,318	2,455	2,587	2,720
65	756	898	1,041	1,182	1,327	1,470	1,611	1,756	1,918	2,024	2,162	2,305	2,448	2,587	2,731	2,874
66	809	964	1,116	1,269	1,427	1,579	1,732	1,884	2,020	2,174	2,323	2,477	2,630	2,782	2,935	3,085
67	853	1,017	1,179	1,342	1,506	1,668	1,831	1,993	2,134	2,298	2,460	2,620	2,782	2,942	3,104	3,264
68	901	1,077	1,249	1,421	1,594	1,766	1,940	2,111	2,262	2,436	2,605	2,777	2,950	3,119	3,291	3,460
69	954	1,136	1,318	1,504	1,688	1,870	2,056	2,238	2,397	2,582	2,763	2,943	3,127	3,306	3,489	3,671
70	1,010	1,206	1,400	1,596	1,790	1,986	2,180	2,376	2,547	2,742	2,937	3,129	3,322	3,514	3,710	3,901
71	1,073	1,281	1,490	1,698	1,908	2,116	2,323	2,533	2,714	2,923	3,131	3,335	3,543	3,747	3,955	4,160
72	1,145	1,368	1,593	1,814	2,039	2,264	2,485	2,710	2,904	3,127	3,349	3,569	3,792	4,012	4,233	4,454
73	1,226	1,463	1,705	1,944	2,187	2,429	2,668	2,909	3,119	3,357	3,598	3,834	4,073	4,310	4,548	4,785
74	1,315	1,572	1,833	2,092	2,351	2,611	2,869	3,129	3,354	3,613	3,870	4,126	4,383	4,637	4,896	5,151
75	1,412	1,688	1,969	2,250	2,526	2,807	3,088	3,366	3,611	3,885	4,163	4,441	4,717	4,993	5,269	5,546
76	1,513	1,812	2,114	2,415	2,715	3,015	3,315	3,618	3,879	4,177	4,473	4,771	5,068	5,369	5,664	5,964
77	1,620	1,940	2,266	2,589	2,909	3,233	3,555	3,877	4,158	4,477	4,798	5,117	5,436	5,756	6,073	6,393
78	1,732	2,076	2,421	2,768	3,112	3,458	3,802	4,146	4,448	4,790	5,134	5,473	5,815	6,158	6,498	6,841
79	1,848	2,218	2,586	2,954	3,323	3,693	4,063	4,431	4,752	5,119	5,482	5,848	6,214	6,580	6,943	7,308
80	1,969	2,363	2,758	3,151	3,545	3,938	4,333	4,725	5,068	5,459	5,848	6,238	6,628	7,018	7,406	7,796
81	2,099	2,518	2,937	3,356	3,776	4,194	4,615	5,032	5,400	5,814	6,228	6,643	7,057	7,475	7,888	8,306
82	2,231	2,678	3,121	3,569	4,015	4,461	4,908	5,352	5,742	6,183	6,625	7,066	7,505	7,951	8,389	8,830
83	2,369	2,845	3,315	3,790	4,265	4,739	5,211	5,684	6,100	6,567	7,033	7,503	7,972	8,444	8,912	9,379
84	2,511	3,017	3,518	4,020	4,524	5,023	5,528	6,028	6,470	6,965	7,459	7,958	8,454	8,955	9,450	9,946
85	2,662	3,196	3,725	4,257	4,793	5,321	5,855	6,384	6,853	7,377	7,899	8,428	8,951	9,481	10,009	10,532

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	337	404	463	525	591	651	712	778	840	906	968	1,027	1,095	1,155	1,221	1,281
51	358	424	487	555	623	690	755	823	889	956	1,024	1,087	1,157	1,221	1,291	1,356
52	376	448	516	588	659	729	797	870	940	1,012	1,083	1,150	1,223	1,293	1,366	1,434
53	397	474	545	622	697	772	845	920	995	1,070	1,145	1,220	1,295	1,370	1,444	1,518
54	419	501	581	658	736	816	893	974	1,053	1,133	1,211	1,291	1,370	1,448	1,528	1,606
55	446	528	613	695	778	864	945	1,029	1,114	1,199	1,283	1,366	1,448	1,533	1,615	1,700
56	470	559	647	736	824	915	1,000	1,088	1,177	1,267	1,356	1,444	1,531	1,622	1,709	1,797
57	497	589	683	778	870	966	1,058	1,153	1,247	1,339	1,433	1,526	1,618	1,715	1,807	1,901
58	525	623	722	823	920	1,020	1,117	1,216	1,315	1,416	1,513	1,613	1,712	1,811	1,910	2,008
59	555	659	763	867	969	1,075	1,179	1,283	1,388	1,494	1,598	1,703	1,806	1,913	2,015	2,121
60	586	695	804	915	1,025	1,134	1,245	1,354	1,465	1,577	1,685	1,795	1,904	2,017	2,126	2,235
61	618	734	850	966	1,083	1,199	1,313	1,429	1,548	1,666	1,778	1,896	2,010	2,129	2,245	2,361
62	652	773	898	1,020	1,143	1,266	1,388	1,509	1,635	1,760	1,881	2,003	2,126	2,250	2,371	2,495
63	688	818	947	1,075	1,206	1,335	1,465	1,594	1,724	1,857	1,984	2,114	2,245	2,376	2,504	2,633
64	724	862	996	1,133	1,271	1,407	1,545	1,681	1,819	1,957	2,092	2,230	2,366	2,504	2,640	2,777
65	763	906	1,051	1,194	1,341	1,485	1,628	1,773	1,918	2,065	2,206	2,352	2,497	2,640	2,787	2,932
66	818	974	1,128	1,283	1,441	1,594	1,749	1,903	2,061	2,218	2,371	2,528	2,683	2,838	2,995	3,148
67	862	1,027	1,191	1,356	1,521	1,685	1,850	2,013	2,179	2,346	2,509	2,673	2,838	3,001	3,167	3,330
68	910	1,087	1,261	1,434	1,610	1,783	1,959	2,133	2,308	2,485	2,657	2,833	3,010	3,182	3,357	3,529
69	964	1,148	1,332	1,519	1,705	1,889	2,076	2,260	2,446	2,635	2,819	3,003	3,190	3,374	3,560	3,746
70	1,020	1,218	1,414	1,611	1,809	2,007	2,203	2,400	2,599	2,799	2,996	3,192	3,390	3,586	3,785	3,981
71	1,083	1,295	1,506	1,715	1,927	2,138	2,347	2,559	2,770	2,983	3,194	3,403	3,615	3,824	4,035	4,245
72	1,157	1,381	1,608	1,833	2,059	2,286	2,511	2,737	2,964	3,190	3,417	3,642	3,868	4,093	4,320	4,545
73	1,238	1,479	1,722	1,964	2,209	2,453	2,695	2,938	3,182	3,426	3,671	3,913	4,156	4,398	4,640	4,882
74	1,329	1,588	1,852	2,112	2,375	2,637	2,897	3,162	3,422	3,686	3,948	4,209	4,471	4,732	4,996	5,257
75	1,426	1,705	1,990	2,272	2,552	2,836	3,119	3,400	3,684	3,966	4,248	4,531	4,814	5,095	5,376	5,659
76	1,528	1,831	2,136	2,439	2,742	3,046	3,349	3,654	3,957	4,262	4,565	4,868	5,172	5,478	5,780	6,085
77	1,637	1,961	2,288	2,615	2,938	3,265	3,591	3,916	4,243	4,569	4,896	5,221	5,546	5,873	6,197	6,524
78	1,749	2,097	2,444	2,795	3,143	3,492	3,841	4,189	4,538	4,887	5,238	5,585	5,935	6,284	6,631	6,981
79	1,867	2,240	2,611	2,984	3,357	3,730	4,103	4,475	4,850	5,223	5,594	5,967	6,340	6,715	7,084	7,457
80	1,990	2,386	2,785	3,184	3,581	3,977	4,378	4,773	5,172	5,570	5,967	6,366	6,763	7,161	7,558	7,955
81	2,119	2,543	2,966	3,390	3,814	4,236	4,661	5,083	5,511	5,933	6,355	6,780	7,202	7,628	8,050	8,474
82	2,254	2,705	3,153	3,604	4,056	4,505	4,957	5,407	5,860	6,309	6,759	7,210	7,658	8,113	8,561	9,011
83	2,393	2,874	3,349	3,828	4,308	4,787	5,264	5,742	6,224	6,701	7,176	7,657	8,134	8,616	9,094	9,570
84	2,536	3,047	3,553	4,061	4,570	5,074	5,584	6,090	6,601	7,107	7,611	8,120	8,626	9,137	9,643	10,149
85	2,690	3,228	3,763	4,299	4,841	5,376	5,914	6,449	6,992	7,527	8,060	8,600	9,134	9,675	10,214	10,747

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	332	373	409	445	483	513	545	573	605	NA						
51	353	396	434	473	511	545	577	607	641	NA						
52	375	422	460	505	543	579	613	645	679	NA						
53	400	449	490	534	577	615	652	686	720	NA						
54	426	477	522	569	613	652	692	728	764	NA						
55	451	507	558	605	652	692	735	773	813	NA						
56	481	539	590	643	692	737	777	822	862	NA						
57	509	573	626	683	735	779	828	871	916	NA						
58	541	607	664	722	777	828	879	922	967	NA						
59	571	643	705	767	824	877	928	975	1,022	NA						
60	605	681	745	809	871	926	982	1,031	1,080	NA						
61	641	720	790	860	924	982	1,041	1,092	1,143	NA						
62	681	767	843	916	984	1,048	1,109	1,163	1,220	NA						
63	726	815	899	975	1,050	1,118	1,184	1,241	1,299	NA						
64	771	869	960	1,041	1,122	1,190	1,263	1,322	1,382	NA						
65	818	924	1,024	1,114	1,199	1,273	1,350	1,414	1,480	NA						
66	886	1,005	1,116	1,216	1,305	1,390	1,469	1,544	1,614	NA						
67	941	1,073	1,194	1,303	1,405	1,495	1,582	1,663	1,740	NA						
68	999	1,148	1,284	1,405	1,514	1,618	1,712	1,803	1,886	NA						
69	1,060	1,229	1,378	1,512	1,637	1,752	1,859	1,957	2,050	NA						
70	1,128	1,316	1,484	1,633	1,771	1,901	2,016	2,125	2,229	NA						
71	1,205	1,414	1,599	1,767	1,921	2,065	2,195	2,312	2,429	NA						
72	1,295	1,527	1,731	1,916	2,087	2,244	2,389	2,519	2,649	NA						
73	1,399	1,654	1,880	2,082	2,268	2,444	2,602	2,745	2,885	NA						
74	1,520	1,795	2,044	2,265	2,470	2,659	2,836	2,989	3,145	NA						
75	1,650	1,946	2,219	2,461	2,687	2,894	3,083	3,253	3,422	NA						
76	1,782	2,106	2,402	2,668	2,911	3,138	3,345	3,532	3,713	NA						
77	1,916	2,263	2,585	2,877	3,143	3,390	3,618	3,822	4,024	NA						
78	2,050	2,461	2,774	3,089	3,383	3,652	3,901	4,126	4,348	NA						
79	2,187	2,623	2,968	3,313	3,630	3,924	4,199	4,446	4,691	NA						
80	2,329	2,794	3,168	3,543	3,890	4,209	4,512	4,780	5,048	NA						
81	2,472	2,968	3,375	3,781	4,156	4,503	4,833	5,129	5,423	NA						
82	2,619	3,143	3,586	4,026	4,431	4,812	5,170	5,493	5,815	NA						
83	2,770	3,326	3,805	4,278	4,718	5,127	5,517	5,872	6,222	NA						
84	2,923	3,509	4,028	4,539	5,012	5,457	5,879	6,264	6,647	NA						
85	3,081	3,696	4,256	4,806	5,317	5,796	6,253	6,671	7,090	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	356	407	451	500	545	590	632	664	709	747	779	818	854	886	920	950
51	383	439	488	539	583	626	671	709	749	790	826	864	901	935	967	999
52	415	473	526	577	624	666	713	754	794	837	873	916	950	986	1,020	1,052
53	447	507	564	617	666	711	758	803	843	888	926	967	1,005	1,043	1,080	1,111
54	477	543	605	658	711	758	809	854	899	943	984	1,024	1,067	1,105	1,143	1,175
55	511	579	645	703	758	807	860	909	956	1,003	1,048	1,090	1,133	1,171	1,212	1,246
56	543	615	686	747	809	860	916	971	1,018	1,067	1,111	1,156	1,203	1,246	1,286	1,322
57	577	656	732	796	860	918	975	1,033	1,080	1,135	1,184	1,229	1,278	1,322	1,367	1,405
58	607	692	775	845	911	975	1,035	1,094	1,148	1,205	1,256	1,305	1,356	1,401	1,448	1,488
59	639	730	818	892	967	1,033	1,097	1,163	1,218	1,278	1,333	1,382	1,435	1,486	1,533	1,580
60	671	771	864	945	1,024	1,097	1,165	1,231	1,295	1,356	1,414	1,469	1,525	1,578	1,627	1,676
61	705	813	916	1,003	1,088	1,167	1,239	1,307	1,375	1,444	1,503	1,563	1,620	1,678	1,731	1,782
62	745	862	971	1,069	1,160	1,243	1,320	1,397	1,469	1,542	1,605	1,669	1,731	1,791	1,846	1,901
63	788	916	1,035	1,137	1,237	1,329	1,412	1,493	1,569	1,646	1,716	1,784	1,848	1,914	1,974	2,031
64	830	975	1,099	1,216	1,320	1,418	1,507	1,595	1,678	1,757	1,833	1,906	1,976	2,040	2,106	2,168
65	881	1,035	1,173	1,299	1,410	1,518	1,616	1,708	1,795	1,882	1,961	2,040	2,112	2,185	2,255	2,317
66	947	1,122	1,273	1,414	1,533	1,652	1,763	1,861	1,959	2,053	2,142	2,227	2,304	2,380	2,461	2,527
67	1,003	1,192	1,358	1,512	1,644	1,771	1,891	1,999	2,106	2,206	2,302	2,395	2,481	2,561	2,647	2,717
68	1,062	1,269	1,452	1,620	1,765	1,904	2,036	2,153	2,268	2,378	2,483	2,585	2,674	2,764	2,855	2,932
69	1,128	1,352	1,552	1,735	1,897	2,050	2,191	2,321	2,446	2,566	2,679	2,789	2,887	2,983	3,081	3,166
70	1,199	1,444	1,661	1,861	2,038	2,206	2,361	2,504	2,642	2,772	2,896	3,015	3,124	3,228	3,332	3,424
71	1,278	1,531	1,784	1,999	2,197	2,380	2,553	2,708	2,860	3,004	3,136	3,268	3,385	3,500	3,611	3,713
72	1,371	1,644	1,918	2,155	2,372	2,576	2,764	2,936	3,102	3,260	3,405	3,547	3,677	3,805	3,928	4,041
73	1,480	1,774	2,072	2,331	2,568	2,791	2,998	3,190	3,373	3,547	3,707	3,862	4,007	4,146	4,280	4,405
74	1,601	1,921	2,240	2,523	2,785	3,032	3,258	3,468	3,669	3,862	4,035	4,209	4,367	4,518	4,667	4,803
75	1,733	2,087	2,421	2,730	3,015	3,283	3,534	3,767	3,986	4,199	4,390	4,578	4,752	4,918	5,087	5,234
76	1,869	2,246	2,606	2,943	3,256	3,552	3,822	4,082	4,322	4,556	4,767	4,972	5,165	5,349	5,532	5,693
77	2,008	2,410	2,798	3,160	3,500	3,822	4,120	4,403	4,667	4,927	5,159	5,385	5,598	5,800	6,004	6,183
78	2,144	2,574	2,989	3,381	3,750	4,101	4,424	4,737	5,027	5,310	5,568	5,817	6,051	6,275	6,500	6,701
79	2,285	2,742	3,185	3,607	4,007	4,386	4,744	5,082	5,402	5,713	5,996	6,270	6,532	6,777	7,026	7,248
80	2,429	2,915	3,388	3,839	4,271	4,684	5,072	5,440	5,791	6,134	6,445	6,745	7,035	7,305	7,580	7,821
81	2,578	3,092	3,594	4,080	4,542	4,989	5,410	5,813	6,198	6,571	6,911	7,246	7,557	7,857	8,157	8,427
82	2,730	3,273	3,805	4,324	4,823	5,306	5,764	6,198	6,620	7,024	7,399	7,763	8,108	8,436	8,766	9,060
83	2,885	3,458	4,022	4,576	5,110	5,630	6,126	6,596	7,056	7,495	7,906	8,304	8,679	9,041	9,398	9,722
84	3,043	3,647	4,244	4,835	5,406	5,966	6,503	7,009	7,508	7,985	8,432	8,868	9,277	9,671	10,060	10,416
85	3,204	3,841	4,473	5,099	5,708	6,309	6,890	7,435	7,976	8,491	8,977	9,452	9,897	10,324	10,750	11,136

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	377	436	496	549	603	647	698	747	786	828	871	909	950	990	1,024	1,062
51	409	473	532	588	641	692	741	790	833	877	920	958	1,003	1,041	1,080	1,118
52	436	505	571	628	683	737	788	837	884	926	973	1,016	1,058	1,099	1,141	1,180
53	468	541	609	673	728	786	841	888	939	982	1,033	1,075	1,118	1,165	1,205	1,246
54	500	579	654	718	775	835	892	943	996	1,043	1,094	1,141	1,188	1,235	1,278	1,318
55	530	617	696	764	828	890	947	1,005	1,060	1,109	1,165	1,209	1,260	1,307	1,354	1,399
56	564	656	739	813	881	950	1,011	1,069	1,128	1,180	1,235	1,286	1,337	1,390	1,435	1,484
57	598	696	788	867	939	1,011	1,075	1,137	1,201	1,256	1,314	1,369	1,420	1,476	1,525	1,576
58	635	739	835	922	999	1,075	1,143	1,209	1,275	1,333	1,395	1,452	1,507	1,565	1,618	1,671
59	664	784	886	977	1,058	1,141	1,216	1,284	1,354	1,414	1,480	1,539	1,601	1,659	1,714	1,769
60	703	826	939	1,035	1,124	1,209	1,292	1,363	1,435	1,503	1,567	1,635	1,699	1,757	1,818	1,876
61	739	873	994	1,099	1,192	1,286	1,373	1,452	1,529	1,599	1,669	1,737	1,808	1,869	1,933	1,993
62	779	924	1,054	1,167	1,273	1,371	1,465	1,550	1,631	1,708	1,782	1,857	1,927	1,995	2,063	2,127
63	822	977	1,118	1,241	1,354	1,463	1,563	1,654	1,740	1,823	1,901	1,980	2,057	2,131	2,202	2,272
64	864	1,033	1,184	1,318	1,444	1,556	1,663	1,765	1,859	1,944	2,029	2,114	2,197	2,274	2,349	2,421
65	907	1,092	1,256	1,401	1,537	1,661	1,776	1,884	1,984	2,078	2,172	2,261	2,349	2,429	2,510	2,587
66	975	1,169	1,354	1,518	1,665	1,803	1,931	2,050	2,163	2,263	2,368	2,466	2,559	2,651	2,738	2,823
67	1,028	1,235	1,437	1,616	1,778	1,927	2,067	2,197	2,321	2,432	2,542	2,651	2,751	2,849	2,945	3,036
68	1,088	1,305	1,522	1,725	1,901	2,067	2,219	2,361	2,500	2,619	2,742	2,857	2,970	3,075	3,181	3,279
69	1,152	1,382	1,614	1,840	2,036	2,217	2,385	2,540	2,691	2,825	2,960	3,085	3,207	3,322	3,434	3,543
70	1,222	1,467	1,712	1,955	2,199	2,378	2,566	2,736	2,902	3,049	3,198	3,334	3,468	3,596	3,718	3,837
71	1,301	1,561	1,823	2,082	2,342	2,557	2,764	2,951	3,136	3,298	3,464	3,611	3,760	3,899	4,035	4,163
72	1,395	1,674	1,952	2,234	2,510	2,755	2,983	3,190	3,394	3,575	3,758	3,920	4,086	4,239	4,390	4,531
73	1,503	1,803	2,104	2,406	2,706	2,977	3,226	3,454	3,679	3,879	4,082	4,263	4,446	4,616	4,784	4,938
74	1,622	1,946	2,272	2,598	2,921	3,215	3,494	3,743	3,992	4,214	4,437	4,637	4,840	5,029	5,217	5,385
75	1,752	2,104	2,453	2,804	3,155	3,471	3,773	4,052	4,327	4,571	4,816	5,042	5,266	5,474	5,683	5,868
76	1,886	2,263	2,640	3,019	3,396	3,739	4,071	4,373	4,678	4,948	5,219	5,468	5,713	5,947	6,177	6,383
77	2,021	2,425	2,830	3,234	3,639	4,014	4,376	4,710	5,044	5,342	5,638	5,917	6,190	6,445	6,703	6,931
78	2,159	2,591	3,023	3,451	3,884	4,297	4,691	5,057	5,423	5,751	6,079	6,388	6,688	6,971	7,256	7,512
79	2,297	2,755	3,217	3,675	4,137	4,595	5,021	5,419	5,817	6,179	6,541	6,879	7,212	7,527	7,844	8,123
80	2,442	2,930	3,420	3,905	4,395	4,882	5,359	5,794	6,230	6,626	7,024	7,397	7,761	8,110	8,457	8,770
81	2,591	3,109	3,628	4,143	4,663	5,180	5,700	6,183	6,658	7,092	7,529	7,938	8,338	8,721	9,102	9,449
82	2,742	3,290	3,839	4,386	4,935	5,483	6,030	6,579	7,101	7,576	8,055	8,500	8,941	9,360	9,779	10,163
83	2,898	3,477	4,056	4,635	5,217	5,796	6,375	6,954	7,533	8,080	8,602	9,087	9,569	10,029	10,488	10,908
84	3,055	3,669	4,278	4,891	5,500	6,113	6,724	7,335	7,946	8,555	9,170	9,699	10,222	10,725	11,225	11,687
85	3,219	3,862	4,505	5,153	5,796	6,439	7,082	7,725	8,372	9,015	9,658	10,301	10,902	11,449	11,994	12,501

