

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 2018 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: 01/30/2018
 SERFF Tr Num: UNAM-131350723
 SERFF Status: Assigned
 State Tr Num: UNAM-131350723
 State Status: Received Review in Progress
 Co Tr Num: PR LTC 2018 PA

 Implementation: 09/30/2018
 Date Requested:
 Author(s): Carmen Boyd, Holly Parenti
 Reviewer(s): Jim Laverty (primary)
 Disposition Date:
 Disposition Status:
 Implementation Date:

 State Filing Description:
 Proposed aggregate 76% increase on 119 PA policyholders of American Progressive forms HHC 1/98, PRNHO, PRNHOQ, QHHC.

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

Project Name: PR LTC 2018 PA	Status of Filing in Domicile: Authorized
Project Number: HHC 1/98, PRNHO, PRNHOQ, QHHC	Date Approved in Domicile: 12/15/2017
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: 76%	Filing Status Changed: 01/30/2018
	State Status Changed: 01/31/2018
Deemer Date:	Created By: Carmen Boyd
Submitted 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 76% composite premium rate increase on the above-referenced forms. Please see cover letter for detailed information.

Filing Contact Information
 Carmen Boyd
 cboyd@nsre.com
 407-547-3335

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
1064 Greenwood Blvd.	Group Code: 1199	Company Type:
Suite 200	Group Name:	State ID Number:
Lake Mary, FL 32746	FEIN Number: 13-1851754	
(407) 995-8000 ext. [Phone]		

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:

SERFF Tracking #:

UNAM-131350723

State Tracking #:

UNAM-131350723

Company Tracking #:

PR LTC 2018 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 2018 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: 15.000%
 Effective Date of Last Rate Revision: 09/30/2017
 Filing Method of Last Filing: Prior Approval
 SERFF Tracking Number of Last Filing: UNAM-130958072

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	76.000%	76.000%	\$240,323	119	\$316,215	100.000%	55.000%

SERFF Tracking #:

UNAM-131350723

State Tracking #:

UNAM-131350723

Company Tracking #:

PR LTC 2018 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 2018 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-130958072 Percent Rate Change Request: 76	PA HHC 1-98 - QHHC 11-99 Rates 76% comp.pdf, PA PRNHO(Q) 4-02 Rates 76% comp.pdf, PA PRNHO(Q) 10-00 Rates 76% comp.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	306	343	376	409	445	472	501	527	556	NA	NA	NA	NA	NA	NA	NA
51	325	364	400	435	470	501	531	558	590	NA	NA	NA	NA	NA	NA	NA
52	345	388	423	464	500	533	564	594	625	NA	NA	NA	NA	NA	NA	NA
53	368	413	451	492	531	566	599	631	662	NA	NA	NA	NA	NA	NA	NA
54	392	439	480	523	564	599	637	670	703	NA	NA	NA	NA	NA	NA	NA
55	415	466	513	556	599	637	676	711	748	NA	NA	NA	NA	NA	NA	NA
56	443	496	543	592	637	678	715	756	793	NA	NA	NA	NA	NA	NA	NA
57	468	527	576	629	676	717	762	801	842	NA	NA	NA	NA	NA	NA	NA
58	498	558	611	664	715	762	809	848	889	NA	NA	NA	NA	NA	NA	NA
59	525	592	648	705	758	807	854	897	940	NA	NA	NA	NA	NA	NA	NA
60	556	627	686	744	801	852	903	948	993	NA	NA	NA	NA	NA	NA	NA
61	590	662	727	791	850	903	958	1,005	1,052	NA	NA	NA	NA	NA	NA	NA
62	627	705	776	842	905	964	1,021	1,070	1,122	NA	NA	NA	NA	NA	NA	NA
63	668	750	827	897	966	1,028	1,089	1,142	1,195	NA	NA	NA	NA	NA	NA	NA
64	709	799	883	958	1,032	1,095	1,162	1,216	1,271	NA	NA	NA	NA	NA	NA	NA
65	752	850	942	1,025	1,103	1,171	1,242	1,301	1,361	NA	NA	NA	NA	NA	NA	NA
66	815	925	1,026	1,119	1,201	1,279	1,352	1,420	1,485	NA	NA	NA	NA	NA	NA	NA
67	866	987	1,099	1,199	1,293	1,375	1,455	1,530	1,600	NA	NA	NA	NA	NA	NA	NA
68	919	1,056	1,181	1,293	1,393	1,489	1,575	1,659	1,736	NA	NA	NA	NA	NA	NA	NA
69	976	1,130	1,267	1,391	1,506	1,612	1,710	1,800	1,886	NA	NA	NA	NA	NA	NA	NA
70	1,038	1,211	1,365	1,502	1,630	1,749	1,855	1,955	2,051	NA	NA	NA	NA	NA	NA	NA
71	1,109	1,301	1,471	1,626	1,767	1,900	2,020	2,127	2,235	NA	NA	NA	NA	NA	NA	NA
72	1,191	1,405	1,593	1,763	1,920	2,065	2,198	2,317	2,437	NA	NA	NA	NA	NA	NA	NA
73	1,287	1,522	1,730	1,916	2,086	2,249	2,394	2,525	2,654	NA	NA	NA	NA	NA	NA	NA
74	1,399	1,651	1,881	2,084	2,272	2,447	2,609	2,750	2,893	NA	NA	NA	NA	NA	NA	NA
75	1,518	1,790	2,041	2,264	2,472	2,662	2,836	2,993	3,148	NA	NA	NA	NA	NA	NA	NA
76	1,640	1,937	2,210	2,455	2,678	2,887	3,077	3,250	3,416	NA	NA	NA	NA	NA	NA	NA
77	1,763	2,082	2,378	2,646	2,891	3,119	3,328	3,516	3,702	NA	NA	NA	NA	NA	NA	NA
78	1,886	2,264	2,552	2,842	3,113	3,360	3,589	3,796	4,000	NA	NA	NA	NA	NA	NA	NA
79	2,012	2,413	2,731	3,048	3,340	3,610	3,863	4,090	4,315	NA	NA	NA	NA	NA	NA	NA
80	2,143	2,570	2,915	3,260	3,579	3,873	4,151	4,398	4,645	NA	NA	NA	NA	NA	NA	NA
81	2,274	2,731	3,105	3,479	3,824	4,143	4,447	4,719	4,989	NA	NA	NA	NA	NA	NA	NA
82	2,409	2,891	3,299	3,704	4,076	4,427	4,756	5,054	5,350	NA	NA	NA	NA	NA	NA	NA
83	2,549	3,060	3,501	3,935	4,341	4,717	5,076	5,403	5,724	NA	NA	NA	NA	NA	NA	NA
84	2,690	3,228	3,706	4,176	4,611	5,021	5,409	5,763	6,116	NA	NA	NA	NA	NA	NA	NA
85	2,835	3,401	3,916	4,421	4,891	5,332	5,753	6,137	6,523	NA	NA	NA	NA	NA	NA	NA

Premiums shown exclude annual Policy fee of \$25.

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

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

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

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

American Progressive Life & Health Insurance Company of New York

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

Gross Annual Premiums

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

Issue Age	Daily Benefit Amount Elected															
	\$50	\$60	\$70	\$80	\$90	\$100	\$110	\$120	\$130	\$140	\$150	\$160	\$170	\$180	\$190	\$200
50 & Under	327	374	415	460	501	543	582	611	652	688	717	752	786	815	846	874
51	353	404	449	496	537	576	617	652	690	727	760	795	829	860	889	919
52	382	435	484	531	574	613	656	693	731	770	803	842	874	907	938	968
53	411	466	519	568	613	654	697	739	776	817	852	889	925	960	993	1,023
54	439	500	556	605	654	697	744	786	827	868	905	942	981	1,017	1,052	1,081
55	470	533	594	646	697	742	791	836	880	923	964	1,003	1,042	1,077	1,115	1,146
56	500	566	631	688	744	791	842	893	936	981	1,023	1,064	1,107	1,146	1,183	1,216
57	531	603	674	733	791	844	897	950	993	1,044	1,089	1,130	1,175	1,216	1,258	1,293
58	558	637	713	778	838	897	952	1,007	1,056	1,109	1,156	1,201	1,248	1,289	1,332	1,369
59	588	672	752	821	889	950	1,009	1,070	1,120	1,175	1,226	1,271	1,320	1,367	1,410	1,454
60	617	709	795	870	942	1,009	1,072	1,132	1,191	1,248	1,301	1,352	1,403	1,452	1,497	1,542
61	648	748	842	923	1,001	1,073	1,140	1,203	1,265	1,328	1,383	1,438	1,491	1,544	1,593	1,640
62	686	793	893	983	1,068	1,144	1,215	1,285	1,352	1,418	1,477	1,536	1,593	1,647	1,698	1,749
63	725	842	952	1,046	1,138	1,222	1,299	1,373	1,444	1,514	1,579	1,642	1,700	1,761	1,816	1,869
64	764	897	1,011	1,119	1,215	1,305	1,387	1,467	1,544	1,616	1,687	1,753	1,818	1,877	1,937	1,994
65	811	952	1,079	1,195	1,297	1,397	1,487	1,571	1,651	1,732	1,804	1,877	1,943	2,010	2,074	2,131
66	872	1,032	1,171	1,301	1,410	1,520	1,622	1,712	1,802	1,888	1,971	2,049	2,120	2,190	2,264	2,325
67	923	1,097	1,250	1,391	1,512	1,630	1,740	1,839	1,937	2,029	2,118	2,204	2,282	2,357	2,435	2,500
68	977	1,168	1,336	1,491	1,624	1,751	1,873	1,980	2,086	2,188	2,284	2,378	2,460	2,543	2,627	2,697
69	1,038	1,244	1,428	1,597	1,745	1,886	2,016	2,135	2,251	2,360	2,464	2,566	2,656	2,744	2,835	2,913
70	1,103	1,328	1,528	1,712	1,875	2,029	2,172	2,304	2,431	2,550	2,664	2,774	2,874	2,970	3,066	3,150
71	1,175	1,408	1,642	1,839	2,022	2,190	2,349	2,492	2,631	2,764	2,885	3,007	3,115	3,220	3,322	3,416
72	1,262	1,512	1,765	1,982	2,182	2,370	2,543	2,701	2,854	2,999	3,132	3,264	3,383	3,501	3,614	3,718
73	1,361	1,632	1,906	2,145	2,362	2,568	2,758	2,934	3,103	3,264	3,410	3,553	3,687	3,814	3,937	4,053
74	1,473	1,767	2,061	2,321	2,562	2,789	2,997	3,191	3,375	3,553	3,712	3,873	4,018	4,157	4,294	4,419
75	1,595	1,920	2,227	2,511	2,774	3,021	3,252	3,465	3,667	3,863	4,039	4,212	4,372	4,525	4,680	4,815
76	1,720	2,067	2,398	2,707	2,995	3,267	3,516	3,755	3,977	4,192	4,386	4,574	4,752	4,921	5,089	5,238
77	1,847	2,217	2,574	2,907	3,220	3,516	3,790	4,051	4,294	4,533	4,746	4,954	5,150	5,336	5,524	5,689
78	1,973	2,368	2,750	3,111	3,450	3,773	4,071	4,359	4,625	4,886	5,123	5,352	5,567	5,773	5,981	6,165
79	2,102	2,523	2,931	3,318	3,687	4,035	4,364	4,676	4,970	5,256	5,516	5,769	6,010	6,235	6,464	6,668
80	2,235	2,682	3,117	3,532	3,930	4,310	4,666	5,005	5,328	5,644	5,930	6,206	6,472	6,721	6,974	7,195
81	2,372	2,844	3,307	3,753	4,178	4,590	4,978	5,348	5,702	6,045	6,359	6,666	6,952	7,228	7,505	7,753
82	2,511	3,011	3,501	3,979	4,437	4,882	5,303	5,702	6,090	6,462	6,807	7,142	7,459	7,761	8,065	8,335
83	2,654	3,181	3,700	4,210	4,701	5,179	5,636	6,069	6,492	6,895	7,273	7,640	7,984	8,317	8,647	8,944
84	2,799	3,356	3,904	4,449	4,974	5,489	5,982	6,449	6,907	7,346	7,757	8,159	8,535	8,897	9,256	9,583
85	2,948	3,534	4,116	4,692	5,252	5,804	6,339	6,840	7,338	7,812	8,259	8,696	9,105	9,499	9,890	10,245

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	347	402	456	505	554	596	643	688	723	762	801	836	874	911	942	977
51	376	435	490	541	590	637	682	727	766	807	846	882	923	958	993	1,028
52	402	464	525	578	629	678	725	770	813	852	895	934	974	1,011	1,050	1,085
53	431	498	560	619	670	723	774	817	864	903	950	989	1,028	1,072	1,109	1,146
54	460	533	601	660	713	768	821	868	917	960	1,007	1,050	1,093	1,136	1,175	1,213
55	488	568	641	703	762	819	872	925	976	1,021	1,072	1,113	1,160	1,203	1,246	1,287
56	519	603	680	748	811	874	930	983	1,038	1,085	1,136	1,183	1,230	1,279	1,320	1,365
57	550	641	725	797	864	930	989	1,046	1,105	1,156	1,209	1,260	1,307	1,358	1,403	1,450
58	584	680	768	848	919	989	1,052	1,113	1,173	1,226	1,283	1,336	1,387	1,440	1,489	1,538
59	611	721	815	899	974	1,050	1,119	1,181	1,246	1,301	1,361	1,416	1,473	1,526	1,577	1,628
60	646	760	864	952	1,034	1,113	1,189	1,254	1,320	1,383	1,442	1,504	1,563	1,616	1,673	1,726
61	680	803	915	1,011	1,097	1,183	1,263	1,336	1,406	1,471	1,536	1,598	1,663	1,720	1,779	1,834
62	717	850	970	1,073	1,171	1,262	1,348	1,426	1,501	1,571	1,640	1,708	1,773	1,835	1,898	1,957
63	756	899	1,028	1,142	1,246	1,346	1,438	1,522	1,600	1,677	1,749	1,822	1,892	1,961	2,026	2,090
64	795	950	1,089	1,213	1,328	1,432	1,530	1,624	1,710	1,788	1,867	1,945	2,022	2,092	2,161	2,227
65	834	1,005	1,156	1,289	1,414	1,528	1,634	1,734	1,826	1,912	1,998	2,080	2,161	2,235	2,310	2,380
66	897	1,075	1,246	1,397	1,532	1,659	1,777	1,886	1,990	2,082	2,178	2,268	2,355	2,439	2,519	2,598
67	946	1,136	1,322	1,487	1,636	1,773	1,902	2,022	2,135	2,237	2,339	2,439	2,531	2,621	2,709	2,793
68	1,001	1,201	1,401	1,587	1,749	1,902	2,041	2,172	2,300	2,409	2,523	2,629	2,733	2,829	2,927	3,017
69	1,060	1,271	1,485	1,692	1,873	2,039	2,194	2,337	2,476	2,599	2,723	2,838	2,950	3,056	3,160	3,260
70	1,124	1,350	1,575	1,798	2,024	2,188	2,360	2,517	2,670	2,805	2,942	3,068	3,191	3,309	3,420	3,530
71	1,197	1,436	1,677	1,916	2,155	2,353	2,543	2,715	2,885	3,034	3,187	3,322	3,459	3,587	3,712	3,830
72	1,283	1,540	1,796	2,055	2,310	2,535	2,744	2,934	3,122	3,289	3,457	3,606	3,759	3,900	4,039	4,169
73	1,383	1,659	1,935	2,214	2,490	2,739	2,968	3,177	3,385	3,569	3,755	3,922	4,090	4,247	4,402	4,543
74	1,493	1,790	2,090	2,390	2,688	2,958	3,215	3,444	3,673	3,877	4,082	4,266	4,453	4,627	4,799	4,954
75	1,612	1,935	2,257	2,580	2,903	3,193	3,471	3,728	3,980	4,206	4,431	4,639	4,844	5,036	5,228	5,399
76	1,736	2,082	2,429	2,778	3,124	3,440	3,745	4,024	4,304	4,552	4,801	5,030	5,256	5,471	5,683	5,873
77	1,859	2,231	2,603	2,976	3,348	3,693	4,026	4,333	4,641	4,915	5,187	5,444	5,695	5,930	6,167	6,376
78	1,986	2,384	2,782	3,175	3,573	3,953	4,315	4,652	4,989	5,291	5,593	5,877	6,153	6,413	6,676	6,911
79	2,114	2,535	2,960	3,381	3,806	4,227	4,619	4,985	5,352	5,685	6,018	6,329	6,635	6,925	7,217	7,473
80	2,247	2,695	3,146	3,593	4,043	4,492	4,931	5,330	5,732	6,096	6,462	6,805	7,140	7,461	7,781	8,069
81	2,384	2,860	3,338	3,812	4,290	4,766	5,244	5,689	6,125	6,525	6,927	7,303	7,671	8,024	8,374	8,694
82	2,523	3,027	3,532	4,035	4,541	5,044	5,548	6,053	6,533	6,970	7,411	7,820	8,225	8,611	8,997	9,350
83	2,666	3,199	3,732	4,265	4,799	5,332	5,865	6,398	6,931	7,434	7,914	8,361	8,803	9,226	9,650	10,035
84	2,811	3,375	3,935	4,500	5,060	5,624	6,186	6,748	7,311	7,871	8,437	8,923	9,405	9,867	10,327	10,752
85	2,962	3,553	4,145	4,741	5,332	5,924	6,515	7,107	7,702	8,294	8,886	9,477	10,030	10,533	11,034	11,501

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	384	460	527	597	674	740	811	885	946	1,021	1,091	1,158	1,234	1,301	1,377	1,444
51	407	484	554	633	709	786	860	936	1,021	1,077	1,154	1,224	1,303	1,377	1,455	1,528
52	429	509	588	670	750	831	907	991	1,077	1,140	1,220	1,297	1,379	1,457	1,540	1,616
53	453	539	621	707	793	878	962	1,048	1,140	1,205	1,291	1,375	1,459	1,544	1,628	1,710
54	478	570	662	748	838	929	1,017	1,109	1,205	1,277	1,365	1,455	1,544	1,632	1,722	1,810
55	507	601	697	791	885	983	1,075	1,171	1,277	1,352	1,446	1,540	1,632	1,728	1,820	1,916
56	535	637	737	838	938	1,042	1,138	1,240	1,352	1,428	1,528	1,628	1,726	1,828	1,926	2,026
57	566	672	778	885	991	1,099	1,205	1,312	1,428	1,508	1,614	1,720	1,824	1,933	2,037	2,143
58	597	709	823	936	1,048	1,162	1,271	1,385	1,508	1,595	1,704	1,818	1,930	2,041	2,153	2,263
59	633	750	870	987	1,103	1,224	1,342	1,459	1,595	1,683	1,800	1,920	2,035	2,157	2,270	2,390
60	668	791	915	1,042	1,168	1,291	1,418	1,542	1,683	1,777	1,898	2,024	2,147	2,272	2,396	2,519
61	703	836	968	1,099	1,234	1,365	1,495	1,628	1,777	1,877	2,004	2,137	2,264	2,400	2,531	2,660
62	742	880	1,023	1,162	1,301	1,442	1,581	1,718	1,877	1,982	2,120	2,257	2,396	2,537	2,672	2,813
63	784	930	1,077	1,224	1,373	1,520	1,667	1,816	1,982	2,092	2,237	2,382	2,531	2,678	2,823	2,968
64	825	981	1,134	1,289	1,448	1,602	1,759	1,914	2,092	2,206	2,357	2,513	2,666	2,823	2,976	3,128
65	870	1,032	1,197	1,359	1,526	1,691	1,853	2,020	2,206	2,327	2,486	2,650	2,815	2,976	3,140	3,305
66	930	1,109	1,283	1,459	1,642	1,816	1,992	2,167	2,323	2,500	2,672	2,848	3,025	3,199	3,375	3,548
67	981	1,169	1,356	1,544	1,732	1,918	2,106	2,292	2,455	2,643	2,829	3,013	3,199	3,383	3,569	3,753
68	1,036	1,238	1,436	1,634	1,834	2,031	2,231	2,427	2,601	2,801	2,995	3,193	3,393	3,587	3,785	3,979
69	1,097	1,307	1,516	1,730	1,941	2,151	2,364	2,574	2,756	2,970	3,177	3,385	3,597	3,802	4,012	4,221
70	1,162	1,387	1,610	1,835	2,059	2,284	2,507	2,733	2,929	3,154	3,377	3,599	3,820	4,041	4,266	4,486
71	1,234	1,473	1,714	1,953	2,194	2,433	2,672	2,913	3,121	3,361	3,600	3,836	4,075	4,310	4,549	4,784
72	1,316	1,573	1,832	2,086	2,345	2,603	2,858	3,117	3,340	3,597	3,851	4,104	4,361	4,613	4,868	5,123
73	1,410	1,683	1,961	2,235	2,515	2,793	3,068	3,346	3,587	3,861	4,137	4,409	4,684	4,956	5,230	5,503
74	1,512	1,808	2,108	2,406	2,703	3,003	3,299	3,599	3,857	4,155	4,451	4,744	5,040	5,332	5,630	5,924
75	1,624	1,941	2,264	2,588	2,905	3,228	3,551	3,871	4,153	4,468	4,788	5,107	5,424	5,742	6,059	6,378
76	1,740	2,084	2,431	2,778	3,122	3,467	3,812	4,161	4,460	4,803	5,144	5,487	5,828	6,174	6,513	6,858
77	1,863	2,231	2,605	2,978	3,346	3,718	4,088	4,458	4,782	5,148	5,518	5,885	6,251	6,619	6,983	7,352
78	1,992	2,388	2,784	3,183	3,579	3,977	4,372	4,768	5,115	5,508	5,904	6,294	6,688	7,081	7,473	7,867
79	2,125	2,550	2,974	3,397	3,822	4,247	4,672	5,095	5,465	5,886	6,304	6,725	7,146	7,567	7,984	8,404
80	2,264	2,717	3,171	3,624	4,076	4,529	4,983	5,434	5,828	6,278	6,725	7,173	7,622	8,071	8,517	8,966
81	2,413	2,895	3,377	3,859	4,343	4,823	5,307	5,787	6,210	6,686	7,162	7,640	8,116	8,596	9,072	9,552
82	2,566	3,079	3,589	4,104	4,617	5,130	5,644	6,155	6,603	7,111	7,618	8,126	8,631	9,144	9,648	10,155
83	2,725	3,271	3,812	4,359	4,905	5,450	5,992	6,537	7,015	7,552	8,088	8,629	9,168	9,710	10,249	10,786
84	2,887	3,469	4,045	4,623	5,203	5,777	6,357	6,933	7,440	8,010	8,578	9,152	9,722	10,298	10,868	11,438
85	3,062	3,675	4,284	4,895	5,512	6,120	6,733	7,342	7,881	8,484	9,083	9,693	10,294	10,903	11,511	12,112

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	388	464	533	603	680	748	819	895	966	1,042	1,113	1,181	1,260	1,328	1,405	1,473
51	411	488	560	639	717	793	868	946	1,023	1,099	1,177	1,250	1,330	1,405	1,485	1,559
52	433	515	594	676	758	838	917	1,001	1,081	1,164	1,246	1,322	1,406	1,487	1,571	1,649
53	456	545	627	715	801	887	972	1,058	1,144	1,230	1,316	1,403	1,489	1,575	1,661	1,745
54	482	576	668	756	846	938	1,026	1,120	1,211	1,303	1,393	1,485	1,575	1,665	1,757	1,847
55	513	607	705	799	895	993	1,087	1,183	1,281	1,379	1,475	1,571	1,665	1,763	1,857	1,955
56	541	643	744	846	948	1,052	1,150	1,252	1,354	1,457	1,559	1,661	1,761	1,865	1,965	2,067
57	572	678	786	895	1,001	1,111	1,216	1,326	1,434	1,540	1,647	1,755	1,861	1,973	2,078	2,186
58	603	717	831	946	1,058	1,173	1,285	1,399	1,512	1,628	1,740	1,855	1,969	2,082	2,196	2,310
59	639	758	878	997	1,115	1,236	1,356	1,475	1,597	1,718	1,837	1,959	2,076	2,200	2,317	2,439
60	674	799	925	1,052	1,179	1,305	1,432	1,557	1,685	1,814	1,937	2,065	2,190	2,319	2,445	2,570
61	711	844	977	1,111	1,246	1,379	1,510	1,644	1,781	1,916	2,045	2,180	2,312	2,449	2,582	2,715
62	750	889	1,032	1,173	1,314	1,455	1,597	1,736	1,881	2,024	2,163	2,304	2,445	2,588	2,727	2,870
63	791	940	1,089	1,236	1,387	1,536	1,685	1,834	1,982	2,135	2,282	2,431	2,582	2,733	2,880	3,028
64	833	991	1,146	1,303	1,461	1,618	1,777	1,933	2,092	2,251	2,406	2,564	2,721	2,880	3,036	3,193
65	878	1,042	1,209	1,373	1,542	1,708	1,873	2,039	2,206	2,374	2,537	2,705	2,872	3,036	3,205	3,371
66	940	1,120	1,297	1,475	1,657	1,834	2,012	2,188	2,370	2,550	2,727	2,907	3,085	3,264	3,444	3,620
67	991	1,181	1,369	1,559	1,749	1,937	2,127	2,315	2,505	2,697	2,885	3,074	3,264	3,452	3,642	3,830
68	1,046	1,250	1,450	1,649	1,851	2,051	2,253	2,453	2,654	2,858	3,056	3,258	3,461	3,659	3,861	4,059
69	1,109	1,320	1,532	1,747	1,961	2,172	2,388	2,599	2,813	3,030	3,242	3,454	3,669	3,881	4,094	4,308
70	1,173	1,401	1,626	1,853	2,080	2,308	2,533	2,760	2,989	3,218	3,446	3,671	3,898	4,123	4,353	4,578
71	1,246	1,489	1,732	1,973	2,216	2,458	2,699	2,942	3,185	3,430	3,673	3,914	4,157	4,398	4,641	4,882
72	1,330	1,589	1,849	2,108	2,368	2,629	2,887	3,148	3,408	3,669	3,930	4,188	4,449	4,707	4,968	5,226
73	1,424	1,700	1,980	2,259	2,541	2,821	3,099	3,379	3,659	3,939	4,221	4,500	4,780	5,058	5,336	5,614
74	1,528	1,826	2,129	2,429	2,731	3,032	3,332	3,636	3,935	4,239	4,541	4,840	5,142	5,442	5,745	6,045
75	1,640	1,961	2,288	2,613	2,934	3,262	3,587	3,910	4,237	4,560	4,886	5,211	5,536	5,859	6,182	6,507
76	1,757	2,106	2,456	2,805	3,154	3,503	3,851	4,202	4,551	4,901	5,250	5,599	5,947	6,300	6,647	6,997
77	1,883	2,255	2,631	3,007	3,379	3,755	4,129	4,504	4,880	5,254	5,630	6,004	6,378	6,754	7,126	7,503
78	2,012	2,411	2,811	3,215	3,614	4,016	4,417	4,817	5,219	5,620	6,024	6,423	6,825	7,226	7,626	8,028
79	2,147	2,576	3,003	3,432	3,861	4,290	4,719	5,146	5,577	6,006	6,433	6,862	7,291	7,722	8,147	8,576
80	2,288	2,744	3,203	3,661	4,118	4,574	5,034	5,489	5,947	6,406	6,862	7,320	7,777	8,235	8,692	9,148
81	2,437	2,925	3,410	3,898	4,386	4,872	5,360	5,845	6,337	6,823	7,309	7,796	8,282	8,772	9,258	9,746
82	2,592	3,111	3,626	4,145	4,664	5,181	5,700	6,218	6,739	7,256	7,773	8,292	8,807	9,330	9,845	10,363
83	2,752	3,305	3,851	4,402	4,954	5,505	6,053	6,603	7,158	7,706	8,253	8,805	9,354	9,908	10,459	11,005
84	2,917	3,504	4,086	4,670	5,256	5,836	6,421	7,003	7,591	8,173	8,752	9,338	9,920	10,508	11,089	11,671
85	3,093	3,712	4,327	4,944	5,567	6,182	6,801	7,416	8,041	8,656	9,270	9,890	10,504	11,127	11,746	12,359