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	417	500	573	649	732	805	881	962	1,028	1,109	1,186	1,258	1,341	1,414	1,497	1,569	
51	443	526	603	688	771	854	935	1,018	1,109	1,171	1,254	1,331	1,416	1,497	1,582	1,661	
52	466	554	639	728	815	903	986	1,077	1,171	1,239	1,326	1,410	1,499	1,584	1,674	1,757	
53	492	586	675	769	862	954	1,045	1,139	1,239	1,309	1,403	1,495	1,586	1,678	1,769	1,859	
54	520	620	720	813	911	1,009	1,105	1,205	1,309	1,388	1,484	1,582	1,678	1,774	1,872	1,967	
55	551	654	758	860	962	1,069	1,169	1,273	1,388	1,469	1,571	1,674	1,774	1,878	1,978	2,082	
56	581	692	801	911	1,020	1,133	1,237	1,348	1,469	1,552	1,661	1,769	1,876	1,987	2,093	2,202	
57	615	730	845	962	1,077	1,194	1,309	1,427	1,552	1,639	1,754	1,869	1,982	2,102	2,214	2,329	
58	649	771	894	1,018	1,139	1,263	1,382	1,505	1,639	1,733	1,852	1,976	2,097	2,219	2,340	2,459	
59	688	815	945	1,073	1,199	1,331	1,459	1,586	1,733	1,829	1,957	2,087	2,212	2,344	2,468	2,598	
60	726	860	994	1,133	1,269	1,403	1,542	1,676	1,829	1,931	2,063	2,199	2,334	2,470	2,604	2,738	
61	764	909	1,052	1,194	1,341	1,484	1,625	1,769	1,931	2,040	2,178	2,323	2,461	2,608	2,751	2,891	
62	807	956	1,111	1,263	1,414	1,567	1,718	1,867	2,040	2,155	2,304	2,453	2,604	2,757	2,904	3,058	
63	852	1,011	1,171	1,331	1,493	1,652	1,812	1,974	2,155	2,274	2,432	2,589	2,751	2,911	3,068	3,226	
64	896	1,067	1,233	1,401	1,573	1,742	1,912	2,080	2,274	2,397	2,561	2,732	2,898	3,068	3,234	3,400	
65	945	1,122	1,301	1,478	1,659	1,838	2,014	2,195	2,397	2,529	2,702	2,881	3,060	3,234	3,413	3,592	
66	1,011	1,205	1,395	1,586	1,784	1,974	2,165	2,355	2,525	2,717	2,904	3,096	3,287	3,477	3,669	3,856	
67	1,067	1,271	1,473	1,678	1,882	2,084	2,289	2,491	2,668	2,872	3,075	3,275	3,477	3,677	3,879	4,080	
68	1,126	1,346	1,561	1,776	1,993	2,208	2,425	2,638	2,828	3,045	3,256	3,471	3,688	3,899	4,114	4,324	
69	1,192	1,420	1,648	1,880	2,110	2,338	2,570	2,798	2,996	3,228	3,454	3,679	3,909	4,133	4,361	4,588	
70	1,263	1,507	1,750	1,995	2,238	2,483	2,725	2,970	3,183	3,428	3,671	3,911	4,152	4,393	4,637	4,876	
71	1,341	1,601	1,863	2,123	2,385	2,644	2,904	3,166	3,392	3,654	3,913	4,169	4,429	4,684	4,944	5,200	
72	1,431	1,710	1,991	2,268	2,549	2,830	3,107	3,388	3,630	3,909	4,186	4,461	4,740	5,014	5,291	5,568	
73	1,533	1,829	2,131	2,429	2,734	3,036	3,334	3,637	3,899	4,197	4,497	4,793	5,091	5,387	5,685	5,981	
74	1,644	1,965	2,291	2,615	2,938	3,264	3,586	3,911	4,192	4,516	4,838	5,157	5,478	5,796	6,119	6,439	
75	1,765	2,110	2,461	2,813	3,158	3,509	3,860	4,207	4,514	4,857	5,204	5,551	5,896	6,241	6,586	6,933	
76	1,891	2,265	2,642	3,019	3,394	3,769	4,143	4,522	4,848	5,221	5,591	5,964	6,334	6,711	7,080	7,454	
77	2,025	2,425	2,832	3,236	3,637	4,041	4,444	4,846	5,197	5,596	5,998	6,396	6,794	7,195	7,591	7,991	
78	2,165	2,595	3,026	3,460	3,890	4,322	4,752	5,182	5,559	5,987	6,417	6,841	7,269	7,697	8,123	8,551	
79	2,310	2,772	3,232	3,692	4,154	4,616	5,078	5,538	5,940	6,398	6,852	7,310	7,767	8,225	8,679	9,134	
80	2,461	2,953	3,447	3,939	4,431	4,923	5,417	5,906	6,334	6,824	7,310	7,797	8,285	8,772	9,258	9,745	
81	2,623	3,147	3,671	4,195	4,720	5,242	5,768	6,290	6,750	7,267	7,784	8,304	8,821	9,343	9,860	10,382	
82	2,789	3,347	3,901	4,461	5,019	5,576	6,134	6,690	7,178	7,729	8,280	8,832	9,381	9,939	10,486	11,038	
83	2,962	3,556	4,143	4,737	5,332	5,923	6,513	7,105	7,625	8,208	8,791	9,379	9,965	10,554	11,140	11,723	
84	3,138	3,771	4,397	5,025	5,655	6,279	6,909	7,535	8,087	8,706	9,324	9,948	10,567	11,193	11,813	12,432	
85	3,328	3,994	4,657	5,321	5,992	6,652	7,318	7,980	8,566	9,222	9,873	10,535	11,189	11,851	12,511	13,165	

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	422	505	579	656	739	813	890	973	1,050	1,133	1,209	1,284	1,369	1,444	1,527	1,601
51	447	530	609	694	779	862	943	1,028	1,111	1,194	1,280	1,358	1,446	1,527	1,614	1,695
52	471	560	645	735	824	911	996	1,088	1,175	1,265	1,354	1,437	1,529	1,616	1,708	1,793
53	496	592	681	777	871	965	1,056	1,150	1,243	1,337	1,431	1,525	1,618	1,712	1,806	1,897
54	524	626	726	822	920	1,020	1,116	1,218	1,316	1,416	1,514	1,614	1,712	1,810	1,910	2,008
55	558	660	767	869	973	1,080	1,182	1,286	1,393	1,499	1,603	1,708	1,810	1,916	2,018	2,125
56	588	698	809	920	1,031	1,143	1,250	1,361	1,471	1,584	1,695	1,806	1,914	2,027	2,136	2,246
57	622	737	854	973	1,088	1,207	1,322	1,441	1,559	1,674	1,791	1,908	2,023	2,144	2,259	2,376
58	656	779	903	1,028	1,150	1,275	1,397	1,520	1,644	1,769	1,891	2,016	2,140	2,263	2,387	2,510
59	694	824	954	1,084	1,212	1,344	1,473	1,603	1,735	1,867	1,997	2,129	2,257	2,391	2,519	2,651
60	732	869	1,005	1,143	1,282	1,418	1,556	1,693	1,831	1,972	2,106	2,244	2,380	2,521	2,657	2,794
61	773	918	1,062	1,207	1,354	1,499	1,642	1,786	1,935	2,082	2,223	2,370	2,512	2,662	2,806	2,951
62	815	967	1,122	1,275	1,429	1,582	1,735	1,886	2,044	2,199	2,351	2,504	2,657	2,813	2,964	3,119
63	860	1,022	1,184	1,344	1,507	1,669	1,831	1,993	2,155	2,321	2,481	2,642	2,806	2,970	3,130	3,292
64	905	1,077	1,246	1,416	1,588	1,759	1,931	2,102	2,274	2,446	2,615	2,787	2,957	3,130	3,300	3,471
65	954	1,133	1,314	1,493	1,676	1,857	2,036	2,217	2,397	2,581	2,757	2,940	3,121	3,300	3,483	3,664
66	1,022	1,218	1,410	1,603	1,801	1,993	2,187	2,378	2,576	2,772	2,964	3,160	3,353	3,547	3,743	3,935
67	1,077	1,284	1,488	1,695	1,901	2,106	2,312	2,517	2,723	2,932	3,136	3,341	3,547	3,752	3,958	4,163
68	1,137	1,358	1,576	1,793	2,012	2,229	2,449	2,666	2,885	3,107	3,322	3,541	3,762	3,977	4,197	4,412
69	1,205	1,435	1,665	1,899	2,131	2,361	2,595	2,825	3,058	3,294	3,524	3,754	3,988	4,218	4,450	4,682
70	1,275	1,522	1,767	2,014	2,261	2,508	2,753	3,000	3,249	3,498	3,745	3,990	4,237	4,482	4,731	4,976
71	1,354	1,618	1,882	2,144	2,408	2,672	2,934	3,198	3,462	3,728	3,992	4,254	4,518	4,780	5,044	5,306
72	1,446	1,727	2,010	2,291	2,574	2,857	3,138	3,422	3,705	3,988	4,271	4,552	4,835	5,116	5,400	5,681
73	1,548	1,848	2,153	2,455	2,762	3,066	3,368	3,673	3,977	4,282	4,588	4,891	5,195	5,498	5,800	6,102
74	1,661	1,984	2,314	2,640	2,968	3,296	3,622	3,952	4,278	4,608	4,935	5,261	5,589	5,915	6,245	6,571
75	1,782	2,131	2,487	2,840	3,190	3,545	3,899	4,250	4,605	4,957	5,310	5,664	6,017	6,368	6,720	7,073
76	1,910	2,289	2,670	3,049	3,428	3,807	4,186	4,567	4,946	5,327	5,706	6,085	6,464	6,848	7,224	7,606
77	2,046	2,451	2,860	3,268	3,673	4,082	4,488	4,895	5,304	5,711	6,119	6,526	6,933	7,341	7,746	8,155
78	2,187	2,621	3,055	3,494	3,928	4,365	4,801	5,236	5,672	6,109	6,547	6,982	7,418	7,855	8,289	8,725
79	2,334	2,800	3,264	3,730	4,197	4,663	5,129	5,593	6,062	6,528	6,992	7,459	7,925	8,393	8,855	9,322
80	2,487	2,983	3,481	3,979	4,476	4,972	5,472	5,966	6,464	6,962	7,459	7,957	8,453	8,951	9,447	9,943
81	2,649	3,179	3,707	4,237	4,767	5,295	5,825	6,354	6,888	7,416	7,944	8,474	9,002	9,535	10,063	10,593
82	2,817	3,381	3,941	4,505	5,070	5,632	6,196	6,758	7,324	7,887	8,449	9,013	9,573	10,141	10,701	11,263
83	2,992	3,592	4,186	4,784	5,385	5,983	6,579	7,178	7,780	8,376	8,970	9,571	10,167	10,769	11,368	11,962
84	3,170	3,809	4,442	5,076	5,713	6,343	6,980	7,612	8,251	8,883	9,513	10,150	10,782	11,421	12,053	12,686
85	3,362	4,035	4,703	5,374	6,051	6,720	7,393	8,061	8,740	9,409	10,075	10,750	11,417	12,094	12,767	13,433

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	28.28	34.92	38.67	42.24	44.46	48.55
51	29.81	36.96	40.88	44.63	47.01	51.61
52	31.51	39.01	43.10	47.35	49.74	54.68
53	32.88	40.88	45.31	49.57	52.46	57.57
54	34.07	42.76	47.52	52.12	54.85	60.47
55	35.60	44.63	49.57	54.51	57.57	63.54
56	37.30	47.01	52.46	57.75	61.15	67.45
57	39.86	50.42	56.21	62.00	65.75	72.74
58	43.10	54.51	60.98	67.11	71.37	79.21
59	46.50	58.94	66.26	73.25	78.02	86.70
60	50.59	64.05	72.39	80.23	85.34	95.05
61	55.36	70.01	79.21	87.90	93.69	104.59
62	60.47	76.82	87.04	96.75	103.23	115.32
63	66.26	84.15	95.56	106.12	113.45	126.90
64	72.39	91.98	104.59	116.34	124.35	139.17
65	79.21	100.84	114.64	127.58	136.61	152.97
66	87.21	110.89	126.22	140.36	150.24	168.47
67	96.41	122.64	139.68	155.35	166.42	186.35
68	106.80	135.93	154.50	171.87	183.97	205.94
69	117.88	149.90	170.34	189.59	202.87	227.06
70	130.48	165.74	188.23	209.35	223.83	250.40
71	144.96	183.97	208.67	232.00	247.84	277.14
72	161.99	205.43	232.68	258.24	275.78	307.97
73	181.92	230.13	260.28	288.73	307.97	343.58
74	204.24	258.07	291.28	322.79	343.92	382.92
75	228.60	288.56	324.84	359.42	382.75	425.85
76	254.66	320.92	360.78	398.94	424.49	471.50
77	281.91	354.99	398.60	440.33	468.26	519.88
78	310.02	390.08	437.43	483.25	513.58	569.96
79	338.98	426.53	477.97	527.71	560.59	621.91
80	369.64	465.03	520.90	574.90	610.67	677.10
81	402.68	506.42	567.06	625.66	664.50	736.72
82	438.63	551.56	617.48	681.19	723.26	801.79
83	482.40	606.75	679.15	749.16	795.66	882.02
84	526.35	661.77	740.81	817.29	867.88	962.08
85	570.13	716.96	802.64	885.43	940.28	1042.31

Pennsylvania Rating Factors	Tax Qualified Plan	
	1.14	1.17

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 (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	15.50	21.46	24.36	27.08	30.32	35.94
51	16.35	22.66	25.89	28.79	32.19	38.16
52	17.20	23.68	27.25	30.49	34.07	40.20
53	17.89	24.53	28.62	32.36	35.94	42.24
54	18.57	25.21	29.81	33.90	37.65	44.29
55	18.91	25.89	31.17	35.77	39.69	46.50
56	20.10	26.91	32.88	37.99	41.90	48.89
57	21.12	28.28	34.92	40.37	44.63	51.95
58	22.66	30.15	37.30	43.44	47.87	55.53
59	24.53	32.53	39.86	46.33	50.93	59.28
60	26.57	35.09	42.93	49.40	54.68	63.71
61	28.96	37.99	46.33	53.49	58.94	68.48
62	32.02	41.73	50.42	57.92	63.54	73.59
63	35.60	45.65	54.85	62.86	68.82	79.38
64	39.52	50.25	59.96	68.31	74.61	85.68
65	44.12	55.53	65.58	74.44	80.91	92.49
66	49.23	60.98	71.54	80.91	87.73	99.99
67	54.68	67.11	78.19	88.24	95.39	108.17
68	60.13	73.42	85.17	95.90	103.40	117.02
69	65.75	80.06	92.49	103.91	111.91	126.22
70	72.05	87.04	100.50	112.77	121.11	136.44
71	79.72	95.73	109.70	122.47	131.50	147.68
72	89.77	105.78	120.43	134.06	143.60	160.97
73	101.86	117.70	132.69	147.00	157.22	175.79
74	116.17	130.99	145.98	160.63	171.70	191.97
75	131.84	145.47	160.80	175.96	187.89	209.86
76	149.05	161.65	176.98	192.82	205.60	229.11
77	167.27	179.37	195.04	211.56	225.19	250.23
78	187.03	198.96	214.97	232.34	246.48	272.88
79	208.16	219.74	236.26	254.49	269.14	296.73
80	230.64	242.39	259.26	278.51	293.67	322.62
81	254.32	266.24	283.96	304.40	320.24	350.56
82	279.02	291.45	310.19	331.99	348.86	381.39
83	306.95	320.58	341.19	365.21	383.78	419.55
84	334.72	349.88	372.19	398.60	418.70	457.87
85	362.65	379.01	403.19	431.81	453.62	495.69

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	35.34	43.65	48.33	52.80	55.57	60.68
51	37.26	46.20	51.10	55.79	58.77	64.51
52	39.39	48.76	53.87	59.19	62.17	68.35
53	41.09	51.10	56.64	61.96	65.58	71.97
54	42.58	53.44	59.40	65.15	68.56	75.59
55	44.50	55.79	61.96	68.13	71.97	79.42
56	46.63	58.77	65.58	72.18	76.44	84.32
57	49.82	63.02	70.26	77.50	82.19	90.92
58	53.87	68.13	76.23	83.89	89.21	99.01
59	58.13	73.67	82.83	91.56	97.52	108.38
60	63.24	80.06	90.49	100.29	106.67	118.81
61	69.20	87.51	99.01	109.87	117.11	130.73
62	75.59	96.03	108.80	120.94	129.03	144.15
63	82.83	105.18	119.45	132.65	141.80	158.63
64	90.49	114.98	130.73	145.42	155.43	173.96
65	99.01	126.05	143.30	159.48	170.76	191.20
66	109.02	138.61	157.77	175.45	187.80	210.58
67	120.51	153.30	174.59	194.18	208.02	232.93
68	133.50	169.91	193.12	214.84	229.95	257.42
69	147.34	187.37	212.92	236.98	253.59	283.82
70	163.10	207.17	235.28	261.68	279.78	312.99
71	181.19	229.95	260.83	290.00	309.80	346.42
72	202.49	256.78	290.85	322.79	344.72	384.96
73	227.40	287.65	325.34	360.90	384.96	429.46
74	255.29	322.57	364.09	403.48	429.89	478.64
75	285.74	360.69	406.04	449.26	478.43	532.30
76	318.32	401.14	450.96	498.66	530.60	589.36
77	352.38	443.73	498.23	550.40	585.32	649.83
78	387.51	487.59	546.78	604.05	641.95	712.43
79	423.71	533.15	597.45	659.63	700.72	777.37
80	462.04	581.27	651.11	718.61	763.32	846.36
81	503.34	633.01	708.81	782.06	830.60	920.88
82	548.27	689.43	771.84	851.47	904.06	1002.21
83	602.99	758.42	848.91	936.42	994.55	1102.50
84	657.92	827.19	925.99	1021.59	1084.83	1202.57
85	712.64	896.18	1003.28	1106.76	1175.32	1302.86