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	474	531	583	635	689	732	777	817	862	NA	NA	NA	NA	NA	NA	NA
51	504	565	619	674	729	777	823	865	914	NA	NA	NA	NA	NA	NA	NA
52	534	601	656	720	774	826	874	920	969	NA	NA	NA	NA	NA	NA	NA
53	571	641	698	762	823	877	929	978	1,026	NA	NA	NA	NA	NA	NA	NA
54	607	680	744	811	874	929	987	1,038	1,090	NA	NA	NA	NA	NA	NA	NA
55	644	723	796	862	929	987	1,048	1,102	1,160	NA	NA	NA	NA	NA	NA	NA
56	686	768	841	917	987	1,051	1,108	1,172	1,230	NA	NA	NA	NA	NA	NA	NA
57	726	817	893	975	1,048	1,111	1,181	1,242	1,306	NA	NA	NA	NA	NA	NA	NA
58	771	865	947	1,029	1,108	1,181	1,254	1,315	1,378	NA	NA	NA	NA	NA	NA	NA
59	814	917	1,005	1,093	1,175	1,251	1,324	1,391	1,457	NA	NA	NA	NA	NA	NA	NA
60	862	972	1,063	1,154	1,242	1,321	1,400	1,470	1,539	NA	NA	NA	NA	NA	NA	NA
61	914	1,026	1,126	1,227	1,318	1,400	1,485	1,558	1,630	NA	NA	NA	NA	NA	NA	NA
62	972	1,093	1,202	1,306	1,403	1,494	1,582	1,658	1,740	NA	NA	NA	NA	NA	NA	NA
63	1,035	1,163	1,281	1,391	1,497	1,594	1,688	1,770	1,852	NA	NA	NA	NA	NA	NA	NA
64	1,099	1,239	1,369	1,485	1,600	1,697	1,801	1,886	1,971	NA	NA	NA	NA	NA	NA	NA
65	1,166	1,318	1,460	1,588	1,709	1,816	1,925	2,016	2,110	NA	NA	NA	NA	NA	NA	NA
66	1,263	1,433	1,591	1,734	1,861	1,983	2,095	2,201	2,302	NA	NA	NA	NA	NA	NA	NA
67	1,342	1,530	1,703	1,858	2,004	2,131	2,256	2,371	2,481	NA	NA	NA	NA	NA	NA	NA
68	1,424	1,637	1,831	2,004	2,159	2,308	2,441	2,572	2,690	NA	NA	NA	NA	NA	NA	NA
69	1,512	1,752	1,964	2,156	2,335	2,499	2,651	2,790	2,924	NA	NA	NA	NA	NA	NA	NA
70	1,609	1,876	2,116	2,329	2,526	2,711	2,875	3,030	3,179	NA	NA	NA	NA	NA	NA	NA
71	1,719	2,016	2,280	2,520	2,739	2,945	3,130	3,297	3,464	NA	NA	NA	NA	NA	NA	NA
72	1,846	2,177	2,469	2,733	2,976	3,200	3,407	3,592	3,777	NA	NA	NA	NA	NA	NA	NA
73	1,995	2,359	2,681	2,970	3,234	3,486	3,710	3,914	4,114	NA	NA	NA	NA	NA	NA	NA
74	2,168	2,560	2,915	3,231	3,522	3,792	4,044	4,263	4,485	NA	NA	NA	NA	NA	NA	NA
75	2,353	2,775	3,164	3,510	3,832	4,126	4,397	4,639	4,879	NA	NA	NA	NA	NA	NA	NA
76	2,541	3,003	3,425	3,804	4,151	4,476	4,770	5,037	5,295	NA	NA	NA	NA	NA	NA	NA
77	2,733	3,228	3,686	4,102	4,482	4,834	5,159	5,450	5,739	NA	NA	NA	NA	NA	NA	NA
78	2,924	3,510	3,956	4,406	4,825	5,207	5,563	5,884	6,200	NA	NA	NA	NA	NA	NA	NA
79	3,118	3,741	4,233	4,724	5,177	5,596	5,988	6,340	6,689	NA	NA	NA	NA	NA	NA	NA
80	3,322	3,984	4,518	5,052	5,547	6,003	6,434	6,816	7,199	NA	NA	NA	NA	NA	NA	NA
81	3,525	4,233	4,813	5,392	5,927	6,422	6,892	7,314	7,733	NA	NA	NA	NA	NA	NA	NA
82	3,735	4,482	5,113	5,742	6,319	6,862	7,372	7,834	8,292	NA	NA	NA	NA	NA	NA	NA
83	3,950	4,743	5,426	6,100	6,728	7,311	7,867	8,374	8,872	NA	NA	NA	NA	NA	NA	NA
84	4,169	5,004	5,745	6,473	7,147	7,782	8,383	8,933	9,479	NA	NA	NA	NA	NA	NA	NA
85	4,394	5,271	6,070	6,853	7,582	8,265	8,918	9,513	10,111	NA	NA	NA	NA	NA	NA	NA

Premiums shown exclude annual Policy fee of \$25.

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

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

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

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

American Progressive Life & Health Insurance Company of New York

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

Gross Annual Premiums

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

Issue Age	Daily Benefit Amount Elected															
	\$50	\$60	\$70	\$80	\$90	\$100	\$110	\$120	\$130	\$140	\$150	\$160	\$170	\$180	\$190	\$200
50 & Under	507	580	644	714	777	841	902	947	1,011	1,066	1,111	1,166	1,218	1,263	1,312	1,354
51	547	625	695	768	832	893	956	1,011	1,069	1,126	1,178	1,233	1,284	1,333	1,378	1,424
52	592	674	750	823	890	950	1,017	1,075	1,133	1,193	1,245	1,306	1,354	1,406	1,454	1,500
53	638	723	805	881	950	1,014	1,081	1,145	1,202	1,266	1,321	1,378	1,433	1,488	1,539	1,585
54	680	774	862	938	1,014	1,081	1,154	1,218	1,281	1,345	1,403	1,460	1,521	1,576	1,630	1,676
55	729	826	920	1,002	1,081	1,151	1,227	1,297	1,363	1,430	1,494	1,555	1,615	1,670	1,728	1,776
56	774	877	978	1,066	1,154	1,227	1,306	1,385	1,451	1,521	1,585	1,649	1,716	1,776	1,834	1,886
57	823	935	1,044	1,136	1,227	1,309	1,391	1,473	1,539	1,618	1,688	1,752	1,822	1,886	1,949	2,004
58	865	987	1,105	1,205	1,300	1,391	1,476	1,561	1,637	1,719	1,791	1,861	1,934	1,998	2,065	2,122
59	911	1,041	1,166	1,272	1,378	1,473	1,564	1,658	1,737	1,822	1,901	1,971	2,046	2,119	2,186	2,253
60	956	1,099	1,233	1,348	1,460	1,564	1,661	1,755	1,846	1,934	2,016	2,095	2,174	2,250	2,320	2,390
61	1,005	1,160	1,306	1,430	1,552	1,664	1,767	1,864	1,961	2,059	2,144	2,229	2,311	2,393	2,469	2,541
62	1,063	1,230	1,385	1,524	1,655	1,773	1,883	1,992	2,095	2,198	2,289	2,380	2,469	2,554	2,632	2,711
63	1,123	1,306	1,476	1,621	1,764	1,895	2,013	2,128	2,238	2,347	2,447	2,544	2,636	2,730	2,815	2,897
64	1,184	1,391	1,567	1,734	1,883	2,022	2,150	2,274	2,393	2,505	2,614	2,717	2,818	2,909	3,003	3,091
65	1,257	1,476	1,673	1,852	2,010	2,165	2,305	2,435	2,560	2,684	2,796	2,909	3,012	3,115	3,215	3,303
66	1,351	1,600	1,816	2,016	2,186	2,356	2,514	2,654	2,793	2,927	3,055	3,176	3,285	3,395	3,510	3,604
67	1,430	1,700	1,937	2,156	2,344	2,526	2,696	2,851	3,003	3,146	3,282	3,416	3,537	3,653	3,774	3,874
68	1,515	1,810	2,071	2,311	2,517	2,714	2,903	3,070	3,234	3,392	3,540	3,686	3,814	3,941	4,072	4,181
69	1,609	1,928	2,213	2,475	2,705	2,924	3,124	3,310	3,489	3,659	3,820	3,978	4,117	4,254	4,394	4,515
70	1,709	2,059	2,368	2,654	2,906	3,146	3,367	3,571	3,768	3,953	4,129	4,299	4,454	4,603	4,752	4,882
71	1,822	2,183	2,544	2,851	3,133	3,395	3,641	3,862	4,078	4,284	4,472	4,661	4,828	4,992	5,150	5,295
72	1,955	2,344	2,736	3,073	3,382	3,674	3,941	4,187	4,424	4,649	4,855	5,058	5,244	5,426	5,602	5,763
73	2,110	2,529	2,954	3,325	3,662	3,981	4,275	4,548	4,810	5,058	5,286	5,508	5,714	5,912	6,103	6,282
74	2,283	2,739	3,194	3,598	3,971	4,324	4,646	4,946	5,232	5,508	5,754	6,003	6,227	6,443	6,656	6,850
75	2,472	2,976	3,452	3,893	4,299	4,682	5,040	5,371	5,684	5,988	6,261	6,528	6,777	7,014	7,254	7,463
76	2,666	3,203	3,716	4,196	4,643	5,065	5,450	5,821	6,164	6,498	6,798	7,090	7,366	7,627	7,888	8,119
77	2,863	3,437	3,990	4,506	4,992	5,450	5,875	6,279	6,656	7,026	7,357	7,679	7,982	8,271	8,562	8,817
78	3,058	3,671	4,263	4,822	5,347	5,848	6,309	6,756	7,169	7,573	7,940	8,295	8,629	8,948	9,270	9,555
79	3,258	3,911	4,542	5,143	5,714	6,255	6,765	7,248	7,703	8,146	8,550	8,942	9,315	9,665	10,020	10,336
80	3,464	4,157	4,831	5,474	6,091	6,680	7,232	7,758	8,259	8,748	9,191	9,619	10,032	10,418	10,809	11,152
81	3,677	4,409	5,125	5,818	6,476	7,114	7,715	8,289	8,839	9,370	9,856	10,333	10,776	11,204	11,632	12,018
82	3,893	4,667	5,426	6,167	6,877	7,566	8,219	8,839	9,440	10,017	10,551	11,070	11,562	12,030	12,500	12,919
83	4,114	4,931	5,736	6,525	7,287	8,028	8,735	9,406	10,062	10,688	11,274	11,842	12,376	12,892	13,402	13,864
84	4,339	5,201	6,051	6,895	7,709	8,508	9,273	9,996	10,706	11,386	12,024	12,646	13,229	13,791	14,347	14,854
85	4,570	5,477	6,379	7,272	8,140	8,997	9,825	10,603	11,374	12,109	12,801	13,478	14,113	14,723	15,330	15,880

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

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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	537	622	707	783	859	923	996	1,066	1,120	1,181	1,242	1,297	1,354	1,412	1,460	1,515
51	583	674	759	838	914	987	1,057	1,126	1,187	1,251	1,312	1,366	1,430	1,485	1,539	1,594
52	622	720	814	896	975	1,051	1,123	1,193	1,260	1,321	1,388	1,448	1,509	1,567	1,627	1,682
53	668	771	868	959	1,038	1,120	1,199	1,266	1,339	1,400	1,473	1,533	1,594	1,661	1,719	1,776
54	714	826	932	1,023	1,105	1,190	1,272	1,345	1,421	1,488	1,561	1,627	1,694	1,761	1,822	1,879
55	756	881	993	1,090	1,181	1,269	1,351	1,433	1,512	1,582	1,661	1,725	1,797	1,864	1,931	1,995
56	805	935	1,054	1,160	1,257	1,354	1,442	1,524	1,609	1,682	1,761	1,834	1,907	1,983	2,046	2,116
57	853	993	1,123	1,236	1,339	1,442	1,533	1,621	1,712	1,791	1,873	1,952	2,025	2,104	2,174	2,247
58	905	1,054	1,190	1,315	1,424	1,533	1,630	1,725	1,819	1,901	1,989	2,071	2,150	2,232	2,308	2,384
59	947	1,117	1,263	1,394	1,509	1,627	1,734	1,831	1,931	2,016	2,110	2,195	2,283	2,365	2,444	2,523
60	1,002	1,178	1,339	1,476	1,603	1,725	1,843	1,943	2,046	2,144	2,235	2,332	2,423	2,505	2,593	2,675
61	1,054	1,245	1,418	1,567	1,700	1,834	1,958	2,071	2,180	2,280	2,380	2,478	2,578	2,666	2,757	2,842
62	1,111	1,318	1,503	1,664	1,816	1,955	2,089	2,210	2,326	2,435	2,541	2,648	2,748	2,845	2,942	3,033
63	1,172	1,394	1,594	1,770	1,931	2,086	2,229	2,359	2,481	2,599	2,711	2,824	2,933	3,039	3,140	3,240
64	1,233	1,473	1,688	1,879	2,059	2,220	2,371	2,517	2,651	2,772	2,894	3,015	3,133	3,243	3,349	3,452
65	1,293	1,558	1,791	1,998	2,192	2,368	2,532	2,687	2,830	2,963	3,097	3,225	3,349	3,464	3,580	3,689
66	1,391	1,667	1,931	2,165	2,374	2,572	2,754	2,924	3,085	3,228	3,376	3,516	3,650	3,780	3,905	4,026
67	1,467	1,761	2,050	2,305	2,535	2,748	2,948	3,133	3,310	3,467	3,625	3,780	3,923	4,063	4,199	4,330
68	1,552	1,861	2,171	2,459	2,711	2,948	3,164	3,367	3,565	3,735	3,911	4,075	4,236	4,384	4,536	4,676
69	1,643	1,971	2,302	2,623	2,903	3,161	3,401	3,622	3,838	4,029	4,220	4,400	4,573	4,737	4,898	5,052
70	1,743	2,092	2,441	2,787	3,137	3,392	3,659	3,902	4,138	4,348	4,561	4,755	4,946	5,128	5,301	5,471
71	1,855	2,226	2,599	2,970	3,340	3,647	3,941	4,208	4,472	4,703	4,940	5,150	5,362	5,559	5,754	5,936
72	1,989	2,387	2,784	3,185	3,580	3,929	4,254	4,548	4,840	5,098	5,359	5,590	5,827	6,045	6,261	6,461
73	2,144	2,572	3,000	3,431	3,859	4,245	4,600	4,925	5,247	5,532	5,821	6,079	6,340	6,583	6,823	7,041
74	2,314	2,775	3,240	3,704	4,166	4,585	4,983	5,338	5,693	6,009	6,328	6,613	6,902	7,172	7,439	7,679
75	2,499	3,000	3,498	3,999	4,500	4,949	5,380	5,778	6,170	6,519	6,868	7,190	7,509	7,806	8,104	8,368
76	2,690	3,228	3,765	4,305	4,843	5,332	5,805	6,237	6,671	7,056	7,442	7,797	8,146	8,480	8,808	9,103
77	2,881	3,458	4,035	4,612	5,189	5,723	6,240	6,716	7,193	7,618	8,040	8,438	8,827	9,191	9,558	9,883
78	3,079	3,695	4,312	4,922	5,538	6,127	6,689	7,211	7,733	8,201	8,669	9,109	9,537	9,941	10,348	10,712
79	3,276	3,929	4,588	5,241	5,900	6,552	7,160	7,727	8,295	8,811	9,328	9,810	10,284	10,733	11,186	11,583
80	3,483	4,178	4,876	5,569	6,267	6,962	7,642	8,262	8,884	9,449	10,017	10,548	11,067	11,565	12,060	12,507
81	3,695	4,433	5,174	5,909	6,650	7,387	8,128	8,817	9,495	10,114	10,736	11,319	11,890	12,437	12,980	13,475
82	3,911	4,691	5,474	6,255	7,038	7,818	8,599	9,382	10,126	10,803	11,486	12,121	12,749	13,348	13,946	14,492
83	4,132	4,958	5,784	6,610	7,439	8,265	9,091	9,917	10,742	11,523	12,267	12,959	13,645	14,301	14,957	15,555
84	4,357	5,232	6,100	6,974	7,843	8,717	9,589	10,460	11,331	12,200	13,077	13,830	14,577	15,294	16,007	16,666
85	4,591	5,508	6,425	7,348	8,265	9,182	10,099	11,016	11,939	12,856	13,773	14,690	15,546	16,326	17,103	17,826

Premiums shown exclude annual Policy fee of \$25.

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

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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	595	714	817	926	1,044	1,148	1,257	1,372	1,467	1,582	1,691	1,794	1,913	2,016	2,135	2,238
51	632	750	859	981	1,099	1,218	1,333	1,451	1,582	1,670	1,788	1,898	2,019	2,135	2,256	2,368
52	665	789	911	1,038	1,163	1,287	1,406	1,536	1,670	1,767	1,892	2,010	2,138	2,259	2,387	2,505
53	701	835	963	1,096	1,230	1,360	1,491	1,624	1,767	1,867	2,001	2,131	2,262	2,393	2,523	2,651
54	741	884	1,026	1,160	1,300	1,439	1,576	1,719	1,867	1,980	2,116	2,256	2,393	2,529	2,669	2,806
55	786	932	1,081	1,227	1,372	1,524	1,667	1,816	1,980	2,095	2,241	2,387	2,529	2,678	2,821	2,970
56	829	987	1,142	1,300	1,454	1,615	1,764	1,922	2,095	2,213	2,368	2,523	2,675	2,833	2,985	3,140
57	877	1,041	1,205	1,372	1,536	1,703	1,867	2,034	2,213	2,338	2,502	2,666	2,827	2,997	3,158	3,322
58	926	1,099	1,275	1,451	1,624	1,801	1,971	2,147	2,338	2,472	2,642	2,818	2,991	3,164	3,337	3,507
59	981	1,163	1,348	1,530	1,709	1,898	2,080	2,262	2,472	2,608	2,790	2,976	3,155	3,343	3,519	3,704
60	1,035	1,227	1,418	1,615	1,810	2,001	2,198	2,390	2,608	2,754	2,942	3,137	3,328	3,522	3,713	3,905
61	1,090	1,297	1,500	1,703	1,913	2,116	2,317	2,523	2,754	2,909	3,106	3,313	3,510	3,719	3,923	4,123
62	1,151	1,363	1,585	1,801	2,016	2,235	2,450	2,663	2,909	3,073	3,285	3,498	3,713	3,932	4,142	4,360
63	1,215	1,442	1,670	1,898	2,128	2,356	2,584	2,815	3,073	3,243	3,467	3,692	3,923	4,151	4,375	4,600
64	1,278	1,521	1,758	1,998	2,244	2,484	2,727	2,966	3,243	3,419	3,653	3,896	4,132	4,375	4,612	4,849
65	1,348	1,600	1,855	2,107	2,365	2,620	2,872	3,130	3,419	3,607	3,853	4,108	4,363	4,612	4,867	5,122
66	1,442	1,719	1,989	2,262	2,544	2,815	3,088	3,358	3,601	3,874	4,142	4,415	4,688	4,958	5,232	5,499
67	1,521	1,813	2,101	2,393	2,684	2,973	3,264	3,552	3,804	4,096	4,384	4,670	4,958	5,244	5,532	5,818
68	1,606	1,919	2,226	2,532	2,842	3,149	3,458	3,762	4,032	4,342	4,643	4,949	5,259	5,559	5,866	6,167
69	1,700	2,025	2,350	2,681	3,009	3,334	3,665	3,990	4,272	4,603	4,925	5,247	5,575	5,893	6,218	6,543
70	1,801	2,150	2,496	2,845	3,191	3,540	3,886	4,236	4,539	4,888	5,235	5,578	5,921	6,264	6,613	6,953
71	1,913	2,283	2,657	3,027	3,401	3,771	4,142	4,515	4,837	5,210	5,581	5,945	6,316	6,680	7,050	7,415
72	2,040	2,438	2,839	3,234	3,634	4,035	4,430	4,831	5,177	5,575	5,969	6,361	6,759	7,150	7,545	7,940
73	2,186	2,608	3,039	3,464	3,899	4,330	4,755	5,186	5,559	5,985	6,413	6,835	7,260	7,682	8,107	8,529
74	2,344	2,803	3,267	3,729	4,190	4,655	5,113	5,578	5,978	6,440	6,898	7,354	7,812	8,265	8,726	9,182
75	2,517	3,009	3,510	4,011	4,503	5,004	5,505	6,000	6,437	6,926	7,421	7,916	8,408	8,899	9,391	9,886
76	2,696	3,231	3,768	4,305	4,840	5,374	5,909	6,449	6,914	7,445	7,973	8,505	9,033	9,570	10,096	10,630
77	2,888	3,458	4,038	4,615	5,186	5,763	6,337	6,911	7,412	7,979	8,553	9,121	9,689	10,260	10,824	11,395
78	3,088	3,701	4,315	4,934	5,547	6,164	6,777	7,390	7,928	8,538	9,151	9,756	10,366	10,976	11,583	12,194
79	3,294	3,953	4,609	5,265	5,924	6,583	7,242	7,897	8,471	9,124	9,771	10,424	11,076	11,729	12,376	13,026
80	3,510	4,211	4,916	5,617	6,319	7,020	7,724	8,423	9,033	9,731	10,424	11,119	11,814	12,510	13,202	13,897
81	3,741	4,488	5,235	5,982	6,731	7,475	8,225	8,969	9,625	10,363	11,101	11,842	12,579	13,323	14,061	14,805
82	3,978	4,773	5,563	6,361	7,157	7,952	8,748	9,540	10,235	11,022	11,808	12,595	13,378	14,173	14,954	15,740
83	4,223	5,071	5,909	6,756	7,603	8,447	9,288	10,132	10,873	11,705	12,537	13,375	14,210	15,051	15,886	16,718
84	4,476	5,377	6,270	7,166	8,064	8,954	9,853	10,745	11,532	12,415	13,296	14,186	15,069	15,962	16,845	17,729
85	4,746	5,696	6,640	7,588	8,544	9,485	10,436	11,380	12,215	13,150	14,079	15,024	15,956	16,900	17,841	18,773

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

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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	776	929	1,066	1,207	1,359	1,497	1,638	1,790	1,931	2,084	2,225	2,362	2,519	2,656	2,809	2,946
51	823	976	1,120	1,277	1,434	1,587	1,736	1,892	2,045	2,198	2,355	2,500	2,660	2,809	2,970	3,119
52	866	1,030	1,187	1,352	1,516	1,677	1,834	2,002	2,163	2,327	2,492	2,645	2,813	2,974	3,142	3,299
53	913	1,089	1,254	1,430	1,602	1,775	1,943	2,116	2,288	2,460	2,633	2,805	2,978	3,150	3,322	3,491
54	964	1,152	1,336	1,512	1,692	1,877	2,053	2,241	2,421	2,605	2,786	2,970	3,150	3,330	3,514	3,694
55	1,026	1,215	1,410	1,598	1,790	1,986	2,174	2,366	2,562	2,758	2,950	3,142	3,330	3,526	3,714	3,910
56	1,081	1,285	1,489	1,692	1,896	2,104	2,300	2,503	2,707	2,915	3,119	3,322	3,522	3,730	3,930	4,133
57	1,144	1,356	1,571	1,790	2,002	2,221	2,433	2,652	2,868	3,079	3,295	3,510	3,722	3,945	4,157	4,372
58	1,207	1,434	1,661	1,892	2,116	2,347	2,570	2,797	3,025	3,256	3,479	3,710	3,937	4,165	4,392	4,619
59	1,277	1,516	1,755	1,994	2,229	2,472	2,711	2,950	3,193	3,436	3,675	3,918	4,153	4,400	4,635	4,878
60	1,348	1,598	1,849	2,104	2,359	2,609	2,864	3,115	3,369	3,628	3,875	4,129	4,380	4,639	4,889	5,140
61	1,422	1,689	1,955	2,221	2,492	2,758	3,021	3,287	3,561	3,832	4,090	4,361	4,623	4,897	5,164	5,430
62	1,501	1,779	2,065	2,347	2,629	2,911	3,193	3,471	3,761	4,047	4,325	4,607	4,889	5,175	5,454	5,740
63	1,583	1,881	2,178	2,472	2,774	3,072	3,369	3,667	3,965	4,270	4,564	4,862	5,164	5,465	5,759	6,057
64	1,665	1,982	2,292	2,605	2,923	3,236	3,553	3,867	4,184	4,502	4,811	5,128	5,442	5,759	6,073	6,386
65	1,755	2,084	2,417	2,746	3,083	3,416	3,745	4,078	4,411	4,748	5,074	5,410	5,743	6,073	6,410	6,743
66	1,881	2,241	2,594	2,950	3,314	3,667	4,024	4,376	4,741	5,101	5,454	5,814	6,171	6,527	6,887	7,240
67	1,982	2,362	2,739	3,119	3,499	3,875	4,255	4,631	5,011	5,395	5,771	6,147	6,527	6,903	7,283	7,659
68	2,092	2,500	2,899	3,299	3,702	4,102	4,505	4,905	5,309	5,716	6,112	6,515	6,923	7,318	7,722	8,118
69	2,217	2,641	3,064	3,495	3,922	4,345	4,776	5,199	5,626	6,061	6,484	6,907	7,338	7,761	8,188	8,615
70	2,347	2,801	3,252	3,706	4,161	4,615	5,066	5,520	5,979	6,437	6,891	7,342	7,796	8,247	8,705	9,156
71	2,492	2,978	3,463	3,945	4,431	4,917	5,399	5,885	6,370	6,860	7,346	7,828	8,314	8,795	9,281	9,763
72	2,660	3,177	3,698	4,216	4,737	5,258	5,775	6,296	6,817	7,338	7,859	8,376	8,897	9,414	9,936	10,453
73	2,848	3,401	3,961	4,517	5,081	5,642	6,198	6,758	7,318	7,879	8,443	8,999	9,559	10,116	10,672	11,228
74	3,056	3,651	4,259	4,858	5,461	6,065	6,664	7,271	7,871	8,478	9,081	9,681	10,284	10,884	11,491	12,090
75	3,279	3,922	4,576	5,226	5,869	6,523	7,173	7,820	8,474	9,121	9,771	10,421	11,072	11,718	12,365	13,015
76	3,514	4,212	4,913	5,610	6,308	7,005	7,702	8,404	9,101	9,802	10,500	11,197	11,894	12,600	13,293	13,994
77	3,765	4,509	5,262	6,014	6,758	7,510	8,259	9,007	9,759	10,508	11,260	12,008	12,756	13,509	14,253	15,005
78	4,024	4,823	5,622	6,429	7,228	8,031	8,835	9,634	10,437	11,240	12,047	12,846	13,650	14,453	15,252	16,055
79	4,294	5,152	6,006	6,864	7,722	8,580	9,438	10,292	11,154	12,012	12,866	13,724	14,582	15,444	16,294	17,152
80	4,576	5,489	6,406	7,322	8,235	9,148	10,069	10,978	11,894	12,811	13,724	14,641	15,554	16,470	17,383	18,296
81	4,874	5,849	6,821	7,796	8,772	9,744	10,719	11,691	12,674	13,646	14,617	15,593	16,564	17,544	18,516	19,491
82	5,183	6,221	7,252	8,290	9,328	10,363	11,401	12,435	13,477	14,512	15,546	16,584	17,614	18,660	19,691	20,725
83	5,505	6,609	7,702	8,803	9,908	11,009	12,106	13,207	14,316	15,413	16,506	17,611	18,708	19,816	20,917	22,010
84	5,834	7,009	8,173	9,340	10,511	11,671	12,843	14,006	15,181	16,345	17,505	18,676	19,840	21,015	22,179	23,342
85	6,186	7,424	8,654	9,889	11,134	12,365	13,603	14,833	16,083	17,313	18,539	19,781	21,007	22,253	23,491	24,717

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>Nonforfeiture 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	32.52	40.16	44.47	48.58	51.13	55.83
51	34.28	42.51	47.01	51.32	54.07	59.35
52	36.24	44.86	49.56	54.46	57.20	62.88
53	37.81	47.01	52.11	57.00	60.33	66.21
54	39.18	49.17	54.65	59.94	63.08	69.54
55	40.94	51.32	57.00	62.68	66.21	73.07
56	42.90	54.07	60.33	66.41	70.32	77.57
57	45.84	57.98	64.64	71.30	75.61	83.65
58	49.56	62.68	70.13	77.18	82.08	91.09
59	53.48	67.78	76.20	84.23	89.72	99.71
60	58.18	73.65	83.25	92.26	98.14	109.31
61	63.66	80.51	91.09	101.08	107.74	120.28
62	69.54	88.35	100.10	111.27	118.71	132.62
63	76.20	96.77	109.89	122.04	130.46	145.94
64	83.25	105.78	120.28	133.79	143.00	160.04
65	91.09	115.97	131.83	146.72	157.10	175.91
66	100.30	127.52	145.15	161.41	172.77	193.74
67	110.87	141.04	160.63	178.65	191.38	214.30
68	122.82	156.32	177.67	197.65	211.56	236.83
69	135.56	172.38	195.89	218.03	233.30	261.12
70	150.05	190.60	216.46	240.75	257.40	287.96
71	166.70	211.56	239.97	266.80	285.02	318.71
72	186.29	236.24	267.59	296.97	317.15	354.17
73	209.21	264.65	299.32	332.03	354.17	395.11
74	234.87	296.77	334.97	371.21	395.50	440.36
75	262.88	331.84	373.56	413.33	440.16	489.73
76	292.86	369.06	414.90	458.77	488.16	542.22
77	324.20	408.23	458.38	506.38	538.50	597.86
78	356.52	448.59	503.05	555.74	590.61	655.45
79	389.82	490.51	549.67	606.87	644.67	715.19
80	425.08	534.78	599.03	661.13	702.27	778.66
81	463.08	582.38	652.12	719.50	764.17	847.22
82	504.42	634.29	710.10	783.36	831.75	922.05
83	554.76	697.76	781.01	861.52	915.00	1014.32
84	605.30	761.03	851.93	939.88	998.06	1106.39
85	655.64	824.50	923.03	1018.24	1081.31	1198.65

Pennsylvania Rating Factors	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

Home Health Care Rider Generic Single Life Premium Rates Per Unit

Issue Age	<i>Rider BP May Not Exceed Base Policy BP</i>					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	17.83	24.68	28.01	31.15	34.87	41.33
51	18.81	26.05	29.78	33.11	37.02	43.88
52	19.78	27.23	31.34	35.06	39.18	46.23
53	20.57	28.21	32.91	37.22	41.33	48.58
54	21.35	28.99	34.28	38.98	43.29	50.93
55	21.74	29.78	35.85	41.14	45.64	53.48
56	23.12	30.95	37.81	43.68	48.19	56.22
57	24.29	32.52	40.16	46.43	51.32	59.75
58	26.05	34.67	42.90	49.95	55.05	63.86
59	28.21	37.41	45.84	53.28	58.57	68.17
60	30.56	40.35	49.36	56.81	62.88	73.26
61	33.30	43.68	53.28	61.51	67.78	78.75
62	36.83	47.99	57.98	66.60	73.07	84.62
63	40.94	52.50	63.08	72.28	79.14	91.28
64	45.45	57.79	68.95	78.55	85.80	98.53
65	50.74	63.86	75.42	85.60	93.05	106.37
66	56.61	70.13	82.27	93.05	100.88	114.99
67	62.88	77.18	89.91	101.47	109.70	124.39
68	69.15	84.43	97.95	110.29	118.91	134.58
69	75.61	92.07	106.37	119.49	128.70	145.15
70	82.86	100.10	115.58	129.68	139.28	156.91
71	91.68	110.09	126.15	140.84	151.23	169.84
72	103.23	121.65	138.49	154.17	165.14	185.12
73	117.14	135.36	152.60	169.05	180.81	202.16
74	133.60	150.64	167.88	184.72	197.46	220.77
75	151.62	167.29	184.92	202.35	216.07	241.34
76	171.40	185.90	203.53	221.75	236.44	263.47
77	192.36	206.27	224.29	243.30	258.97	287.76
78	215.09	228.80	247.21	267.19	283.45	313.82
79	239.38	252.70	271.70	292.66	309.51	341.24
80	265.24	278.75	298.14	320.28	337.71	371.02
81	292.46	306.18	326.55	350.06	368.27	403.14
82	320.87	335.17	356.72	381.79	401.18	438.60
83	352.99	368.66	392.37	419.99	441.34	482.48
84	384.92	402.36	428.02	458.38	481.50	526.55
85	417.05	435.86	463.67	496.58	521.66	570.04

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 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)
 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	50.40	62.24	88.93	97.16	102.25	111.66
51	53.14	65.89	94.03	102.65	108.13	118.71
52	56.17	69.53	99.12	108.91	114.40	125.76
53	58.60	72.87	104.21	114.01	120.67	132.42
54	60.73	76.21	109.31	119.88	126.15	139.08
55	63.46	79.55	114.01	125.37	132.42	146.13
56	66.49	83.80	120.67	132.81	140.65	155.14
57	71.05	89.87	129.29	142.61	151.23	167.29
58	76.82	97.16	140.26	154.36	164.16	182.18
59	82.89	105.06	152.40	168.47	179.44	199.42
60	90.18	114.16	166.51	184.53	196.28	218.61
61	98.68	124.79	182.18	202.16	215.48	240.55
62	107.79	136.94	200.20	222.53	237.42	265.24
63	118.11	149.99	219.79	244.08	260.93	291.88
64	129.04	163.96	240.55	267.59	286.00	320.08
65	141.19	179.75	263.67	293.44	314.21	351.82
66	155.46	197.66	290.31	322.83	345.55	387.47
67	171.85	218.61	321.26	357.30	382.77	428.61
68	190.38	242.30	355.34	395.31	423.12	473.66
69	210.11	267.19	391.78	436.05	466.61	522.24
70	232.58	295.43	432.92	481.50	514.80	575.92
71	258.39	327.92	479.93	533.60	570.04	637.43
72	288.75	366.18	535.17	593.94	634.29	708.34
73	324.28	410.20	598.64	664.07	708.34	790.22
74	364.05	460.00	669.94	742.42	791.00	880.72
75	407.47	514.35	747.12	826.66	880.33	979.45
76	453.93	572.04	829.79	917.55	976.32	1084.45
77	502.51	632.76	916.77	1012.75	1077.00	1195.71
78	552.61	695.31	1006.09	1111.48	1181.22	1310.90
79	604.22	760.29	1099.33	1213.73	1289.35	1430.39
80	658.88	828.91	1198.06	1322.26	1404.53	1557.33
81	717.78	902.69	1304.24	1439.01	1528.33	1694.45
82	781.85	983.15	1420.20	1566.73	1663.50	1844.11
83	859.88	1081.53	1562.03	1723.05	1830.00	2028.64
84	938.22	1179.60	1703.85	1879.76	1996.12	2212.77
85	1016.25	1277.98	1846.07	2036.47	2162.63	2397.30

Pennsylvania Rating Factors	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	27.63	38.26	56.02	62.29	69.74	82.67
51	29.15	40.38	59.55	66.21	74.05	87.76
52	30.67	42.20	62.68	70.13	78.36	92.46
53	31.88	43.72	65.82	74.44	82.67	97.16
54	33.10	44.94	68.56	77.96	86.58	101.86
55	33.70	46.15	71.70	82.27	91.28	106.96
56	35.83	47.97	75.61	87.37	96.38	112.44
57	37.65	50.40	80.31	92.85	102.65	119.49
58	40.38	53.74	85.80	99.90	110.09	127.72
59	43.72	57.99	91.68	106.56	117.14	136.34
60	47.37	62.55	98.73	113.62	125.76	146.53
61	51.62	67.71	106.56	123.02	135.56	157.50
62	57.08	74.39	115.97	133.21	146.13	169.25
63	63.46	81.37	126.15	144.57	158.28	182.57
64	70.44	89.57	137.91	157.10	171.60	197.07
65	78.64	98.98	150.84	171.21	186.10	212.74
66	87.75	108.70	164.55	186.10	201.77	229.97
67	97.47	119.63	179.83	202.94	219.40	248.78
68	107.18	130.86	195.89	220.57	237.81	269.15
69	117.20	142.71	212.74	238.99	257.40	290.31
70	128.44	155.15	231.15	259.36	278.56	313.82
71	142.10	170.64	252.31	281.69	302.45	339.67
72	160.01	188.55	276.99	308.33	330.27	370.23
73	181.57	209.81	305.20	338.11	361.61	404.32
74	207.08	233.49	335.76	369.45	394.91	441.54
75	235.01	259.30	369.84	404.71	432.13	482.67
76	265.68	288.14	407.06	443.49	472.88	526.94
77	298.16	319.72	448.59	486.59	517.93	575.52
78	333.39	354.64	494.43	534.39	566.91	627.63
79	371.04	391.68	543.40	585.32	619.01	682.48
80	411.12	432.07	596.29	640.56	675.43	742.03
81	453.32	474.57	653.10	700.11	736.55	806.28
82	497.35	519.51	713.43	763.58	802.37	877.20
83	547.14	571.43	784.74	839.98	882.68	964.95
84	596.63	623.66	856.04	916.77	963.00	1053.10
85	646.43	675.58	927.34	993.16	1043.31	1140.08

Pennsylvania Rating Factors	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 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

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

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

Base Policy Generic Single Life Premium Rates Per Unit

Issue Age	Base Policy Benefit Period					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	32.52	40.16	44.47	48.58	51.13	55.83
51	34.28	42.51	47.01	51.32	54.07	59.35
52	36.24	44.86	49.56	54.46	57.20	62.88
53	37.81	47.01	52.11	57.00	60.33	66.21
54	39.18	49.17	54.65	59.94	63.08	69.54
55	40.94	51.32	57.00	62.68	66.21	73.07
56	42.90	54.07	60.33	66.41	70.32	77.57
57	45.84	57.98	64.64	71.30	75.61	83.65
58	49.56	62.68	70.13	77.18	82.08	91.09
59	53.48	67.78	76.20	84.23	89.72	99.71
60	58.18	73.65	83.25	92.26	98.14	109.31
61	63.66	80.51	91.09	101.08	107.74	120.28
62	69.54	88.35	100.10	111.27	118.71	132.62
63	76.20	96.77	109.89	122.04	130.46	145.94
64	83.25	105.78	120.28	133.79	143.00	160.04
65	91.09	115.97	131.83	146.72	157.10	175.91
66	100.30	127.52	145.15	161.41	172.77	193.74
67	110.87	141.04	160.63	178.65	191.38	214.30
68	122.82	156.32	177.67	197.65	211.56	236.83
69	135.56	172.38	195.89	218.03	233.30	261.12
70	150.05	190.60	216.46	240.75	257.40	287.96
71	166.70	211.56	239.97	266.80	285.02	318.71
72	186.29	236.24	267.59	296.97	317.15	354.17
73	209.21	264.65	299.32	332.03	354.17	395.11
74	234.87	296.77	334.97	371.21	395.50	440.36
75	262.88	331.84	373.56	413.33	440.16	489.73
76	292.86	369.06	414.90	458.77	488.16	542.22
77	324.20	408.23	458.38	506.38	538.50	597.86
78	356.52	448.59	503.05	555.74	590.61	655.45
79	389.82	490.51	549.67	606.87	644.67	715.19
80	425.08	534.78	599.03	661.13	702.27	778.66
81	463.08	582.38	652.12	719.50	764.17	847.22
82	504.42	634.29	710.10	783.36	831.75	922.05
83	554.76	697.76	781.01	861.52	915.00	1014.32
84	605.30	761.03	851.93	939.88	998.06	1106.39
85	655.64	824.50	923.03	1018.24	1081.31	1198.65

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	17.83	24.68	28.01	31.15	34.87	41.33
51	18.81	26.05	29.78	33.11	37.02	43.88
52	19.78	27.23	31.34	35.06	39.18	46.23
53	20.57	28.21	32.91	37.22	41.33	48.58
54	21.35	28.99	34.28	38.98	43.29	50.93
55	21.74	29.78	35.85	41.14	45.64	53.48
56	23.12	30.95	37.81	43.68	48.19	56.22
57	24.29	32.52	40.16	46.43	51.32	59.75
58	26.05	34.67	42.90	49.95	55.05	63.86
59	28.21	37.41	45.84	53.28	58.57	68.17
60	30.56	40.35	49.36	56.81	62.88	73.26
61	33.30	43.68	53.28	61.51	67.78	78.75
62	36.83	47.99	57.98	66.60	73.07	84.62
63	40.94	52.50	63.08	72.28	79.14	91.28
64	45.45	57.79	68.95	78.55	85.80	98.53
65	50.74	63.86	75.42	85.60	93.05	106.37
66	56.61	70.13	82.27	93.05	100.88	114.99
67	62.88	77.18	89.91	101.47	109.70	124.39
68	69.15	84.43	97.95	110.29	118.91	134.58
69	75.61	92.07	106.37	119.49	128.70	145.15
70	82.86	100.10	115.58	129.68	139.28	156.91
71	91.68	110.09	126.15	140.84	151.23	169.84
72	103.23	121.65	138.49	154.17	165.14	185.12
73	117.14	135.36	152.60	169.05	180.81	202.16
74	133.60	150.64	167.88	184.72	197.46	220.77
75	151.62	167.29	184.92	202.35	216.07	241.34
76	171.40	185.90	203.53	221.75	236.44	263.47
77	192.36	206.27	224.29	243.30	258.97	287.76
78	215.09	228.80	247.21	267.19	283.45	313.82
79	239.38	252.70	271.70	292.66	309.51	341.24
80	265.24	278.75	298.14	320.28	337.71	371.02
81	292.46	306.18	326.55	350.06	368.27	403.14
82	320.87	335.17	356.72	381.79	401.18	438.60
83	352.99	368.66	392.37	419.99	441.34	482.48
84	384.92	402.36	428.02	458.38	481.50	526.55
85	417.05	435.86	463.67	496.58	521.66	570.04

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 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 (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	50.40	62.24	88.93	97.16	102.25	111.66
51	53.14	65.89	94.03	102.65	108.13	118.71
52	56.17	69.53	99.12	108.91	114.40	125.76
53	58.60	72.87	104.21	114.01	120.67	132.42
54	60.73	76.21	109.31	119.88	126.15	139.08
55	63.46	79.55	114.01	125.37	132.42	146.13
56	66.49	83.80	120.67	132.81	140.65	155.14
57	71.05	89.87	129.29	142.61	151.23	167.29
58	76.82	97.16	140.26	154.36	164.16	182.18
59	82.89	105.06	152.40	168.47	179.44	199.42
60	90.18	114.16	166.51	184.53	196.28	218.61
61	98.68	124.79	182.18	202.16	215.48	240.55
62	107.79	136.94	200.20	222.53	237.42	265.24
63	118.11	149.99	219.79	244.08	260.93	291.88
64	129.04	163.96	240.55	267.59	286.00	320.08
65	141.19	179.75	263.67	293.44	314.21	351.82
66	155.46	197.66	290.31	322.83	345.55	387.47
67	171.85	218.61	321.26	357.30	382.77	428.61
68	190.38	242.30	355.34	395.31	423.12	473.66
69	210.11	267.19	391.78	436.05	466.61	522.24
70	232.58	295.43	432.92	481.50	514.80	575.92
71	258.39	327.92	479.93	533.60	570.04	637.43
72	288.75	366.18	535.17	593.94	634.29	708.34
73	324.28	410.20	598.64	664.07	708.34	790.22
74	364.05	460.00	669.94	742.42	791.00	880.72
75	407.47	514.35	747.12	826.66	880.33	979.45
76	453.93	572.04	829.79	917.55	976.32	1084.45
77	502.51	632.76	916.77	1012.75	1077.00	1195.71
78	552.61	695.31	1006.09	1111.48	1181.22	1310.90
79	604.22	760.29	1099.33	1213.73	1289.35	1430.39
80	658.88	828.91	1198.06	1322.26	1404.53	1557.33
81	717.78	902.69	1304.24	1439.01	1528.33	1694.45
82	781.85	983.15	1420.20	1566.73	1663.50	1844.11
83	859.88	1081.53	1562.03	1723.05	1830.00	2028.64
84	938.22	1179.60	1703.85	1879.76	1996.12	2212.77
85	1016.25	1277.98	1846.07	2036.47	2162.63	2397.30

Pennsylvania Rating Factors	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	27.63	38.26	56.02	62.29	69.74	82.67
51	29.15	40.38	59.55	66.21	74.05	87.76
52	30.67	42.20	62.68	70.13	78.36	92.46
53	31.88	43.72	65.82	74.44	82.67	97.16
54	33.10	44.94	68.56	77.96	86.58	101.86
55	33.70	46.15	71.70	82.27	91.28	106.96
56	35.83	47.97	75.61	87.37	96.38	112.44
57	37.65	50.40	80.31	92.85	102.65	119.49
58	40.38	53.74	85.80	99.90	110.09	127.72
59	43.72	57.99	91.68	106.56	117.14	136.34
60	47.37	62.55	98.73	113.62	125.76	146.53
61	51.62	67.71	106.56	123.02	135.56	157.50
62	57.08	74.39	115.97	133.21	146.13	169.25
63	63.46	81.37	126.15	144.57	158.28	182.57
64	70.44	89.57	137.91	157.10	171.60	197.07
65	78.64	98.98	150.84	171.21	186.10	212.74
66	87.75	108.70	164.55	186.10	201.77	229.97
67	97.47	119.63	179.83	202.94	219.40	248.78
68	107.18	130.86	195.89	220.57	237.81	269.15
69	117.20	142.71	212.74	238.99	257.40	290.31
70	128.44	155.15	231.15	259.36	278.56	313.82
71	142.10	170.64	252.31	281.69	302.45	339.67
72	160.01	188.55	276.99	308.33	330.27	370.23
73	181.57	209.81	305.20	338.11	361.61	404.32
74	207.08	233.49	335.76	369.45	394.91	441.54
75	235.01	259.30	369.84	404.71	432.13	482.67
76	265.68	288.14	407.06	443.49	472.88	526.94
77	298.16	319.72	448.59	486.59	517.93	575.52
78	333.39	354.64	494.43	534.39	566.91	627.63
79	371.04	391.68	543.40	585.32	619.01	682.48
80	411.12	432.07	596.29	640.56	675.43	742.03
81	453.32	474.57	653.10	700.11	736.55	806.28
82	497.35	519.51	713.43	763.58	802.37	877.20
83	547.14	571.43	784.74	839.98	882.68	964.95
84	596.63	623.66	856.04	916.77	963.00	1053.10
85	646.43	675.58	927.34	993.16	1043.31	1140.08

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 PRNHFB (10/00)
- (3) 5% Simple Inflation rider PRSIR5 (10/00)
- (4) Compound Inflation Rider PRCIR (10/00)

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

Area Factors for Nursing Home/HHC Rider

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

SERFF Tracking #:

UNAM-131350723

State Tracking #:

UNAM-131350723

Company Tracking #:

PR LTC 2018 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 2018 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA_CvrLtr_American Progressive_20180130.pdf
Item Status:	
Status Date:	

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

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	PA_AM_American Progressive_20180130.pdf PA_AM_Supplement_American Progressive_20180130.pdf PA_PR_Supplement Attachments_20180130.xlsx
Item Status:	
Status Date:	

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

Satisfied - Item:	Authorization to File (A&H)
Comments:	
Attachment(s):	1 - Ampro authorization letter - 2018.pdf
Item Status:	
Status Date:	

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

SERFF Tracking #:

UNAM-131350723

State Tracking #:

UNAM-131350723

Company Tracking #:

PR LTC 2018 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 2018 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC

Item Status:	
Status Date:	

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

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

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

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

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

SERFF Tracking #:

UNAM-131350723

State Tracking #:

UNAM-131350723

Company Tracking #:

PR LTC 2018 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 2018 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC

Attachment PA_PR_Supplement Attachments_20180130.xlsx is not a PDF document and cannot be reproduced here.



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January 30, 2018

Honorable Jessica Altman
Acting Insurance Commissioner
Pennsylvania Insurance Department (Department)

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 Altman:

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.	April 15, 2002	December 24, 2003
PRNHOQ, et al.	May 1, 2002	January 15, 2005
HHC 1/98, et al.	December 7, 2001	June 22, 2002
QHHC, et al.	August 12, 2002	October 7, 2002

The company analyzed nationwide experience by benefit period (BP) to better align the rate increase with the adverse experience. The company is requesting an amount justified on each BP cohort, subject to a 100% maximum. For this purpose a rate increase is considered justified to the extent that the actual-to-expected lifetime loss ratio exceeds 1.00, when historical incurred claims are capped at the expected level. Benefit periods of three years or less are defined as those that do not exceed three years or \$250,000. Based on nationwide experience restated to this state's rate history (as stated below), the company is requesting the increases shown in the following table:

Cohort	Requested Rate Increase
BP three years or less	55%
BP over three years	100%

The company has been actively monitoring experience and requesting increases since 2012 in an effort to alleviate the poor performance on this block of business. Although a larger rate increase is currently supportable, American Progressive is requesting an average 76% rate increase at this time. The primary reason this business is in need of a premium rate increase is emerging experience running more adverse than expected in pricing.

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.



As noted in the attached actuarial memorandum, five 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.
5. A 15% increase was approved in June 2017 and implemented beginning September 2017.

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 the requested 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 260
Lake Mary, FL 32746
(407) 547-3335
cboyd@nsre.com

Thank you for your assistance in reviewing this filing.

Respectfully,

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

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

ABP/kl

Enclosures

Actuarial Memorandum
January 30, 2018

<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 7, 2001 through January 15, 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 requested rate increase, as shown in section 17, 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 claim costs, reflecting a salvage factor adjustment, were then used to project the December 31, 2016 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.
- 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 varying by attained age and benefit period, as shown in Appendix A to the memorandum, is applied to policies with non-lifetime benefit periods additively in conjunction with the lapse assumption.

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 six years, and the associated credibility.

- c. Policyholder Behavior Due to the Rate Increase. In the year of the rate increase notification to policyholders, an additional average 2.5% of in-force policyholders are assumed to lapse. An additional portion of policyholders is assumed to elect to reduce benefits resulting in an average 8.4% reduction in premiums and benefits. We assume an average 2.8% increase in morbidity due

Actuarial Memorandum
January 30, 2018

to adverse selection from the rate increase.

- d. Interest Rate. 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 4.39% in years 2017 through 2026 and linearly grading to 5.99% for years 2031 and later. This is believed to be a representative long-term expected investment earnings rate for this business. The maximum valuation interest rate is used to demonstrate compliance with the 58%/85% test required by rate stability regulation, as described in section 18 below.
- e. 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.

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. Appendix A to this memorandum provides a description of the development of and justification for the assumptions used in this filing.

The company is not currently marketing any other long-term care products. As a result, the requirement to reflect any assumptions that deviate from those used for pricing other policies currently available for sale is not applicable.

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. Two policy forms and riders other than for inflation protection and benefit increases together 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 84.

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.

Actuarial Memorandum
January 30, 2018

11. Premium Modalization

The following table provides nationwide percent distributions (based on the in-force count as of December 31, 2016) by premium payment mode:

Premium Mode	Percent Distribution
Annual	38%
Semi-Annual	8
Quarterly	10
Monthly	44

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, 2016 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, 2016 have been allocated to a calendar year of incurral.

13. Trend Assumptions

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

14. Actual to Expected Experience

Exhibit I provides a comparison of actual and projected nationwide experience of American Progressive, across the above-listed forms and similar nationwide forms, using current assumptions to that expected using original pricing assumptions. Values in Exhibit I are shown before and after the requested rate increase. Included are calendar year earned premiums restated to reflect the Pennsylvania rate level, incurred claims, end of year lives, annual loss ratios, cumulative loss ratios, and the ratio of actual-to-expected (A:E) loss ratios.

Exhibit II provides A:E lifetime loss ratios by benefit period (three years or less versus more than three years), which are subsets of the actual and expected nationwide experience underlying Exhibit I. The experience for Exhibit II is provided for each rate increase cohort, described in section 17:

- a. Benefit period three years or less
- b. Benefit period over three years

Actual experience is provided from inception through 2016 and then projected on a seriatim basis for 40 years using the current assumptions described above in section 5. The actual and projected experience is based on nationwide premiums restated to reflect prior rate increases filed for use between 2013 and 2017 in Pennsylvania, of 96%. The after increase projected experience reflects the requested increase described in section 17 applied on a seriatim basis.

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 which underlie the expected experience described above.

Actuarial Memorandum
January 30, 2018

15. History of Previous Rate Revisions

In Pennsylvania, there has been a cumulative rate increase of 96% implemented on these forms. These increases were implemented from 2013 through 2017.

Nationwide, there has been an average cumulative increase of 114% 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 December 2017.

16. Analysis Performed to Consider a Rate Increase

Exhibit I demonstrates that experience has been more adverse from that expected in original pricing as the A:E loss ratio exceeds 1.0. This deterioration is due to emerging experience running more adverse than expected in pricing.

For the business subject to rate stability regulation, an analysis of the aggregate-level projected loss ratio compared to that assumed at the time of original pricing revealed that experience has unfolded more than moderately adverse and crossed the original pricing threshold for which the company could consider a rate increase. At the time rate stability went into effect, American Progressive management determined a rate schedule increase would be considered if experience exhibited a 10% increase in the lifetime loss ratio. As shown in Exhibit I, the aggregate-level actual-to-expected ratio of lifetime loss ratio exceeds 1.10.

17. Requested Rate Increase

The company analyzed nationwide experience by benefit period (BP) to better align the rate increase with the adverse experience. The company is requesting an amount justified on each BP cohort, subject to a 100% maximum. For this purpose a rate increase is considered justified to the extent that the actual-to-expected lifetime loss ratio exceeds 1.00, when historical incurred claims are capped at the expected level. Benefit periods of three years or less are defined as those that do not exceed three years or \$250,000. Based on nationwide experience restated to this state's rate history (as stated below), the company is requesting the increases shown in the following table:

Cohort	Requested Rate Increase
BP three years or less	55%
BP over three years	100%

The company has been actively monitoring experience and requesting increases since 2012 in an effort to alleviate the poor performance on this block of business. Although a larger rate increase is currently supportable, American Progressive is requesting an average 76% rate increase at this time. The primary reason this business is in need of a premium rate increase is emerging experience running more adverse than expected in pricing.

Five 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.
5. A 15% increase was approved in June 2017 and implemented beginning September 2017.

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

The requested increase described above is not sufficient to prevent future rate action; however if the cumulative increase needed were to be 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 20% increase in the future loss ratio. This is equivalent to a 5% increase in the lifetime loss ratio due to any combination of deterioration in the experience from that expected using the current assumptions.