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	19.38	26.83	30.45	33.85	37.90	44.93
51	20.44	28.32	32.36	35.98	40.24	47.69
52	21.50	29.60	34.07	38.11	42.58	50.25
53	22.36	30.66	35.77	40.45	44.93	52.80
54	23.21	31.51	37.26	42.37	47.06	55.36
55	23.63	32.36	38.96	44.71	49.61	58.13
56	25.12	33.64	41.09	47.48	52.38	61.11
57	26.40	35.34	43.65	50.46	55.79	64.94
58	28.32	37.69	46.63	54.29	59.83	69.41
59	30.66	40.67	49.82	57.91	63.66	74.10
60	33.22	43.86	53.66	61.75	68.35	79.63
61	36.20	47.48	57.91	66.86	73.67	85.59
62	40.03	52.17	63.02	72.39	79.42	91.98
63	44.50	57.06	68.56	78.57	86.02	99.22
64	49.40	62.81	74.95	85.38	93.26	107.10
65	55.15	69.41	81.97	93.05	101.14	115.62
66	61.53	76.23	89.43	101.14	109.65	124.98
67	68.35	83.89	97.73	110.29	119.24	135.20
68	75.16	91.77	106.46	119.87	129.24	146.28
69	82.19	100.07	115.62	129.88	139.89	157.77
70	90.07	108.80	125.62	140.95	151.39	170.55
71	99.65	119.66	137.12	153.09	164.37	184.60
72	112.21	132.22	150.53	167.57	179.49	201.21
73	127.33	147.13	165.86	183.75	196.53	219.73
74	145.21	163.74	182.47	200.78	214.62	239.96
75	164.80	181.83	201.00	219.95	234.85	262.32
76	186.31	202.06	221.22	241.03	256.99	286.38
77	209.09	224.20	243.79	264.45	281.48	312.78
78	233.79	248.69	268.71	290.42	308.10	341.10
79	260.19	274.67	295.32	318.10	336.41	370.91
80	288.29	302.99	324.06	348.12	367.07	403.27
81	317.89	332.79	354.94	380.49	400.29	438.19
82	348.76	364.31	387.73	414.98	436.06	476.73
83	383.68	400.72	426.48	456.50	479.71	524.42
84	418.39	437.34	465.23	498.23	523.36	572.33
85	453.31	473.75	503.98	539.75	567.01	619.60

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**

<b>States:</b>	<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
<b>Zip Codes:</b>		
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	28.28	34.92	38.67	42.24	44.46	48.55
51	29.81	36.96	40.88	44.63	47.01	51.61
52	31.51	39.01	43.10	47.35	49.74	54.68
53	32.88	40.88	45.31	49.57	52.46	57.57
54	34.07	42.76	47.52	52.12	54.85	60.47
55	35.60	44.63	49.57	54.51	57.57	63.54
56	37.30	47.01	52.46	57.75	61.15	67.45
57	39.86	50.42	56.21	62.00	65.75	72.74
58	43.10	54.51	60.98	67.11	71.37	79.21
59	46.50	58.94	66.26	73.25	78.02	86.70
60	50.59	64.05	72.39	80.23	85.34	95.05
61	55.36	70.01	79.21	87.90	93.69	104.59
62	60.47	76.82	87.04	96.75	103.23	115.32
63	66.26	84.15	95.56	106.12	113.45	126.90
64	72.39	91.98	104.59	116.34	124.35	139.17
65	79.21	100.84	114.64	127.58	136.61	152.97
66	87.21	110.89	126.22	140.36	150.24	168.47
67	96.41	122.64	139.68	155.35	166.42	186.35
68	106.80	135.93	154.50	171.87	183.97	205.94
69	117.88	149.90	170.34	189.59	202.87	227.06
70	130.48	165.74	188.23	209.35	223.83	250.40
71	144.96	183.97	208.67	232.00	247.84	277.14
72	161.99	205.43	232.68	258.24	275.78	307.97
73	181.92	230.13	260.28	288.73	307.97	343.58
74	204.24	258.07	291.28	322.79	343.92	382.92
75	228.60	288.56	324.84	359.42	382.75	425.85
76	254.66	320.92	360.78	398.94	424.49	471.50
77	281.91	354.99	398.60	440.33	468.26	519.88
78	310.02	390.08	437.43	483.25	513.58	569.96
79	338.98	426.53	477.97	527.71	560.59	621.91
80	369.64	465.03	520.90	574.90	610.67	677.10
81	402.68	506.42	567.06	625.66	664.50	736.72
82	438.63	551.56	617.48	681.19	723.26	801.79
83	482.40	606.75	679.15	749.16	795.66	882.02
84	526.35	661.77	740.81	817.29	867.88	962.08
85	570.13	716.96	802.64	885.43	940.28	1042.31

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

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	15.50	21.46	24.36	27.08	30.32	35.94
51	16.35	22.66	25.89	28.79	32.19	38.16
52	17.20	23.68	27.25	30.49	34.07	40.20
53	17.89	24.53	28.62	32.36	35.94	42.24
54	18.57	25.21	29.81	33.90	37.65	44.29
55	18.91	25.89	31.17	35.77	39.69	46.50
56	20.10	26.91	32.88	37.99	41.90	48.89
57	21.12	28.28	34.92	40.37	44.63	51.95
58	22.66	30.15	37.30	43.44	47.87	55.53
59	24.53	32.53	39.86	46.33	50.93	59.28
60	26.57	35.09	42.93	49.40	54.68	63.71
61	28.96	37.99	46.33	53.49	58.94	68.48
62	32.02	41.73	50.42	57.92	63.54	73.59
63	35.60	45.65	54.85	62.86	68.82	79.38
64	39.52	50.25	59.96	68.31	74.61	85.68
65	44.12	55.53	65.58	74.44	80.91	92.49
66	49.23	60.98	71.54	80.91	87.73	99.99
67	54.68	67.11	78.19	88.24	95.39	108.17
68	60.13	73.42	85.17	95.90	103.40	117.02
69	65.75	80.06	92.49	103.91	111.91	126.22
70	72.05	87.04	100.50	112.77	121.11	136.44
71	79.72	95.73	109.70	122.47	131.50	147.68
72	89.77	105.78	120.43	134.06	143.60	160.97
73	101.86	117.70	132.69	147.00	157.22	175.79
74	116.17	130.99	145.98	160.63	171.70	191.97
75	131.84	145.47	160.80	175.96	187.89	209.86
76	149.05	161.65	176.98	192.82	205.60	229.11
77	167.27	179.37	195.04	211.56	225.19	250.23
78	187.03	198.96	214.97	232.34	246.48	272.88
79	208.16	219.74	236.26	254.49	269.14	296.73
80	230.64	242.39	259.26	278.51	293.67	322.62
81	254.32	266.24	283.96	304.40	320.24	350.56
82	279.02	291.45	310.19	331.99	348.86	381.39
83	306.95	320.58	341.19	365.21	383.78	419.55
84	334.72	349.88	372.19	398.60	418.70	457.87
85	362.65	379.01	403.19	431.81	453.62	495.69

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	35.34	43.65	48.33	52.80	55.57	60.68
51	37.26	46.20	51.10	55.79	58.77	64.51
52	39.39	48.76	53.87	59.19	62.17	68.35
53	41.09	51.10	56.64	61.96	65.58	71.97
54	42.58	53.44	59.40	65.15	68.56	75.59
55	44.50	55.79	61.96	68.13	71.97	79.42
56	46.63	58.77	65.58	72.18	76.44	84.32
57	49.82	63.02	70.26	77.50	82.19	90.92
58	53.87	68.13	76.23	83.89	89.21	99.01
59	58.13	73.67	82.83	91.56	97.52	108.38
60	63.24	80.06	90.49	100.29	106.67	118.81
61	69.20	87.51	99.01	109.87	117.11	130.73
62	75.59	96.03	108.80	120.94	129.03	144.15
63	82.83	105.18	119.45	132.65	141.80	158.63
64	90.49	114.98	130.73	145.42	155.43	173.96
65	99.01	126.05	143.30	159.48	170.76	191.20
66	109.02	138.61	157.77	175.45	187.80	210.58
67	120.51	153.30	174.59	194.18	208.02	232.93
68	133.50	169.91	193.12	214.84	229.95	257.42
69	147.34	187.37	212.92	236.98	253.59	283.82
70	163.10	207.17	235.28	261.68	279.78	312.99
71	181.19	229.95	260.83	290.00	309.80	346.42
72	202.49	256.78	290.85	322.79	344.72	384.96
73	227.40	287.65	325.34	360.90	384.96	429.46
74	255.29	322.57	364.09	403.48	429.89	478.64
75	285.74	360.69	406.04	449.26	478.43	532.30
76	318.32	401.14	450.96	498.66	530.60	589.36
77	352.38	443.73	498.23	550.40	585.32	649.83
78	387.51	487.59	546.78	604.05	641.95	712.43
79	423.71	533.15	597.45	659.63	700.72	777.37
80	462.04	581.27	651.11	718.61	763.32	846.36
81	503.34	633.01	708.81	782.06	830.60	920.88
82	548.27	689.43	771.84	851.47	904.06	1002.21
83	602.99	758.42	848.91	936.42	994.55	1102.50
84	657.92	827.19	925.99	1021.59	1084.83	1202.57
85	712.64	896.18	1003.28	1106.76	1175.32	1302.86

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  
 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	19.38	26.83	30.45	33.85	37.90	44.93
51	20.44	28.32	32.36	35.98	40.24	47.69
52	21.50	29.60	34.07	38.11	42.58	50.25
53	22.36	30.66	35.77	40.45	44.93	52.80
54	23.21	31.51	37.26	42.37	47.06	55.36
55	23.63	32.36	38.96	44.71	49.61	58.13
56	25.12	33.64	41.09	47.48	52.38	61.11
57	26.40	35.34	43.65	50.46	55.79	64.94
58	28.32	37.69	46.63	54.29	59.83	69.41
59	30.66	40.67	49.82	57.91	63.66	74.10
60	33.22	43.86	53.66	61.75	68.35	79.63
61	36.20	47.48	57.91	66.86	73.67	85.59
62	40.03	52.17	63.02	72.39	79.42	91.98
63	44.50	57.06	68.56	78.57	86.02	99.22
64	49.40	62.81	74.95	85.38	93.26	107.10
65	55.15	69.41	81.97	93.05	101.14	115.62
66	61.53	76.23	89.43	101.14	109.65	124.98
67	68.35	83.89	97.73	110.29	119.24	135.20
68	75.16	91.77	106.46	119.87	129.24	146.28
69	82.19	100.07	115.62	129.88	139.89	157.77
70	90.07	108.80	125.62	140.95	151.39	170.55
71	99.65	119.66	137.12	153.09	164.37	184.60
72	112.21	132.22	150.53	167.57	179.49	201.21
73	127.33	147.13	165.86	183.75	196.53	219.73
74	145.21	163.74	182.47	200.78	214.62	239.96
75	164.80	181.83	201.00	219.95	234.85	262.32
76	186.31	202.06	221.22	241.03	256.99	286.38
77	209.09	224.20	243.79	264.45	281.48	312.78
78	233.79	248.69	268.71	290.42	308.10	341.10
79	260.19	274.67	295.32	318.10	336.41	370.91
80	288.29	302.99	324.06	348.12	367.07	403.27
81	317.89	332.79	354.94	380.49	400.29	438.19
82	348.76	364.31	387.73	414.98	436.06	476.73
83	383.68	400.72	426.48	456.50	479.71	524.42
84	418.39	437.34	465.23	498.23	523.36	572.33
85	453.31	473.75	503.98	539.75	567.01	619.60

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  
 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 PRNHNF (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**

<b>States:</b>	<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
<b>Zip Codes:</b>		
330-334, 340	1.00	1.25
770-775	1.00	1.15

SERFF Tracking #:

UNAM-130958072

State Tracking #:

UNAM-130958072

Company Tracking #:

PR LTC 2017 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 2017 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Transmittal Letter (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	PA_CovLtr_American Progressive_20170310.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

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

<b>Satisfied - Item:</b>	Actuarial Memorandum and Explanatory Information (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	PA_AM_Supplement_American Progressive_20170310.pdf PA_AM_American Progressive_20170310.pdf PA_PR_Supplement Attachments_20170310.xlsx
<b>Item Status:</b>	
<b>Status Date:</b>	

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

<b>Satisfied - Item:</b>	Authorization to File (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	PR_CL_Authorization to File_2016.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

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

**SERFF Tracking #:**

UNAM-130958072

**State Tracking #:**

UNAM-130958072

**Company Tracking #:**

PR LTC 2017 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 2017 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC

<b>Item Status:</b>	
<b>Status Date:</b>	

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

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

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

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

<b>Satisfied - Item:</b>	Claims Administration Document
<b>Comments:</b>	
<b>Attachment(s):</b>	NASSAU RE CLAIMS ADMINISTRATION.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

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**SERFF Tracking #:** UNAM-130958072      **State Tracking #:** UNAM-130958072      **Company Tracking #:** PR LTC 2017 PA

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**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 2017 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC

**Attachment PA\_PR\_Supplement Attachments\_20170310.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 10, 2017

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 emerging experience running more adverse than expected in pricing. The company is requesting a 25% rate increase.

The company has been more actively monitoring experience and requesting increases since 2012 in an effort to alleviate the poor performance on this block of business. The company has reevaluated the amount of increase needed based on experience through December 31, 2015 and has determined that an additional average 405% increase nationwide, on top of the increases already filed by state departments of insurance, is needed on this block of business. The primary reason this business is in need of a premium rate increase is emerging experience running more adverse than expected in pricing. 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.

As noted in the attached actuarial memorandum, four increases have been approved and implemented on the above-listed policy forms and associated riders.

1. A 15% increase was approved in November 2012 and implemented beginning February 2013.

Offices in Principal Cities Worldwide

This work product was prepared to provide assistance to Constitution Life Insurance Company and its affiliates. 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.



2. A 15% increase was approved in April 2014 and implemented beginning June 2014.
3. A 15% increase was approved in May 2015 and implemented beginning July 2015.
4. A 12% increase was approved in July 2016 and implemented beginning September 2016.

No policyholder received more than one increase in a 12-month period.

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;
- a letter from American Progressive authorizing its administrator, Constitution Life Insurance Company, to submit this filing on their behalf;
- 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.

The contact person for this filing is:

Carmen Boyd  
Assistant Vice President, Actuarial Compliance  
Constitution Life Insurance Company, as Administrator for American Progressive  
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 Paul".

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

ABP/aim

Enclosures

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

**Supplement to the Actuarial Memorandum**  
**March 10, 2017**

<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 emerging experience running more adverse than expected in pricing. A rate increase is considered an effective way to reduce projected losses.

The company has been more actively monitoring experience and requesting increases since 2012 in an effort to alleviate the poor performance on this block of business. The company has reevaluated the amount of increase needed based on experience through December 31, 2015 and has determined that an additional average 405% increase nationwide, on top of the increases already filed by state departments of insurance, is needed on this block of business. The primary reason this business is in need of a premium rate increase is emerging experience running more adverse than expected in pricing. 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.

Four increases have been approved and implemented on the above-listed policy forms and associated riders.

1. A 15% increase was approved in November 2012 and implemented beginning February 2013.
2. A 15% increase was approved in April 2014 and implemented beginning June 2014.
3. A 15% increase was approved in May 2015 and implemented beginning July 2015.
4. A 12% increase was approved in July 2016 and implemented beginning September 2016.

No policyholder received more than one increase in a 12-month period.

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.

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

**Supplement to the Actuarial Memorandum**  
**March 10, 2017**

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 70% implemented on the above-listed forms. These increases were implemented from 2013 through 2016.

(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 <sup>[1]</sup>	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+ <sup>[2]</sup>	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%

[1] For PRNHOQ, 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.

(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			Loss Ratio	End of Year Number of Lives	With Interest		Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium <sup>[1]</sup>	Incurred Claims				Earned Premium <sup>[1]</sup>	Incurred Claims		
Historical Experience	1987	53,316	5,583	10%		230,968	24,184	10%	5.3%	4.3320
	1988	125,497	17,870	14%		509,585	72,561	14%	5.2%	4.0605
	1989	146,010	28,276	19%		555,720	107,619	19%	5.2%	3.8060
	1990	141,609	34,628	24%		505,190	123,534	24%	5.1%	3.5675
	1991	132,897	39,487	30%		444,394	132,042	30%	5.1%	3.3439
	1992	124,117	43,499	35%		389,022	136,339	35%	5.0%	3.1343
	1993	113,273	46,393	41%		332,782	136,297	41%	4.9%	2.9379
	1994	102,209	48,795	48%		281,457	134,368	48%	4.8%	2.7537
	1995	91,988	51,285	56%		238,944	133,215	56%	4.8%	2.5976
	1996	526,244	137,707	26%		1,297,615	339,559	26%	4.7%	2.4658
	1997	1,395,816	278,631	20%		3,267,232	652,200	20%	4.7%	2.3407
	1998	2,742,353	882,834	32%		6,093,519	1,961,662	32%	4.7%	2.2220
	1999	3,095,715	674,267	22%		6,529,787	1,422,230	22%	4.6%	2.1093
	2000	3,932,736	3,029,659	77%		7,874,555	6,066,316	77%	4.6%	2.0023
	2001	4,979,085	3,128,624	63%		9,463,981	5,946,722	63%	4.5%	1.9007
	2002	5,880,873	5,654,913	96%		10,611,072	10,203,365	96%	4.5%	1.8043
	2003	6,592,555	4,812,812	73%		11,291,831	8,243,460	73%	4.4%	1.7128
	2004	6,427,301	7,501,727	117%		10,450,387	12,197,337	117%	4.3%	1.6259
	2005	5,981,735	5,959,460	100%		9,232,601	9,198,221	100%	4.2%	1.5435
	2006	5,551,218	5,897,147	106%		8,185,874	8,695,985	106%	4.2%	1.4746
	2007	5,265,420	6,156,151	117%		7,465,803	8,728,763	117%	4.2%	1.4179
2008	4,969,956	7,865,608	158%		6,775,833	10,723,644	158%	4.2%	1.3634	
2009	4,567,685	12,610,766	276%		5,987,878	16,531,727	276%	4.3%	1.3109	
2010	4,230,949	8,543,590	202%		5,333,118	10,769,210	202%	4.3%	1.2605	
2011	3,662,262	10,623,596	290%		4,438,739	12,876,021	290%	4.4%	1.2120	
2012	3,604,892	5,711,854	158%		4,201,158	6,656,621	158%	4.5%	1.1654	
2013	3,684,145	7,505,358	204%		4,128,385	8,410,364	204%	4.7%	1.1206	
2014	3,760,982	5,896,907	157%		4,041,717	6,337,077	157%	4.9%	1.0746	
2015	3,761,170	6,788,030	180%	1,613	3,855,888	6,958,973	180%	5.1%	1.0252	
Projected Future Experience (40 Years)	2016	3,583,619	6,411,831	179%	1,460	3,515,719	6,290,343	179%	3.9%	0.9811
	2017	3,521,561	6,163,268	175%	1,316	3,325,155	5,819,528	175%	3.9%	0.9442
	2018	3,214,384	5,885,716	183%	1,180	2,921,183	5,348,850	183%	3.9%	0.9088
	2019	2,833,141	5,580,468	197%	1,054	2,478,071	4,881,083	197%	3.9%	0.8747
	2020	2,486,021	5,254,849	211%	937	2,092,834	4,423,747	211%	3.9%	0.8418
	2021	2,172,050	4,923,360	227%	830	1,759,885	3,989,111	227%	3.9%	0.8102
	2022	1,889,886	4,594,598	243%	732	1,473,787	3,582,997	243%	3.9%	0.7798
	2023	1,637,975	4,283,013	261%	642	1,229,393	3,214,644	261%	3.9%	0.7506
	2024	1,414,342	3,981,676	282%	562	1,021,697	2,876,297	282%	3.9%	0.7224
	2025	1,216,891	3,699,483	304%	489	846,066	2,572,133	304%	3.9%	0.6953
	2026	1,043,437	3,431,666	329%	425	698,237	2,296,370	329%	3.9%	0.6692
	2027	891,800	3,179,985	357%	367	574,366	2,048,077	357%	3.9%	0.6441
	2028	759,791	2,948,198	388%	317	470,977	1,827,520	388%	3.9%	0.6199
	2029	645,312	2,733,384	424%	272	384,999	1,630,763	424%	3.9%	0.5966
	2030	546,424	2,535,342	464%	233	313,765	1,455,831	464%	3.9%	0.5742
	2031	461,288	2,351,108	510%	199	254,936	1,299,366	510%	3.9%	0.5527
	2032	388,243	2,177,121	561%	169	206,513	1,158,046	561%	3.9%	0.5319
	2033	325,759	2,017,664	619%	144	166,772	1,032,944	619%	3.9%	0.5120
	2034	272,481	1,871,306	687%	121	134,261	922,056	687%	3.9%	0.4927
	2035	227,191	1,733,745	763%	102	107,743	822,209	763%	3.9%	0.4742
	2036	188,801	1,601,992	849%	86	86,176	731,209	849%	3.9%	0.4564
	2037	156,359	1,473,420	942%	72	68,689	647,280	942%	3.9%	0.4393
	2038	129,030	1,351,976	1048%	60	54,556	571,635	1048%	3.9%	0.4228
	2039	106,073	1,236,851	1166%	50	43,166	503,329	1166%	3.9%	0.4069
	2040	86,849	1,127,218	1298%	42	34,016	441,496	1298%	3.9%	0.3917
	2041	70,799	1,020,441	1441%	34	26,689	384,673	1441%	3.9%	0.3770
2042	57,448	914,639	1592%	28	20,843	331,847	1592%	3.9%	0.3628	
2043	46,380	813,630	1754%	23	16,196	284,119	1754%	3.9%	0.3492	
2044	37,244	719,487	1932%	19	12,517	241,813	1932%	3.9%	0.3361	
2045	29,736	632,138	2126%	15	9,619	204,481	2126%	3.9%	0.3235	
2046	23,593	550,979	2335%	12	7,345	171,538	2335%	3.9%	0.3113	
2047	18,596	475,589	2557%	10	5,572	142,509	2557%	3.9%	0.2996	
2048	14,551	407,303	2799%	8	4,197	117,466	2799%	3.9%	0.2884	
2049	11,298	348,648	3086%	6	3,136	96,776	3086%	3.9%	0.2776	
2050	8,698	296,162	3405%	5	2,324	79,121	3405%	3.9%	0.2672	
2051	6,635	247,759	3734%	4	1,706	63,706	3734%	3.9%	0.2571	
2052	5,010	202,672	4045%	3	1,240	50,156	4045%	3.9%	0.2475	
2053	3,741	163,131	4361%	2	891	38,856	4361%	3.9%	0.2382	
2054	2,759	130,132	4717%	2	632	29,832	4717%	3.9%	0.2292	
2055	2,008	101,729	5067%	1	443	22,446	5067%	3.9%	0.2206	
Past		85,644,010	109,975,456	128%		134,015,037	153,919,615	115%		
Future		30,537,204	89,573,677	293%	12,034	24,376,312	62,646,201	257%		
Lifetime		116,181,214	199,549,132	172%		158,391,349	216,565,817	137%		

[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 September 1, 2017**  
**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 <sup>[1]</sup>	Incurred Claims	Loss Ratio		Earned Premium <sup>[1]</sup>	Incurred Claims	Loss Ratio		
Historical Experience	1987	53,316	5,583	10%		230,968	24,184	10%	5.3%	4.3320
	1988	125,497	17,870	14%		509,585	72,561	14%	5.2%	4.0605
	1989	146,010	28,276	19%		555,720	107,619	19%	5.2%	3.8060
	1990	141,609	34,628	24%		505,190	123,534	24%	5.1%	3.5675
	1991	132,897	39,487	30%		444,394	132,042	30%	5.1%	3.3439
	1992	124,117	43,499	35%		389,022	136,339	35%	5.0%	3.1343
	1993	113,273	46,393	41%		332,782	136,297	41%	4.9%	2.9379
	1994	102,209	48,795	48%		281,457	134,368	48%	4.8%	2.7537
	1995	91,988	51,285	56%		238,944	133,215	56%	4.8%	2.5976
	1996	526,244	137,707	26%		1,297,615	339,559	26%	4.7%	2.4658
	1997	1,395,816	278,631	20%		3,267,232	652,200	20%	4.7%	2.3407
	1998	2,742,353	882,834	32%		6,093,519	1,961,662	32%	4.7%	2.2220
	1999	3,095,715	674,267	22%		6,529,787	1,422,230	22%	4.6%	2.1093
	2000	3,932,736	3,029,659	77%		7,874,555	6,066,316	77%	4.6%	2.0023
	2001	4,979,085	3,128,624	63%		9,463,981	5,946,722	63%	4.5%	1.9007
	2002	5,880,873	5,654,913	96%		10,611,072	10,203,365	96%	4.5%	1.8043
	2003	6,592,555	4,812,812	73%		11,291,831	8,243,460	73%	4.4%	1.7128
	2004	6,427,301	7,501,727	117%		10,450,387	12,197,337	117%	4.3%	1.6259
	2005	5,981,735	5,959,460	100%		9,232,601	9,198,221	100%	4.2%	1.5435
	2006	5,551,218	5,897,147	106%		8,185,874	8,695,985	106%	4.2%	1.4746
2007	5,265,420	6,156,151	117%		7,465,803	8,728,763	117%	4.2%	1.4179	
2008	4,969,956	7,865,608	158%		6,775,833	10,723,644	158%	4.2%	1.3634	
2009	4,567,685	12,610,766	276%		5,987,878	16,531,727	276%	4.3%	1.3109	
2010	4,230,949	8,543,590	202%		5,333,118	10,769,210	202%	4.3%	1.2605	
2011	3,662,262	10,623,596	290%		4,438,739	12,876,021	290%	4.4%	1.2120	
2012	3,604,892	5,711,854	158%		4,201,158	6,656,621	158%	4.5%	1.1654	
2013	3,684,145	7,505,358	204%		4,128,385	8,410,364	204%	4.7%	1.1206	
2014	3,760,982	5,896,907	157%		4,041,717	6,337,077	157%	4.9%	1.0746	
2015	3,761,170	6,788,030	180%	1,613	3,855,888	6,958,973	180%	5.1%	1.0252	
Projected Future Experience (40 Years)	2016	3,583,619	6,411,831	179%	1,460	3,515,719	6,290,343	179%	3.9%	0.9811
	2017	3,547,335	6,160,285	174%	1,312	3,349,492	5,816,711	174%	3.9%	0.9442
	2018	3,681,570	5,823,072	158%	1,169	3,345,755	5,291,920	158%	3.9%	0.9088
	2019	3,418,365	5,492,803	161%	1,044	2,989,951	4,804,405	161%	3.9%	0.8747
	2020	2,999,542	5,168,920	172%	928	2,525,137	4,351,408	172%	3.9%	0.8418
	2021	2,620,717	4,839,868	185%	822	2,123,413	3,921,462	185%	3.9%	0.8102
	2022	2,280,268	4,513,994	198%	724	1,778,217	3,520,140	198%	3.9%	0.7798
	2023	1,976,321	4,205,444	213%	636	1,483,341	3,156,424	213%	3.9%	0.7506
	2024	1,706,493	3,907,363	229%	556	1,232,743	2,822,615	229%	3.9%	0.7224
	2025	1,468,257	3,628,460	247%	485	1,020,832	2,522,753	247%	3.9%	0.6953
	2026	1,258,973	3,364,027	267%	421	842,468	2,251,108	267%	3.9%	0.6692
	2027	1,076,014	3,115,755	290%	364	693,009	2,006,709	290%	3.9%	0.6441
	2028	916,736	2,887,286	315%	314	568,264	1,789,763	315%	3.9%	0.6199
	2029	778,610	2,675,718	344%	269	464,526	1,596,358	344%	3.9%	0.5966
	2030	659,296	2,480,820	376%	231	378,578	1,424,524	376%	3.9%	0.5742
	2031	556,573	2,299,660	413%	197	307,596	1,270,933	413%	3.9%	0.5527
	2032	468,440	2,128,720	454%	168	249,171	1,132,301	454%	3.9%	0.5319
	2033	393,049	1,972,158	502%	142	201,222	1,009,647	502%	3.9%	0.5120
	2034	328,766	1,828,548	556%	120	161,994	900,988	556%	3.9%	0.4927
	2035	274,120	1,693,664	618%	101	129,998	803,201	618%	3.9%	0.4742
	2036	227,801	1,564,567	687%	85	103,977	714,127	687%	3.9%	0.4564
	2037	188,657	1,438,671	763%	71	82,878	632,015	763%	3.9%	0.4393
	2038	155,683	1,319,817	848%	60	65,825	558,038	848%	3.9%	0.4228
	2039	127,984	1,207,199	943%	50	52,082	491,263	943%	3.9%	0.4069
	2040	104,789	1,100,004	1050%	41	41,043	430,837	1050%	3.9%	0.3917
	2041	85,423	995,651	1166%	34	32,202	375,328	1166%	3.9%	0.3770
2042	69,315	892,294	1287%	28	25,149	323,740	1287%	3.9%	0.3628	
2043	55,961	793,652	1418%	23	19,541	277,142	1418%	3.9%	0.3492	
2044	44,937	701,740	1562%	19	15,103	235,848	1562%	3.9%	0.3361	
2045	35,878	616,481	1718%	15	11,606	199,416	1718%	3.9%	0.3235	
2046	28,466	537,283	1887%	12	8,863	167,274	1887%	3.9%	0.3113	
2047	22,437	463,726	2067%	10	6,723	138,954	2067%	3.9%	0.2996	
2048	17,557	397,110	2262%	8	5,064	114,527	2262%	3.9%	0.2884	
2049	13,631	339,897	2493%	6	3,784	94,347	2493%	3.9%	0.2776	
2050	10,495	288,707	2751%	5	2,804	77,130	2751%	3.9%	0.2672	
2051	8,005	241,506	3017%	4	2,058	62,098	3017%	3.9%	0.2571	
2052	6,045	197,544	3268%	3	1,496	48,887	3268%	3.9%	0.2475	
2053	4,514	158,993	3523%	2	1,075	37,870	3523%	3.9%	0.2382	
2054	3,329	126,823	3810%	2	763	29,074	3810%	3.9%	0.2292	
2055	2,423	99,137	4092%	1	535	21,874	4092%	3.9%	0.2206	
Past		85,644,010	109,975,456	128%		134,015,037	153,919,615	115%		
Future		35,206,396	88,079,200	250%	11,938	27,843,995	61,713,500	222%		
Lifetime		120,850,406	198,054,655	164%		161,859,032	215,633,115	133%		

[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 <sup>[1]</sup>	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium <sup>[2]</sup>	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium <sup>[2]</sup>	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1987	54,346	631	1%	1%	235,430	2,734	1%	1%	5.3%	4.3320
	1988	127,922	3,425	3%	2%	519,429	13,906	3%	2%	5.2%	4.0605
	1989	148,831	8,485	6%	4%	566,455	32,293	6%	4%	5.2%	3.8060
	1990	144,345	14,453	10%	6%	514,949	51,562	10%	5%	5.1%	3.5675
	1991	135,464	20,511	15%	8%	452,978	68,586	15%	7%	5.1%	3.3439
	1992	126,515	26,255	21%	10%	396,537	82,290	21%	9%	5.0%	3.1343
	1993	115,461	31,334	27%	12%	339,210	92,056	27%	11%	4.9%	2.9379
	1994	104,183	35,602	34%	15%	286,894	98,040	34%	13%	4.8%	2.7537
	1995	93,765	39,325	42%	17%	243,560	102,149	42%	15%	4.8%	2.5976
	1996	1,011,581	53,521	5%	11%	2,494,360	131,972	5%	11%	4.7%	2.4658
	1997	1,578,969	111,876	7%	9%	3,695,944	261,872	7%	10%	4.7%	2.3407
	1998	2,554,343	312,772	12%	11%	5,675,761	694,980	12%	11%	4.7%	2.2220
	1999	3,373,725	381,371	11%	11%	7,116,194	804,426	11%	11%	4.6%	2.1093
	2000	4,261,087	749,246	18%	13%	8,532,014	1,500,223	18%	13%	4.6%	2.0023
	2001	5,271,493	1,197,968	23%	16%	10,019,775	2,277,033	23%	15%	4.5%	1.9007
	2002	6,101,509	2,045,680	34%	20%	11,009,174	3,691,095	34%	19%	4.5%	1.8043
	2003	6,610,386	2,479,947	38%	24%	11,322,373	4,247,692	38%	22%	4.4%	1.7128
	2004	6,364,828	3,501,726	55%	29%	10,348,811	5,693,586	55%	27%	4.3%	1.6259
	2005	5,866,903	3,908,591	67%	34%	9,055,361	6,032,774	67%	31%	4.2%	1.5435
	2006	5,595,752	4,608,355	82%	39%	8,251,545	6,795,520	82%	36%	4.2%	1.4746
2007	5,170,471	5,688,644	110%	46%	7,331,174	8,065,888	110%	41%	4.2%	1.4179	
2008	4,797,398	6,413,515	134%	53%	6,540,574	8,743,921	134%	47%	4.2%	1.3634	
2009	4,425,612	8,070,109	182%	62%	5,801,632	10,579,281	182%	54%	4.3%	1.3109	
2010	4,209,069	9,219,505	219%	72%	5,305,539	11,621,202	219%	62%	4.3%	1.2605	
2011	3,662,839	9,386,433	256%	81%	4,439,438	11,376,553	256%	69%	4.4%	1.2120	
2012	3,493,153	9,497,505	272%	90%	4,070,937	11,068,437	272%	76%	4.5%	1.1654	
2013	3,609,634	9,594,499	266%	98%	4,044,889	10,751,418	266%	82%	4.7%	1.1206	
2014	3,668,504	9,139,147	249%	105%	3,942,337	9,821,332	249%	87%	4.9%	1.0746	
2015	3,702,702	8,766,429	237%	110%	3,795,947	8,987,193	237%	91%	5.1%	1.0252	
Projected Future Experience (40 Years)	2016	3,641,847	8,721,139	239%	116%	3,572,843	8,555,895	239%	95%	3.9%	0.9811
	2017	3,567,793	8,697,035	244%	120%	3,368,809	8,211,980	244%	98%	3.9%	0.9442
	2018	3,246,632	8,368,045	258%	125%	2,950,490	7,604,753	258%	101%	3.9%	0.9088
	2019	2,852,870	8,157,602	286%	130%	2,495,328	7,135,232	286%	104%	3.9%	0.8747
	2020	2,495,794	7,600,532	305%	134%	2,101,061	6,398,439	305%	107%	3.9%	0.8418
	2021	2,174,144	7,152,741	329%	138%	1,761,582	5,795,447	329%	110%	3.9%	0.8102
	2022	1,886,230	6,569,388	348%	142%	1,470,935	5,122,994	348%	112%	3.9%	0.7798
	2023	1,630,220	5,892,426	361%	145%	1,223,572	4,422,598	361%	114%	3.9%	0.7506
	2024	1,403,835	5,439,474	387%	148%	1,014,108	3,929,387	387%	116%	3.9%	0.7224
	2025	1,204,725	4,940,310	410%	151%	837,607	3,434,840	410%	117%	3.9%	0.6953
	2026	1,030,492	4,410,369	428%	154%	689,575	2,951,288	428%	119%	3.9%	0.6692
	2027	878,709	4,153,547	473%	156%	565,935	2,675,102	473%	120%	3.9%	0.6441
	2028	746,996	3,890,517	521%	158%	463,046	2,411,643	521%	120%	3.9%	0.6199
	2029	633,164	3,630,260	573%	161%	377,752	2,165,847	573%	122%	3.9%	0.5966
	2030	535,097	3,378,504	631%	163%	307,261	1,939,988	631%	123%	3.9%	0.5742
	2031	450,891	3,138,402	696%	165%	249,190	1,734,473	696%	124%	3.9%	0.5527
	2032	378,808	2,910,951	768%	167%	201,494	1,548,383	768%	125%	3.9%	0.5319
	2033	317,281	2,697,184	850%	169%	162,432	1,380,825	850%	126%	3.9%	0.5120
	2034	264,929	2,498,051	943%	171%	130,540	1,230,874	943%	126%	3.9%	0.4927
	2035	220,506	2,313,138	1049%	172%	104,572	1,096,979	1049%	127%	3.9%	0.4742
	2036	182,915	2,141,085	1171%	174%	83,489	977,272	1171%	127%	3.9%	0.4564
	2037	151,206	1,979,852	1309%	175%	66,426	869,758	1309%	128%	3.9%	0.4393
	2038	124,539	1,828,038	1468%	177%	52,657	772,922	1468%	128%	3.9%	0.4228
	2039	102,178	1,684,831	1649%	178%	41,581	685,632	1649%	129%	3.9%	0.4069
	2040	83,482	1,549,418	1856%	179%	32,697	606,859	1856%	129%	3.9%	0.3917
	2041	67,906	1,421,001	2093%	180%	25,598	535,671	2093%	129%	3.9%	0.3770
	2042	54,974	1,298,579	2362%	181%	19,946	471,147	2362%	130%	3.9%	0.3628
	2043	44,278	1,181,331	2668%	182%	15,462	412,519	2668%	130%	3.9%	0.3492
2044	35,472	1,069,542	3015%	183%	11,922	359,463	3015%	130%	3.9%	0.3361	
2045	28,251	963,695	3411%	184%	9,139	311,732	3411%	130%	3.9%	0.3235	
2046	22,361	863,977	3864%	185%	6,962	268,985	3864%	130%	3.9%	0.3113	
2047	17,583	770,326	4381%	185%	5,269	230,826	4381%	131%	3.9%	0.2996	
2048	13,725	682,818	4975%	186%	3,958	196,924	4975%	131%	3.9%	0.2884	
2049	10,632	602,163	5664%	186%	2,951	167,145	5664%	131%	3.9%	0.2776	
2050	8,166	528,687	6474%	187%	2,182	141,241	6474%	131%	3.9%	0.2672	
2051	6,215	461,858	7431%	187%	1,598	118,756	7431%	131%	3.9%	0.2571	
2052	4,683	400,769	8559%	188%	1,159	99,181	8559%	131%	3.9%	0.2475	
2053	3,489	344,823	9884%	188%	831	82,132	9884%	131%	3.9%	0.2382	
2054	2,568	294,269	11461%	188%	589	67,460	11461%	131%	3.9%	0.2292	
2055	1,865	249,155	13363%	188%	411	54,974	13363%	131%	3.9%	0.2206	
Past		86,380,791	95,306,858	110%		136,349,222	123,690,015	91%			
Future		30,527,449	124,875,834	409%		24,432,954	87,177,567	357%			
Lifetime		116,908,239	220,182,692	188%		160,782,176	210,867,582	131%			

[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 September 1, 2017**  
**All Policy Forms**