Actuarial Memorandum
January 30, 2018

18. Demonstration of Satisfaction of Loss Ratio Requirements

Projected experience assuming the requested rate increase is implemented is shown in Exhibits I and II. As shown in Exhibits I and II, the anticipated lifetime loss ratio with 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 20% from the current assumptions described in section 5 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 requested increases are enclosed with this memorandum. As the company is not currently issuing new business, the required statement per Pennsylvania Code Title 31 Section 89a.118 that the renewal premium rate schedules are not greater than new business premium rate schedules is not applicable.

**19. Pennsylvania Average Annual Premium
(Annualized Premium Based on 2016 In-force)**

Cohort	Before Increase	After Increase
BP three years or less	\$2,626	\$4,070
BP over three years	2,693	5,386

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

20. 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.

Actuarial Memorandum
 January 30, 2018

21. Nationwide Distribution of Business as of December 31, 2016 (based on in-force insured count)

By Issue Age:

Issue Ages	Percent Distribution
<45	1%
45-49	2
50-54	5
55-59	11
60-64	19
65-69	28
70-74	22
75-79	10
80+	2

By Elimination Period:

Elimination Period	Percent Distribution
0-Day	51%
20-Day	13
30-Day	<1
60-Day	7
90-Day	19
100-Day	10
180-Day	<1

By Benefit Period:

Benefit Period	Percent Distribution
1-Year	3%
2-Year	5
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	3
\$250,000	6
\$1,000,000	32

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	14%
Simple for Life 3%	1
Simple for Life 5%	4
Compound for Life 5%	24
Guaranteed Purchase Option	57

Actuarial Memorandum
January 30, 2018

By Coverage Type:

Coverage Type	Percent Distribution
Comprehensive	39%
Nursing Home Only	3
Home Health Care Only	58

22. Number of Insureds and Annualized Premium

Based on American Progressive's in-force count as of December 31, 2016, the number of insureds and annualized premium that will be affected by this increase in this jurisdiction and nationwide are:

Jurisdiction	Number of Insureds	Annualized Premium ^[1]
Pennsylvania	119	\$316,215
BP three years or less	63	165,415
BP over three years	56	150,800
Nationwide	1,458	\$4,853,256
BP three years or less	594	1,709,972
BP over three years	864	3,143,284

[1] Assuming all premium increases previously filed by departments of insurance as of December 31, 2017 in both the state and nationwide have been implemented

Actuarial Memorandum
January 30, 2018

23. 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 loss ratio standards of this jurisdiction. 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.

In forming my opinion, I have used actuarial assumptions and actuarial methods (which gave consideration to policy design, underwriting, and claim adjudication) and such tests of the actuarial calculations as I considered necessary. Based on these assumptions, or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this jurisdiction.

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



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

Date: January 30, 2018

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

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Current Assumptions			Actual-to-Expected Ratio H = C / G	Cumulative Loss Ratios			Annualized Interest Rates ^[2]	
		A Earned Premium ^[1]	B Incurred Claims	C = B / A Incurred Loss Ratio	D End of Year Number of Lives	E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio		I Actual at the Current Rate (on Col C)	J Expected at the Pricing Rate (on Col G)	K = I / J Actual-to-Expected Ratio	L Current Rate	M Pricing Rate
Historical Experience	1987	53,316	5,583	10%		34,859	6,089	17%	0.60	10%	17%	0.60	5.2%	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	5.1%	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	5.0%	5.5%
	1992	124,117	43,499	35%		65,647	33,258	51%	0.69	23%	35%	0.65	4.9%	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	4.7%	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	4.6%	6.6%
	1999	3,095,715	674,267	22%		2,347,160	1,015,248	43%	0.50	26%	42%	0.62	4.6%	6.6%
	2000	3,932,736	3,029,659	77%		3,482,131	1,522,888	44%	1.76	40%	42%	0.94	4.5%	6.6%
	2001	4,979,085	3,151,885	63%		4,507,414	1,973,354	44%	1.45	46%	43%	1.07	4.5%	6.6%
	2002	5,880,873	5,669,560	96%		5,335,626	2,334,014	44%	2.20	57%	43%	1.32	4.4%	6.5%
	2003	6,592,555	4,904,594	74%		5,958,007	2,551,779	43%	1.74	60%	43%	1.40	4.4%	6.5%
	2004	6,427,301	7,574,908	118%		5,603,022	2,531,331	45%	2.81	69%	43%	1.58	4.3%	6.5%
	2005	5,982,078	5,980,402	100%		4,977,763	2,489,022	50%	2.00	72%	44%	1.64	4.2%	6.5%
	2006	5,553,400	5,785,463	104%		4,448,332	2,449,380	55%	1.89	75%	45%	1.67	4.1%	6.5%
2007	5,266,652	6,083,832	116%		3,993,643	2,402,832	60%	1.92	78%	46%	1.70	4.2%	6.5%	
2008	4,969,690	8,003,012	161%		3,583,748	2,343,350	65%	2.46	84%	47%	1.78	4.2%	6.5%	
2009	4,564,276	12,883,734	282%		3,217,801	2,277,020	71%	3.99	95%	48%	1.97	4.2%	6.5%	
2010	4,226,554	6,246,526	195%		2,874,277	2,203,786	77%	2.54	100%	49%	2.03	4.2%	6.4%	
2011	3,624,553	10,397,492	281%		2,564,985	2,130,428	83%	3.39	107%	50%	2.12	4.3%	6.4%	
2012	3,602,368	5,830,519	162%		2,281,143	2,055,140	90%	1.80	108%	51%	2.12	4.3%	6.4%	
2013	3,688,754	7,283,178	197%		2,018,435	1,978,104	98%	2.01	111%	52%	2.14	4.4%	6.3%	
2014	3,762,176	6,645,780	177%		1,780,037	1,900,640	107%	1.65	113%	53%	2.15	4.5%	6.3%	
2015	3,757,799	4,626,738	123%		1,564,572	1,823,836	117%	1.14	114%	54%	2.12	4.3%	6.3%	
2016	3,758,700	8,334,482	222%	1,458	1,370,572	1,749,713	128%	1.72	117%	54%	2.14	4.3%	6.2%	
2017	3,897,066	6,058,345	155%	1,313	1,196,924	1,678,452	140%	1.06	118%	55%	2.13	4.3%	6.1%	
2018	3,585,772	5,827,356	163%	1,187	1,041,898	1,610,923	155%	1.05	119%	56%	2.12	4.4%	6.1%	
2019	3,298,545	5,576,798	169%	1,069	904,186	1,546,606	171%	0.99	120%	56%	2.12	4.4%	6.0%	
2020	2,926,925	5,318,749	182%	959	782,369	1,485,914	190%	0.96	121%	57%	2.11	4.4%	6.0%	
2021	2,584,675	5,036,667	195%	866	675,014	1,428,526	212%	0.92	122%	58%	2.11	4.4%	5.9%	
2022	2,271,279	4,739,116	209%	761	580,752	1,374,597	237%	0.88	123%	58%	2.10	4.4%	5.8%	
2023	1,986,488	4,443,537	224%	673	498,280	1,323,774	266%	0.84	123%	59%	2.10	4.4%	5.8%	
2024	1,729,317	4,144,264	240%	593	426,351	1,274,747	299%	0.80	124%	59%	2.10	4.4%	5.7%	
2025	1,498,608	3,853,226	257%	520	363,811	1,227,817	337%	0.76	125%	60%	2.10	4.4%	5.7%	
2026	1,292,979	3,569,157	276%	454	309,583	1,181,350	382%	0.72	126%	60%	2.10	4.4%	5.6%	
2027	1,110,930	3,295,608	297%	395	262,688	1,135,250	432%	0.69	127%	61%	2.09	4.4%	5.6%	
2028	950,709	3,039,984	320%	342	222,242	1,089,776	490%	0.65	127%	61%	2.09	4.4%	5.5%	
2029	810,457	2,801,281	346%	295	187,436	1,043,613	557%	0.62	128%	61%	2.09	4.5%	5.5%	
2030	688,438	2,580,685	375%	253	157,559	996,634	633%	0.59	129%	62%	2.09	4.6%	5.4%	
2031	582,745	2,376,576	408%	217	131,974	947,552	718%	0.57	129%	62%	2.09	4.7%	5.4%	
2032	491,690	2,185,441	444%	185	110,119	896,017	814%	0.55	130%	62%	2.09	4.7%	5.4%	
2033	413,601	2,012,250	487%	158	91,499	843,155	921%	0.53	130%	62%	2.08	4.8%	5.3%	
2034	346,887	1,855,698	535%	134	75,686	788,815	1042%	0.51	130%	63%	2.08	4.9%	5.3%	
2035	290,091	1,710,265	590%	113	62,300	733,118	1177%	0.50	131%	63%	2.08	4.9%	5.3%	
2036	241,894	1,573,144	650%	96	51,009	675,996	1325%	0.49	131%	63%	2.08	5.0%	5.2%	
2037	201,119	1,441,531	717%	81	41,530	617,649	1487%	0.48	131%	63%	2.08	5.1%	5.2%	
2038	166,754	1,318,913	791%	68	33,605	559,511	1665%	0.48	131%	63%	2.08	5.1%	5.2%	
2039	137,845	1,204,700	874%	57	27,010	502,036	1859%	0.47	132%	63%	2.08	5.1%	5.2%	
2040	113,603	1,097,936	966%	47	21,557	445,790	2068%	0.47	132%	63%	2.08	5.2%	5.2%	
2041	93,306	995,471	1067%	39	17,074	391,616	2294%	0.47	132%	64%	2.08	5.2%	5.1%	
2042	76,363	895,181	1172%	33	13,415	339,711	2532%	0.46	132%	64%	2.08	5.2%	5.1%	
2043	62,257	800,440	1286%	27	10,451	291,316	2787%	0.46	132%	64%	2.08	5.3%	5.1%	
2044	50,542	712,700	1410%	22	8,069	246,777	3058%	0.46	132%	64%	2.08	5.3%	5.1%	
2045	40,850	631,584	1546%	18	6,172	206,254	3341%	0.46	132%	64%	2.08	5.3%	5.1%	
2046	32,849	556,519	1694%	15	4,676	170,047	3637%	0.47	132%	64%	2.08	5.3%	5.1%	
2047	26,284	486,485	1851%	12	3,508	138,029	3935%	0.47	132%	64%	2.08	5.4%	5.1%	
2048	20,911	422,416	2020%	10	2,605	110,519	4242%	0.48	133%	64%	2.08	5.4%	5.2%	
2049	16,533	367,050	2220%	8	1,915	87,227	4554%	0.49	133%	64%	2.08	5.4%	5.2%	
2050	12,988	317,047	2441%	6	1,394	67,850	4867%	0.50	133%	64%	2.08	5.4%	5.2%	
2051	10,133	270,327	2668%	5	1,004	52,078	5185%	0.51	133%	64%	2.08	5.4%	5.3%	
2052	7,841	226,338	2886%	4	717	39,326	5488%	0.53	133%	64%	2.08	5.4%	5.3%	
2053	6,020	187,198	3110%	3	506	29,380	5807%	0.54	133%	64%	2.08	5.5%	5.4%	
2054	4,576	153,872	3363%	2	354	21,744	6149%	0.55	133%	64%	2.08	5.5%	5.4%	
2055	3,448	124,562	3613%	2	245	15,936	6506%	0.56	133%	64%	2.08	5.5%	5.5%	
2056	2,571	99,250	3861%	1	168	11,603	6906%	0.56	133%	64%	2.08	5.5%	5.6%	
History		89,460,596	116,721,018	130%		65,143,508	39,063,180	60%	2.18	117%	54%	2.14		
Future		32,085,787	84,307,666	263%	11,030	8,327,655	27,627,030	332%	0.79	226%	270%	0.84		
Lifetime		121,546,383	201,028,684	165%		73,471,163	66,690,210	91%	1.82	133%	64%	2.08		

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

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

Exhibit I
American Progressive Life & Health Insurance Company of New York
Actual-to-Expected Experience by Calendar Year
Nationwide Experience After Requested Increase and Assumed Implementation Date of September 1, 2011
All Policy Forms
All Benefit Periods

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Current Assumptions			Actual-to-Expected Ratio H = C / G	Cumulative Loss Ratios			Annualized Interest Rates ^[2]	
		A Earned Premium ^[1]	B Incurred Claims	C = B / A Incurred Loss Ratio	D End of Year Number of Lives	E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio		I Actual at the Current Rate (on Col C)	J Expected at the Pricing Rate (on Col G)	K = I / J Actual-to-Expected Ratio	L Current Rate	M Pricing Rate
Historical Experience	1987	53,316	5,583	10%		34,859	6,089	17%	0.60	10%	17%	0.60	5.2%	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	5.1%	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	5.0%	5.5%
	1992	124,117	43,499	35%		65,647	33,258	51%	0.69	23%	35%	0.65	4.9%	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	4.7%	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	4.6%	6.6%
	1999	3,095,715	674,267	22%		2,347,160	1,015,248	43%	0.50	26%	42%	0.62	4.6%	6.6%
	2000	3,932,736	3,029,659	77%		3,482,131	1,522,888	44%	1.76	40%	42%	0.94	4.5%	6.6%
	2001	4,979,085	3,151,885	63%		4,507,414	1,973,354	44%	1.45	46%	43%	1.07	4.5%	6.6%
	2002	5,880,873	5,669,560	96%		5,335,626	2,334,014	44%	2.20	57%	43%	1.32	4.4%	6.5%
	2003	6,592,555	4,904,594	74%		5,958,007	2,551,779	43%	1.74	60%	43%	1.40	4.4%	6.5%
	2004	6,427,301	7,574,908	118%		5,603,022	2,531,331	45%	2.61	69%	43%	1.58	4.3%	6.5%
	2005	5,982,078	5,980,402	100%		4,977,763	2,489,022	50%	2.00	72%	44%	1.64	4.2%	6.5%
	2006	5,553,400	5,785,463	104%		4,448,332	2,449,380	55%	1.89	75%	45%	1.67	4.1%	6.5%
2007	5,266,652	6,083,832	116%		3,993,643	2,402,832	60%	1.92	78%	46%	1.70	4.2%	6.5%	
2008	4,969,690	8,003,012	161%		4,969,690	2,343,350	65%	2.46	84%	47%	1.78	4.2%	6.5%	
2009	4,564,276	12,883,734	282%		4,564,276	2,277,020	71%	3.99	95%	48%	1.97	4.2%	6.5%	
2010	4,226,554	6,246,526	195%		4,226,554	2,203,786	77%	2.54	100%	49%	2.03	4.2%	6.4%	
2011	3,684,553	10,397,492	281%		3,684,553	2,130,428	83%	3.39	107%	50%	2.12	4.3%	6.4%	
2012	3,602,368	5,830,519	162%		3,602,368	2,055,140	90%	1.80	108%	51%	2.12	4.3%	6.4%	
2013	3,688,754	7,283,178	197%		3,688,754	2,018,435	98%	2.01	111%	52%	2.14	4.4%	6.3%	
2014	3,762,176	6,645,780	177%		3,762,176	1,978,104	107%	1.65	113%	53%	2.15	4.5%	6.3%	
2015	3,757,799	4,626,738	123%		3,757,799	1,564,572	117%	1.06	114%	54%	2.12	4.3%	6.3%	
2016	3,788,700	8,334,482	220%	1,458	3,788,700	1,370,572	128%	1.72	117%	54%	2.14	4.3%	6.2%	
2017	3,897,066	6,058,345	155%	1,313	3,897,066	1,196,824	140%	1.11	118%	55%	2.13	4.3%	6.1%	
2018	3,664,777	5,827,144	159%	1,186	3,664,777	1,610,923	155%	1.03	119%	56%	2.12	4.4%	6.1%	
2019	4,769,100	5,492,638	115%	1,046	4,769,100	1,546,606	171%	0.67	118%	56%	2.10	4.4%	6.0%	
2020	4,787,878	5,093,950	106%	935	4,787,878	1,485,914	190%	0.56	118%	57%	2.07	4.4%	6.0%	
2021	4,229,147	4,809,809	114%	835	4,229,147	1,428,526	212%	0.54	118%	58%	2.05	4.4%	5.9%	
2022	3,717,785	4,515,186	121%	742	3,717,785	1,374,597	237%	0.51	118%	58%	2.03	4.4%	5.8%	
2023	3,252,926	4,224,012	130%	656	3,252,926	498,280	266%	0.49	118%	59%	2.01	4.4%	5.8%	
2024	2,833,142	3,930,748	139%	578	2,833,142	1,274,747	299%	0.46	119%	59%	2.00	4.4%	5.7%	
2025	2,456,543	3,646,626	148%	507	2,456,543	363,811	337%	0.44	119%	60%	1.99	4.4%	5.7%	
2026	2,120,861	3,370,420	159%	443	2,120,861	1,181,350	382%	0.42	119%	60%	1.98	4.4%	5.6%	
2027	1,823,633	3,105,463	170%	385	1,823,633	262,688	432%	0.39	119%	61%	1.97	4.4%	5.6%	
2028	1,561,996	2,858,664	183%	333	1,561,996	1,089,776	490%	0.37	120%	61%	1.97	4.4%	5.5%	
2029	1,332,900	2,628,864	197%	287	1,332,900	187,436	557%	0.35	120%	61%	1.96	4.5%	5.5%	
2030	1,133,512	2,417,016	213%	247	1,133,512	996,634	633%	0.34	120%	62%	1.96	4.6%	5.4%	
2031	960,703	2,221,517	231%	212	960,703	131,974	947,552	0.32	121%	62%	1.95	4.7%	5.4%	
2032	811,723	2,039,018	251%	181	811,723	896,017	814%	0.31	121%	62%	1.95	4.7%	5.4%	
2033	683,844	1,874,030	274%	154	683,844	91,499	843,155	0.30	121%	62%	1.95	4.8%	5.3%	
2034	574,469	1,725,220	300%	131	574,469	788,815	1042%	0.29	122%	63%	1.94	4.9%	5.3%	
2035	481,233	1,587,326	330%	110	481,233	62,300	733,118	0.28	122%	63%	1.94	4.9%	5.3%	
2036	401,991	1,457,750	363%	93	401,991	51,009	675,996	0.27	122%	63%	1.94	5.0%	5.2%	
2037	334,839	1,333,829	398%	78	334,839	41,530	617,649	0.27	122%	63%	1.94	5.1%	5.2%	
2038	278,140	1,218,677	438%	66	278,140	33,605	559,511	0.26	122%	63%	1.93	5.1%	5.2%	
2039	230,347	1,111,663	483%	55	230,347	27,010	502,036	0.26	123%	63%	1.93	5.1%	5.2%	
2040	190,187	1,011,831	532%	46	190,187	21,557	445,790	0.26	123%	63%	1.93	5.2%	5.2%	
2041	156,491	916,285	586%	38	156,491	17,074	391,616	0.26	123%	64%	1.93	5.2%	5.1%	
2042	128,303	823,031	641%	32	128,303	13,415	339,711	0.25	123%	64%	1.93	5.2%	5.1%	
2043	104,784	735,122	702%	26	104,784	10,451	291,316	0.25	123%	64%	1.93	5.3%	5.1%	
2044	85,210	653,833	767%	21	85,210	8,069	246,777	0.25	123%	64%	1.93	5.3%	5.1%	
2045	68,986	578,804	839%	18	68,986	6,172	206,254	0.25	123%	64%	1.93	5.3%	5.1%	
2046	55,564	509,505	917%	14	55,564	4,676	170,047	0.25	123%	64%	1.93	5.3%	5.1%	
2047	44,532	444,955	999%	12	44,532	3,508	138,029	0.25	123%	64%	1.93	5.4%	5.1%	
2048	35,484	385,990	1088%	9	35,484	2,605	110,519	0.26	123%	64%	1.93	5.4%	5.2%	
2049	28,098	335,078	1193%	7	28,098	1,915	87,227	0.26	123%	64%	1.93	5.4%	5.2%	
2050	22,108	289,174	1308%	6	22,108	1,394	67,850	0.27	123%	64%	1.93	5.4%	5.2%	
2051	17,274	246,358	1426%	5	17,274	1,004	52,078	0.28	123%	64%	1.93	5.4%	5.3%	
2052	13,388	206,101	1539%	4	13,388	717	39,326	0.28	123%	64%	1.93	5.4%	5.3%	
2053	10,293	170,332	1655%	3	10,293	506	29,380	0.28	123%	64%	1.93	5.5%	5.4%	
2054	7,837	139,904	1785%	2	7,837	354	21,744	0.29	123%	64%	1.93	5.5%	5.4%	
2055	5,914	113,180	1914%	2	5,914	245	15,936	0.29	123%	64%	1.93	5.5%	5.5%	
2056	4,417	90,126	2041%	1	4,417	168	11,603	0.30	123%	64%	1.93	5.5%	5.6%	
History		89,460,596	116,721,018	130%		65,143,508	39,063,180	60%	2.18	117%	54%	2.14		
Future		47,317,426	80,197,524	169%	10,819	8,327,655	27,627,030	332%	0.51	151%	270%	0.56		
Lifetime		136,778,022	196,918,543	144%		73,471,163	66,690,210	91%	1.59	123%	64%	1.93		

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

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

Exhibit IIa
American Progressive Life & Health Insurance Company of New York
Actual-to-Expected Experience by Calendar Year
Nationwide Experience Before Requested Increase
All Policy Forms
Benefit Period Three Years or Less

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions			Actual-to-Expected Ratio H = C / G	Cumulative Loss Ratios			Annualized Interest Rates ^[2]	
		A Earned Premium ^[1]	B Incurred Claims	C = B / A Incurred Loss Ratio	D End of Year Number of Lives	E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio		I Actual at the Current Rate (on Col C)	J Expected at the Pricing Rate (on Col G)	K = I / J Actual-to-Expected Ratio	L Current Rate	M Pricing Rate
Historical Experience	1987	53,316	5,583	10%		34,859	6,089	17%	0.60	10%	17%	0.60	5.2%	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	5.1%	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	5.0%	5.5%
	1992	124,117	43,499	35%		65,647	33,258	51%	0.69	23%	35%	0.65	4.9%	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	4.7%	5.5%
	1996	340,938	130,858	38%		208,758	106,175	51%	0.75	31%	43%	0.70	4.7%	6.5%
	1997	841,304	276,340	33%		549,646	242,864	44%	0.74	31%	44%	0.72	4.7%	6.5%
	1998	1,595,133	356,795	22%		814,038	358,266	44%	0.51	28%	44%	0.64	4.6%	6.5%
	1999	1,609,865	525,627	33%		1,026,890	468,487	46%	0.72	29%	44%	0.66	4.6%	6.6%
	2000	1,831,969	650,705	36%		1,372,194	617,896	45%	0.79	31%	44%	0.69	4.5%	6.6%
	2001	2,153,515	1,276,477	59%		1,728,866	749,491	43%	1.37	36%	44%	0.82	4.5%	6.5%
	2002	2,541,263	744,042	29%		2,027,632	843,740	42%	1.70	35%	44%	0.80	4.4%	6.5%
	2003	2,846,017	1,864,310	66%		2,305,203	912,740	40%	1.65	40%	43%	0.93	4.4%	6.5%
	2004	2,814,993	809,099	29%		2,241,437	924,812	41%	1.79	38%	43%	0.90	4.3%	6.5%
	2005	2,594,038	2,241,573	86%		1,973,419	916,701	46%	1.86	43%	43%	1.01	4.2%	6.5%
	2006	2,343,892	2,191,006	93%		1,736,399	904,958	52%	1.79	47%	44%	1.08	4.1%	6.5%
2007	2,210,214	1,003,950	45%		1,540,057	887,962	58%	0.79	47%	45%	1.06	4.2%	6.5%	
2008	2,057,669	2,097,933	102%		1,366,924	864,177	63%	1.61	50%	46%	1.11	4.2%	6.4%	
2009	1,838,610	2,093,259	114%		1,217,536	838,919	69%	1.65	53%	46%	1.15	4.2%	6.4%	
2010	1,682,528	1,180,257	70%		1,082,056	814,051	75%	0.93	54%	47%	1.14	4.2%	6.4%	
2011	1,483,650	1,093,315	74%		961,873	791,143	82%	0.90	55%	48%	1.13	4.3%	6.3%	
2012	1,419,367	1,138,304	80%		853,480	769,732	90%	0.89	55%	49%	1.13	4.3%	6.3%	
2013	1,386,985	1,350,993	97%		755,659	749,948	99%	0.98	57%	50%	1.13	4.4%	6.2%	
2014	1,402,901	1,506,111	107%		667,483	731,426	110%	0.98	58%	51%	1.14	4.5%	6.2%	
2015	1,397,817	909,742	65%		588,173	714,018	121%	0.54	58%	52%	1.12	4.3%	6.1%	
2016	1,367,667	1,695,051	124%	594	517,042	687,986	133%	0.32	59%	52%	1.13	3.9%	6.1%	
Projected Future Experience (40 Years)	2017	1,425,683	1,419,333	100%	531	453,414	683,773	151%	0.66	60%	63%	1.12	4.3%	5.9%
	2018	1,304,157	1,388,630	106%	477	396,636	670,910	169%	0.63	61%	54%	1.13	4.4%	5.9%
	2019	1,195,025	1,352,812	113%	426	346,110	658,702	190%	0.59	62%	55%	1.13	4.4%	5.8%
	2020	1,056,038	1,317,399	125%	379	301,258	647,084	215%	0.58	63%	55%	1.13	4.4%	5.7%
	2021	928,306	1,275,445	137%	336	261,517	635,198	243%	0.57	64%	56%	1.14	4.4%	5.6%
	2022	811,571	1,229,359	151%	295	226,384	622,948	275%	0.55	64%	57%	1.14	4.4%	5.6%
	2023	705,531	1,179,718	167%	259	195,396	610,318	312%	0.54	65%	57%	1.14	4.4%	5.5%
	2024	609,806	1,122,782	184%	225	168,115	596,296	355%	0.52	66%	58%	1.14	4.4%	5.5%
	2025	523,959	1,061,905	203%	195	144,152	580,733	403%	0.50	67%	58%	1.14	4.4%	5.4%
	2026	447,518	995,724	222%	168	123,148	562,879	457%	0.49	67%	59%	1.14	4.4%	5.4%
	2027	379,974	928,045	244%	144	104,780	543,078	518%	0.47	68%	59%	1.14	4.4%	5.3%
	2028	320,681	862,425	269%	122	88,763	521,774	588%	0.46	68%	60%	1.14	4.4%	5.3%
	2029	269,003	797,269	296%	103	74,833	497,773	665%	0.45	69%	60%	1.14	4.5%	5.3%
	2030	224,286	732,284	326%	87	62,760	471,661	752%	0.43	69%	61%	1.14	4.6%	5.2%
	2031	185,876	667,552	359%	73	52,335	443,263	847%	0.42	70%	61%	1.14	4.7%	5.2%
	2032	153,125	604,878	395%	61	43,374	413,315	953%	0.41	70%	61%	1.14	4.7%	5.2%
	2033	125,412	546,535	436%	50	35,709	382,515	1071%	0.41	70%	62%	1.14	4.8%	5.2%
	2034	102,138	491,785	481%	41	29,189	350,802	1202%	0.40	71%	62%	1.14	4.9%	5.1%
	2035	82,727	439,468	531%	34	23,679	318,725	1346%	0.39	71%	62%	1.14	4.9%	5.1%
	2036	66,648	390,545	586%	28	19,057	286,620	1504%	0.39	71%	62%	1.14	5.0%	5.1%
2037	53,417	345,426	647%	23	15,209	255,142	1678%	0.39	71%	62%	1.14	5.1%	5.1%	
2038	42,604	304,330	714%	18	12,030	224,577	1867%	0.38	71%	63%	1.14	5.1%	5.1%	
2039	33,823	266,990	789%	15	9,428	195,280	2071%	0.38	71%	63%	1.14	5.1%	5.1%	
2040	26,729	232,258	869%	12	7,317	167,606	2291%	0.38	71%	63%	1.14	5.2%	5.0%	
2041	21,024	200,562	954%	10	5,621	142,022	2527%	0.38	71%	63%	1.14	5.2%	5.0%	
2042	16,461	171,457	1042%	8	4,274	118,642	2776%	0.38	72%	63%	1.14	5.2%	5.0%	
2043	12,824	145,226	1132%	6	3,214	97,745	3041%	0.37	72%	63%	1.14	5.3%	5.0%	
2044	9,937	121,713	1225%	5	2,391	79,306	3317%	0.37	72%	63%	1.14	5.3%	5.0%	
2045	7,655	100,690	1315%	4	1,758	63,220	3596%	0.37	72%	63%	1.14	5.3%	5.0%	
2046	5,860	82,562	1409%	3	1,277	49,522	3877%	0.36	72%	63%	1.14	5.3%	5.1%	
2047	4,454	66,745	1498%	2	918	38,104	4153%	0.36	72%	63%	1.14	5.4%	5.1%	
2048	3,360	53,301	1587%	2	651	28,753	4416%	0.36	72%	63%	1.14	5.4%	5.1%	
2049	2,513	42,084	1675%	1	457	21,314	4665%	0.36	72%	63%	1.14	5.4%	5.1%	
2050	1,864	32,974	1769%	1	317	15,438	4873%	0.36	72%	63%	1.14	5.4%	5.2%	
2051	1,368	25,455	1861%	1	217	10,945	5035%	0.37	72%	63%	1.14	5.4%	5.2%	
2052	992	19,059	1920%	1	148	7,568	5127%	0.37	72%	63%	1.14	5.4%	5.3%	
2053	711	14,085	1982%	0	99	5,126	5160%	0.38	72%	63%	1.14	5.5%	5.3%	
2054	501	10,198	2035%	0	66	3,406	5137%	0.40	72%	63%	1.14	5.5%	5.4%	
2055	347	7,257	2091%	0	44	2,207	5016%	0.42	72%	63%	1.14	5.5%	5.4%	
2056	235	5,056	2148%	0	29	1,421	4901%	0.44	72%	63%	1.14	5.5%	5.5%	
History		38,791,260	25,451,562	66%		26,130,864	15,163,749	58%	1.13	59%	52%	1.13		
Future		11,164,144	21,051,319	189%	4,146	3,216,074	12,025,652	374%	0.50	162%	308%	0.53		
Lifetime		49,955,404	46,502,882	93%		29,346,938	27,189,401	93%	1.00	72%	63%	1.14		