	Calendar Year <sup>[1]</sup>	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium <sup>[2]</sup>	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium <sup>[2]</sup>	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1987	54,346	631	1%	1%	235,430	2,734	1%	1%	5.3%	4.3320
	1988	127,922	3,425	3%	2%	519,429	13,906	3%	2%	5.2%	4.0605
	1989	148,831	8,485	6%	4%	566,455	32,293	6%	4%	5.2%	3.8060
	1990	144,345	14,453	10%	6%	514,949	51,562	10%	5%	5.1%	3.5675
	1991	135,464	20,511	15%	8%	452,978	68,586	15%	7%	5.1%	3.3439
	1992	126,515	26,255	21%	10%	396,537	82,290	21%	9%	5.0%	3.1343
	1993	115,461	31,334	27%	12%	339,210	92,056	27%	11%	4.9%	2.9379
	1994	104,183	35,602	34%	15%	286,894	98,040	34%	13%	4.8%	2.7537
	1995	93,765	39,325	42%	17%	243,560	102,149	42%	15%	4.8%	2.5976
	1996	1,011,581	53,521	5%	11%	2,494,360	131,972	5%	11%	4.7%	2.4658
	1997	1,578,969	111,876	7%	9%	3,695,944	261,872	7%	10%	4.7%	2.3407
	1998	2,554,343	312,772	12%	11%	5,675,761	694,980	12%	11%	4.7%	2.2220
	1999	3,373,725	381,371	11%	11%	7,116,194	804,426	11%	11%	4.6%	2.1093
	2000	4,261,087	749,246	18%	13%	8,532,014	1,500,223	18%	13%	4.6%	2.0023
	2001	5,271,493	1,197,968	23%	16%	10,019,775	2,277,033	23%	15%	4.5%	1.9007
	2002	6,101,509	2,045,680	34%	20%	11,009,174	3,691,095	34%	19%	4.5%	1.8043
	2003	6,610,386	2,479,947	38%	24%	11,322,373	4,247,692	38%	22%	4.4%	1.7128
	2004	6,364,828	3,501,726	55%	29%	10,348,811	5,693,586	55%	27%	4.3%	1.6259
	2005	5,866,903	3,908,591	67%	34%	9,055,361	6,032,774	67%	31%	4.2%	1.5435
	2006	5,595,752	4,608,355	82%	39%	8,251,545	6,795,520	82%	36%	4.2%	1.4746
2007	5,170,471	5,688,644	110%	46%	7,331,174	8,065,888	110%	41%	4.2%	1.4179	
2008	4,797,398	6,413,515	134%	53%	6,540,574	8,743,921	134%	47%	4.2%	1.3634	
2009	4,425,612	8,070,109	182%	62%	5,801,632	10,579,281	182%	54%	4.3%	1.3109	
2010	4,209,069	9,219,505	219%	72%	5,305,539	11,621,202	219%	62%	4.3%	1.2605	
2011	3,662,839	9,386,433	256%	81%	4,439,438	11,376,553	256%	69%	4.4%	1.2120	
2012	3,493,153	9,497,505	272%	90%	4,070,937	11,068,437	272%	76%	4.5%	1.1654	
2013	3,609,634	9,594,499	266%	98%	4,044,889	10,751,418	266%	82%	4.7%	1.1206	
2014	3,668,504	9,139,147	249%	105%	3,942,337	9,821,332	249%	87%	4.9%	1.0746	
2015	3,702,702	8,766,429	237%	110%	3,795,947	8,987,193	237%	91%	5.1%	1.0252	
Projected Future Experience (40 Years)	2016	3,621,715	8,721,129	241%	116%	3,553,092	8,555,895	241%	95%	3.9%	0.9811
	2017	3,660,408	8,696,489	238%	120%	3,456,258	8,211,465	238%	98%	3.9%	0.9442
	2018	3,803,424	8,355,924	220%	124%	3,456,495	7,593,738	220%	101%	3.9%	0.9088
	2019	3,424,577	8,123,503	237%	128%	2,995,384	7,105,407	237%	104%	3.9%	0.8747
	2020	2,996,376	7,547,562	252%	132%	2,522,472	6,353,846	252%	106%	3.9%	0.8418
	2021	2,610,598	7,087,747	271%	135%	2,115,215	5,742,787	271%	108%	3.9%	0.8102
	2022	2,265,225	6,497,647	287%	138%	1,766,486	5,067,048	287%	110%	3.9%	0.7798
	2023	1,958,073	5,817,034	297%	141%	1,469,644	4,366,012	297%	112%	3.9%	0.7506
	2024	1,686,420	5,362,402	318%	144%	1,218,242	3,873,711	318%	114%	3.9%	0.7224
	2025	1,447,452	4,862,987	336%	146%	1,006,367	3,381,080	336%	115%	3.9%	0.6953
	2026	1,238,303	4,333,884	350%	148%	828,635	2,900,107	350%	116%	3.9%	0.6692
	2027	1,056,069	4,078,748	386%	150%	680,164	2,626,927	386%	117%	3.9%	0.6441
	2028	897,900	3,818,025	425%	153%	556,588	2,366,706	425%	118%	3.9%	0.6199
	2029	761,177	3,560,498	468%	155%	454,125	2,124,227	468%	119%	3.9%	0.5966
	2030	643,367	3,311,746	515%	157%	369,431	1,901,654	515%	120%	3.9%	0.5742
	2031	542,190	3,074,808	567%	158%	299,647	1,699,327	567%	121%	3.9%	0.5527
	2032	455,563	2,850,609	626%	160%	242,321	1,516,286	626%	122%	3.9%	0.5319
	2033	381,609	2,640,109	692%	162%	195,365	1,351,605	692%	123%	3.9%	0.5120
	2034	318,675	2,444,191	767%	164%	157,022	1,204,335	767%	123%	3.9%	0.4927
	2035	265,263	2,262,413	853%	165%	125,798	1,072,924	853%	124%	3.9%	0.4742
	2036	220,060	2,093,413	951%	166%	100,444	955,512	951%	124%	3.9%	0.4564
	2037	181,927	1,935,164	1064%	168%	79,921	850,126	1064%	125%	3.9%	0.4393
	2038	149,853	1,786,268	1192%	169%	63,360	755,261	1192%	125%	3.9%	0.4228
	2039	122,955	1,645,908	1339%	170%	50,036	669,792	1339%	125%	3.9%	0.4069
	2040	100,464	1,513,269	1506%	171%	39,349	592,700	1506%	126%	3.9%	0.3917
	2041	81,724	1,387,553	1698%	172%	30,807	523,062	1698%	126%	3.9%	0.3770
	2042	66,165	1,267,771	1916%	173%	24,006	459,969	1916%	126%	3.9%	0.3628
	2043	53,295	1,153,106	2164%	174%	18,611	402,663	2164%	127%	3.9%	0.3492
2044	42,698	1,043,826	2445%	175%	14,350	350,820	2445%	127%	3.9%	0.3361	
2045	34,009	940,391	2765%	176%	11,001	304,194	2765%	127%	3.9%	0.3235	
2046	26,920	842,978	3131%	176%	8,381	262,447	3131%	127%	3.9%	0.3113	
2047	21,170	751,516	3550%	177%	6,343	225,190	3550%	127%	3.9%	0.2996	
2048	16,526	666,075	4031%	178%	4,766	192,096	4031%	127%	3.9%	0.2884	
2049	12,802	587,341	4588%	178%	3,554	163,031	4588%	127%	3.9%	0.2776	
2050	9,834	515,627	5243%	178%	2,627	137,752	5243%	128%	3.9%	0.2672	
2051	7,485	450,411	6017%	179%	1,925	115,813	6017%	128%	3.9%	0.2571	
2052	5,640	390,806	6930%	179%	1,396	96,715	6930%	128%	3.9%	0.2475	
2053	4,202	336,227	8002%	179%	1,001	80,085	8002%	128%	3.9%	0.2382	
2054	3,093	286,914	9276%	180%	709	65,774	9276%	128%	3.9%	0.2292	
2055	2,246	242,913	10815%	180%	496	53,597	10815%	128%	3.9%	0.2206	
Past		86,380,791	95,306,858	110%		136,349,222	123,690,015	91%			
Future		35,197,451	123,284,942	350%		27,931,835	86,271,687	309%			
Lifetime		121,578,242	218,591,800	180%		164,281,056	209,961,702	128%			

[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	Mid-Year
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	2001	57	0	0%		109	0	0%	4.5%	1.9007
	2002	77,793	38,023	49%		140,364	68,606	49%	4.5%	1.8043
	2003	247,488	0	0%		423,901	0	0%	4.4%	1.7128
	2004	304,789	0	0%		495,568	0	0%	4.3%	1.6259
	2005	297,465	276,434	93%		459,127	426,666	93%	4.2%	1.5435
	2006	283,142	0	0%		417,524	0	0%	4.2%	1.4746
	2007	278,839	100,175	36%		395,364	142,037	36%	4.2%	1.4179
	2008	266,988	140,783	53%		364,001	191,937	53%	4.2%	1.3634
	2009	261,525	0	0%		342,839	0	0%	4.3%	1.3109
	2010	252,461	141,426	56%		318,227	178,268	56%	4.3%	1.2605
	2011	242,452	111,435	46%		293,857	135,061	46%	4.4%	1.2120
	2012	236,125	542,654	230%		275,181	632,411	230%	4.5%	1.1654
	2013	239,981	383,388	160%		268,918	429,617	160%	4.7%	1.1206
	2014	239,242	384,708	161%		257,100	413,424	161%	4.9%	1.0746
	2015	253,115	171,256	68%	135	259,490	175,569	68%	5.1%	1.0252
Projected Future Experience (40 Years)	2016	255,578	218,763	86%	127	250,736	214,618	86%	3.9%	0.9811
	2017	237,226	235,085	99%	118	223,996	221,974	99%	3.9%	0.9442
	2018	217,911	250,507	115%	110	198,034	227,657	115%	3.9%	0.9088
	2019	199,094	264,982	133%	102	174,142	231,772	133%	3.9%	0.8747
	2020	180,873	277,598	153%	93	152,266	233,693	153%	3.9%	0.8418
	2021	163,334	289,841	177%	85	132,340	234,841	177%	3.9%	0.8102
	2022	146,555	300,089	205%	78	114,288	234,018	205%	3.9%	0.7798
	2023	130,605	307,667	236%	70	98,027	230,922	236%	3.9%	0.7506
	2024	115,538	312,347	270%	63	83,463	225,634	270%	3.9%	0.7224
	2025	101,393	312,962	309%	56	70,495	217,592	309%	3.9%	0.6953
	2026	88,211	309,981	351%	49	59,028	207,430	351%	3.9%	0.6692
	2027	76,030	302,143	397%	43	48,967	194,596	397%	3.9%	0.6441
	2028	64,881	290,164	447%	38	40,219	179,866	447%	3.9%	0.6199
	2029	54,791	276,061	504%	32	32,689	164,701	504%	3.9%	0.5966
	2030	45,769	258,222	564%	28	26,281	148,275	564%	3.9%	0.5742
	2031	37,808	237,626	629%	23	20,895	131,327	629%	3.9%	0.5527
	2032	30,881	214,874	696%	20	16,426	114,295	696%	3.9%	0.5319
	2033	24,940	191,371	767%	16	12,768	97,972	767%	3.9%	0.5120
	2034	19,919	169,658	852%	13	9,815	83,596	852%	3.9%	0.4927
	2035	15,741	148,065	941%	11	7,465	70,218	941%	3.9%	0.4742
	2036	12,318	127,787	1037%	9	5,622	58,327	1037%	3.9%	0.4564
	2037	9,555	108,906	1140%	7	4,198	47,843	1140%	3.9%	0.4393
	2038	7,360	91,963	1250%	6	3,112	38,883	1250%	3.9%	0.4228
	2039	5,636	77,374	1373%	5	2,294	31,487	1373%	3.9%	0.4069
	2040	4,299	64,974	1512%	4	1,684	25,448	1512%	3.9%	0.3917
	2041	3,270	54,431	1664%	3	1,233	20,519	1664%	3.9%	0.3770
	2042	2,487	45,832	1843%	2	902	16,629	1843%	3.9%	0.3628
	2043	1,892	38,578	2039%	2	661	13,471	2039%	3.9%	0.3492
	2044	1,442	32,520	2255%	2	485	10,930	2255%	3.9%	0.3361
	2045	1,103	27,599	2503%	1	357	8,927	2503%	3.9%	0.3235
2046	846	23,223	2745%	1	263	7,230	2745%	3.9%	0.3113	
2047	651	19,481	2994%	1	195	5,837	2994%	3.9%	0.2996	
2048	502	15,979	3184%	1	145	4,608	3184%	3.9%	0.2884	
2049	387	12,746	3294%	0	107	3,538	3294%	3.9%	0.2776	
2050	298	10,090	3386%	0	80	2,696	3386%	3.9%	0.2672	
2051	229	7,873	3437%	0	59	2,024	3437%	3.9%	0.2571	
2052	175	6,040	3456%	0	43	1,495	3456%	3.9%	0.2475	
2053	132	4,543	3433%	0	32	1,082	3433%	3.9%	0.2382	
2054	99	3,267	3291%	0	23	749	3291%	3.9%	0.2292	
2055	74	2,295	3122%	0	16	506	3122%	3.9%	0.2206	
Past		3,481,462	2,290,280	66%		4,711,568	2,793,596	59%		
Future		2,259,833	5,943,508	263%	1,219	1,793,848	3,967,228	221%		
Lifetime		5,741,295	8,233,788	143%		6,505,416	6,760,824	104%		

**Attachment 3**  
**American Progressive Life & Health Insurance Company of New York**  
**Pennsylvania-Specific Experience After Requested 25% Increase and Assumed Implementation Date of September 1, 2017**  
**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	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	2001	57	0	0%		109	0	0%	4.5%	1.9007
	2002	77,793	38,023	49%		140,364	68,606	49%	4.5%	1.8043
	2003	247,488	0	0%		423,901	0	0%	4.4%	1.7128
	2004	304,789	0	0%		495,568	0	0%	4.3%	1.6259
	2005	297,465	276,434	93%		459,127	426,666	93%	4.2%	1.5435
	2006	283,142	0	0%		417,524	0	0%	4.2%	1.4746
	2007	278,839	100,175	36%		395,364	142,037	36%	4.2%	1.4179
	2008	266,988	140,783	53%		364,001	191,937	53%	4.2%	1.3634
	2009	261,525	0	0%		342,839	0	0%	4.3%	1.3109
	2010	252,461	141,426	56%		318,227	178,268	56%	4.3%	1.2605
	2011	242,452	111,435	46%		293,857	135,061	46%	4.4%	1.2120
	2012	236,125	542,654	230%		275,181	632,411	230%	4.5%	1.1654
	2013	239,981	383,388	160%		268,918	429,617	160%	4.7%	1.1206
	2014	239,242	384,708	161%		257,100	413,424	161%	4.9%	1.0746
	2015	253,115	171,256	68%	135	259,490	175,569	68%	5.1%	1.0252
Projected Future Experience (40 Years)	2016	255,578	218,763	86%	127	250,736	214,618	86%	3.9%	0.9811
	2017	239,167	234,884	98%	118	225,828	221,784	98%	3.9%	0.9442
	2018	249,784	247,425	99%	109	227,000	224,856	99%	3.9%	0.9088
	2019	240,219	260,445	108%	101	210,113	227,804	108%	3.9%	0.8747
	2020	218,235	272,678	125%	92	183,719	229,552	125%	3.9%	0.8418
	2021	197,073	284,546	144%	84	159,677	230,551	144%	3.9%	0.8102
	2022	176,828	294,455	167%	77	137,895	229,624	167%	3.9%	0.7798
	2023	157,583	301,745	191%	69	118,275	226,477	191%	3.9%	0.7506
	2024	139,404	306,194	220%	62	100,703	221,189	220%	3.9%	0.7224
	2025	122,337	306,662	251%	55	85,057	213,213	251%	3.9%	0.6953
	2026	106,432	303,620	285%	49	71,221	203,174	285%	3.9%	0.6692
	2027	91,735	295,828	322%	43	59,082	190,529	322%	3.9%	0.6441
	2028	78,284	283,993	363%	37	48,526	176,041	363%	3.9%	0.6199
	2029	66,109	270,092	409%	32	39,441	161,139	409%	3.9%	0.5966
	2030	55,223	252,551	457%	27	31,710	145,019	457%	3.9%	0.5742
	2031	45,618	232,334	509%	23	25,211	128,402	509%	3.9%	0.5527
	2032	37,260	210,023	564%	19	19,819	111,715	564%	3.9%	0.5319
	2033	30,092	186,993	621%	16	15,405	95,731	621%	3.9%	0.5120
	2034	24,034	165,728	690%	13	11,842	81,660	690%	3.9%	0.4927
	2035	18,993	144,595	761%	11	9,007	68,573	761%	3.9%	0.4742
	2036	14,862	124,760	839%	9	6,784	56,945	839%	3.9%	0.4564
	2037	11,529	106,300	922%	7	5,065	46,698	922%	3.9%	0.4393
	2038	8,880	89,741	1011%	6	3,755	37,944	1011%	3.9%	0.4228
	2039	6,800	75,489	1110%	5	2,767	30,720	1110%	3.9%	0.4069
	2040	5,186	63,378	1222%	4	2,031	24,823	1222%	3.9%	0.3917
	2041	3,946	53,084	1345%	3	1,488	20,011	1345%	3.9%	0.3770
	2042	3,000	44,691	1490%	2	1,089	16,215	1490%	3.9%	0.3628
2043	2,283	37,612	1647%	2	797	13,134	1647%	3.9%	0.3492	
2044	1,740	31,702	1822%	1	585	10,655	1822%	3.9%	0.3361	
2045	1,330	26,902	2022%	1	430	8,702	2022%	3.9%	0.3235	
2046	1,021	22,635	2218%	1	318	7,047	2218%	3.9%	0.3113	
2047	785	18,986	2418%	1	235	5,689	2418%	3.9%	0.2996	
2048	605	15,573	2572%	1	175	4,491	2572%	3.9%	0.2884	
2049	467	12,422	2661%	0	130	3,448	2661%	3.9%	0.2776	
2050	360	9,833	2735%	0	96	2,627	2735%	3.9%	0.2672	
2051	276	7,672	2776%	0	71	1,973	2776%	3.9%	0.2571	
2052	211	5,886	2791%	0	52	1,457	2791%	3.9%	0.2475	
2053	160	4,427	2772%	0	38	1,054	2772%	3.9%	0.2382	
2054	120	3,184	2658%	0	27	730	2658%	3.9%	0.2292	
2055	89	2,237	2522%	0	20	494	2522%	3.9%	0.2206	
Past		3,481,462	2,290,280	66%		4,711,568	2,793,596	59%		
Future		2,613,637	5,830,070	223%	1,209	2,056,220	3,896,506	189%		
Lifetime		6,095,099	8,120,350	133%		6,767,788	6,690,102	99%		

**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%	283	0	0%	0%	4.5%	1.9007
	2002	109,535	0	0%	0%	197,637	0	0%	0%	4.5%	1.8043
	2003	266,728	18,388	7%	5%	456,856	31,494	7%	5%	4.4%	1.7128
	2004	312,897	19,683	6%	6%	508,751	32,004	6%	5%	4.3%	1.6259
	2005	291,239	22,846	8%	6%	449,517	35,261	8%	6%	4.2%	1.5435
	2006	283,950	65,792	23%	10%	418,716	97,017	23%	10%	4.2%	1.4746
	2007	278,080	68,975	25%	13%	394,287	97,799	25%	12%	4.2%	1.4179
	2008	262,204	148,001	56%	19%	357,479	201,778	56%	18%	4.2%	1.3634
	2009	261,340	119,212	46%	22%	342,597	156,278	46%	21%	4.3%	1.3109
	2010	251,106	96,896	39%	24%	316,519	122,137	39%	22%	4.3%	1.2605
	2011	241,408	84,055	35%	25%	292,592	101,876	35%	23%	4.4%	1.2120
	2012	230,758	188,295	82%	30%	268,926	219,440	82%	27%	4.5%	1.1654
	2013	244,836	207,325	85%	34%	274,358	232,324	85%	31%	4.7%	1.1206
	2014	236,788	249,635	105%	39%	254,463	268,269	105%	35%	4.9%	1.0746
	2015	252,529	201,605	80%	42%	258,888	206,682	80%	38%	5.1%	1.0252
Projected Future Experience (40 Years)	2016	259,212	445,815	172%	51%	254,301	437,368	172%	44%	3.9%	0.9811
	2017	239,070	364,273	152%	57%	225,736	343,957	152%	49%	3.9%	0.9442
	2018	219,337	328,683	150%	62%	199,330	298,703	150%	53%	3.9%	0.9088
	2019	200,128	307,330	154%	66%	175,047	268,813	154%	56%	3.9%	0.8747
	2020	181,548	311,897	172%	70%	152,834	262,568	172%	59%	3.9%	0.8418
	2021	163,685	320,392	196%	75%	132,624	259,595	196%	62%	3.9%	0.8102
	2022	146,624	306,433	209%	79%	114,342	238,965	209%	65%	3.9%	0.7798
	2023	130,436	300,140	230%	82%	97,900	225,272	230%	67%	3.9%	0.7506
	2024	115,172	310,950	270%	87%	83,198	224,625	270%	70%	3.9%	0.7224
	2025	100,874	318,681	316%	91%	70,134	221,568	316%	73%	3.9%	0.6953
	2026	87,581	322,809	369%	96%	58,607	216,014	369%	76%	3.9%	0.6692
	2027	75,331	322,945	429%	100%	48,517	207,994	429%	78%	3.9%	0.6441
	2028	64,151	318,841	497%	105%	39,766	197,642	497%	81%	3.9%	0.6199
	2029	54,061	310,795	575%	109%	32,253	185,423	575%	83%	3.9%	0.5966
	2030	45,066	299,073	664%	114%	25,878	171,732	664%	86%	3.9%	0.5742
	2031	37,153	283,788	764%	118%	20,533	156,838	764%	88%	3.9%	0.5527
	2032	30,286	265,349	876%	122%	16,110	141,144	876%	90%	3.9%	0.5319
	2033	24,413	244,484	1001%	126%	12,498	125,164	1001%	91%	3.9%	0.5120
	2034	19,463	222,335	1142%	129%	9,590	109,552	1142%	93%	3.9%	0.4927
	2035	15,355	199,723	1301%	132%	7,282	94,716	1301%	94%	3.9%	0.4742
	2036	11,996	177,307	1478%	135%	5,475	80,930	1478%	95%	3.9%	0.4564
	2037	9,291	155,579	1674%	138%	4,082	68,346	1674%	96%	3.9%	0.4393
	2038	7,145	135,009	1889%	140%	3,021	57,084	1889%	97%	3.9%	0.4228
	2039	5,462	115,985	2123%	142%	2,223	47,199	2123%	98%	3.9%	0.4069
	2040	4,158	98,766	2376%	143%	1,628	38,684	2376%	98%	3.9%	0.3917
	2041	3,155	83,528	2647%	145%	1,189	31,487	2647%	99%	3.9%	0.3770
	2042	2,392	70,361	2942%	146%	868	25,528	2942%	99%	3.9%	0.3628
	2043	1,812	59,163	3264%	147%	633	20,660	3264%	100%	3.9%	0.3492
	2044	1,375	49,732	3618%	148%	462	16,714	3618%	100%	3.9%	0.3361
	2045	1,044	41,858	4008%	148%	338	13,540	4008%	100%	3.9%	0.3235
2046	796	35,244	4430%	149%	248	10,973	4430%	100%	3.9%	0.3113	
2047	606	29,626	4886%	150%	182	8,877	4886%	100%	3.9%	0.2996	
2048	462	24,780	5358%	150%	133	7,147	5358%	100%	3.9%	0.2884	
2049	352	20,535	5829%	150%	98	5,700	5829%	101%	3.9%	0.2776	
2050	267	16,812	6286%	151%	71	4,491	6286%	101%	3.9%	0.2672	
2051	202	13,576	6711%	151%	52	3,491	6711%	101%	3.9%	0.2571	
2052	152	10,788	7116%	151%	38	2,670	7116%	101%	3.9%	0.2475	
2053	113	8,432	7493%	151%	27	2,008	7493%	101%	3.9%	0.2382	
2054	83	6,470	7823%	151%	19	1,483	7823%	101%	3.9%	0.2292	
2055	60	4,845	8099%	151%	13	1,069	8099%	101%	3.9%	0.2206	
Past		3,523,546	1,490,706	42%		4,791,869	1,802,360	38%			
Future		2,259,871	7,263,135	321%		1,797,280	4,835,736	269%			
Lifetime		5,783,417	8,753,841	151%		6,589,149	6,638,096	101%			

**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 September 1, 2017**  
**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%	283	0	0%	0%	0%	4.5%	1.9007
	2002	109,535	0	0%	0%	197,637	0	0%	0%	0%	4.5%	1.8043
	2003	266,728	18,388	7%	5%	456,856	31,494	7%	5%	4.4%	1.7128	
	2004	312,897	19,683	6%	6%	508,751	32,004	6%	5%	4.3%	1.6259	
	2005	291,239	22,846	8%	6%	449,517	35,261	8%	6%	4.2%	1.5435	
	2006	283,950	65,792	23%	10%	418,716	97,017	23%	10%	4.2%	1.4746	
	2007	278,080	68,975	25%	13%	394,287	97,799	25%	12%	4.2%	1.4179	
	2008	262,204	148,001	56%	19%	357,479	201,778	56%	18%	4.2%	1.3634	
	2009	261,340	119,212	46%	22%	342,597	156,278	46%	21%	4.3%	1.3109	
	2010	251,106	96,896	39%	24%	316,519	122,137	39%	22%	4.3%	1.2605	
	2011	241,408	84,055	35%	25%	292,592	101,876	35%	23%	4.4%	1.2120	
	2012	230,758	188,295	82%	30%	268,926	219,440	82%	27%	4.5%	1.1654	
	2013	244,836	207,325	85%	34%	274,358	232,324	85%	31%	4.7%	1.1206	
	2014	236,788	249,635	105%	39%	254,463	268,269	105%	35%	4.9%	1.0746	
	2015	252,529	201,605	80%	42%	258,888	206,682	80%	38%	5.1%	1.0252	
Projected Future Experience (40 Years)	2016	258,529	445,815	172%	51%	253,631	437,368	172%	44%	3.9%	0.9811	
	2017	242,794	364,233	150%	57%	229,253	343,919	150%	49%	3.9%	0.9442	
	2018	256,105	328,011	128%	61%	232,745	298,091	128%	52%	3.9%	0.9088	
	2019	240,835	305,247	127%	65%	210,652	266,991	127%	55%	3.9%	0.8747	
	2020	218,479	308,449	141%	68%	183,924	259,665	141%	58%	3.9%	0.8418	
	2021	196,986	316,015	160%	72%	159,606	256,048	160%	60%	3.9%	0.8102	
	2022	176,459	301,438	171%	75%	137,608	235,070	171%	63%	3.9%	0.7798	
	2023	156,982	294,687	188%	79%	117,824	221,179	188%	65%	3.9%	0.7506	
	2024	138,617	305,128	220%	82%	100,135	220,420	220%	68%	3.9%	0.7224	
	2025	121,414	312,558	257%	86%	84,415	217,312	257%	70%	3.9%	0.6953	
	2026	105,419	316,463	300%	90%	70,543	211,768	300%	73%	3.9%	0.6692	
	2027	90,679	316,463	349%	94%	58,402	203,819	349%	75%	3.9%	0.6441	
	2028	77,226	312,318	404%	99%	47,870	193,599	404%	77%	3.9%	0.6199	
	2029	65,083	304,323	468%	103%	38,829	181,562	468%	80%	3.9%	0.5966	
	2030	54,257	292,742	540%	107%	31,155	168,097	540%	82%	3.9%	0.5742	
	2031	44,732	277,687	621%	110%	24,721	153,467	621%	84%	3.9%	0.5527	
	2032	36,466	259,562	712%	114%	19,397	138,065	712%	86%	3.9%	0.5319	
	2033	29,396	239,079	813%	118%	15,049	122,397	813%	87%	3.9%	0.5120	
	2034	23,436	217,355	927%	121%	11,548	107,098	927%	89%	3.9%	0.4927	
	2035	18,489	195,194	1056%	123%	8,768	92,568	1056%	90%	3.9%	0.4742	
	2036	14,445	173,239	1199%	126%	6,593	79,073	1199%	91%	3.9%	0.4564	
	2037	11,188	151,970	1358%	128%	4,915	66,761	1358%	92%	3.9%	0.4393	
	2038	8,603	131,845	1532%	130%	3,638	55,746	1532%	93%	3.9%	0.4228	
	2039	6,577	113,240	1722%	132%	2,676	46,082	1722%	93%	3.9%	0.4069	
	2040	5,005	96,407	1926%	133%	1,960	37,760	1926%	94%	3.9%	0.3917	
	2041	3,798	81,517	2146%	135%	1,432	30,729	2146%	94%	3.9%	0.3770	
	2042	2,878	68,654	2385%	136%	1,044	24,909	2385%	94%	3.9%	0.3628	
	2043	2,181	57,717	2647%	137%	762	20,155	2647%	95%	3.9%	0.3492	
	2044	1,654	48,508	2933%	137%	556	16,303	2933%	95%	3.9%	0.3361	
	2045	1,256	40,822	3250%	138%	406	13,205	3250%	95%	3.9%	0.3235	
2046	957	34,366	3593%	139%	298	10,699	3593%	95%	3.9%	0.3113		
2047	729	28,885	3963%	139%	218	8,655	3963%	95%	3.9%	0.2996		
2048	556	24,158	4347%	139%	160	6,967	4347%	96%	3.9%	0.2884		
2049	423	20,017	4730%	140%	117	5,556	4730%	96%	3.9%	0.2776		
2050	321	16,387	5101%	140%	86	4,378	5101%	96%	3.9%	0.2672		
2051	243	13,233	5447%	140%	62	3,403	5447%	96%	3.9%	0.2571		
2052	182	10,515	5777%	140%	45	2,602	5777%	96%	3.9%	0.2475		
2053	135	8,218	6085%	141%	32	1,957	6085%	96%	3.9%	0.2382		
2054	99	6,306	6353%	141%	23	1,446	6353%	96%	3.9%	0.2292		
2055	72	4,722	6579%	141%	16	1,042	6579%	96%	3.9%	0.2206		
Past		3,523,546	1,490,706	42%		4,791,869	1,802,360	38%				
Future		2,613,685	7,143,495	273%		2,061,116	4,765,931	231%				
Lifetime		6,137,231	8,634,202	141%		6,852,985	6,568,292	96%				

**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 <sup>[1]</sup>	Year-End Active Life Reserve <sup>[2]</sup>	Claim Reserve <sup>[1]</sup>	Year-End Active Life Reserve <sup>[2]</sup>
2001	121,716	N/A	0	N/A
2002	68,403	N/A	0	N/A
2003	0	N/A	0	N/A
2004	475,761	9,801,186	0	234,247
2005	57,436	12,053,838	0	438,012
2006	156,375	13,808,152	0	649,090
2007	572,697	15,678,900	0	871,904
2008	767,393	17,252,687	0	1,079,780
2009	2,392,711	18,548,163	0	1,300,477
2010	1,790,606	19,933,288	0	1,502,564
2011	3,411,544	20,623,619	3,877	1,727,396
2012	1,258,838	21,266,326	146,390	1,902,152
2013 <sup>[3]</sup>	3,977,706	92,212,756	338,470	5,371,161
2014 <sup>[3]</sup>	3,837,833	64,483,710	247,498	3,935,539
2015 <sup>[3]</sup>	6,267,217	64,806,963	171,256	4,411,807

[1] Claim reserve is the sum of disabled life reserve and incurred but not reported reserve as of December 31, 2015. Claim reserves are discounted to incurral using the average statutory interest rate for each policy form or group of policy forms.

[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 <sup>[1]</sup>	Incurred Claims	Loss Ratio
1	9,402,008	3,334,318	35%
2	8,424,004	3,728,197	44%
3	7,557,788	5,364,313	71%
4	6,913,790	5,839,349	84%
5	6,422,003	6,671,181	104%
6	6,009,501	6,507,852	108%
7	5,656,062	8,294,597	147%
8	5,337,746	10,331,278	194%
9	4,966,144	8,653,349	174%
10	4,619,847	8,804,917	191%
11	4,366,201	9,416,280	216%
12	4,163,867	8,046,687	193%
13	4,044,798	6,912,055	171%
14	3,983,799	7,455,691	187%
15	3,895,473	8,267,628	212%
16	3,725,228	7,109,987	191%
17	3,470,749	6,312,310	182%
18	3,179,193	6,116,095	192%
19	2,871,640	5,688,211	198%
20	2,547,331	5,573,771	219%
21	2,226,699	5,226,591	235%
22	1,926,984	4,900,192	254%
23	1,661,297	4,575,964	275%
24	1,426,901	4,254,796	298%
25	1,216,494	3,941,374	324%
26	1,034,657	3,637,836	352%
27	877,039	3,352,566	382%
28	738,731	3,131,071	424%
29	619,820	2,892,123	467%
30	518,363	2,630,124	507%
31	431,888	2,412,591	559%
32	358,615	2,215,368	618%
33	296,866	2,035,521	686%
34	245,060	1,867,944	762%
35	201,747	1,707,689	846%
36	165,613	1,553,985	938%
37	135,545	1,410,411	1041%
38	110,581	1,278,657	1156%
39	89,904	1,156,346	1286%
40	72,813	1,040,023	1428%
41	58,721	927,754	1580%
42	47,137	822,550	1745%
43	37,646	725,017	1926%
44	29,899	634,549	2122%
45	23,601	548,965	2326%
46	18,504	470,753	2544%
47	14,402	401,279	2786%
48	11,119	339,095	3050%
49	8,508	284,532	3344%
50	6,446	234,151	3633%
51	4,829	189,147	3917%
52	3,573	150,964	4225%
53	2,548	118,519	4652%
54	1,187	91,721	7730%
55	203	69,023	33923%
56	65	51,288	78498%
57	21	37,893	184035%
58	12	27,646	239206%
59	4	19,815	479505%
60	0	13,887	16282320%
Total	116,181,214	199,807,790	172%

[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	44,215	13%
2	324,464	6,192	2%
3	299,247	19,360	6%
4	286,404	153,501	54%
5	275,527	162,752	59%
6	266,790	99,002	37%
7	261,138	123,334	47%
8	253,168	126,430	50%
9	243,220	130,993	54%
10	238,937	407,955	171%
11	240,851	561,983	233%
12	242,922	315,979	130%
13	241,565	177,057	73%
14	266,381	209,159	79%
15	233,684	238,102	102%
16	214,457	253,214	118%
17	195,591	267,965	137%
18	177,357	281,070	158%
19	159,841	293,363	184%
20	143,123	303,097	212%
21	127,266	310,185	244%
22	112,318	314,827	280%
23	98,316	315,662	321%
24	85,298	312,396	366%
25	73,298	303,700	414%
26	62,345	291,022	467%
27	52,459	276,038	526%
28	43,648	257,527	590%
29	35,899	236,178	658%
30	29,183	212,308	728%
31	23,447	188,289	803%
32	18,623	165,606	889%
33	14,630	143,746	983%
34	11,379	123,349	1084%
35	8,774	104,349	1189%
36	6,718	87,547	1303%
37	5,118	73,078	1428%
38	3,886	60,998	1570%
39	2,948	50,973	1729%
40	2,238	42,754	1910%
41	1,704	35,899	2107%
42	1,301	30,257	2325%
43	999	25,622	2564%
44	771	21,557	2795%
45	598	17,956	3005%
46	464	14,645	3153%
47	361	11,692	3236%
48	281	9,247	3292%
49	218	7,210	3312%
50	168	5,526	3296%
51	128	4,155	3245%
52	97	2,990	3091%
53	72	2,098	2907%
54	53	1,434	2706%
55	38	958	2507%
56	27	629	2336%
57	19	409	2205%
58	12	261	2099%
59	8	161	2002%
60	5	97	1910%
Total	5,741,457	8,238,056	143%

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

**Actuarial Memorandum**  
**March 10, 2017**

<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 2014 *Long-Term Care Guidelines (Guidelines)* for each policy form or group of policy forms with similar plan designs. The *Guidelines* 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 \$25 billion in long-term care insurance incurred claims to develop these *Guidelines*.

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

The claim costs, reflecting a salvage factor adjustment, were then used to project the December 31, 2015 in force. The projected incurred claims were compared to actual experience and adjusted based on this comparison. This scalar adjustment was made to reflect actual recent historical experience relative to the *Guidelines'* 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.

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

**Actuarial Memorandum**  
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- b. Persistency. The mortality assumption for these policy forms is 100% of the 1994 Group Annuitant Mortality Table (GAM) without selection or improvement.

A benefit exhaustion rate assumption is applied to policies with non-lifetime benefit periods additively in conjunction with the lapse assumption below. Benefit exhaustion rates are based on industry experience and are shown in the following table:

**Assumed Benefit Exhaustion Rates**

<b>Attained Age</b>	<b>Currently Assumed Exhaustion Rates</b>	<b>Attained Age</b>	<b>Currently Assumed Exhaustion Rates</b>
< 68	0.00%	85	1.32%
68-69	0.01%	86	1.65%
70	0.02%	87	2.02%
71	0.03%	88	2.43%
72	0.04%	89	2.88%
73	0.05%	90	3.37%
74	0.06%	91	3.90%
75	0.08%	92	4.41%
76	0.09%	93	4.96%
77	0.14%	94	5.55%
78	0.23%	95	6.18%
79	0.33%	96	6.85%
80	0.43%	97	7.56%
81	0.55%	98	8.31%
82	0.69%	99	9.10%
83	0.84%	100	9.93%
84	1.03%	101+	10.86%

In developing the base lapse assumption from actual experience, a shock lapse rate assumption is applied to all policies that have received rate increases. The shock lapse rates are based on industry experience and are shown in the following table:

**Assumed Historic Shock Lapse Rates**

<b>Rate Increase %</b>	<b>Shock Lapse Rate</b>
< = 20%	0%
20.01% - 49.99%	1%
50% - 499.99%	$2\% + (450\% - (500\% - \text{Increase}\%) / 450\% \times 18\%$
500%+	20%

An ultimate base lapse rate of 1.25% is used to project future experience for durations eight and later. This assumption was selected based on the results of a termination study that analyzed experience for the most recent five years, and the associated credibility.

The following table provides the calendar year 2011 through 2015 experience used to determine the lapse assumption. The derived base lapses are equal to  $1 - (1 - \text{total termination rate}) / ((1 - \text{expected mortality rate}) \times (1 - \text{expected shock rate})) - \text{expected benefit exhaustion rate}$ . The expected mortality, benefit exhaustion, and shock lapse rates reflect those assumptions described above.

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Calendar Year	Total Terminations			Expected Mortality		Expected Shock Lapse		Expected Benefit Exhaustion		Derived Base Lapse	
	Exposure	Count	Rate	Count	Rate	Count	Rate	Count	Rate	Count	Rate
2011	2,467	204	8.3%	136	5.5%	0	0.0%	18	0.7%	50	2.2%
2012	2,263	166	7.3%	131	5.8%	0	0.0%	19	0.8%	16	0.8%
2013	2,097	161	7.7%	128	6.1%	1	0.0%	19	0.9%	13	0.7%
2014	1,936	156	8.1%	123	6.4%	1	0.0%	19	1.0%	13	0.8%
2015	1,780	167	9.4%	120	6.8%	0	0.0%	18	1.0%	29	1.8%
Total <sup>[1]</sup>	10,543	854	8.1%	639	6.1%	1	0.0%	93	0.9%	121	1.3%

[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.

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.

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**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.

**11. Premium Modalization**

The following table provides nationwide percent distributions (based on American Progressive's in-force count as of 12/31/2015) by premium payment mode:

Premium Mode	Percent Distribution
Annual	39%
Semi-Annual	8
Quarterly	11
Monthly	42

**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, 2015 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, 2015 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, 2015 for claims incurred at time  $k$  in year  $j$

${}_j IBNR_{ValDate}^k$  = incurred but not reported reserve as of December 31, 2015 attributable to claims assumed incurred at time  $k$  in year  $j$

$EP_j$  = earned premium in year  $j$

$ValDate$  = December 31, 2015

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$j$  = year of claim incurral

$k$  = assumed or actual date of claim incurral

$t$  = assumed or actual date of claim payment

$v$  =  $1 /$  average statutory interest rate for each policy form or group of policy forms

Exhibit I also shows future anticipated experience for calendar years 2016 to 2055, based on in-force experience as of December 31, 2015, 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 rates. 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 3.9%.