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

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

Exhibit IIa
American Progressive Life & Health Insurance Company of New York
Actual-to-Expected Experience by Calendar Year
Nationwide Experience After Requested Increase and Assumed Implementation Date of September 1, 2011
All Policy Forms
Benefit Period Three Years or Less

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions			Actual-to-Expected Ratio H = C / G	Cumulative Loss Ratios			Annualized Interest Rates ^[2]	
		A Earned Premium ^[1]	B Incurred Claims	C = B / A Incurred Loss Ratio	D End of Year Number of Lives	E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio		I Actual at the Current Rate (on Col C)	J Expected at the Pricing Rate (on Col G)	K = I / J Actual-to-Expected Ratio	L Current Rate	M Pricing Rate
Historical Experience	1987	53,316	5,583	10%		34,859	6,089	17%	0.60	10%	17%	0.60	5.2%	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	5.1%	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	5.0%	5.5%
	1992	124,117	43,499	35%		65,647	33,258	51%	0.69	23%	35%	0.65	4.9%	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	4.7%	5.5%
	1996	340,938	130,858	38%		208,758	106,175	51%	0.75	31%	43%	0.70	4.7%	6.5%
	1997	841,304	276,340	33%		549,646	242,864	44%	0.74	31%	44%	0.72	4.7%	6.5%
	1998	1,595,133	356,795	22%		814,038	358,266	44%	0.51	28%	44%	0.64	4.6%	6.5%
	1999	1,609,865	525,627	33%		1,026,890	468,487	46%	0.72	29%	44%	0.66	4.6%	6.6%
	2000	1,831,969	650,705	36%		1,372,194	617,896	45%	0.79	31%	44%	0.69	4.5%	6.6%
	2001	2,153,515	1,276,477	59%		1,728,866	749,491	43%	0.77	36%	44%	0.82	4.5%	6.5%
	2002	2,541,263	744,042	29%		2,027,632	843,740	42%	1.30	35%	44%	0.80	4.4%	6.5%
	2003	2,846,017	1,864,310	66%		2,305,203	912,740	40%	1.65	40%	43%	0.93	4.4%	6.5%
	2004	2,814,993	809,099	29%		2,241,437	924,812	41%	0.90	38%	43%	0.90	4.3%	6.5%
	2005	2,594,038	2,241,573	86%		1,973,419	916,701	46%	1.86	43%	43%	1.01	4.2%	6.5%
	2006	2,343,892	2,191,006	93%		1,736,399	904,958	52%	1.79	47%	44%	1.08	4.1%	6.5%
2007	2,210,214	1,003,950	45%		1,540,057	887,962	58%	0.79	47%	45%	1.06	4.2%	6.5%	
2008	2,057,669	2,097,933	102%		1,366,924	864,177	63%	1.61	50%	46%	1.11	4.2%	6.4%	
2009	1,838,610	2,093,259	114%		1,217,536	838,919	69%	1.65	53%	46%	1.15	4.2%	6.4%	
2010	1,682,528	1,180,257	70%		1,082,056	814,051	75%	0.93	54%	47%	1.14	4.2%	6.4%	
2011	1,483,650	1,093,315	74%		961,873	791,143	82%	0.90	55%	48%	1.13	4.3%	6.3%	
2012	1,419,367	1,138,304	80%		853,480	769,732	90%	0.89	55%	49%	1.13	4.3%	6.3%	
2013	1,386,985	1,350,993	97%		755,659	749,948	99%	0.98	57%	50%	1.13	4.4%	6.2%	
2014	1,402,901	1,506,111	107%		667,483	731,426	110%	0.98	58%	51%	1.14	4.5%	6.2%	
2015	1,397,817	909,742	65%		588,173	714,018	121%	0.54	58%	52%	1.12	4.3%	6.1%	
2016	1,367,667	1,695,051	124%	534	517,042	687,986	133%	0.32	59%	52%	1.13	3.9%	6.1%	
Projected Future Experience (40 Years)	2017	1,425,683	1,419,333	100%	531	453,414	683,773	151%	0.66	60%	53%	1.12	4.3%	5.9%
	2018	1,324,200	1,388,508	105%	476	396,636	670,910	169%	0.62	61%	54%	1.13	4.4%	5.9%
	2019	1,565,289	1,338,265	85%	420	346,110	658,702	190%	0.45	62%	55%	1.13	4.4%	5.8%
	2020	1,521,310	1,279,330	84%	373	301,258	647,084	215%	0.39	62%	55%	1.12	4.4%	5.7%
	2021	1,337,900	1,236,571	92%	330	261,517	635,198	243%	0.38	63%	56%	1.12	4.4%	5.6%
	2022	1,169,134	1,190,371	102%	291	226,384	622,948	275%	0.37	63%	57%	1.11	4.4%	5.6%
	2023	1,016,375	1,140,854	112%	254	195,396	610,318	312%	0.36	64%	57%	1.11	4.4%	5.5%
	2024	878,476	1,084,406	123%	221	168,115	596,296	355%	0.35	64%	58%	1.11	4.4%	5.5%
	2025	754,805	1,024,338	136%	192	144,152	580,733	403%	0.34	65%	58%	1.11	4.4%	5.4%
	2026	644,686	959,340	149%	165	123,148	562,879	457%	0.33	65%	59%	1.10	4.4%	5.4%
	2027	547,384	893,082	163%	141	104,780	543,078	518%	0.31	66%	59%	1.10	4.4%	5.3%
	2028	461,967	828,981	179%	120	88,763	521,774	588%	0.31	66%	60%	1.10	4.4%	5.3%
	2029	387,520	765,500	198%	102	74,833	497,773	665%	0.30	66%	60%	1.10	4.5%	5.3%
	2030	323,103	702,356	217%	85	62,760	471,661	752%	0.29	67%	61%	1.10	4.6%	5.2%
	2031	267,770	639,607	239%	72	52,335	443,263	847%	0.28	67%	61%	1.10	4.7%	5.2%
	2032	220,589	578,978	262%	60	43,374	413,315	953%	0.28	67%	61%	1.10	4.7%	5.2%
	2033	180,666	522,641	289%	49	35,709	382,515	1071%	0.27	68%	62%	1.10	4.8%	5.2%
	2034	147,138	469,870	319%	41	29,189	350,802	1202%	0.27	68%	62%	1.10	4.9%	5.1%
	2035	119,176	419,547	352%	33	23,679	318,725	1346%	0.26	68%	62%	1.09	4.9%	5.1%
	2036	96,013	372,565	388%	27	19,057	286,620	1504%	0.26	68%	62%	1.09	5.0%	5.1%
	2037	76,951	329,298	428%	22	15,209	255,142	1678%	0.26	68%	62%	1.09	5.1%	5.1%
	2038	61,374	289,941	472%	18	12,030	224,577	1867%	0.25	68%	63%	1.09	5.1%	5.1%
	2039	48,725	254,224	522%	15	9,428	195,280	2071%	0.25	68%	63%	1.09	5.1%	5.1%
	2040	38,506	221,043	574%	12	7,317	167,606	2291%	0.25	69%	63%	1.09	5.2%	5.0%
	2041	30,286	190,794	630%	10	5,621	142,022	2527%	0.25	69%	63%	1.09	5.2%	5.0%
	2042	23,714	163,044	688%	8	4,274	118,642	2776%	0.25	69%	63%	1.09	5.2%	5.0%
	2043	18,474	138,053	747%	6	3,214	97,745	3041%	0.25	69%	63%	1.09	5.3%	5.0%
	2044	14,315	115,668	808%	5	2,391	79,306	3317%	0.24	69%	63%	1.09	5.3%	5.0%
	2045	11,028	95,666	867%	4	1,758	63,220	3596%	0.24	69%	63%	1.09	5.3%	5.0%
	2046	8,441	78,427	929%	3	1,277	49,522	3877%	0.24	69%	63%	1.09	5.3%	5.1%
	2047	6,417	63,390	988%	2	918	38,104	4153%	0.24	69%	63%	1.09	5.4%	5.1%
	2048	4,840	50,615	1046%	2	651	28,753	4416%	0.24	69%	63%	1.09	5.4%	5.1%
	2049	3,620	39,958	1104%	1	457	21,314	4665%	0.24	69%	63%	1.09	5.4%	5.1%
	2050	2,685	31,304	1166%	1	317	15,438	4873%	0.24	69%	63%	1.09	5.4%	5.2%
	2051	1,971	24,164	1226%	1	217	10,945	5035%	0.24	69%	63%	1.09	5.4%	5.2%
	2052	1,430	18,091	1265%	1	148	7,568	5127%	0.25	69%	63%	1.09	5.4%	5.3%
	2053	1,024	13,368	1306%	0	99	5,126	5160%	0.25	69%	63%	1.09	5.5%	5.3%
	2054	722	9,678	1340%	0	66	3,406	5137%	0.26	69%	63%	1.09	5.5%	5.4%
2055	500	6,887	1378%	0	44	2,207	5016%	0.27	69%	63%	1.09	5.5%	5.4%	
2056	339	4,798	1415%	0	29	1,421	4901%	0.29	69%	63%	1.09	5.5%	5.5%	
History		38,791,260	25,451,562	66%		26,130,864	15,163,749	58%	1.13	59%	52%	1.13		
Future		14,743,946	20,392,852	138%	4,095	3,216,074	12,025,652	374%	0.37	122%	308%	0.40		
Lifetime		53,535,206	45,844,414	86%		29,346,938	27,189,401	93%	0.92	69%	63%	1.09		

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

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

Exhibit IIB
American Progressive Life & Health Insurance Company of New York
Actual-to-Expected Experience by Calendar Year
Nationwide Experience Before Requested Increase
All Policy Forms
Benefit Period Over Three Years

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios			Annualized Interest Rates ^[2]	
	Calendar Year	A Earned Premium ^[1]	B Incurred Claims	C = B / A Incurred Loss Ratio	D End of Year Number of Lives	E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio	H = C / G Actual-to-Expected Ratio	I Actual at the Current Rate (on Col C)	J Expected at the Pricing Rate (on Col G)	K = I / J Actual-to-Expected Ratio	L Current Rate	M Pricing Rate
	1987	0	0	0%		0	0	0%	0.00	0%	0%	0.00	5.2%	0.0%
	1988	0	0	0%		0	0	0%	0.00	0%	0%	0.00	5.2%	0.0%
	1989	0	0	0%		0	0	0%	0.00	0%	0%	0.00	5.1%	0.0%
	1990	0	0	0%		0	0	0%	0.00	0%	0%	0.00	5.1%	0.0%
	1991	0	0	0%		0	0	0%	0.00	0%	0%	0.00	5.0%	0.0%
	1992	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.9%	0.0%
	1993	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.9%	0.0%
	1994	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.8%	0.0%
	1995	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.7%	0.0%
	1996	185,306	6,849	4%		51,577	12,816	25%	0.15	4%	25%	0.15	4.7%	6.8%
	1997	554,512	2,291	0%		271,291	80,149	30%	0.07	1%	29%	0.04	4.7%	6.8%
	1998	1,147,220	526,039	46%		743,328	272,788	37%	1.25	28%	34%	0.80	4.6%	6.7%
	1999	1,485,850	148,640	10%		1,320,269	546,761	41%	0.24	20%	38%	0.53	4.6%	6.7%
	2000	2,100,767	2,378,954	113%		2,109,937	904,992	43%	0.24	54%	40%	1.34	4.5%	6.6%
	2001	2,825,569	1,875,408	66%		2,778,548	1,223,863	44%	1.51	58%	42%	1.39	4.5%	6.6%
	2002	3,339,610	4,925,518	147%		3,307,994	1,490,274	45%	3.27	81%	43%	1.90	4.4%	6.6%
	2003	3,746,537	3,040,285	81%		3,652,804	1,639,039	45%	1.81	81%	43%	1.88	4.4%	6.5%
	2004	3,612,308	6,765,808	187%		3,361,585	1,606,519	48%	3.92	99%	44%	2.25	4.3%	6.5%
	2005	3,388,041	3,738,829	110%		3,004,344	1,572,321	52%	2.11	100%	45%	2.23	4.2%	6.5%
	2006	3,209,508	3,594,457	112%		2,711,933	1,544,422	57%	1.97	102%	46%	2.20	4.1%	6.5%
	2007	3,056,439	5,079,882	166%		2,453,586	1,514,869	62%	2.69	107%	47%	2.27	4.2%	6.5%
	2008	2,912,021	5,905,079	203%		2,216,824	1,479,173	67%	3.04	114%	48%	2.36	4.2%	6.5%
	2009	2,725,666	10,790,475	396%		2,000,265	1,438,102	72%	5.51	132%	49%	2.67	4.2%	6.5%
	2010	2,544,026	7,066,270	278%		1,792,221	1,389,734	78%	3.58	140%	51%	2.76	4.2%	6.5%
	2011	2,210,903	9,304,177	421%		1,603,113	1,339,285	84%	5.04	152%	52%	2.94	4.3%	6.5%
	2012	2,183,001	4,692,215	215%		1,427,664	1,285,409	90%	2.39	154%	53%	2.93	4.3%	6.4%
	2013	2,301,760	5,932,185	258%		1,262,776	1,228,156	97%	2.65	158%	53%	2.96	4.4%	6.4%
	2014	2,359,276	5,139,669	218%		1,112,555	1,169,213	105%	2.07	160%	54%	2.95	4.5%	6.4%
	2015	2,359,862	3,716,996	158%		976,399	1,109,818	114%	1.39	160%	55%	2.90	4.3%	6.4%
	2016	2,421,033	6,639,430	274%	864	853,830	1,051,726	123%	2.23	164%	56%	2.93	3.9%	6.3%
	2017	2,471,383	4,639,013	188%	782	743,510	994,739	134%	1.40	164%	57%	2.91	4.3%	6.3%
	2018	2,281,616	4,438,725	195%	710	645,262	940,012	146%	1.34	165%	57%	2.89	4.4%	6.2%
	2019	2,103,519	4,223,986	201%	643	558,076	897,904	159%	1.26	166%	58%	2.87	4.4%	6.2%
	2020	1,870,897	4,001,350	214%	580	481,111	838,830	174%	1.23	167%	58%	2.86	4.4%	6.1%
	2021	1,656,270	3,761,222	227%	521	413,497	793,328	192%	1.18	168%	59%	2.85	4.4%	6.1%
	2022	1,459,708	3,509,757	240%	466	354,368	751,649	212%	1.13	169%	59%	2.84	4.4%	6.0%
	2023	1,280,957	3,263,819	255%	415	302,884	713,456	236%	1.08	170%	60%	2.84	4.4%	6.0%
	2024	1,119,511	3,021,482	270%	368	258,236	678,450	263%	1.03	171%	60%	2.83	4.4%	5.9%
	2025	974,649	2,791,320	286%	325	219,658	647,085	295%	0.97	171%	61%	2.83	4.4%	5.8%
	2026	845,461	2,573,433	304%	286	186,435	618,470	332%	0.92	172%	61%	2.83	4.4%	5.8%
	2027	730,956	2,367,564	324%	251	157,908	592,172	375%	0.86	173%	61%	2.82	4.4%	5.7%
	2028	630,028	2,177,560	346%	220	133,479	568,002	426%	0.81	174%	62%	2.82	4.4%	5.7%
	2029	541,454	2,004,012	370%	192	112,603	545,841	485%	0.76	174%	62%	2.82	4.5%	5.6%
	2030	464,152	1,848,402	398%	167	94,800	524,973	554%	0.72	175%	62%	2.81	4.6%	5.6%
	2031	396,869	1,709,024	431%	144	79,639	504,289	633%	0.68	175%	62%	2.81	4.7%	5.5%
	2032	338,565	1,580,564	467%	125	66,745	482,702	723%	0.65	176%	63%	2.81	4.7%	5.5%
	2033	288,189	1,465,715	509%	108	55,791	460,640	826%	0.62	176%	63%	2.80	4.8%	5.4%
	2034	244,749	1,363,914	557%	93	46,497	438,013	942%	0.59	177%	63%	2.80	4.9%	5.4%
	2035	207,364	1,270,797	613%	79	38,621	414,394	1073%	0.57	177%	63%	2.80	4.9%	5.4%
	2036	175,245	1,182,599	675%	68	31,952	389,376	1219%	0.55	178%	63%	2.80	5.0%	5.3%
	2037	147,702	1,096,105	742%	58	26,321	362,507	1377%	0.54	178%	64%	2.80	5.1%	5.3%
	2038	124,150	1,014,583	817%	49	21,575	334,934	1552%	0.53	178%	64%	2.80	5.1%	5.3%
	2039	104,022	937,709	901%	42	17,583	306,755	1745%	0.52	178%	64%	2.79	5.1%	5.2%
	2040	86,873	865,677	996%	35	14,240	278,184	1954%	0.51	179%	64%	2.79	5.2%	5.2%
	2041	72,282	794,910	1100%	30	11,453	249,593	2179%	0.50	179%	64%	2.79	5.2%	5.2%
	2042	59,902	723,725	1208%	25	9,141	221,070	2418%	0.50	179%	64%	2.79	5.2%	5.2%
	2043	49,433	655,215	1325%	21	7,237	193,571	2675%	0.50	179%	64%	2.79	5.3%	5.2%
	2044	40,604	590,987	1455%	17	5,679	167,472	2949%	0.49	179%	64%	2.79	5.3%	5.2%
	2045	33,194	530,893	1599%	14	4,415	143,034	3240%	0.49	180%	64%	2.79	5.3%	5.2%
	2046	26,989	473,956	1756%	12	3,399	120,525	3546%	0.50	180%	64%	2.79	5.3%	5.2%
	2047	21,830	419,740	1923%	10	2,591	99,925	3857%	0.50	180%	64%	2.79	5.4%	5.2%
	2048	17,551	369,115	2103%	8	1,954	81,767	4184%	0.50	180%	64%	2.79	5.4%	5.2%
	2049	14,020	324,966	2318%	6	1,459	65,913	4519%	0.51	180%	64%	2.79	5.4%	5.2%
	2050	11,125	284,073	2554%	5	1,077	52,411	4866%	0.52	180%	64%	2.79	5.4%	5.2%
	2051	8,765	244,872	2794%	4	787	41,133	5227%	0.53	180%	64%	2.79	5.4%	5.3%
	2052	6,849	207,279	3026%	3	569	31,757	5582%	0.54	180%	64%	2.79	5.4%	5.3%
	2053	5,309	173,114	3261%	2	407	24,254	5965%	0.55	180%	64%	2.79	5.5%	5.4%
	2054	4,075	143,674	3526%	2	287	18,338	6382%	0.55	180%	64%	2.79	5.5%	5.4%
	2055	3,101	117,305	3783%	1	201	13,729	6832%	0.55	180%	64%	2.79	5.5%	5.5%
	2056	2,335	94,193	4033%	1	139	10,182	7324%	0.55	180%	64%	2.79	5.5%	5.6%
	History	50,669,336	91,269,456	180%		39,012,644	23,899,431	61%	2.94	164%	56%	2.93		
	Future	20,921,643	63,256,347	302%	6,884	5,111,581	15,601,378	305%	0.99	260%	246%	1.06		
	Lifetime	71,590,979	154,525,803	216%		44,124,224	39,500,809	90%	2.41	180%	64%	2.79		

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

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

Exhibit IIB
American Progressive Life & Health Insurance Company of New York
Actual-to-Expected Experience by Calendar Year
Nationwide Experience After Requested Increase and Assumed Implementation Date of September 1, 2011
All Policy Forms
Benefit Period Over Three Years

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions			Actual-to-Expected Ratio H = C / G	Cumulative Loss Ratios			Annualized Interest Rates ^[2]	
		A Earned Premium ^[1]	B Incurred Claims	C = B / A Incurred Loss Ratio	D End of Year Number of Lives	E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio		I Actual at the Current Rate (on Col C)	J Expected at the Pricing Rate (on Col G)	K = I / J Actual-to-Expected Ratio	L Current Rate	M Pricing Rate
Historical Experience	1987	0	0	0%		0	0	0%	0.00	0%	0%	0.00	5.2%	0.0%
	1988	0	0	0%		0	0	0%	0.00	0%	0%	0.00	5.2%	0.0%
	1989	0	0	0%		0	0	0%	0.00	0%	0%	0.00	5.1%	0.0%
	1990	0	0	0%		0	0	0%	0.00	0%	0%	0.00	5.1%	0.0%
	1991	0	0	0%		0	0	0%	0.00	0%	0%	0.00	5.0%	0.0%
	1992	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.9%	0.0%
	1993	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.9%	0.0%
	1994	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.8%	0.0%
	1995	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.7%	0.0%
	1996	185,306	6,849	4%		51,577	12,816	25%	0.15	4%	25%	0.15	4.7%	6.8%
	1997	554,512	2,291	0%		271,291	80,149	30%	0.07	1%	29%	0.04	4.7%	6.8%
	1998	1,147,220	526,039	46%		743,328	272,788	37%	1.25	28%	34%	0.80	4.6%	6.7%
	1999	1,485,850	148,640	10%		1,320,269	546,761	41%	0.24	20%	38%	0.53	4.6%	6.7%
	2000	2,100,767	2,378,954	113%		2,109,937	904,992	43%	0.24	54%	40%	1.34	4.5%	6.6%
	2001	2,825,569	1,875,408	66%		2,778,548	1,223,863	44%	1.51	58%	42%	1.39	4.5%	6.6%
	2002	3,339,610	4,925,518	147%		3,307,994	1,490,274	45%	3.27	81%	43%	1.90	4.4%	6.6%
	2003	3,746,537	3,040,285	81%		3,652,804	1,639,039	45%	1.81	81%	43%	1.88	4.4%	6.5%
	2004	3,612,308	6,765,808	187%		3,361,585	1,606,519	48%	3.92	99%	44%	2.25	4.3%	6.5%
	2005	3,388,041	3,738,829	110%		3,004,344	1,572,321	52%	2.11	100%	45%	2.23	4.2%	6.5%
	2006	3,209,508	3,594,457	112%		2,711,933	1,544,422	57%	1.97	102%	46%	2.20	4.1%	6.5%
2007	3,056,439	5,079,882	166%		2,453,586	1,514,869	62%	2.69	107%	47%	2.27	4.2%	6.5%	
2008	2,912,021	5,905,079	203%		2,216,824	1,479,173	67%	3.04	114%	48%	2.36	4.2%	6.5%	
2009	2,725,666	10,790,475	396%		2,000,265	1,438,102	72%	5.51	132%	49%	2.67	4.2%	6.5%	
2010	2,544,026	7,066,270	278%		1,792,221	1,389,734	78%	3.58	140%	51%	2.76	4.2%	6.5%	
2011	2,210,903	9,304,177	421%		1,603,113	1,339,285	84%	5.04	152%	52%	2.94	4.3%	6.5%	
2012	2,183,001	4,692,215	215%		1,427,664	1,285,409	90%	2.39	154%	53%	2.93	4.3%	6.4%	
2013	2,301,760	5,932,185	258%		1,262,776	1,228,156	97%	2.65	156%	53%	2.96	4.4%	6.4%	
2014	2,359,276	5,139,669	218%		1,112,555	1,169,213	105%	2.07	160%	54%	2.95	4.5%	6.4%	
2015	2,359,862	3,716,996	158%		976,399	1,109,818	114%	1.39	160%	55%	2.90	4.3%	6.4%	
2016	2,421,033	6,639,430	274%	864	853,830	1,051,726	123%	2.23	164%	56%	2.93	3.9%	6.3%	
2017	2,471,383	4,639,013	188%	782	743,510	994,739	134%	1.40	164%	57%	2.91	4.3%	6.3%	
2018	2,340,578	4,438,636	190%	710	645,262	940,012	146%	1.30	165%	57%	2.89	4.4%	6.2%	
2019	3,203,812	4,154,373	130%	626	558,076	887,904	159%	0.82	164%	58%	2.93	4.4%	6.2%	
2020	3,266,569	3,814,620	117%	562	481,111	838,830	174%	0.67	162%	58%	2.78	4.4%	6.1%	
2021	2,891,847	3,573,238	124%	505	413,497	793,328	192%	0.64	161%	59%	2.74	4.4%	6.1%	
2022	2,548,651	3,324,815	130%	452	354,368	751,649	212%	0.62	161%	59%	2.71	4.4%	6.0%	
2023	2,236,551	3,083,157	138%	402	302,884	713,456	236%	0.59	160%	60%	2.68	4.4%	6.0%	
2024	1,954,666	2,846,341	146%	357	258,236	678,450	263%	0.55	160%	60%	2.66	4.4%	5.9%	
2025	1,701,738	2,622,288	154%	315	219,658	647,085	295%	0.52	160%	61%	2.64	4.4%	5.8%	
2026	1,476,174	2,411,081	163%	278	186,435	618,470	332%	0.49	160%	61%	2.63	4.4%	5.8%	
2027	1,276,249	2,212,381	173%	244	157,908	592,172	375%	0.46	160%	61%	2.61	4.4%	5.7%	
2028	1,100,029	2,029,683	185%	213	133,479	568,002	426%	0.43	160%	62%	2.60	4.4%	5.7%	
2029	945,379	1,863,364	197%	186	112,603	545,841	485%	0.41	160%	62%	2.59	4.5%	5.6%	
2030	810,409	1,714,660	212%	162	94,800	524,973	554%	0.38	161%	62%	2.58	4.6%	5.6%	
2031	692,933	1,581,911	228%	140	79,639	504,289	633%	0.36	161%	62%	2.58	4.7%	5.5%	
2032	591,134	1,460,041	247%	121	66,745	482,702	723%	0.34	161%	63%	2.57	4.7%	5.5%	
2033	503,178	1,351,388	269%	104	55,791	460,640	826%	0.33	161%	63%	2.57	4.8%	5.4%	
2034	427,331	1,255,350	294%	90	46,497	438,013	942%	0.31	162%	63%	2.56	4.9%	5.4%	
2035	362,057	1,167,779	323%	77	38,621	414,394	1073%	0.30	162%	63%	2.56	4.9%	5.4%	
2036	305,978	1,085,185	355%	66	31,952	389,376	1219%	0.29	162%	63%	2.55	5.0%	5.3%	
2037	257,888	1,004,530	390%	56	26,321	362,507	1377%	0.28	162%	64%	2.55	5.1%	5.3%	
2038	216,766	928,736	428%	48	21,575	334,934	1552%	0.28	163%	64%	2.55	5.1%	5.3%	
2039	181,622	857,439	472%	40	17,583	306,755	1745%	0.27	163%	64%	2.55	5.1%	5.2%	
2040	151,681	790,787	521%	34	14,240	278,184	1954%	0.27	163%	64%	2.55	5.2%	5.2%	
2041	126,204	725,492	575%	29	11,453	249,593	2179%	0.26	163%	64%	2.54	5.2%	5.2%	
2042	104,589	659,987	631%	24	9,141	221,070	2418%	0.26	163%	64%	2.54	5.2%	5.2%	
2043	86,310	597,069	692%	20	7,237	193,571	2675%	0.26	163%	64%	2.54	5.3%	5.2%	
2044	70,895	538,166	759%	17	5,679	167,472	2949%	0.26	163%	64%	2.54	5.3%	5.2%	
2045	57,957	483,138	834%	14	4,415	143,034	3240%	0.26	163%	64%	2.54	5.3%	5.2%	
2046	47,123	431,078	915%	11	3,399	120,525	3546%	0.26	164%	64%	2.54	5.3%	5.2%	
2047	38,115	381,564	1001%	9	2,591	99,925	3857%	0.26	164%	64%	2.54	5.4%	5.2%	
2048	30,644	335,374	1094%	7	1,954	81,767	4184%	0.26	164%	64%	2.54	5.4%	5.2%	
2049	24,478	295,120	1206%	6	1,459	65,913	4519%	0.27	164%	64%	2.54	5.4%	5.2%	
2050	19,424	257,870	1328%	5	1,077	52,411	4866%	0.27	164%	64%	2.54	5.4%	5.2%	
2051	15,304	222,195	1452%	4	787	41,133	5227%	0.28	164%	64%	2.54	5.4%	5.3%	
2052	11,958	188,011	1572%	3	569	31,757	5582%	0.28	164%	64%	2.54	5.4%	5.3%	
2053	9,269	156,964	1693%	2	407	24,254	5965%	0.28	164%	64%	2.54	5.5%	5.4%	
2054	7,115	130,226	1830%	2	287	18,338	6382%	0.29	164%	64%	2.54	5.5%	5.4%	
2055	5,414	106,293	1963%	1	201	13,729	6832%	0.29	164%	64%	2.54	5.5%	5.5%	
2056	4,078	85,328	2093%	1	139	10,182	7324%	0.29	164%	64%	2.54	5.5%	5.6%	
History		50,669,336	91,269,456	180%		39,012,644	23,899,431	61%	2.94	164%	56%	2.93		
Future		32,573,480	59,804,672	184%	6,724	5,111,581	15,601,378	305%	0.60	164%	246%	0.67		
Lifetime		83,242,816	151,074,128	181%		44,124,224	39,500,809	90%	2.03	164%	64%	2.54		