**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 emerging experience running more adverse than expected in pricing.

**16. History of Previous Rate Revisions**

In Pennsylvania, there has been a cumulative increase of 70% implemented on the above-listed forms. These increases were implemented from 2013 through 2016.

Nationwide, there has been an average cumulative rate increase of 66% 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 September 2016.

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

The company is requesting a 25% rate increase.

The company has been more actively monitoring experience and requesting increases since 2012 in an effort to alleviate the poor performance on this block of business. The company has reevaluated the amount of increase needed based on experience through December 31, 2015 and has determined that an additional average 405% increase nationwide, on top of the increases already filed by state departments of insurance, is needed on this block of business. The primary reason this business is in need of a premium rate increase is emerging experience running more adverse than expected in pricing. 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.

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Four increases have been approved and implemented on the above-listed policy forms and associated riders.

1. A 15% increase was approved in November 2012 and implemented beginning February 2013.
2. A 15% increase was approved in April 2014 and implemented beginning June 2014.
3. A 15% increase was approved in May 2015 and implemented beginning July 2015.
4. A 12% increase was approved in July 2016 and implemented beginning September 2016.

No policyholder received more than one increase in a 12-month period.

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 3% 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:

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 2015 In-force)**

Before Increase	\$2,215
After Increase	\$2,769

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.

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20. American Progressive Nationwide Distribution of Business as of 12/31/2015 (based on in-force insured count)

By Issue Age:

Issue Ages	Percent Distribution
<45	1%
45-49	2
50-54	4
55-59	10
60-64	17
65-69	30
70-74	23
75-79	11
80+	2

By Elimination Period:

Elimination Period	Percent Distribution
0-Day	52%
20-Day	13
30-Day	<1
60-Day	7
90-Day	18
100-Day	10
180-Day	<1

By Benefit Period:

Benefit Period	Percent Distribution
1-Year	4%
2-Year	6
3-Year	18
4-Year	3
5-Year	4
6-Year	1
Lifetime	21
\$50,000	1
\$75,000	1
\$80,000	1
\$100,000	1
\$150,000	2
\$250,000	6
\$1,000,000	31

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By Inflation Protection Option:

Inflation Option	Percent Distribution
None	15%
Simple for Life 3%	1
Simple for Life 5%	4
Compound for Life 5%	23
Guaranteed Purchase Option	57

By Coverage Type:

Coverage Type	Percent Distribution
Comprehensive	38%
Nursing Home Only	3
Home Care Only	59

**21. Number of Insureds and Annualized Premium**

Based on American Progressive's in-force count as of 12/31/2015, 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 <sup>[1]</sup>
Pennsylvania	135	\$299,029
Subject to Loss Ratio Regulation	31	\$68,165
Subject to Rate Stability Regulation	104	\$230,864
Nationwide	1,613	\$4,193,618

[1] Assuming all premium increases previously filed by departments of insurance as of September 30, 2016 in both the state and nationwide have been implemented

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**22. Actuarial Certification**

I am a Principal and Consulting Actuary for Milliman, Inc. and retained by Constitution Life Insurance Company, 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.



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

Date: March 10, 2017

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

	Loss Ratio Demonstration									Interest Rate Factors	
	Calendar Year	Without Interest			End of Year Number of Lives	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium <sup>[1]</sup>	Incurred Claims	Loss Ratio		Earned Premium <sup>[1]</sup>	Incurred Claims	Loss Ratio			
Historical Experience	1987	53,316	5,583	10%		230,968	24,184	10%	5.3%	4.3320	
	1988	125,497	17,870	14%		509,585	72,561	14%	5.2%	4.0605	
	1989	146,010	28,276	19%		555,720	107,619	19%	5.2%	3.8060	
	1990	141,609	34,628	24%		505,190	123,534	24%	5.1%	3.5675	
	1991	132,897	39,487	30%		444,394	132,042	30%	5.1%	3.3439	
	1992	124,117	43,499	35%		389,022	136,339	35%	5.0%	3.1343	
	1993	113,273	46,393	41%		332,782	136,297	41%	4.9%	2.9379	
	1994	102,209	48,795	48%		281,457	134,368	48%	4.8%	2.7537	
	1995	91,988	51,285	56%		238,944	133,215	56%	4.8%	2.5976	
	1996	526,244	137,707	26%		1,297,615	339,559	26%	4.7%	2.4658	
	1997	1,395,816	278,631	20%		3,267,232	652,200	20%	4.7%	2.3407	
	1998	2,742,353	882,834	32%		6,093,519	1,961,662	32%	4.7%	2.2220	
	1999	3,095,715	674,267	22%		6,529,787	1,422,230	22%	4.6%	2.1093	
	2000	3,932,736	3,029,659	77%		7,874,555	6,066,316	77%	4.6%	2.0023	
	2001	4,979,085	3,128,624	63%		9,463,981	5,946,722	63%	4.5%	1.9007	
	2002	5,880,873	5,654,913	96%		10,611,072	10,203,365	96%	4.5%	1.8043	
	2003	6,592,555	4,812,812	73%		11,291,831	8,243,460	73%	4.4%	1.7128	
	2004	6,427,301	7,501,727	117%		10,450,387	12,197,337	117%	4.3%	1.6259	
	2005	5,981,735	5,959,460	100%		9,232,601	9,198,221	100%	4.2%	1.5435	
	2006	5,551,218	5,897,147	106%		8,185,874	8,695,985	106%	4.2%	1.4746	
	2007	5,265,420	6,156,151	117%		7,465,803	8,728,763	117%	4.2%	1.4179	
	2008	4,969,956	7,865,608	158%		6,775,833	10,723,644	158%	4.2%	1.3634	
	2009	4,567,685	12,610,766	276%		5,987,878	16,531,727	276%	4.3%	1.3109	
	2010	4,230,949	8,543,590	202%		5,333,118	10,769,210	202%	4.3%	1.2605	
	2011	3,662,262	10,623,596	290%		4,438,739	12,876,021	290%	4.4%	1.2120	
2012	3,604,892	5,711,854	158%		4,201,158	6,656,621	158%	4.5%	1.1654		
2013	3,684,145	7,505,358	204%		4,128,385	8,410,364	204%	4.7%	1.1206		
2014	3,760,982	5,896,907	157%		4,041,717	6,337,077	157%	4.9%	1.0746		
2015	3,761,170	6,788,030	180%	1,613	3,855,888	6,958,973	180%	5.1%	1.0252		
Projected Future Experience (40 Years)	2016	3,583,619	6,411,831	179%	1,460	3,515,719	6,290,343	179%	3.9%	0.9811	
	2017	3,521,561	6,163,268	175%	1,316	3,325,155	5,819,528	175%	3.9%	0.9442	
	2018	3,214,384	5,885,716	183%	1,180	2,921,183	5,348,850	183%	3.9%	0.9088	
	2019	2,833,141	5,580,468	197%	1,054	2,478,071	4,881,083	197%	3.9%	0.8747	
	2020	2,486,021	5,254,849	211%	937	2,092,834	4,423,747	211%	3.9%	0.8418	
	2021	2,172,050	4,923,360	227%	830	1,759,885	3,989,111	227%	3.9%	0.8102	
	2022	1,889,886	4,594,598	243%	732	1,473,787	3,582,997	243%	3.9%	0.7798	
	2023	1,637,975	4,283,013	261%	642	1,229,393	3,214,644	261%	3.9%	0.7506	
	2024	1,414,342	3,981,676	282%	562	1,021,697	2,876,297	282%	3.9%	0.7224	
	2025	1,216,891	3,699,483	304%	489	846,066	2,572,133	304%	3.9%	0.6953	
	2026	1,043,437	3,431,666	329%	425	698,237	2,296,370	329%	3.9%	0.6692	
	2027	891,800	3,179,985	357%	367	574,366	2,048,077	357%	3.9%	0.6441	
	2028	759,791	2,948,198	388%	317	470,977	1,827,520	388%	3.9%	0.6199	
	2029	645,312	2,733,384	424%	272	384,999	1,630,763	424%	3.9%	0.5966	
	2030	546,424	2,535,342	464%	233	313,765	1,455,831	464%	3.9%	0.5742	
	2031	461,288	2,351,108	510%	199	254,936	1,299,366	510%	3.9%	0.5527	
	2032	388,243	2,177,121	561%	169	206,513	1,158,046	561%	3.9%	0.5319	
	2033	325,759	2,017,664	619%	144	166,772	1,032,944	619%	3.9%	0.5120	
	2034	272,481	1,871,306	687%	121	134,261	922,056	687%	3.9%	0.4927	
	2035	227,191	1,733,745	763%	102	107,743	822,209	763%	3.9%	0.4742	
	2036	188,801	1,601,992	849%	86	86,176	731,209	849%	3.9%	0.4564	
	2037	156,359	1,473,420	942%	72	68,689	647,280	942%	3.9%	0.4393	
	2038	129,030	1,351,976	1048%	60	54,556	571,635	1048%	3.9%	0.4228	
	2039	106,073	1,236,851	1166%	50	43,166	503,329	1166%	3.9%	0.4069	
	2040	86,849	1,127,218	1298%	42	34,016	441,496	1298%	3.9%	0.3917	
	2041	70,799	1,020,441	1441%	34	26,689	384,673	1441%	3.9%	0.3770	
	2042	57,448	914,639	1592%	28	20,843	331,847	1592%	3.9%	0.3628	
	2043	46,380	813,630	1754%	23	16,196	284,119	1754%	3.9%	0.3492	
	2044	37,244	719,487	1932%	19	12,517	241,813	1932%	3.9%	0.3361	
	2045	29,736	632,138	2126%	15	9,619	204,481	2126%	3.9%	0.3235	
	2046	23,593	550,979	2335%	12	7,345	171,538	2335%	3.9%	0.3113	
	2047	18,596	475,589	2557%	10	5,572	142,509	2557%	3.9%	0.2996	
	2048	14,551	407,303	2799%	8	4,197	117,466	2799%	3.9%	0.2884	
	2049	11,298	348,648	3086%	6	3,136	96,776	3086%	3.9%	0.2776	
	2050	8,698	296,162	3405%	5	2,324	79,121	3405%	3.9%	0.2672	
2051	6,635	247,759	3734%	4	1,706	63,706	3734%	3.9%	0.2571		
2052	5,010	202,672	4045%	3	1,240	50,156	4045%	3.9%	0.2475		
2053	3,741	163,131	4361%	2	891	38,856	4361%	3.9%	0.2382		
2054	2,759	130,132	4717%	2	632	29,832	4717%	3.9%	0.2292		
2055	2,008	101,729	5067%	1	443	22,446	5067%	3.9%	0.2206		
Past Future Lifetime		85,644,010	109,975,456	128%		134,015,037	153,919,615	115%			
		30,537,204	89,573,677	293%	12,034	24,376,312	62,646,201	257%			
		116,181,214	199,549,132	172%		158,391,349	216,565,817	137%			

[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 September 1, 2017**  
**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 <sup>[1]</sup>	Incurred Claims	Loss Ratio		Earned Premium <sup>[1]</sup>	Incurred Claims	Loss Ratio		
Historical Experience	1987	53,316	5,583	10%		230,968	24,184	10%	5.3%	4.3320
	1988	125,497	17,870	14%		509,585	72,561	14%	5.2%	4.0605
	1989	146,010	28,276	19%		555,720	107,619	19%	5.2%	3.8060
	1990	141,609	34,628	24%		505,190	123,534	24%	5.1%	3.5675
	1991	132,897	39,487	30%		444,394	132,042	30%	5.1%	3.3439
	1992	124,117	43,499	35%		389,022	136,339	35%	5.0%	3.1343
	1993	113,273	46,393	41%		332,782	136,297	41%	4.9%	2.9379
	1994	102,209	48,795	48%		281,457	134,368	48%	4.8%	2.7537
	1995	91,988	51,285	56%		238,944	133,215	56%	4.8%	2.5976
	1996	526,244	137,707	26%		1,297,615	339,559	26%	4.7%	2.4658
	1997	1,395,816	278,631	20%		3,267,232	652,200	20%	4.7%	2.3407
	1998	2,742,353	882,834	32%		6,093,519	1,961,662	32%	4.7%	2.2220
	1999	3,095,715	674,267	22%		6,529,787	1,422,230	22%	4.6%	2.1093
	2000	3,932,736	3,029,659	77%		7,874,555	6,066,316	77%	4.6%	2.0023
	2001	4,979,085	3,128,624	63%		9,463,981	5,946,722	63%	4.5%	1.9007
	2002	5,880,873	5,654,913	96%		10,611,072	10,203,365	96%	4.5%	1.8043
	2003	6,592,555	4,812,812	73%		11,291,831	8,243,460	73%	4.4%	1.7128
	2004	6,427,301	7,501,727	117%		10,450,387	12,197,337	117%	4.3%	1.6259
	2005	5,981,735	5,959,460	100%		9,232,601	9,198,221	100%	4.2%	1.5435
	2006	5,551,218	5,897,147	106%		8,185,874	8,695,985	106%	4.2%	1.4746
2007	5,265,420	6,156,151	117%		7,465,803	8,728,763	117%	4.2%	1.4179	
2008	4,969,956	7,865,608	158%		6,775,833	10,723,644	158%	4.2%	1.3634	
2009	4,567,685	12,610,766	276%		5,987,878	16,531,727	276%	4.3%	1.3109	
2010	4,230,949	8,543,590	202%		5,333,118	10,769,210	202%	4.3%	1.2605	
2011	3,662,262	10,623,596	290%		4,438,739	12,876,021	290%	4.4%	1.2120	
2012	3,604,892	5,711,854	158%		4,201,158	6,656,621	158%	4.5%	1.1654	
2013	3,684,145	7,505,358	204%		4,128,385	8,410,364	204%	4.7%	1.1206	
2014	3,760,982	5,896,907	157%		4,041,717	6,337,077	157%	4.9%	1.0746	
2015	3,761,170	6,788,030	180%	1,613	3,855,888	6,958,973	180%	5.1%	1.0252	
Projected Future Experience (40 Years)	2016	3,583,619	6,411,831	179%	1,460	3,515,719	6,290,343	179%	3.9%	0.9811
	2017	3,547,335	6,160,285	174%	1,312	3,349,492	5,816,711	174%	3.9%	0.9442
	2018	3,681,570	5,823,072	158%	1,169	3,345,755	5,291,920	158%	3.9%	0.9088
	2019	3,418,365	5,492,803	161%	1,044	2,989,951	4,804,405	161%	3.9%	0.8747
	2020	2,999,542	5,168,920	172%	928	2,525,137	4,351,408	172%	3.9%	0.8418
	2021	2,620,717	4,839,868	185%	822	2,123,413	3,921,462	185%	3.9%	0.8102
	2022	2,280,268	4,513,994	198%	724	1,778,217	3,520,140	198%	3.9%	0.7798
	2023	1,976,321	4,205,444	213%	636	1,483,341	3,156,424	213%	3.9%	0.7506
	2024	1,706,493	3,907,363	229%	556	1,232,743	2,822,615	229%	3.9%	0.7224
	2025	1,468,257	3,628,460	247%	485	1,020,832	2,522,753	247%	3.9%	0.6953
	2026	1,258,973	3,364,027	267%	421	842,468	2,251,108	267%	3.9%	0.6692
	2027	1,076,014	3,115,755	290%	364	693,009	2,006,709	290%	3.9%	0.6441
	2028	916,736	2,887,286	315%	314	568,264	1,789,763	315%	3.9%	0.6199
	2029	778,610	2,675,718	344%	269	464,526	1,596,358	344%	3.9%	0.5966
	2030	659,296	2,480,820	376%	231	378,578	1,424,524	376%	3.9%	0.5742
	2031	556,573	2,299,660	413%	197	307,596	1,270,933	413%	3.9%	0.5527
	2032	468,440	2,128,720	454%	168	249,171	1,132,301	454%	3.9%	0.5319
	2033	393,049	1,972,158	502%	142	201,222	1,009,647	502%	3.9%	0.5120
	2034	328,766	1,828,548	556%	120	161,994	900,988	556%	3.9%	0.4927
	2035	274,120	1,693,664	618%	101	129,998	803,201	618%	3.9%	0.4742
	2036	227,801	1,564,567	687%	85	103,977	714,127	687%	3.9%	0.4564
	2037	188,657	1,438,671	763%	71	82,878	632,015	763%	3.9%	0.4393
	2038	155,683	1,319,817	848%	60	65,825	558,038	848%	3.9%	0.4228
	2039	127,984	1,207,199	943%	50	52,082	491,263	943%	3.9%	0.4069
	2040	104,789	1,100,004	1050%	41	41,043	430,837	1050%	3.9%	0.3917
	2041	85,423	995,651	1166%	34	32,202	375,328	1166%	3.9%	0.3770
	2042	69,315	892,294	1287%	28	25,149	323,740	1287%	3.9%	0.3628
	2043	55,961	793,652	1418%	23	19,541	277,142	1418%	3.9%	0.3492
	2044	44,937	701,740	1562%	19	15,103	235,848	1562%	3.9%	0.3361
	2045	35,878	616,481	1718%	15	11,606	199,416	1718%	3.9%	0.3235
2046	28,466	537,283	1887%	12	8,863	167,274	1887%	3.9%	0.3113	
2047	22,437	463,726	2067%	10	6,723	138,954	2067%	3.9%	0.2996	
2048	17,557	397,110	2262%	8	5,064	114,527	2262%	3.9%	0.2884	
2049	13,631	339,897	2493%	6	3,784	94,347	2493%	3.9%	0.2776	
2050	10,495	288,707	2751%	5	2,804	77,130	2751%	3.9%	0.2672	
2051	8,005	241,506	3017%	4	2,058	62,098	3017%	3.9%	0.2571	
2052	6,045	197,544	3268%	3	1,496	48,887	3268%	3.9%	0.2475	
2053	4,514	158,993	3523%	2	1,075	37,870	3523%	3.9%	0.2382	
2054	3,329	126,823	3810%	2	763	29,074	3810%	3.9%	0.2292	
2055	2,423	99,137	4092%	1	535	21,874	4092%	3.9%	0.2206	
Past		85,644,010	109,975,456	128%		134,015,037	153,919,615	115%		
Future		35,206,396	88,079,200	250%	11,938	27,843,995	61,713,500	222%		
Lifetime		120,850,406	198,054,655	164%		161,859,032	215,633,115	133%		

[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 <sup>[1]</sup>	
		A	B	C = B / A	D	E	F = E / D		H	I	J = H / I	K	L
		Earned Premium <sup>[2]</sup>	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	5,583	10%	34,859	6,089	17%	0.60	10%	17%	0.60	5.3%	5.5%
	1988	125,497	17,870	14%	70,855	14,852	21%	0.68	13%	20%	0.66	5.2%	5.5%
	1989	146,010	28,276	19%	111,056	38,047	34%	0.57	16%	27%	0.59	5.2%	5.5%
	1990	141,609	34,628	24%	88,484	34,137	39%	0.63	18%	30%	0.60	5.1%	5.5%
	1991	132,897	39,487	30%	75,485	33,275	44%	0.67	20%	33%	0.63	5.1%	5.5%
	1992	124,117	43,499	35%	65,647	33,258	51%	0.69	23%	35%	0.65	5.0%	5.5%
	1993	113,273	46,393	41%	57,004	33,095	58%	0.71	25%	37%	0.66	4.9%	5.5%
	1994	102,209	48,795	48%	49,533	32,844	66%	0.72	27%	39%	0.68	4.8%	5.5%
	1995	91,988	51,285	56%	43,179	32,661	76%	0.74	29%	41%	0.69	4.8%	5.5%
	1996	526,244	137,707	26%	260,335	118,991	46%	0.57	28%	42%	0.66	4.7%	6.5%
	1997	1,395,816	278,631	20%	820,937	323,013	39%	0.51	25%	41%	0.61	4.7%	6.6%
	1998	2,742,353	882,834	32%	1,557,366	631,054	41%	0.79	28%	41%	0.69	4.7%	6.6%
	1999	3,095,715	674,267	22%	2,347,160	1,015,248	43%	0.50	26%	42%	0.62	4.6%	6.7%
	2000	3,932,736	3,029,659	77%	3,482,131	1,522,888	44%	1.76	40%	42%	0.95	4.6%	6.6%
	2001	4,979,085	3,128,624	63%	4,507,414	1,973,354	44%	1.44	46%	43%	1.07	4.5%	6.6%
2002	5,880,873	5,654,913	96%	5,335,626	2,334,014	44%	2.20	57%	43%	1.32	4.5%	6.6%	
2003	6,592,555	4,812,812	73%	5,958,007	2,551,779	43%	1.70	60%	43%	1.39	4.4%	6.6%	
2004	6,427,301	7,501,727	117%	5,603,022	2,531,331	45%	2.58	68%	43%	1.57	4.3%	6.5%	
2005	5,981,735	5,959,460	100%	4,977,763	2,489,022	50%	1.99	72%	44%	1.63	4.2%	6.5%	
2006	5,551,218	5,897,147	106%	4,448,332	2,449,380	55%	1.93	75%	45%	1.67	4.2%	6.5%	
2007	5,265,420	6,156,151	117%	3,993,643	2,402,832	60%	1.94	78%	46%	1.70	4.2%	6.5%	
2008	4,969,956	7,865,608	158%	3,583,748	2,343,350	65%	2.42	84%	47%	1.77	4.2%	6.5%	
2009	4,567,685	12,610,766	276%	3,217,801	2,277,020	71%	3.90	94%	48%	1.96	4.3%	6.5%	
2010	4,230,949	8,543,590	202%	2,874,277	2,203,786	77%	2.63	99%	49%	2.02	4.3%	6.5%	
2011	3,662,262	10,623,596	290%	2,564,985	2,130,428	83%	3.49	107%	50%	2.13	4.4%	6.4%	
2012	3,604,892	5,711,854	158%	2,281,143	2,055,140	90%	1.76	108%	51%	2.12	4.5%	6.4%	
2013	3,684,145	7,505,358	204%	2,018,435	1,978,104	98%	2.08	112%	52%	2.14	4.7%	6.4%	
2014	3,760,982	5,896,907	157%	1,780,037	1,900,640	107%	1.47	113%	53%	2.14	4.9%	6.3%	
2015	3,761,170	6,788,030	180%	1,564,572	1,823,836	117%	1.55	115%	54%	2.14	5.1%	6.3%	
Projected Future Experience (40 Years)	2016	3,583,619	6,411,831	179%	1,370,672	1,749,713	128%	1.40	116%	54%	2.14	3.9%	6.2%
	2017	3,521,561	6,163,268	175%	1,196,924	1,678,452	140%	1.25	118%	55%	2.14	3.9%	6.2%
	2018	3,214,384	5,885,716	183%	1,041,898	1,610,923	155%	1.18	119%	56%	2.13	3.9%	6.1%
	2019	2,833,141	5,580,468	197%	904,186	1,546,606	171%	1.15	121%	56%	2.13	3.9%	6.1%
	2020	2,486,021	5,254,849	211%	782,369	1,485,914	190%	1.11	122%	57%	2.13	3.9%	6.0%
	2021	2,172,050	4,923,360	227%	675,014	1,428,526	212%	1.07	123%	58%	2.13	3.9%	5.9%
	2022	1,889,886	4,594,598	243%	580,752	1,374,597	237%	1.03	124%	58%	2.13	3.9%	5.9%
	2023	1,637,975	4,283,013	261%	498,280	1,323,774	266%	0.98	125%	59%	2.13	3.9%	5.8%
	2024	1,414,342	3,981,676	282%	426,351	1,274,747	299%	0.94	126%	59%	2.13	3.9%	5.8%
	2025	1,216,891	3,699,483	304%	363,811	1,227,817	337%	0.90	127%	60%	2.13	3.9%	5.7%
	2026	1,043,437	3,431,666	329%	309,583	1,181,350	382%	0.86	128%	60%	2.13	3.9%	5.7%
	2027	891,800	3,179,985	357%	262,688	1,135,250	432%	0.83	129%	61%	2.13	3.9%	5.6%
	2028	759,791	2,948,198	388%	222,242	1,089,776	490%	0.79	130%	61%	2.13	3.9%	5.6%
	2029	645,312	2,733,384	424%	187,436	1,043,613	557%	0.76	131%	61%	2.13	3.9%	5.5%
	2030	546,424	2,535,342	464%	157,559	996,634	633%	0.73	131%	62%	2.13	3.9%	5.5%
	2031	461,288	2,351,108	510%	131,974	947,552	718%	0.71	132%	62%	2.13	3.9%	5.4%
	2032	388,243	2,177,121	561%	110,119	896,017	814%	0.69	132%	62%	2.13	3.9%	5.4%
	2033	325,759	2,017,664	619%	91,499	843,155	921%	0.67	133%	62%	2.13	3.9%	5.4%
	2034	272,481	1,871,306	687%	75,686	788,815	1042%	0.66	133%	63%	2.13	3.9%	5.3%
	2035	227,191	1,733,745	763%	62,300	733,118	1177%	0.65	134%	63%	2.13	3.9%	5.3%
2036	188,801	1,601,992	849%	51,009	675,996	1325%	0.64	134%	63%	2.13	3.9%	5.3%	
2037	156,359	1,473,420	942%	41,530	617,649	1487%	0.63	135%	63%	2.13	3.9%	5.2%	
2038	129,030	1,351,976	1048%	33,605	559,511	1665%	0.63	135%	63%	2.13	3.9%	5.2%	
2039	106,073	1,236,851	1166%	27,010	502,036	1859%	0.63	135%	63%	2.13	3.9%	5.2%	
2040	86,849	1,127,218	1298%	21,557	445,790	2068%	0.63	135%	63%	2.13	3.9%	5.2%	
2041	70,799	1,020,441	1441%	17,074	391,616	2294%	0.63	136%	64%	2.13	3.9%	5.2%	
2042	57,448	914,639	1592%	13,415	339,711	2532%	0.63	136%	64%	2.13	3.9%	5.2%	
2043	46,380	813,630	1754%	10,451	291,316	2787%	0.63	136%	64%	2.13	3.9%	5.2%	
2044	37,244	719,487	1932%	8,069	246,777	3058%	0.63	136%	64%	2.14	3.9%	5.1%	
2045	29,736	632,138	2126%	6,172	206,254	3341%	0.64	136%	64%	2.14	3.9%	5.1%	
2046	23,593	550,979	2335%	4,676	170,047	3637%	0.64	136%	64%	2.14	3.9%	5.2%	
2047	18,596	475,589	2557%	3,508	138,029	3935%	0.65	136%	64%	2.14	3.9%	5.2%	
2048	14,551	407,303	2799%	2,605	110,519	4242%	0.66	136%	64%	2.14	3.9%	5.2%	
2049	11,298	348,648	3086%	1,915	87,227	4554%	0.68	137%	64%	2.14	3.9%	5.2%	
2050	8,698	296,162	3405%	1,394	67,850	4867%	0.70	137%	64%	2.14	3.9%	5.2%	
2051	6,635	247,759	3734%	1,004	52,078	5185%	0.72	137%	64%	2.14	3.9%	5.3%	
2052	5,010	202,672	4045%	717	39,326	5488%	0.74	137%	64%	2.14	3.9%	5.3%	
2053	3,741	163,131	4361%	506	29,380	5807%	0.75	137%	64%	2.14	3.9%	5.4%	
2054	2,759	130,132	4717%	354	21,744	6149%	0.77	137%	64%	2.14	3.9%	5.4%	
2055	2,008	101,729	5067%	245	15,936	6506%	0.78	137%	64%	2.14	3.9%	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 September 1, 2017**  
**All Policy Forms**

	Calendar Year	Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios			Annualized Interest Rates <sup>[1]</sup>	
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I	K	L
		Earned Premium <sup>[2]</sup>	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected 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	5,583	10%	34,859	6,089	17%	0.60	10%	17%	0.60	5.3%	5.5%
	1988	125,497	17,870	14%	70,855	14,852	21%	0.68	13%	20%	0.66	5.2%	5.5%
	1989	146,010	28,276	19%	111,056	38,047	34%	0.57	16%	27%	0.59	5.2%	5.5%
	1990	141,609	34,628	24%	88,484	34,137	39%	0.63	18%	30%	0.60	5.1%	5.5%
	1991	132,897	39,487	30%	75,485	33,275	44%	0.67	20%	33%	0.63	5.1%	5.5%
	1992	124,117	43,499	35%	65,647	33,258	51%	0.69	23%	35%	0.65	5.0%	5.5%
	1993	113,273	46,393	41%	57,004	33,095	58%	0.71	25%	37%	0.66	4.9%	5.5%
	1994	102,209	48,795	48%	49,533	32,844	66%	0.72	27%	39%	0.68	4.8%	5.5%
	1995	91,988	51,285	56%	43,179	32,661	76%	0.74	29%	41%	0.69	4.8%	5.5%
	1996	526,244	137,707	26%	260,335	118,991	46%	0.57	28%	42%	0.66	4.7%	6.5%
	1997	1,395,816	278,631	20%	820,937	323,013	39%	0.51	25%	41%	0.61	4.7%	6.6%
	1998	2,742,353	882,834	32%	1,557,366	631,054	41%	0.79	28%	41%	0.69	4.7%	6.6%
	1999	3,095,715	674,267	22%	2,347,160	1,015,248	43%	0.50	26%	42%	0.62	4.6%	6.7%
	2000	3,932,736	3,029,659	77%	3,482,131	1,522,888	44%	1.76	40%	42%	0.95	4.6%	6.6%
	2001	4,979,085	3,128,624	63%	4,507,414	1,973,354	44%	1.44	46%	43%	1.07	4.5%	6.6%
2002	5,880,873	5,654,913	96%	5,335,626	2,334,014	44%	2.20	57%	43%	1.32	4.5%	6.6%	
2003	6,592,555	4,812,812	73%	5,958,007	2,551,779	43%	1.70	60%	43%	1.39	4.4%	6.6%	
2004	6,427,301	7,501,727	117%	5,603,022	2,531,331	45%	2.58	68%	43%	1.57	4.3%	6.5%	
2005	5,981,735	5,959,460	100%	4,977,763	2,489,022	50%	1.99	72%	44%	1.63	4.2%	6.5%	
2006	5,551,218	5,897,147	106%	4,448,332	2,449,380	55%	1.93	75%	45%	1.67	4.2%	6.5%	
2007	5,265,420	6,156,151	117%	3,993,643	2,402,832	60%	1.94	78%	46%	1.70	4.2%	6.5%	
2008	4,969,956	7,865,608	158%	3,583,748	2,343,350	65%	2.42	84%	47%	1.77	4.2%	6.5%	
2009	4,567,685	12,610,766	276%	3,217,801	2,277,020	71%	3.90	94%	48%	1.96	4.3%	6.5%	
2010	4,230,949	8,543,590	202%	2,874,277	2,203,786	77%	2.63	99%	49%	2.02	4.3%	6.5%	
2011	3,662,262	10,623,596	290%	2,564,985	2,130,428	83%	3.49	107%	50%	2.13	4.4%	6.4%	
2012	3,604,892	5,711,854	158%	2,281,143	2,055,140	90%	1.76	108%	51%	2.12	4.5%	6.4%	
2013	3,684,145	7,505,358	204%	2,018,435	1,978,104	98%	2.08	112%	52%	2.14	4.7%	6.4%	
2014	3,760,982	5,896,907	157%	1,780,037	1,900,640	107%	1.47	113%	53%	2.14	4.9%	6.3%	
2015	3,761,170	6,788,030	180%	1,564,572	1,823,836	117%	1.55	115%	54%	2.14	5.1%	6.3%	
Projected Future Experience (40 Years)	2016	3,583,619	6,411,831	179%	1,370,672	1,749,713	128%	1.40	116%	54%	2.14	5.1%	6.2%
	2017	3,547,335	6,160,285	174%	1,196,924	1,678,452	140%	1.24	118%	55%	2.14	3.9%	6.2%
	2018	3,681,570	5,823,072	158%	1,041,898	1,610,923	155%	1.02	119%	56%	2.13	3.9%	6.1%
	2019	3,418,365	5,492,803	161%	904,186	1,546,606	171%	0.94	120%	56%	2.12	3.9%	6.1%
	2020	2,999,542	5,168,920	172%	782,369	1,485,914	190%	0.91	121%	57%	2.11	3.9%	6.0%
	2021	2,620,717	4,839,868	185%	675,014	1,428,526	212%	0.87	121%	58%	2.11	3.9%	5.9%
	2022	2,280,268	4,513,994	198%	580,752	1,374,597	237%	0.84	122%	58%	2.10	3.9%	5.9%
	2023	1,976,321	4,205,444	213%	498,280	1,323,774	266%	0.80	123%	59%	2.10	3.9%	5.8%
	2024	1,706,493	3,907,363	229%	426,351	1,274,747	299%	0.77	124%	59%	2.09	3.9%	5.8%
	2025	1,468,257	3,628,460	247%	363,811	1,227,817	337%	0.73	125%	60%	2.09	3.9%	5.7%
	2026	1,258,973	3,364,027	267%	309,583	1,181,350	382%	0.70	126%	60%	2.09	3.9%	5.7%
	2027	1,076,014	3,115,755	290%	262,688	1,135,250	432%	0.67	126%	61%	2.09	3.9%	5.6%
	2028	916,736	2,887,286	315%	222,242	1,089,776	490%	0.64	127%	61%	2.08	3.9%	5.6%
	2029	778,610	2,675,718	344%	187,436	1,043,613	557%	0.62	128%	61%	2.08	3.9%	5.5%
	2030	659,296	2,480,820	376%	157,559	996,634	633%	0.59	128%	62%	2.08	3.9%	5.5%
	2031	556,573	2,299,660	413%	131,974	947,552	718%	0.58	129%	62%	2.08	3.9%	5.4%
	2032	468,440	2,128,720	454%	110,119	896,017	814%	0.56	129%	62%	2.08	3.9%	5.4%
	2033	393,049	1,972,158	502%	91,499	843,155	921%	0.54	130%	62%	2.08	3.9%	5.4%
	2034	328,766	1,828,548	556%	75,686	788,815	1042%	0.53	130%	63%	2.08	3.9%	5.3%
	2035	274,120	1,693,664	618%	62,300	733,118	1177%	0.53	131%	63%	2.08	3.9%	5.3%
2036	227,801	1,564,567	687%	51,009	675,996	1325%	0.52	131%	63%	2.08	3.9%	5.3%	
2037	188,657	1,438,671	763%	41,530	617,649	1487%	0.51	131%	63%	2.08	3.9%	5.2%	
2038	155,683	1,319,817	848%	33,605	559,511	1665%	0.51	131%	63%	2.08	3.9%	5.2%	
2039	127,984	1,207,199	943%	27,010	502,036	1859%	0.51	132%	63%	2.08	3.9%	5.2%	
2040	104,789	1,100,004	1050%	21,557	445,790	2068%	0.51	132%	63%	2.08	3.9%	5.2%	
2041	85,423	995,651	1166%	17,074	391,616	2294%	0.51	132%	64%	2.08	3.9%	5.2%	
2042	69,315	892,294	1287%	13,415	339,711	2532%	0.51	132%	64%	2.08	3.9%	5.2%	
2043	55,961	793,652	1418%	10,451	291,316	2787%	0.51	133%	64%	2.08	3.9%	5.2%	
2044	44,937	701,740	1562%	8,069	246,777	3058%	0.51	133%	64%	2.08	3.9%	5.1%	
2045	35,878	616,481	1718%	6,172	206,254	3341%	0.51	133%	64%	2.08	3.9%	5.1%	
2046	28,466	537,283	1887%	4,676	170,047	3637%	0.52	133%	64%	2.08	3.9%	5.2%	
2047	22,437	463,726	2067%	3,508	138,029	3935%	0.53	133%	64%	2.08	3.9%	5.2%	
2048	17,557	397,110	2262%	2,605	110,519	4242%	0.53	133%	64%	2.08	3.9%	5.2%	
2049	13,631	339,897	2493%	1,915	87,227	4554%	0.55	133%	64%	2.08	3.9%	5.2%	
2050	10,495	288,707	2751%	1,394	67,850	4867%	0.57	133%	64%	2.08	3.9%	5.2%	
2051	8,005	241,506	3017%	1,004	52,078	5185%	0.58	133%	64%	2.08	3.9%	5.3%	
2052	6,045	197,544	3268%	717	39,326	5488%	0.60	133%	64%	2.08	3.9%	5.3%	
2053	4,514	158,993	3523%	506	29,380	5807%	0.61	133%	64%	2.09	3.9%	5.4%	
2054	3,329	126,823	3810%	354	21,744	6149%	0.62	133%	64%	2.09	3.9%	5.4%	
2055	2,423	99,137	4092%	245	15,936	6506%	0.63	133%	64%	2.09	3.9%	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**

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

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

<b>Policy Form CERT-HHC, HHC-800, QC-HHC, and QI-HHC</b>							
<b>Policy Year</b>	<b>Lapse Rates</b>						
	<b>Issue Age</b>						
	<b>&lt; 57</b>	<b>57 - 61</b>	<b>62 - 66</b>	<b>67 - 71</b>	<b>72 - 76</b>	<b>77 - 81</b>	<b>82+</b>
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**

<b>Policy Form APRLTNQ</b>				
<b>Year</b>	<b>Lapse Rates</b>			
	<b>Issue Age</b>			
	<b>&lt; 71</b>	<b>71 - 75</b>	<b>76 - 79</b>	<b>80+</b>
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%

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

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

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

<b>Policy Form HHC 1/98 and QHHC</b>	
<b>Policy Year</b>	<b>Lapse Rates</b>
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**

<b>Policy Forms APRLTCP, APRLTCQ, CERT-NHO, NHO-700, PRNHOQ, QI-NHHH, and QI-NHO</b>
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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**

<b>Policy Forms APRLTCP, APRLTCQ, CERT-NHO, NHO-700, PRNHOQ, QI-NHHH, and QI-NHO (continued)</b>
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**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**

<b>Policy Forms APRLTCP, APRLTCQ, CERT-NHO, NHO-700, PRNHOQ, QI-NHHH, and QI-NHO (continued)</b>
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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**  
**Nationwide Experience for All Policy Forms**

1	Accumulated value of initial earned premium	131,627,292 x 65% =	86,159,445
2a	Accumulated value of earned premium	134,369,506	
2b	Accumulated value of prior premium rate schedule increases (2a - 1)	2,742,214 x 85% =	2,330,882
3	Present value of future projected initial earned premium	13,895,414 x 65% =	9,095,539
4a	Present value of future projected premium	26,966,290	
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a - 3)	13,070,876 x 85% =	11,110,244
<b>5</b>	<b>Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b</b>		<b>108,696,111</b>
6a	Accumulated value of incurred claims without the inclusion of active life reserves		155,346,391
6b	Present value of future projected incurred claims without the inclusion of active life reserves		67,757,734
<b>7</b>	<b>Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b</b>		<b>223,104,124</b>
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>			



1064 Greenwood Blvd.  
Suite 200  
Lake Mary, FL 32746  
P.O. Box 958465  
Lake Mary, FL 32795-8465  
Tel: 407-995-8000

August 3, 2016

To Whom It May Concern:

Constitution Life Insurance Company (CLIC), as reinsurer and administrator, is hereby authorized to submit filings related to all life and health insurance policies on behalf of:

American Progressive Life & Health Insurance Company of New York  
NAIC# 80624, FEIN-13-1851754

This authorization also permits CLIC to provide additional information and respond to questions regarding the filings on our behalf, as necessary. This authorization is deemed to be in effect until rescinded in writing.

Please contact me if you have any questions regarding this authorization.

Sincerely,

A handwritten signature in blue ink, appearing to read "Anthony L. Wolk".

Anthony L. Wolk  
President

## NASSAU RE CLAIMS ADMINISTRATION/PROCESSING CONTROLS

Nassau Re 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.