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

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

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

Mortality
1983 Group Annuity Mortality (GAM) Table was used for form APRLTNQ
1983 GAM Table with selection was used for forms APRLTCP, APRLTCQ, CERT-NHO, NHO-700, PRNHOQ, QI-NHHH, and QI-NHO
1958 CSO Mortality Table was used for form A-PNH86
1994 GAM Table (40% Male, 60% Female) with no selection was used for forms HHC 1/98, PRNHO, and QHHC
110% of 1983 GAM Table grading linearly to 130% over 20 years (40% male, 60% female) was used for forms CERT-HHC, HHC-800, QC-HHC, and QI-HHC
1980 CSO Table E (40% Male, 60% Female) was used for forms CERT-NHHH and NHHH-700

Morbidity
Morbidity assumptions were derived from the statutory claim costs, with adjustments as needed in order to replicate original pricing lifetime loss ratios.

Interest Rate
6.75% for 10 years, declining linearly to 4.5% in years 20+ was used for forms APRLTCP, APRLTCQ, CERT-NHO, NHO-700, PRNHOQ, QI-NHHH, and QI-NHO
5.5% was used for form A-PNH86
6.5% was used for forms APRLTNQ, HHC 1/98, QHHC, and PRNHO
7% was used for forms CERT-HHC, HHC-800, QC-HHC, and QI-HHC
7% for 6 years, declining linearly to 5% in years 10+ was used for forms CERT-NHHH and NHHH-700

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

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

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

Voluntary Termination Rates						
Policy Form APRLTNQ					Policy Form PRNHO	
Year	Lapse Rates				Policy Year	Lapse Rates
	Issue Age					
	< 70	71 - 75	76 - 79	80+		
1	20.0%	16.0%	13.0%	10.0%	1	10.0%
2	15.0%	12.0%	10.0%	8.0%	2	8.0%
3	10.0%	8.0%	6.5%	5.0%	3	6.0%
4	5.0%	4.0%	3.3%	2.5%	4	5.0%
5+	4.0%	3.0%	2.5%	2.0%	5+	4.0%
Policy Forms CERT-NHHH and NHHH-700		Policy Form A-PNH86		Policy Form HHC 1/98 and QHHC		
Policy Year	Lapse Rates	Policy Year	Lapse Rates	Policy Year	Lapse Rates	
1	15.68%	1	22.9%	1	13.0%	
2	13.00%	2	12.0%	2	10.0%	
3	8.00%	3	7.0%	3	8.0%	
4	8.00%	4	7.0%	4	6.0%	
5	8.00%	5	7.0%	5+	5.0%	
6	7.00%	6	6.0%			
7	6.00%	7	5.0%			
8+	5.00%	8+	4.0%			

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

Voluntary Termination Rates								
Policy Forms APRLTCP, APRLTCQ, CERT-NHO, NHO-700, PRNHOQ, QI-NHHH, and QI-NHO								
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 III
American Progressive Life & Health Insurance Company of New York
Original Pricing Assumptions

Voluntary Termination Rates

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

Male, 90 Day Elimination Period

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

Female, 90 Day Elimination Period

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

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

Voluntary Termination Rates

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

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 Increase
All Policy Forms

1	Accumulated value of initial earned premium	150,349,514	x	65%	=	98,414,910
2a	Accumulated value of earned premium	154,822,910				
2b	Accumulated value of prior premium rate schedule increases (2a - 1)	4,473,396	x	85%	=	3,802,386
3	Present value of future projected initial earned premium	12,176,820	x	65%	=	7,970,632
4a	Present value of future projected premium	33,202,283				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a - 3)	21,025,462	x	85%	=	17,871,643
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					128,059,572
6a	Accumulated value of incurred claims without the inclusion of active life reserves					183,083,968
6b	Present value of future projected incurred claims without the inclusion of active life reserves					65,150,031
7	Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b					248,234,000
8	Test: 7 is not less than 5					Pass
<p><i>All values are accumulated or discounted at the average maximum valuation interest rate for contract reserves of 4.5%. The future projected incurred claims (item 6b) were increased by 20% to reflect assumptions with moderately adverse experience Items 2a and 4a have been restated to reflect the Pennsylvania rate level. 65% represents the greater of the original anticipated lifetime loss ratio or 58% as prescribed in Pennsylvania Code 89a.118(g)(2).</i></p>						

American Progressive Life & Health Insurance Company of New York
Appendix A to Actuarial Memorandum
Development and Justification of Current Assumptions

The assumptions for mortality, voluntary lapse, and morbidity were developed by Milliman based on historical experience through December 31, 2016 with policy termination experience through March 31, 2017. Where actual experience had low credibility or did not exist, industry experience was also used. The experience used to develop these assumptions includes historical experience of American Progressive Life & Health Insurance Company of New York (American Progressive). The methodology used to develop these assumptions is provided below.

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.

Applied to the *Guidelines* morbidity basis are multiplicative scalars reflecting actual experience. The morbidity scalars were developed for various cohorts by inspection of the progression of the historical to projected calendar year values and smoothed the transition of annual and cumulative loss ratios from the historical period to the projection period. In developing the current scalars, premiums were restated to reflect no prior increases to avoid recent nationwide rate increases lowering recent historical loss ratios.

Exhibit A provides the annual and cumulative loss ratios for the most recent five historical years and first five future projected years used in the development of the current morbidity scalars. Due to fluctuations in the historical incurred claims, we smoothed historical claim experience and also considered the cumulative loss ratios in setting the morbidity scalars. This exhibit shows the smooth transition from the historical to the projection period based on the pattern of the cumulative loss ratios as justification for the current morbidity scalars. This approach was necessary due to data limitations relating to accurately identifying policy duration of claim onset and is considered reasonable for this purpose. For cohorts that were not fully credible, the cohort scalar was credibility-weighted with the scalar of the aggregate-level experience. Exhibit A shows the loss ratios with the credibility-weighted scalar.

Persistency

Mortality

The mortality assumption for these forms is the 1994 Group Annuitant Mortality (GAM) table without selection or improvement with a 100% scalar applied. The 1994 GAM table was selected as it was the most conservative table for all forms required for reserve purposes.

The scalar is determined based on data through March 31, 2017 considering (1) the amount of premium on waiver and (2) the reasonability of the resulting ultimate lapse assumption. The amount of premium on waiver, is an indicator of the proportion of in-force insureds that are on claim status. Those on claim are expected to have higher mortality than those not on claim. Therefore, a higher percentage of premium on waiver (i.e. more policies in claim status relative to the total) is an indicator of higher overall mortality.

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Benefit Exhaustion

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

**Assumed Benefit Exhaustion Rates
by Attained Age and Benefit Period**

Attained Age	Benefit Exhaustion Rate		Attained Age	Benefit Exhaustion Rate	
	1-4 Years	5-7 Years		1-4 Years	5-7 Years
<= 66	0.0000	0.0000	85	0.0111	0.0081
67	0.0001	0.0001	86	0.0135	0.0097
68 - 70	0.0002	0.0001	87	0.0163	0.0117
71	0.0003	0.0002	88	0.0198	0.0141
72	0.0004	0.0002	89	0.0241	0.0168
73	0.0005	0.0003	90	0.0293	0.0201
74	0.0006	0.0003	91	0.0353	0.0239
75	0.0008	0.0004	92	0.0422	0.0283
76	0.0010	0.0005	93	0.0500	0.0334
77	0.0012	0.0007	94	0.0586	0.0391
78	0.0020	0.0013	95	0.0681	0.0455
79	0.0028	0.0020	96	0.0786	0.0529
80	0.0038	0.0027	97	0.0900	0.0611
81	0.0048	0.0035	98	0.1020	0.0700
82	0.0060	0.0044	99	0.1150	0.0800
83	0.0075	0.0055	100	0.1291	0.0913
84	0.0091	0.0067	101+	0.1291	0.0913

Lapse Rates

Insureds that have elected a nonforfeiture (NF) benefit or triggered a contingent benefit upon lapse (CBUL) are excluded from the termination study as these policies cannot lapse in the future (only terminate due to death or benefit expiry). Therefore, they are excluded from the termination study to avoid skewing the results.

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

Rate Increase %	Shock Lapse Rate
0.01% to 9.99%	0.50%
10.00% to 19.99%	0.75%
20.00% to 29.99%	1.00%
30.00% to 49.99%	1.25%
50.00% to 500%	$1.5\% + (450\% - (500\% - \text{Increase}\%)) / 450\% \times 13.5\%$
500.01%+	15.00%

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 six years, and the associated credibility.

The following table provides the calendar year 2011 through 2016 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	2,463	204	8.3%	136	5.5%	13	0.5%	9	0.4%	46	2.0%
2012	2,259	166	7.3%	132	5.8%	1	0.1%	9	0.4%	24	1.2%
2013	2,093	161	7.7%	129	6.1%	13	0.6%	8	0.4%	11	0.6%
2014	1,932	159	8.2%	123	6.4%	6	0.3%	9	0.4%	21	1.2%
2015	1,773	187	10.5%	120	6.8%	11	0.6%	8	0.5%	48	3.0%
2016	1,586	125	7.9%	112	7.1%	5	0.3%	8	0.5%	0	0.1%
Total ^[1]	12,106	1,002	8.3%	752	6.2%	49	0.4%	51	0.4%	149	1.4%

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

The derived lapse rate for 2015 is believed to be overstated as it is materially higher than the surrounding years and may include additional shock lapse associated with larger rate increases implemented in this year. Because the derived lapse rate for this year may be an outlier, the derived lapse rate for 2015 was not given full weight. The ultimate lapse rate was set to 1.25% based on judgment and consistency with the derived lapse rate using experience data through December 31, 2015.

A description of the assumed credibility measure is described at the end of this appendix.

Rate Increase Dependent Assumptions

Shock Lapse

The shock lapse rates are based on industry experience and are shown in the following table:

Assumed Projected Shock Lapse Rates	
Rate Increase %	Shock Lapse Rate
0.01% to 9.99%	0.50%
10.00% to 19.99%	0.75%
20.00% to 29.99%	1.00%
30.00% to 49.99%	1.25%
50.00% to 500%	$1.5\% + (450\% - (500\% - \text{Increase}\%)) / 450\% \times 13.5\%$
500.01%+	15.00%

Reduced Benefit Options (RBO)

The reduction to premium and benefits due to RBO elections was derived from industry experience. We assume that those electing RBO will reduce their benefits so that premiums after the increase are closer to those before the increase. We assume that the percent reduction in premium corresponds to an equivalent percent reduction in claims. The reduction to premium and claims can then be determined as follows:

Reduction to premium and claims due to the election of RBO
= $1 - (\text{Average premium level after the rate increase with RBO election} / \text{Premium level after the full rate increase without any RBO election})$, where

Average premium level after the rate increase with RBO election
= weighted average premium level of those assumed to elect RBO with those assumed to accept the full rate increase, excluding those who lapsed.

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Adverse Selection

The adverse selection assumption was developed from the following formula and actuarial judgment. We assume that at the time of the rate increase, policyholders that lapse or elect to reduce benefits will be selective in that their relative morbidity is 25% higher than that of the remaining pool.

$$\text{PoolMorb} = \text{AdvSelMorb} \times [(1 - \text{Additional Lapse} - \text{Reduced Benefits}) + (1 - 25\%) \times (\text{Additional Lapse}) + (1 - 25\%) \times \text{Reduced Benefits}], \text{ where}$$

$$\text{PoolMorb} = \text{morbidity of the pool before the rate increase} = 1.0$$

$$\text{AdvSelMorb} = \text{adverse morbidity of the remaining pool after the rate increase due to selective lapses}$$

Solving the above for the adverse selection component results in the following formula:

$$\text{AdvSelMorb} = 1 / (1 - 25\% \times \text{Additional Lapse} - 25\% \times \text{Reduced Benefits})$$

Credibility

The methodology employed to develop the assumptions considers actual historical experience and its associated credibility. The credibility percentage for each assumption was determined as (Number of Events / Credibility Threshold)^{1/2}, with events defined as policy terminations, deaths, derived voluntary lapses, or claims. A credibility standard of a 90% confidence interval for the number of events with an error that varies by event was chosen. The table below provides the confidence interval and criterion for full credibility.

Events	Credibility Standard Confidence Interval	Credibility Threshold
Policy Termination	+/-5.0%	1,082
Death	+/-7.5%	481
Derived Voluntary Lapse	+/-10.0%	271
Claims	+/-10.0%	271

**American Progressive Life Health Insurance Company of New York
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Development and Justification of Current Assumptions**

**Exhibit A-a
American Progressive Life & Health Insurance Company of New York
Loss Ratios Used to Develop Morbidity Scalar
Nationwide Experience Restated to No Prior Increases
Benefit Period Three Years or Less**

Calendar Year	Loss Ratios		Claim Count	Ratio of Successive Loss Ratios	
	Annual	Cumulative		Annual	Cumulative
2012	80%	56%	26		
2013	112%	57%	31	1.39	1.02
2014	140%	58%	25	1.25	1.03
2015	98%	59%	21	0.70	1.01
2016	208%	61%	18	2.13	1.03
2017	181%	63%		0.87	1.02
2018	200%	64%		1.11	1.02
2019	221%	65%		1.10	1.02
2020	244%	67%		1.10	1.02
2021	269%	68%		1.10	1.02
5 Year Claim Count Total:			121		
Credibility:			67%		

**Exhibit A-b
American Progressive Life & Health Insurance Company of New York
Loss Ratios Used to Develop Morbidity Scalar
Nationwide Experience Restated to No Prior Increases
Benefit Period Over Three Years**

Calendar Year	Loss Ratios		Claim Count	Ratio of Successive Loss Ratios	
	Annual	Cumulative		Annual	Cumulative
2012	215%	154%	64		
2013	296%	159%	60	1.38	1.03
2014	284%	162%	51	0.96	1.02
2015	235%	164%	43	0.82	1.01
2016	454%	170%	37	1.94	1.03
2017	341%	173%		0.75	1.02
2018	366%	176%		1.08	1.02
2019	392%	178%		1.07	1.02
2020	418%	181%		1.07	1.01
2021	444%	183%		1.06	1.01
5 Year Claim Count Total:			255		
Credibility:			97%		

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<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 primary reason this business is in need of a premium rate increase is emerging experience running more adverse than expected in pricing. A rate increase is considered an effective way to reduce projected losses.

The company analyzed nationwide experience by benefit period (BP) to better align the rate increase with the adverse experience. The company is requesting an amount justified on each BP cohort, subject to a 100% maximum. For this purpose a rate increase is considered justified to the extent that the actual-to-expected lifetime loss ratio exceeds 1.00, when historical incurred claims are capped at the expected level. Benefit periods of three years or less are defined as those that do not exceed three years or \$250,000. Based on nationwide experience restated to this state's rate history (as stated below), the company is requesting the increases shown in the following table:

Cohort	Requested Rate Increase
BP three years or less	55%
BP over three years	100%

The company has been actively monitoring experience and requesting increases since 2012 in an effort to alleviate the poor performance on this block of business. Although a larger rate increase is currently supportable, American Progressive is requesting an average 76% rate increase at this time.

Five 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.
5. A 15% increase was approved in June 2017 and implemented beginning September 2017.

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

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The company is not currently issuing new business on any long-term care policy forms. Therefore, the requirement to cap the renewal premium rate schedule by the new business rate schedules is not applicable.

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

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

Attachment 3 provides Pennsylvania-specific experience showing earned premium and incurred claims, both with and without the requested rate increase. Attachment 4 provides Pennsylvania-specific experience showing written premium and paid claims, both with and without the requested rate increase. 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 96% implemented on the above-listed forms. These increases were implemented from 2013 through 2017.

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

Table 1
Commission Rates by Issue Age

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

[1] For 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.

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(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
Actual-to-Expected Experience by Calendar Year
Nationwide Experience Before Requested Increase
All Policy Forms
All Benefit Periods**

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions			Actual-to-Expected Ratio H = C / G	Cumulative Loss Ratios			Annualized Interest Rates ^[2]	
		A Earned Premium ^[1]	B Incurred Claims	C = B / A Incurred Loss Ratio	D End of Year Number of Lives	E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio		I Actual at the Current Rate (on Col C)	J Expected at the Pricing Rate (on Col G)	K = I / J Actual-to-Expected Ratio	L Current Rate	M Pricing Rate
Historical Experience	1987	53,316	5,583	10%		34,859	6,089	17%	0.60	10%	17%	0.60	5.2%	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	15%	27%	0.59	5.1%	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	5.0%	5.5%
	1992	124,117	43,499	35%		65,647	33,258	51%	0.69	23%	35%	0.65	4.9%	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	4.7%	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	4.6%	6.6%
	1999	3,095,715	674,267	22%		2,347,160	1,015,248	43%	0.50	26%	42%	0.62	4.6%	6.6%
	2000	3,932,736	3,029,659	77%		3,482,131	1,522,888	44%	1.76	40%	42%	0.94	4.5%	6.6%
	2001	4,979,085	3,151,885	63%		4,507,414	1,973,354	44%	1.45	46%	43%	1.07	4.5%	6.6%
	2002	5,880,873	5,669,560	96%		5,335,626	2,334,014	44%	2.20	57%	43%	1.32	4.4%	6.5%
	2003	6,592,555	4,904,594	74%		6,958,007	2,551,779	43%	1.74	60%	43%	1.40	4.4%	6.5%
2004	6,427,301	7,574,908	118%		5,603,022	2,531,331	45%	2.61	69%	43%	1.58	4.3%	6.5%	
2005	5,982,078	5,980,402	100%		4,977,763	2,489,022	50%	2.00	72%	44%	1.64	4.2%	6.5%	
2006	5,553,400	5,785,463	104%		4,448,332	2,449,380	55%	1.89	75%	45%	1.67	4.1%	6.5%	
2007	5,266,652	6,083,832	116%		3,993,643	2,402,832	60%	1.92	78%	46%	1.70	4.2%	6.5%	
2008	4,969,690	8,003,012	161%		3,583,748	2,343,350	65%	2.46	84%	47%	1.78	4.2%	6.5%	
2009	4,564,276	12,883,734	282%		3,217,801	2,277,020	71%	3.99	95%	48%	1.97	4.2%	6.5%	
2010	4,226,554	8,246,526	195%		2,874,277	2,203,786	77%	2.54	100%	49%	2.03	4.2%	6.4%	
2011	3,694,553	10,397,492	281%		2,564,985	2,130,428	83%	3.39	107%	50%	2.12	4.3%	6.4%	
2012	3,602,368	5,830,519	162%		2,281,143	2,055,140	90%	1.80	108%	51%	2.12	4.3%	6.4%	
2013	3,688,754	7,283,178	197%		2,018,435	1,978,104	98%	2.01	111%	52%	2.14	4.4%	6.3%	
2014	3,762,176	6,645,780	177%		1,780,037	1,900,640	107%	1.65	113%	53%	2.15	4.5%	6.3%	
2015	3,757,799	4,626,738	123%		1,564,572	1,823,836	117%	1.06	114%	54%	2.12	4.3%	6.3%	
2016	3,788,700	8,334,482	220%	1,458	1,370,672	1,749,713	128%	1.72	117%	54%	2.14	3.9%	6.2%	
Projected Future Experience (40 Years)	2017	3,897,066	6,058,345	155%	1,313	1,196,924	1,678,452	140%	1.11	118%	55%	2.13	4.4%	6.1%
	2018	3,585,772	5,827,356	163%	1,187	1,041,898	1,610,923	155%	1.05	119%	56%	2.12	4.4%	6.1%
	2019	3,298,545	5,576,798	169%	1,069	904,186	1,546,606	171%	0.99	120%	56%	2.12	4.4%	6.0%
	2020	2,926,925	5,318,749	182%	959	782,369	1,485,914	190%	0.96	121%	57%	2.11	4.4%	6.0%
	2021	2,584,575	5,036,667	195%	856	675,014	1,428,526	212%	0.92	122%	58%	2.11	4.4%	5.9%
	2022	2,271,279	4,739,116	209%	761	580,752	1,374,597	237%	0.88	123%	58%	2.10	4.4%	5.8%
	2023	1,986,488	4,443,537	224%	673	498,280	1,323,774	266%	0.84	123%	59%	2.10	4.4%	5.8%
	2024	1,729,317	4,144,264	240%	593	426,351	1,274,747	299%	0.80	124%	59%	2.10	4.4%	5.7%
	2025	1,498,608	3,853,226	257%	520	363,811	1,227,817	337%	0.76	125%	60%	2.10	4.4%	5.7%
	2026	1,292,979	3,569,157	276%	454	309,583	1,181,350	382%	0.72	126%	60%	2.10	4.4%	5.6%
	2027	1,110,930	3,295,608	297%	395	262,688	1,135,250	432%	0.69	127%	61%	2.09	4.4%	5.6%
	2028	950,709	3,039,984	320%	342	222,242	1,089,776	490%	0.65	127%	61%	2.09	4.4%	5.5%
	2029	810,457	2,801,281	346%	295	187,436	1,043,613	557%	0.62	128%	61%	2.09	4.5%	5.5%
	2030	688,438	2,580,685	375%	253	157,559	996,634	633%	0.59	129%	62%	2.09	4.6%	5.4%
	2031	582,745	2,376,576	408%	217	131,974	947,552	718%	0.57	129%	62%	2.09	4.7%	5.4%
	2032	491,690	2,185,441	444%	185	110,119	896,017	814%	0.55	130%	62%	2.09	4.7%	5.4%
	2033	413,601	2,012,250	487%	158	91,499	843,155	921%	0.53	130%	62%	2.08	4.8%	5.3%
	2034	346,887	1,855,698	535%	134	75,686	788,815	1042%	0.51	130%	63%	2.08	4.9%	5.3%
	2035	290,091	1,710,265	590%	113	62,300	733,118	1177%	0.50	131%	63%	2.08	4.9%	5.3%
	2036	241,894	1,573,144	650%	96	51,009	675,996	1325%	0.49	131%	63%	2.08	5.0%	5.2%
	2037	201,119	1,441,531	717%	81	41,530	617,649	1487%	0.48	131%	63%	2.08	5.1%	5.2%
	2038	166,754	1,318,913	791%	68	33,605	559,511	1665%	0.48	131%	63%	2.08	5.1%	5.2%
	2039	137,845	1,204,700	874%	57	27,010	502,036	1859%	0.47	132%	63%	2.08	5.1%	5.2%
	2040	113,603	1,097,936	966%	47	21,557	445,790	2068%	0.47	132%	63%	2.08	5.2%	5.2%
	2041	93,306	995,471	1067%	39	17,074	391,616	2294%	0.47	132%	64%	2.08	5.2%	5.1%
	2042	76,363	895,181	1172%	33	13,415	339,711	2532%	0.46	132%	64%	2.08	5.2%	5.1%
	2043	62,257	800,440	1286%	27	10,451	291,316	2787%	0.46	132%	64%	2.08	5.3%	5.1%
	2044	50,542	712,700	1410%	22	8,069	246,777	3058%	0.46	132%	64%	2.08	5.3%	5.1%
	2045	40,850	631,584	1546%	18	6,172	206,254	3341%	0.46	132%	64%	2.08	5.3%	5.1%
	2046	32,849	556,519	1694%	15	4,676	170,047	3637%	0.47	132%	64%	2.08	5.3%	5.1%
	2047	26,284	486,485	1851%	12	3,508	138,029	3935%	0.47	132%	64%	2.08	5.4%	5.1%
	2048	20,911	422,416	2020%	10	2,605	110,519	4242%	0.48	133%	64%	2.08	5.4%	5.2%
	2049	16,533	367,050	2220%	8	1,915	87,227	4554%	0.49	133%	64%	2.08	5.4%	5.2%
	2050	12,988	317,047	2441%	6	1,394	67,850	4867%	0.50	133%	64%	2.08	5.4%	5.2%
	2051	10,133	270,327	2668%	5	1,004	52,078	5185%	0.51	133%	64%	2.08	5.4%	5.3%
	2052	7,841	226,338	2886%	4	717	39,326	5488%	0.53	133%	64%	2.08	5.4%	5.3%
	2053	6,020	187,198	3110%	3	506	29,380	5807%	0.54	133%	64%	2.08	5.5%	5.4%
	2054	4,576	153,872	3363%	2	354	21,744	6149%	0.55	133%	64%	2.08	5.5%	5.4%
	2055	3,448	124,562	3613%	2	245	15,936	6506%	0.56	133%	64%	2.08	5.5%	5.5%
2056	2,571	99,250	3861%	1	168	11,603	6906%	0.56	133%	64%	2.08	5.5%	5.6%	
History		89,460,596	116,721,018	130%		65,143,508	39,063,180	60%	2.18	117%	54%	2.14		
Future		32,085,787	84,307,666	263%	11,030	8,327,655	27,627,030	332%	0.79	133%	64%	2.08		
Lifetime		121,546,383	201,028,684	165%		73,471,163	66,690,210	91%	1.82					

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

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

Attachment 1
 American Progressive Life & Health Insurance Company of New York
 Actual-to-Expected Experience by Calendar Year
 Nationwide Experience After Requested Increase and Assumed Implementation Date of September 1, 2018
 All Policy Forms
 All Benefit Periods

Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions			Actual-to-Expected Ratio H = C / G	Cumulative Loss Ratios			Annualized Interest Rates ^[2]	
	A	B	C = B / A	D	E	F	G = F / E		I	J	K = I / J	L	M
	Earned Premium ^[1]	Incurred Claims	Incurred Loss Ratio	End of Year Number of Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio		Actual at the Current Rate (on Col C)	Expected at the Pricing Rate (on Col G)	Actual-to-Expected Ratio	Current Rate	Pricing Rate
1987	53,316	5,583	10%		34,859	6,089	17%	0.60	10%	17%	0.60	5.2%	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	5.1%	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	5.0%	5.5%
1992	124,117	43,499	35%		65,647	33,258	51%	0.69	23%	35%	0.65	4.9%	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	4.7%	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	4.6%	6.6%
1999	3,095,715	674,267	22%		2,347,160	1,015,248	43%	0.50	26%	42%	0.62	4.6%	6.6%
2000	3,932,736	3,029,659	77%		3,482,131	1,522,888	44%	1.76	40%	42%	0.94	4.5%	6.6%
2001	4,979,085	3,151,885	63%		4,507,414	1,973,354	44%	1.45	46%	43%	1.07	4.5%	6.6%
2002	5,880,873	5,669,560	96%		5,335,626	2,334,014	44%	2.20	57%	43%	1.32	4.4%	6.5%
2003	6,592,555	4,904,594	74%		5,958,007	2,551,779	43%	1.74	60%	43%	1.40	4.4%	6.5%
2004	6,427,301	7,574,908	118%		5,603,022	2,531,331	45%	2.61	69%	43%	1.58	4.3%	6.5%
2005	5,982,078	5,980,402	100%		4,977,763	2,489,022	50%	2.00	72%	44%	1.64	4.2%	6.5%
2006	5,553,400	5,785,463	104%		4,448,332	2,449,380	55%	1.89	75%	45%	1.67	4.1%	6.5%
2007	5,266,652	6,083,832	116%		3,993,643	2,402,832	60%	1.92	78%	46%	1.70	4.2%	6.5%
2008	4,969,690	8,003,012	161%		3,583,748	2,343,350	65%	2.46	84%	47%	1.78	4.2%	6.5%
2009	4,564,276	12,883,734	282%		3,217,801	2,277,020	71%	3.99	95%	48%	1.97	4.2%	6.5%
2010	4,226,554	8,246,526	195%		2,874,277	2,203,786	77%	2.54	100%	49%	2.03	4.2%	6.4%
2011	3,694,553	10,397,492	281%		2,564,985	2,130,428	83%	3.39	107%	50%	2.12	4.3%	6.4%
2012	3,602,368	5,830,519	162%		2,281,143	2,055,140	90%	1.80	108%	51%	2.12	4.3%	6.4%
2013	3,688,754	7,283,178	197%		2,018,435	1,978,104	98%	2.01	111%	52%	2.14	4.4%	6.3%
2014	3,762,176	6,645,780	177%		1,780,037	1,900,640	107%	1.65	113%	53%	2.15	4.5%	6.3%
2015	3,757,799	4,626,738	123%		1,564,572	1,823,836	117%	1.06	114%	54%	2.12	4.3%	6.3%
2016	3,788,700	8,334,482	220%	1,458	1,370,672	1,749,713	128%	1.72	117%	54%	2.14	3.9%	6.2%
2017	3,897,066	6,058,345	155%	1,313	1,196,924	1,678,452	140%	1.11	118%	55%	2.13	4.4%	6.1%
2018	3,664,777	5,827,144	159%	1,186	1,041,898	1,610,923	155%	1.03	119%	56%	2.12	4.4%	6.1%
2019	4,769,100	5,492,638	115%	1,046	904,186	1,546,606	171%	0.67	118%	56%	2.10	4.4%	6.0%
2020	4,787,878	5,093,950	106%	935	782,369	1,485,914	190%	0.56	118%	57%	2.07	4.4%	6.0%
2021	4,229,147	4,809,809	114%	835	675,014	1,428,526	212%	0.54	118%	58%	2.05	4.4%	5.9%
2022	3,717,785	4,515,186	121%	742	580,752	1,374,597	237%	0.51	118%	58%	2.03	4.4%	5.8%
2023	3,252,926	4,224,012	130%	656	498,280	1,323,774	266%	0.49	118%	59%	2.01	4.4%	5.8%
2024	2,833,142	3,930,748	139%	578	426,351	1,274,747	299%	0.46	119%	59%	2.00	4.4%	5.7%
2025	2,456,543	3,646,626	148%	507	363,811	1,227,817	337%	0.44	119%	60%	1.99	4.4%	5.7%
2026	2,120,861	3,370,420	159%	443	309,583	1,181,350	382%	0.42	119%	60%	1.98	4.4%	5.6%
2027	1,823,633	3,105,463	170%	385	262,688	1,135,250	432%	0.39	119%	61%	1.97	4.4%	5.6%
2028	1,561,996	2,858,664	183%	333	222,242	1,089,776	490%	0.37	120%	61%	1.97	4.4%	5.5%
2029	1,332,900	2,628,864	197%	287	187,436	1,043,613	557%	0.35	120%	61%	1.96	4.5%	5.5%
2030	1,133,512	2,417,016	213%	247	157,559	996,634	633%	0.34	120%	62%	1.96	4.6%	5.4%
2031	960,703	2,221,517	231%	212	131,974	947,552	718%	0.32	121%	62%	1.95	4.7%	5.4%
2032	811,723	2,039,018	251%	181	110,119	896,017	814%	0.31	121%	62%	1.95	4.7%	5.4%
2033	683,844	1,874,030	274%	154	91,499	843,155	921%	0.30	121%	62%	1.95	4.8%	5.3%
2034	574,469	1,725,220	300%	131	75,686	788,815	1042%	0.29	122%	63%	1.94	4.9%	5.3%
2035	481,233	1,587,326	330%	110	62,300	733,118	1177%	0.28	122%	63%	1.94	4.9%	5.3%
2036	401,991	1,457,750	363%	93	51,009	675,996	1325%	0.27	122%	63%	1.94	5.0%	5.2%
2037	334,839	1,333,829	398%	78	41,530	617,649	1487%	0.27	122%	63%	1.94	5.1%	5.2%
2038	278,140	1,218,677	438%	66	33,605	559,511	1665%	0.26	122%	63%	1.93	5.1%	5.2%
2039	230,347	1,111,663	483%	55	27,010	502,036	1859%	0.26	123%	63%	1.93	5.1%	5.2%
2040	190,187	1,011,831	532%	46	21,557	445,790	2068%	0.26	123%	63%	1.93	5.2%	5.2%
2041	156,491	916,285	586%	38	17,074	391,616	2294%	0.26	123%	64%	1.93	5.2%	5.1%
2042	128,303	823,031	641%	32	13,415	339,711	2532%	0.25	123%	64%	1.93	5.2%	5.1%
2043	104,784	735,122	702%	26	10,451	291,316	2787%	0.25	123%	64%	1.93	5.3%	5.1%
2044	85,210	653,833	767%	21	8,069	246,777	3058%	0.25	123%	64%	1.93	5.3%	5.1%
2045	68,986	578,804	839%	18	6,172	206,254	3341%	0.25	123%	64%	1.93	5.3%	5.1%
2046	55,564	509,505	917%	14	4,676	170,047	3637%	0.25	123%	64%	1.93	5.3%	5.1%
2047	44,532	444,955	999%	12	3,508	138,029	3935%	0.25	123%	64%	1.93	5.4%	5.1%
2048	35,484	385,990	1088%	9	2,605	110,519	4242%	0.26	123%	64%	1.93	5.4%	5.2%
2049	28,098	335,078	1193%	7	1,915	87,227	4554%	0.26	123%	64%	1.93	5.4%	5.2%
2050	22,108	289,174	1308%	6	1,394	67,850	4867%	0.27	123%	64%	1.93	5.4%	5.2%
2051	17,274	246,358	1426%	5	1,004	52,078	5185%	0.28	123%	64%	1.93	5.4%	5.3%
2052	13,388	206,101	1539%	4	717	39,326	5488%	0.28	123%	64%	1.93	5.4%	5.3%
2053	10,293	170,332	1655%	3	506	29,380	5807%	0.28	123%	64%	1.93	5.5%	5.4%
2054	7,837	139,904	1785%	2	354	21,744	6149%	0.29	123%	64%	1.93	5.5%	5.4%
2055	5,914	113,180	1914%	2	245	15,936	6506%	0.29	123%	64%	1.93	5.5%	5.5%
2056	4,417	90,126	2041%	1	168	11,603	6906%	0.30	123%	64%	1.93	5.5%	5.6%
History	89,460,596	116,721,018	130%		65,143,508	39,063,180	60%	2.18	117%	54%	2.14		
Future	47,317,426	80,197,524	169%	10,819	8,327,655	27,627,030	332%	0.51	151%	270%	0.56		
Lifetime	136,778,022	196,918,543	144%		73,471,163	66,690,210	91%	1.59	123%	64%	1.93		

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

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

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

	Calendar Year ^[1]	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year	Mid-Year
		Written Premium ^[2]	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium ^[2]	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	1987	54,346	631	1%	1%	244,611	2,841	1%	1%	5.2%	4.5010
	1988	127,922	3,425	3%	2%	539,687	14,449	3%	2%	5.2%	4.2189
	1989	148,831	8,485	6%	4%	588,547	33,553	6%	4%	5.1%	3.9545
	1990	144,345	14,453	10%	6%	535,032	53,572	10%	5%	5.1%	3.7066
	1991	135,464	20,511	15%	8%	470,645	71,261	15%	7%	5.0%	3.4743
	1992	126,515	26,255	21%	10%	412,002	85,500	21%	9%	4.9%	3.2566
	1993	115,461	31,334	27%	12%	352,440	95,646	27%	11%	4.9%	3.0525
	1994	104,183	35,602	34%	15%	298,083	101,863	34%	13%	4.8%	2.8611
	1995	93,765	39,325	42%	17%	253,059	106,133	42%	15%	4.7%	2.6989
	1996	1,011,581	53,521	5%	11%	2,591,640	137,119	5%	11%	4.7%	2.5620
	1997	1,578,969	111,876	7%	9%	3,840,086	272,085	7%	10%	4.7%	2.4320
	1998	2,554,343	312,772	12%	11%	5,897,115	722,084	12%	11%	4.6%	2.3087
	1999	3,373,725	381,371	11%	11%	7,393,726	835,798	11%	11%	4.6%	2.1916
	2000	4,261,087	749,246	18%	13%	8,864,762	1,558,732	18%	13%	4.5%	2.0804
	2001	5,271,493	1,197,968	23%	16%	10,410,546	2,365,838	23%	15%	4.5%	1.9749
	2002	6,101,509	2,045,680	34%	20%	11,438,531	3,835,048	34%	19%	4.4%	1.8747
	2003	6,610,386	2,479,947	38%	24%	11,763,945	4,413,352	38%	22%	4.4%	1.7796
	2004	6,364,828	3,501,726	55%	29%	10,752,415	5,915,636	55%	27%	4.3%	1.6893
	2005	5,867,239	3,908,591	67%	34%	9,409,060	6,268,053	67%	31%	4.2%	1.6037
	2006	5,597,362	4,608,355	82%	39%	8,575,821	7,060,546	82%	36%	4.1%	1.5321
2007	5,171,848	5,688,644	110%	46%	7,619,118	8,380,548	110%	41%	4.2%	1.4732	
2008	4,797,570	6,413,515	134%	53%	6,795,899	9,084,934	134%	47%	4.2%	1.4165	
2009	4,422,277	8,070,109	182%	62%	6,023,352	10,991,873	182%	54%	4.2%	1.3620	
2010	4,204,636	9,219,505	219%	72%	5,506,649	12,074,429	219%	62%	4.2%	1.3097	
2011	3,695,858	9,386,433	254%	81%	4,654,155	11,820,238	254%	69%	4.3%	1.2593	
2012	3,490,869	9,497,505	272%	90%	4,226,937	11,500,106	272%	76%	4.3%	1.2109	
2013	3,614,137	9,594,499	265%	98%	4,207,882	11,170,723	265%	82%	4.4%	1.1643	
2014	3,669,792	9,139,147	249%	105%	4,097,526	10,204,364	249%	87%	4.5%	1.1166	
2015	3,699,718	8,766,429	237%	110%	3,940,810	9,337,693	237%	91%	4.3%	1.0652	
2016	3,791,477	8,819,934	233%	115%	3,864,704	8,990,277	233%	94%	3.9%	1.0193	
Projected Future Experience (40 Years)	2017	3,956,038	8,401,599	212%	120%	3,871,961	8,223,042	212%	98%	4.4%	0.9787
	2018	3,630,172	8,354,773	230%	124%	3,403,603	7,833,328	230%	100%	4.4%	0.9376
	2019	3,330,381	8,017,216	241%	127%	2,991,209	7,200,727	241%	103%	4.4%	0.8982
	2020	2,947,259	7,806,074	265%	131%	2,535,783	6,716,245	265%	106%	4.4%	0.8604
	2021	2,595,583	7,275,831	280%	135%	2,139,291	5,996,772	280%	108%	4.4%	0.8242
	2022	2,274,901	6,851,518	301%	138%	1,796,133	5,409,572	301%	110%	4.4%	0.7895
	2023	1,984,424	6,300,341	317%	142%	1,500,899	4,765,201	317%	112%	4.4%	0.7563
	2024	1,723,027	5,656,655	328%	145%	1,248,390	4,098,434	328%	114%	4.4%	0.7245
	2025	1,489,284	5,225,751	351%	147%	1,033,658	3,627,005	351%	115%	4.4%	0.6941
	2026	1,281,776	4,746,010	370%	150%	852,222	3,155,507	370%	117%	4.4%	0.6649
	2027	1,098,627	4,231,877	385%	152%	698,662	2,691,225	385%	118%	4.4%	0.6359
	2028	937,916	3,978,667	424%	154%	568,761	2,412,702	424%	119%	4.4%	0.6064
	2029	797,791	3,717,702	466%	156%	459,919	2,143,220	466%	120%	4.5%	0.5765
	2030	676,194	3,457,933	511%	158%	369,463	1,889,364	511%	120%	4.6%	0.5464
	2031	571,180	3,205,553	561%	160%	294,893	1,654,984	561%	121%	4.7%	0.5163
	2032	480,948	2,963,943	616%	162%	234,274	1,443,762	616%	122%	4.7%	0.4871
	2033	403,791	2,735,541	677%	164%	185,574	1,257,200	677%	123%	4.8%	0.4596
	2034	338,045	2,522,433	746%	165%	146,579	1,093,744	746%	123%	4.9%	0.4336
	2035	282,192	2,324,871	824%	167%	115,445	951,108	824%	124%	4.9%	0.4091
	2036	234,866	2,141,906	912%	168%	90,654	826,736	912%	124%	5.0%	0.3860
	2037	194,951	1,971,747	1011%	170%	70,995	718,047	1011%	124%	5.1%	0.3642
	2038	161,368	1,813,018	1124%	171%	55,444	622,929	1124%	125%	5.1%	0.3436
	2039	133,175	1,664,943	1250%	172%	43,171	539,723	1250%	125%	5.1%	0.3242
	2040	109,554	1,526,636	1394%	173%	33,507	466,920	1394%	125%	5.2%	0.3058
	2041	89,823	1,397,173	1555%	174%	25,920	403,174	1555%	125%	5.2%	0.2886
	2042	73,377	1,275,367	1738%	175%	19,977	347,226	1738%	126%	5.2%	0.2723
	2043	59,709	1,160,200	1943%	176%	15,337	298,020	1943%	126%	5.3%	0.2569
	2044	48,378	1,051,666	2174%	177%	11,725	254,874	2174%	126%	5.3%	0.2424
	2045	39,023	949,889	2434%	178%	8,923	217,198	2434%	126%	5.3%	0.2287
	2046	31,319	854,820	2729%	178%	6,757	184,413	2729%	126%	5.3%	0.2157
2047	25,008	766,142	3064%	179%	5,090	155,941	3064%	126%	5.4%	0.2035	
2048	19,852	683,595	3443%	179%	3,812	131,276	3443%	126%	5.4%	0.1920	
2049	15,664	607,582	3879%	180%	2,838	110,085	3879%	126%	5.4%	0.1812	
2050	12,279	538,245	4384%	180%	2,099	92,011	4384%	126%	5.4%	0.1709	
2051	9,559	474,974	4969%	181%	1,542	76,606	4969%	126%	5.4%	0.1613	
2052	7,381	416,805	5647%	181%	1,123	63,425	5647%	127%	5.4%	0.1522	
2053	5,653	363,153	6424%	181%	812	52,138	6424%	127%	5.5%	0.1436	
2054	4,290	314,257	7325%	181%	581	42,568	7325%	127%	5.5%	0.1355	
2055	3,228	270,160	8370%	182%	413	34,527	8370%	127%	5.5%	0.1278	
2056	2,402	230,573	9597%	182%	290	27,802	9597%	127%	5.5%	0.1206	
Past		90,201,534	104,126,792	115%		145,568,788	137,504,203	94%			
Future		32,080,387	118,247,139	369%		24,847,727	78,228,781	315%			
Lifetime		122,281,920	222,373,931	182%		170,416,516	215,732,984	127%			

[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 Increase and Assumed Implementation Date of September 1, 2018
All Policy Forms
All Benefit Periods

	Calendar Year ^[1]	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year	Mid-Year
		Written Premium ^[2]	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium ^[2]	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	1987	54,346	631	1%	1%	244,611	2,841	1%	1%	5.2%	4.5010
	1988	127,922	3,425	3%	2%	539,687	14,449	3%	2%	5.2%	4.2189
	1989	148,831	8,485	6%	4%	588,547	33,553	6%	4%	5.1%	3.9545
	1990	144,345	14,453	10%	6%	535,032	53,572	10%	5%	5.1%	3.7066
	1991	135,464	20,511	15%	8%	470,645	71,261	15%	7%	5.0%	3.4743
	1992	126,515	26,255	21%	10%	412,002	85,500	21%	9%	4.9%	3.2566
	1993	115,461	31,334	27%	12%	352,440	95,646	27%	11%	4.9%	3.0525
	1994	104,183	35,602	34%	15%	298,083	101,863	34%	13%	4.8%	2.8611
	1995	93,765	39,325	42%	17%	253,059	106,133	42%	15%	4.7%	2.6989
	1996	1,011,581	53,521	5%	11%	2,591,640	137,119	5%	11%	4.7%	2.5620
	1997	1,578,969	111,876	7%	9%	3,840,086	272,085	7%	10%	4.7%	2.4320
	1998	2,554,343	312,772	12%	11%	5,897,115	722,084	12%	11%	4.6%	2.3087
	1999	3,373,725	381,371	11%	11%	7,393,726	835,798	11%	11%	4.6%	2.1916
	2000	4,261,087	749,246	18%	13%	8,864,762	1,558,732	18%	13%	4.5%	2.0804
	2001	5,271,493	1,197,968	23%	16%	10,410,546	2,365,838	23%	15%	4.5%	1.9749
	2002	6,101,509	2,045,680	34%	20%	11,438,531	3,835,048	34%	19%	4.4%	1.8747
	2003	6,610,386	2,479,947	38%	24%	11,763,945	4,413,352	38%	22%	4.4%	1.7796
	2004	6,364,828	3,501,726	55%	29%	10,752,415	5,915,636	55%	27%	4.3%	1.6893
	2005	5,867,239	3,908,591	67%	34%	9,409,060	6,268,053	67%	31%	4.2%	1.6037
	2006	5,597,362	4,608,355	82%	39%	8,575,821	7,060,546	82%	36%	4.1%	1.5321
2007	5,171,848	5,688,644	110%	46%	7,619,118	8,380,548	110%	41%	4.2%	1.4732	
2008	4,797,570	6,413,515	134%	53%	6,795,899	9,084,934	134%	47%	4.2%	1.4165	
2009	4,422,277	8,070,109	182%	62%	6,023,352	10,991,873	182%	54%	4.2%	1.3620	
2010	4,204,636	9,219,505	219%	72%	5,506,649	12,074,429	219%	62%	4.2%	1.3097	
2011	3,695,858	9,386,433	254%	81%	4,654,155	11,820,238	254%	69%	4.3%	1.2593	
2012	3,490,869	9,497,505	272%	90%	4,226,937	11,500,106	272%	76%	4.3%	1.2109	
2013	3,614,137	9,594,499	265%	98%	4,207,882	11,170,723	265%	82%	4.4%	1.1643	
2014	3,669,792	9,139,147	249%	105%	4,097,526	10,204,364	249%	87%	4.5%	1.1166	
2015	3,699,718	8,766,429	237%	110%	3,940,810	9,337,693	237%	91%	4.3%	1.0652	
2016	3,791,477	8,819,934	233%	115%	3,864,704	8,990,277	233%	94%	3.9%	1.0193	
Projected Future Experience (40 Years)	2017	3,907,940	8,401,599	215%	120%	3,833,894	8,242,410	215%	98%	3.9%	0.9811
	2018	3,911,541	8,354,738	214%	123%	3,667,411	7,833,295	214%	100%	4.4%	0.9376
	2019	5,070,135	8,002,632	158%	125%	4,553,783	7,187,628	158%	102%	4.4%	0.8982
	2020	4,766,347	7,744,679	162%	127%	4,100,903	6,663,421	162%	104%	4.4%	0.8604
	2021	4,200,315	7,160,358	170%	128%	3,461,919	5,901,599	170%	105%	4.4%	0.8242
	2022	3,683,883	6,698,310	182%	130%	2,908,586	5,288,607	182%	106%	4.4%	0.7895
	2023	3,215,869	6,122,339	190%	132%	2,432,291	4,630,571	190%	107%	4.4%	0.7563
	2024	2,794,525	5,463,259	195%	133%	2,024,726	3,958,312	195%	108%	4.4%	0.7245
	2025	2,417,604	5,023,151	208%	135%	1,677,971	3,486,387	208%	109%	4.4%	0.6941
	2026	2,082,799	4,538,937	218%	136%	1,384,803	3,017,829	218%	110%	4.4%	0.6649
	2027	1,787,147	4,023,983	225%	137%	1,138,261	2,562,936	225%	111%	4.4%	0.6369
	2028	1,527,563	3,772,848	247%	138%	930,452	2,298,074	247%	112%	4.4%	0.6091
	2029	1,301,070	3,516,188	270%	140%	755,400	2,041,495	270%	112%	4.4%	0.5806
	2030	1,104,365	3,262,378	295%	141%	609,212	1,799,658	295%	113%	4.5%	0.5516
	2031	934,320	3,017,109	323%	142%	488,147	1,576,324	323%	114%	4.6%	0.5225
	2032	788,049	2,783,384	353%	144%	388,726	1,372,977	353%	114%	4.7%	0.4933
	2033	662,814	2,563,321	387%	145%	308,223	1,191,998	387%	115%	4.7%	0.4650
	2034	555,940	2,358,701	424%	146%	243,739	1,034,120	424%	115%	4.8%	0.4384
	2035	464,989	2,169,607	467%	147%	192,221	896,891	467%	115%	4.9%	0.4134
	2036	387,783	1,995,022	514%	148%	151,160	777,673	514%	116%	4.9%	0.3898
	2037	322,536	1,833,173	568%	149%	118,561	673,858	568%	116%	5.0%	0.3676
	2038	267,520	1,682,680	629%	150%	92,738	583,315	629%	116%	5.1%	0.3467
	2039	221,227	1,542,721	697%	151%	72,326	504,364	697%	117%	5.1%	0.3269
	2040	182,352	1,412,371	775%	152%	56,226	435,489	775%	117%	5.1%	0.3083
	2041	149,804	1,290,688	862%	153%	43,565	375,349	862%	117%	5.2%	0.2908
	2042	122,608	1,176,509	960%	153%	33,630	322,705	960%	117%	5.2%	0.2743
	2043	99,958	1,068,838	1069%	154%	25,860	276,523	1069%	117%	5.2%	0.2587
	2044	81,137	967,611	1193%	155%	19,800	236,123	1193%	117%	5.3%	0.2440
	2045	65,566	872,895	1331%	155%	15,092	200,921	1331%	117%	5.3%	0.2302
	2046	52,715	784,604	1488%	156%	11,445	170,352	1488%	118%	5.3%	0.2171
2047	42,167	702,412	1666%	156%	8,636	143,857	1666%	118%	5.3%	0.2048	
2048	33,533	626,049	1867%	157%	6,478	120,947	1867%	118%	5.4%	0.1932	
2049	26,504	555,852	2097%	157%	4,830	101,297	2097%	118%	5.4%	0.1822	
2050	20,813	491,929	2364%	157%	3,578	84,566	2364%	118%	5.4%	0.1719	
2051	16,231	433,694	2672%	158%	2,632	70,330	2672%	118%	5.4%	0.1622	
2052	12,555	380,243	3029%	158%	1,921	58,168	3029%	118%	5.4%	0.1530	
2053	9,634	331,018	3436%	158%	1,390	47,769	3436%	118%	5.4%	0.1443	
2054	7,325	286,222	3908%	158%	997	38,965	3908%	118%	5.5%	0.1361	
2055	5,522	245,879	4453%	158%	709	31,577	4453%	118%	5.5%	0.1284	
2056	4,118	209,709	5093%	159%	499	25,406	5093%	118%	5.5%	0.1212	
Past		90,201,534	104,126,792	115%		145,568,788	137,504,203	94%			
Future		47,308,820	113,867,640	241%		35,772,740	76,264,087	213%			
Lifetime		137,510,354	217,994,432	159%		181,341,528	213,768,289	118%			

[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
All Benefit Periods

	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%		113	0	0%	4.5%	1.9749
	2002	77,793	38,023	49%		145,838	71,282	49%	4.4%	1.8747
	2003	247,488	0	0%		440,433	0	0%	4.4%	1.7796
	2004	304,789	0	0%		514,895	0	0%	4.3%	1.6893
	2005	297,465	276,434	93%		477,033	443,306	93%	4.2%	1.6037
	2006	283,142	0	0%		433,807	0	0%	4.1%	1.5321
	2007	278,839	100,175	36%		410,783	147,577	36%	4.2%	1.4732
	2008	266,988	140,783	53%		378,197	199,423	53%	4.2%	1.4165
	2009	261,525	0	0%		356,210	0	0%	4.2%	1.3620
	2010	252,461	141,426	56%		330,638	185,221	56%	4.2%	1.3097
	2011	242,452	107,557	44%		305,317	135,446	44%	4.3%	1.2593
	2012	236,125	574,456	243%		285,913	695,583	243%	4.3%	1.2109
	2013	239,981	144,134	60%		279,405	167,813	60%	4.4%	1.1643
2014	239,242	432,283	181%		267,127	482,668	181%	4.5%	1.1166	
2015	253,115	290	0%		269,610	309	0%	4.3%	1.0652	
2016	255,944	565,171	221%	119	260,887	576,087	221%	3.9%	1.0193	
Projected Future Experience (40 Years)	2017	260,959	226,457	87%	111	255,413	221,644	87%	4.4%	0.9787
	2018	256,940	240,130	93%	103	240,903	225,143	93%	4.4%	0.9376
	2019	250,502	252,714	101%	96	224,990	226,977	101%	4.4%	0.8982
	2020	228,008	264,615	116%	88	196,175	227,671	116%	4.4%	0.8604
	2021	206,390	276,111	134%	81	170,107	227,572	134%	4.4%	0.8242
	2022	185,730	285,661	154%	74	146,642	225,542	154%	4.4%	0.7895
	2023	166,097	292,732	176%	67	125,626	221,405	176%	4.4%	0.7563
	2024	147,543	296,984	201%	60	106,900	215,174	201%	4.4%	0.7245
	2025	130,104	297,242	228%	54	90,301	206,305	228%	4.4%	0.6941
	2026	113,812	294,217	259%	48	75,671	195,618	259%	4.4%	0.6649
	2027	98,692	286,472	290%	42	62,763	182,179	290%	4.4%	0.6359
	2028	84,775	274,846	324%	36	51,408	166,669	324%	4.4%	0.6064
	2029	72,085	261,277	362%	32	41,556	150,624	362%	4.5%	0.5765
	2030	60,642	244,031	402%	27	33,134	133,335	402%	4.6%	0.5464
	2031	50,449	224,473	445%	23	26,046	115,892	445%	4.7%	0.5163
	2032	41,488	202,859	489%	19	20,209	98,815	489%	4.7%	0.4871
	2033	33,718	180,264	535%	16	15,496	82,846	535%	4.8%	0.4596
	2034	27,079	159,304	588%	13	11,742	69,075	588%	4.9%	0.4336
	2035	21,490	138,207	643%	11	8,792	56,541	643%	4.9%	0.4091
	2036	16,863	118,353	702%	9	6,509	45,682	702%	5.0%	0.3860
	2037	13,089	99,886	763%	7	4,766	36,375	763%	5.1%	0.3642
	2038	10,067	83,279	827%	6	3,459	28,614	827%	5.1%	0.3436
	2039	7,681	68,943	898%	4	2,490	22,349	898%	5.1%	0.3242
	2040	5,823	56,734	974%	4	1,781	17,352	974%	5.2%	0.3058
	2041	4,395	46,579	1060%	3	1,268	13,441	1060%	5.2%	0.2886
	2042	3,310	38,408	1160%	2	901	10,457	1160%	5.2%	0.2723
	2043	2,492	31,709	1272%	2	640	8,145	1272%	5.3%	0.2569
	2044	1,880	26,326	1400%	1	456	6,380	1400%	5.3%	0.2424
	2045	1,426	22,133	1553%	1	326	5,061	1553%	5.3%	0.2287
	2046	1,087	18,718	1722%	1	235	4,038	1722%	5.3%	0.2157
2047	833	15,906	1908%	1	170	3,237	1908%	5.4%	0.2035	
2048	644	13,262	2059%	1	124	2,547	2059%	5.4%	0.1920	
2049	498	10,767	2162%	0	90	1,951	2162%	5.4%	0.1812	
2050	384	8,698	2264%	0	66	1,487	2264%	5.4%	0.1709	
2051	298	6,957	2332%	0	48	1,122	2332%	5.4%	0.1613	
2052	229	5,459	2380%	0	35	831	2380%	5.4%	0.1522	
2053	175	4,216	2403%	0	25	605	2403%	5.5%	0.1436	
2054	133	3,099	2337%	0	18	420	2337%	5.5%	0.1355	
2055	98	2,218	2253%	0	13	283	2253%	5.5%	0.1278	
2056	72	1,538	2142%	0	9	185	2142%	5.5%	0.1206	
Past		3,737,405	2,520,731	67%		5,156,207	3,104,712	60%		
Future		2,507,982	5,381,780	215%	1,042	1,927,302	3,459,588	180%		
Lifetime		6,245,387	7,902,511	127%		7,083,508	6,564,300	93%		

Attachment 3
American Progressive Life & Health Insurance Company of New York
Pennsylvania-Specific Experience After Requested Increase and Assumed Implementation Date of September 1, 2018
All Policy Forms
All Benefit Periods

	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%		113	0	0%	4.5%	1.9749
	2002	77,793	38,023	49%		145,838	71,282	49%	4.4%	1.8747
	2003	247,488	0	0%		440,433	0	0%	4.4%	1.7796
	2004	304,789	0	0%		514,895	0	0%	4.3%	1.6893
	2005	297,465	276,434	93%		477,033	443,306	93%	4.2%	1.6037
	2006	283,142	0	0%		433,807	0	0%	4.1%	1.5321
	2007	278,839	100,175	36%		410,783	147,577	36%	4.2%	1.4732
	2008	266,988	140,783	53%		378,197	199,423	53%	4.2%	1.4165
	2009	261,525	0	0%		356,210	0	0%	4.2%	1.3620
	2010	252,461	141,426	56%		330,638	185,221	56%	4.2%	1.3097
	2011	242,452	107,557	44%		305,317	135,446	44%	4.3%	1.2593
	2012	236,125	574,456	243%		285,913	695,583	243%	4.3%	1.2109
	2013	239,981	144,134	60%		279,405	167,813	60%	4.4%	1.1643
2014	239,242	432,283	181%		267,127	482,668	181%	4.5%	1.1166	
2015	253,115	290	0%		269,610	309	0%	4.3%	1.0652	
2016	255,944	565,171	221%	119	260,887	576,087	221%	3.9%	1.0193	
Projected Future Experience (40 Years)	2017	260,959	226,457	87%	111	255,413	221,644	87%	4.4%	0.9787
	2018	256,940	240,130	93%	103	240,903	225,143	93%	4.4%	0.9376
	2019	321,981	247,417	77%	94	289,190	222,219	77%	4.4%	0.8982
	2020	363,844	252,844	69%	86	313,046	217,544	69%	4.4%	0.8604
	2021	329,907	263,211	80%	79	271,910	216,940	80%	4.4%	0.8242
	2022	297,372	271,713	91%	72	234,788	214,529	91%	4.4%	0.7895
	2023	266,358	277,863	104%	65	201,458	210,159	104%	4.4%	0.7563
	2024	236,964	281,339	119%	59	171,689	203,840	119%	4.4%	0.7245
	2025	209,262	281,046	134%	52	145,241	195,064	134%	4.4%	0.6941
	2026	183,314	277,685	151%	46	121,881	184,626	151%	4.4%	0.6649
	2027	159,177	269,910	170%	41	101,227	171,647	170%	4.4%	0.6359
	2028	136,908	258,532	189%	36	83,022	156,776	189%	4.4%	0.6064
	2029	116,559	245,371	211%	31	67,195	141,454	211%	4.5%	0.5765
	2030	98,172	228,812	233%	26	53,640	125,020	233%	4.6%	0.5464
	2031	81,764	210,163	257%	22	42,213	108,504	257%	4.7%	0.5163
	2032	67,312	189,663	282%	19	32,788	92,386	282%	4.7%	0.4871
	2033	54,759	168,311	307%	16	25,166	77,352	307%	4.8%	0.4596
	2034	44,013	148,539	337%	13	19,084	64,407	337%	4.9%	0.4336
	2035	34,954	128,686	368%	11	14,300	52,646	368%	4.9%	0.4091
	2036	27,439	110,048	401%	9	10,591	42,476	401%	5.0%	0.3860
	2037	21,302	92,763	435%	7	7,758	33,781	435%	5.1%	0.3642
	2038	16,382	77,249	472%	6	5,629	26,542	472%	5.1%	0.3436
	2039	12,493	63,877	511%	4	4,050	20,707	511%	5.1%	0.3242
	2040	9,462	52,498	555%	3	2,894	16,056	555%	5.2%	0.3058
	2041	7,130	43,039	604%	3	2,057	12,420	604%	5.2%	0.2886
	2042	5,357	35,437	662%	2	1,458	9,648	662%	5.2%	0.2723
	2043	4,022	29,211	726%	2	1,033	7,504	726%	5.3%	0.2569
	2044	3,023	24,219	801%	1	733	5,869	801%	5.3%	0.2424
	2045	2,281	20,334	891%	1	522	4,650	891%	5.3%	0.2287
	2046	1,731	17,178	993%	1	373	3,706	993%	5.3%	0.2157
2047	1,319	14,585	1106%	1	268	2,969	1106%	5.4%	0.2035	
2048	1,013	12,158	1200%	1	195	2,335	1200%	5.4%	0.1920	
2049	778	9,872	1269%	0	141	1,789	1269%	5.4%	0.1812	
2050	596	7,978	1340%	0	102	1,364	1340%	5.4%	0.1709	
2051	459	6,387	1390%	0	74	1,030	1390%	5.4%	0.1613	
2052	351	5,018	1431%	0	53	764	1431%	5.4%	0.1522	
2053	266	3,881	1457%	0	38	557	1457%	5.5%	0.1436	
2054	200	2,856	1427%	0	27	387	1427%	5.5%	0.1355	
2055	148	2,047	1386%	0	19	262	1386%	5.5%	0.1278	
2056	107	1,421	1327%	0	13	171	1327%	5.5%	0.1206	
Past		3,737,405	2,520,731	67%		5,156,207	3,104,712	60%		
Future		3,636,377	5,099,749	140%	1,023	2,722,184	3,296,886	121%		
Lifetime		7,373,783	7,620,480	103%		7,878,391	6,401,598	81%		

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
All Benefit Periods

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year	Mid-Year
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	2001	149	0	0%	0%	294	0	0%	0%	4.5%	1.9749
	2002	109,535	0	0%	0%	205,345	0	0%	0%	4.4%	1.8747
	2003	266,728	18,388	7%	5%	474,673	32,723	7%	5%	4.4%	1.7796
	2004	312,897	19,683	6%	6%	528,592	33,252	6%	5%	4.3%	1.6893
	2005	291,239	22,846	8%	6%	467,048	36,637	8%	6%	4.2%	1.6037
	2006	283,950	65,792	23%	10%	435,046	100,801	23%	10%	4.1%	1.5321
	2007	278,080	68,975	25%	13%	409,664	101,614	25%	12%	4.2%	1.4732
	2008	262,204	148,001	56%	19%	371,420	209,647	56%	18%	4.2%	1.4165
	2009	261,340	119,212	46%	22%	355,958	162,373	46%	21%	4.2%	1.3620
	2010	251,106	96,896	39%	24%	328,863	126,901	39%	22%	4.2%	1.3097
	2011	241,408	84,055	35%	25%	304,003	105,850	35%	23%	4.3%	1.2593
	2012	230,758	188,295	82%	30%	279,414	227,998	82%	27%	4.3%	1.2109
	2013	244,836	207,325	85%	34%	285,058	241,385	85%	31%	4.4%	1.1643
	2014	236,788	249,635	105%	39%	264,387	278,731	105%	35%	4.5%	1.1166
	2015	252,529	201,605	80%	42%	268,985	214,743	80%	38%	4.3%	1.0652
	2016	254,835	252,350	99%	46%	259,756	257,224	99%	41%	3.9%	1.0193
Projected Future Experience (40 Years)	2017	264,492	296,313	112%	50%	258,871	290,016	112%	44%	4.4%	0.9787
	2018	263,387	325,995	124%	55%	246,948	305,649	124%	47%	4.4%	0.9376
	2019	251,519	340,590	135%	59%	225,904	305,904	135%	51%	4.4%	0.8982
	2020	228,658	347,910	152%	64%	196,734	299,337	152%	54%	4.4%	0.8604
	2021	206,705	340,873	165%	68%	170,367	280,949	165%	57%	4.4%	0.8242
	2022	185,746	338,123	182%	72%	146,654	266,962	182%	60%	4.4%	0.7895
	2023	165,853	332,164	200%	76%	125,441	251,229	200%	62%	4.4%	0.7563
	2024	147,078	323,375	220%	80%	106,563	234,296	220%	65%	4.4%	0.7245
	2025	129,459	321,231	248%	84%	89,853	222,955	248%	67%	4.4%	0.6941
	2026	113,029	315,475	279%	88%	75,150	209,752	279%	70%	4.4%	0.6649
	2027	97,815	305,792	313%	91%	62,204	194,466	313%	72%	4.4%	0.6359
	2028	83,844	301,778	360%	95%	50,844	183,001	360%	74%	4.4%	0.6064
	2029	71,140	293,979	413%	99%	41,012	169,476	413%	76%	4.5%	0.5765
	2030	59,717	282,668	473%	103%	32,628	154,445	473%	78%	4.6%	0.5464
	2031	49,572	267,957	541%	106%	25,593	138,342	541%	79%	4.7%	0.5163
	2032	40,679	250,314	615%	110%	19,815	121,930	615%	81%	4.7%	0.4871
	2033	32,992	230,384	698%	113%	15,162	105,880	698%	82%	4.8%	0.4596
	2034	26,442	209,203	791%	116%	11,465	90,712	791%	83%	4.9%	0.4336
	2035	20,945	187,507	895%	118%	8,569	76,709	895%	84%	4.9%	0.4091
	2036	16,405	165,899	1011%	121%	6,332	64,034	1011%	85%	5.0%	0.3860
	2037	12,712	144,904	1140%	123%	4,629	52,769	1140%	86%	5.1%	0.3642
	2038	9,761	125,024	1281%	125%	3,354	42,957	1281%	86%	5.1%	0.3436
	2039	7,435	106,641	1434%	126%	2,410	34,570	1434%	87%	5.1%	0.3242
	2040	5,628	89,995	1599%	127%	1,721	27,525	1599%	87%	5.2%	0.3058
	2041	4,238	75,296	1777%	129%	1,223	21,728	1777%	88%	5.2%	0.2886
	2042	3,183	62,674	1969%	129%	867	17,063	1969%	88%	5.2%	0.2723
	2043	2,389	52,056	2179%	130%	614	13,372	2179%	88%	5.3%	0.2569
	2044	1,794	43,256	2412%	131%	435	10,483	2412%	88%	5.3%	0.2424
	2045	1,352	36,057	2667%	131%	309	8,245	2667%	88%	5.3%	0.2287
	2046	1,025	30,200	2946%	132%	221	6,515	2946%	88%	5.3%	0.2157
2047	779	25,419	3264%	132%	158	5,174	3264%	88%	5.4%	0.2035	
2048	595	21,429	3601%	133%	114	4,115	3601%	88%	5.4%	0.1920	
2049	454	17,989	3959%	133%	82	3,259	3959%	88%	5.4%	0.1812	
2050	345	14,963	4331%	133%	59	2,558	4331%	89%	5.4%	0.1709	
2051	264	12,305	4662%	133%	43	1,985	4662%	89%	5.4%	0.1613	
2052	199	9,977	5009%	133%	30	1,518	5009%	89%	5.4%	0.1522	
2053	149	7,967	5340%	134%	21	1,144	5340%	89%	5.5%	0.1436	
2054	110	6,248	5665%	134%	15	846	5665%	89%	5.5%	0.1355	
2055	80	4,778	5983%	134%	10	611	5983%	89%	5.5%	0.1278	
2056	57	3,551	6272%	134%	7	428	6272%	89%	5.5%	0.1206	
Past		3,778,381	1,743,056	46%		5,238,508	2,129,876	41%			
Future		2,508,024	6,668,259	266%		1,932,433	4,222,909	219%			
Lifetime		6,286,405	8,411,315	134%		7,170,941	6,352,785	89%			

Attachment 4
American Progressive Life & Health Insurance Company of New York
Pennsylvania-Specific Written Premium and Paid Claim Experience After Requested Increase and Assumed Implementation Date of September 1, 2018
All Policy Forms
All Benefit Periods

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective	Mid-Year Disc / Accum
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Int Rate	Factor
Historical Experience	2001	149	0	0%	0%	294	0	0%	0%	4.5%	1.9749
	2002	109,535	0	0%	0%	205,345	0	0%	0%	4.4%	1.8747
	2003	266,728	18,388	7%	5%	474,673	32,723	7%	5%	4.4%	1.7796
	2004	312,897	19,683	6%	6%	528,592	33,252	6%	5%	4.3%	1.6893
	2005	291,239	22,846	8%	6%	467,048	36,637	8%	6%	4.2%	1.6037
	2006	283,950	65,792	23%	10%	435,046	100,801	23%	10%	4.1%	1.5321
	2007	278,080	68,975	25%	13%	409,664	101,614	25%	12%	4.2%	1.4732
	2008	262,204	148,001	56%	19%	371,420	209,647	56%	18%	4.2%	1.4165
	2009	261,340	119,212	46%	22%	355,958	162,373	46%	21%	4.2%	1.3620
	2010	251,106	96,896	39%	24%	328,863	126,901	39%	22%	4.2%	1.3097
	2011	241,408	84,055	35%	25%	304,003	105,850	35%	23%	4.3%	1.2593
	2012	230,758	188,295	82%	30%	279,414	227,998	82%	27%	4.3%	1.2109
	2013	244,836	207,325	85%	34%	285,058	241,385	85%	31%	4.4%	1.1643
	2014	236,788	249,635	105%	39%	264,387	278,731	105%	35%	4.5%	1.1166
	2015	252,529	201,605	80%	42%	268,985	214,743	80%	38%	4.3%	1.0652
	2016	254,835	252,350	99%	46%	259,756	257,224	99%	41%	3.9%	1.0193
Projected Future Experience (40 Years)	2017	263,211	296,313	113%	50%	257,617	290,016	113%	44%	4.4%	0.9787
	2018	262,064	325,995	124%	55%	245,707	305,649	124%	47%	4.4%	0.9376
	2019	345,719	339,590	98%	58%	310,510	305,005	98%	50%	4.4%	0.8982
	2020	363,073	343,815	95%	61%	312,383	295,814	95%	52%	4.4%	0.8604
	2021	328,775	332,992	101%	63%	270,978	274,453	101%	54%	4.4%	0.8242
	2022	295,930	327,435	111%	66%	233,649	258,524	111%	56%	4.4%	0.7895
	2023	264,661	319,530	121%	68%	200,174	241,673	121%	58%	4.4%	0.7563
	2024	235,066	309,329	132%	71%	170,313	224,119	132%	60%	4.4%	0.7245
	2025	207,219	306,111	148%	73%	143,823	212,460	148%	61%	4.4%	0.6941
	2026	181,184	299,531	165%	76%	120,465	199,151	165%	63%	4.4%	0.6649
	2027	157,016	289,264	184%	78%	99,853	183,955	184%	65%	4.4%	0.6359
	2028	134,773	284,935	211%	81%	81,728	172,788	211%	66%	4.4%	0.6064
	2029	114,502	277,083	242%	84%	66,009	159,736	242%	68%	4.5%	0.5765
	2030	96,236	265,968	276%	86%	52,582	145,321	276%	69%	4.6%	0.5464
	2031	79,981	251,709	315%	89%	41,293	129,954	315%	70%	4.7%	0.5163
	2032	65,706	234,759	357%	91%	32,006	114,353	357%	72%	4.7%	0.4871
	2033	53,343	215,735	404%	94%	24,516	99,147	404%	73%	4.8%	0.4596
	2034	42,790	195,607	457%	96%	18,554	84,817	457%	74%	4.9%	0.4336
	2035	33,918	175,062	516%	98%	13,876	71,618	516%	74%	4.9%	0.4091
	2036	26,578	154,658	582%	99%	10,259	59,695	582%	75%	5.0%	0.3860
	2037	20,598	134,887	655%	101%	7,501	49,121	655%	76%	5.1%	0.3642
	2038	15,814	116,217	735%	102%	5,434	39,931	735%	76%	5.1%	0.3436
	2039	12,039	98,994	822%	104%	3,903	32,091	822%	76%	5.1%	0.3242
	2040	9,102	83,433	917%	105%	2,784	25,518	917%	77%	5.2%	0.3058
	2041	6,843	69,713	1019%	105%	1,975	20,117	1019%	77%	5.2%	0.2886
	2042	5,127	57,946	1130%	106%	1,396	15,776	1130%	77%	5.2%	0.2723
	2043	3,835	48,060	1253%	107%	985	12,345	1253%	77%	5.3%	0.2569
	2044	2,868	39,878	1390%	107%	695	9,665	1390%	77%	5.3%	0.2424
	2045	2,152	33,194	1543%	108%	492	7,590	1543%	77%	5.3%	0.2287
	2046	1,623	27,764	1711%	108%	350	5,990	1711%	77%	5.3%	0.2157
2047	1,225	23,341	1905%	108%	249	4,751	1905%	78%	5.4%	0.2035	
2048	930	19,659	2113%	108%	179	3,775	2113%	78%	5.4%	0.1920	
2049	705	16,492	2338%	109%	128	2,988	2338%	78%	5.4%	0.1812	
2050	532	13,713	2577%	109%	91	2,344	2577%	78%	5.4%	0.1709	
2051	404	11,277	2792%	109%	65	1,819	2792%	78%	5.4%	0.1613	
2052	303	9,146	3023%	109%	46	1,392	3023%	78%	5.4%	0.1522	
2053	225	7,308	3247%	109%	32	1,049	3247%	78%	5.5%	0.1436	
2054	165	5,736	3469%	109%	22	777	3469%	78%	5.5%	0.1355	
2055	119	4,390	3690%	109%	15	561	3690%	78%	5.5%	0.1278	
2056	84	3,265	3894%	109%	10	394	3894%	78%	5.5%	0.1206	
Past		3,778,381	1,743,056	46%		5,238,508	2,129,876	41%			
Future		3,636,440	6,369,833	175%		2,732,648	4,066,241	149%			
Lifetime		7,414,821	8,112,889	109%		7,971,156	6,196,117	78%			

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

Year	Nationwide		Pennsylvania-Specific	
	Claim Reserve ^[1]	Year-End Active Life Reserve ^[2]	Claim Reserve ^[1]	Year-End Active Life Reserve ^[2]
2001	101,171	N/A	0	N/A
2002	55,612	N/A	0	N/A
2003	91,782	N/A	0	N/A
2004	384,925	9,801,186	0	234,247
2005	54,147	12,053,838	0	438,012
2006	28,042	13,808,152	0	649,090
2007	333,324	15,678,900	0	871,904
2008	643,001	17,252,687	0	1,079,780
2009	1,858,615	18,548,163	0	1,300,477
2010	1,054,375	19,933,288	0	1,502,564
2011	2,238,052	20,623,619	0	1,727,396
2012	969,642	21,266,326	138,711	1,902,152
2013 ^[3]	2,561,201	92,212,756	80,925	5,371,161
2014 ^[3]	3,361,379	64,483,710	210,630	3,935,539
2015 ^[3]	2,918,914	64,806,963	290	4,411,807
2016 ^[3]	7,638,774	29,917,988	470,923	2,448,851

[1] Claim reserve is the sum of disabled life reserve and incurred but not reported reserve as of December 31, 2016. 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 ^[1]	Incurred Claims	Loss Ratio
1	9,402,010	3,357,579	36%
2	8,424,223	3,690,990	44%
3	7,560,542	5,418,700	72%
4	6,919,540	5,875,100	85%
5	6,427,582	6,558,587	102%
6	6,012,341	6,416,379	107%
7	5,655,169	8,390,090	148%
8	5,336,126	10,651,455	200%
9	4,967,746	8,737,860	176%
10	4,624,220	8,679,706	188%
11	4,371,590	9,345,191	214%
12	4,167,860	7,788,997	187%
13	4,053,317	6,706,399	165%
14	4,049,264	7,660,395	189%
15	4,035,518	8,217,852	204%
16	3,941,422	6,636,934	168%
17	3,789,444	6,357,339	168%
18	3,553,291	6,386,316	180%
19	3,259,156	5,885,760	181%
20	2,945,910	5,660,560	192%
21	2,620,881	5,315,666	203%
22	2,300,581	5,009,622	218%
23	2,006,998	4,703,988	234%
24	1,741,955	4,392,589	252%
25	1,499,490	4,077,509	272%
26	1,286,552	3,780,670	294%
27	1,099,295	3,500,045	318%
28	932,267	3,291,904	353%
29	785,130	3,014,919	384%
30	658,125	2,670,488	406%
31	550,743	2,427,249	441%
32	459,962	2,218,511	482%
33	382,854	2,030,050	530%
34	317,696	1,856,966	585%
35	262,898	1,693,447	644%
36	216,974	1,538,471	709%
37	178,608	1,395,097	781%
38	146,647	1,264,899	863%
39	120,089	1,145,169	954%
40	98,051	1,032,170	1053%
41	79,795	924,138	1158%
42	64,709	823,653	1273%
43	52,282	731,160	1398%
44	42,067	645,546	1535%
45	33,683	564,112	1675%
46	26,827	489,511	1825%
47	21,249	422,913	1990%
48	16,729	362,769	2168%
49	13,085	309,823	2368%
50	10,161	260,787	2567%
51	7,823	216,343	2766%
52	5,966	177,917	2982%
53	4,503	144,536	3210%
54	3,286	116,306	3540%
55	1,603	91,613	5717%
56	347	71,530	20619%
57	127	55,666	43727%
58	43	42,914	100449%
59	26	32,732	128128%
60	10	24,600	258718%
Total	121,546,386	201,290,190	166%

[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	121,395	46%
8	253,168	124,492	49%
9	243,220	130,992	54%
10	238,937	318,373	133%
11	242,618	395,177	163%
12	243,158	261,018	107%
13	247,514	271,248	110%
14	248,681	334,245	134%
15	275,900	328,878	119%
16	255,825	242,900	95%
17	244,172	256,134	105%
18	224,329	268,351	120%
19	202,638	279,909	138%
20	181,956	289,000	159%
21	162,350	295,590	182%
22	143,867	299,875	208%
23	126,539	300,398	237%
24	110,393	297,035	269%
25	95,450	288,458	302%
26	81,732	276,072	338%
27	69,259	261,553	378%
28	58,046	243,720	420%
29	48,092	223,372	464%
30	39,372	200,603	510%
31	31,841	177,431	557%
32	25,433	155,406	611%
33	20,069	134,015	668%
34	15,654	114,010	728%
35	12,077	95,368	790%
36	9,233	78,897	855%
37	7,004	64,699	924%
38	5,283	52,874	1001%
39	3,972	43,234	1088%
40	2,983	35,472	1189%
41	2,245	29,210	1301%
42	1,696	24,269	1431%
43	1,291	20,422	1582%
44	990	17,318	1749%
45	765	14,637	1914%
46	595	12,155	2041%
47	465	9,897	2130%
48	363	7,999	2206%
49	284	6,396	2255%
50	220	5,015	2278%
51	170	3,872	2281%
52	129	2,846	2205%
53	97	2,034	2105%
54	71	1,411	1989%
55	51	954	1873%
56	36	632	1774%
57	24	412	1704%
58	16	262	1649%
59	10	161	1598%
60	6	95	1550%
Total	6,245,530	7,905,212	127%

Anat Hakim
Vice President and Secretary

January 4, 2018

To Whom It May Concern:

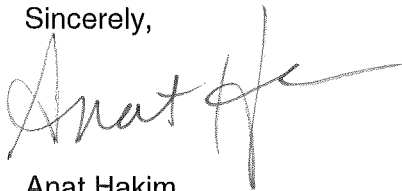
Constitution Life Insurance Company ("CLIC"), as reinsurer and administrator, is hereby authorized to submit filings related to all life and health insurance policies on behalf of:

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,



Anat Hakim
Vice President and Secretary

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.