

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 2019 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC

Filing at a Glance

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

Product Name: Long Term Care

State: Pennsylvania

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.003 Other

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

Date Submitted: 03/28/2019

SERFF Tr Num: UNAM-131884155

SERFF Status: Assigned

State Tr Num: UNAM-131884155

State Status: Received Review in Progress

Co Tr Num: PR LTC 2019 PA

Implementation: 09/30/2019

Date Requested:

Author(s): Carmen Boyd, Holly Parenti

Reviewer(s): Jim Laverty (primary), David D'Agostino

Disposition Date:

Disposition Status:

Implementation Date:

State Filing Description:

Proposed aggregate 65% increase (29% if BP < 3 years, otherwise 100%) on 102 policyholders of American Progressive forms HHC 1/98, PRNHO, PRNHOQ, PRNHOQRS, and QHHC 11/99.

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

Project Name: PR LTC 2019 PA	Status of Filing in Domicile: Authorized
Project Number: HHC 1/98, PRNHO, PRNHOQ, QHHC	Date Approved in Domicile: 03/01/2019
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: 65%	Filing Status Changed: 03/29/2019
	State Status Changed: 03/29/2019
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 65% 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@nsre.com
P.O. Box 958465	407-547-3335 [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-131884155

State Tracking #:

UNAM-131884155

Company Tracking #:

PR LTC 2019 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 2019 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: 09/30/2018
 Filing Method of Last Filing: Prior Approval
 SERFF Tracking Number of Last Filing: UNAM-131350723

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	65.000%	65.000%	\$170,851	102	\$262,848	100.000%	29.000%

SERFF Tracking #:

UNAM-131884155

State Tracking #:

UNAM-131884155

Company Tracking #:

PR LTC 2019 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 2019 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-131350723 Percent Rate Change Request: 65	PA HHC 1-98 - QHHC 11-99 Rates 65% comp.pdf, PA PRNHO(Q) 4-02 Rates 65% comp.pdf, PA PRNHO(Q) 10-00 Rates 65% 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	351	394	433	471	511	543	577	606	640	NA	NA	NA	NA	NA	NA	NA
51	374	419	460	500	541	577	610	642	678	NA	NA	NA	NA	NA	NA	NA
52	396	446	487	534	574	613	649	683	719	NA	NA	NA	NA	NA	NA	NA
53	424	475	518	565	610	651	689	725	761	NA	NA	NA	NA	NA	NA	NA
54	451	505	552	601	649	689	732	770	809	NA	NA	NA	NA	NA	NA	NA
55	478	536	590	640	689	732	777	818	861	NA	NA	NA	NA	NA	NA	NA
56	509	570	624	680	732	779	822	870	912	NA	NA	NA	NA	NA	NA	NA
57	538	606	662	723	777	824	876	921	969	NA	NA	NA	NA	NA	NA	NA
58	572	642	703	764	822	876	930	975	1,023	NA	NA	NA	NA	NA	NA	NA
59	604	680	746	811	872	928	982	1,032	1,081	NA	NA	NA	NA	NA	NA	NA
60	640	721	788	856	921	980	1,038	1,090	1,142	NA	NA	NA	NA	NA	NA	NA
61	678	761	836	910	978	1,038	1,102	1,156	1,210	NA	NA	NA	NA	NA	NA	NA
62	721	811	892	969	1,041	1,108	1,174	1,230	1,291	NA	NA	NA	NA	NA	NA	NA
63	768	863	951	1,032	1,111	1,183	1,253	1,313	1,374	NA	NA	NA	NA	NA	NA	NA
64	815	919	1,016	1,102	1,187	1,259	1,336	1,399	1,462	NA	NA	NA	NA	NA	NA	NA
65	865	978	1,084	1,178	1,268	1,347	1,428	1,496	1,566	NA	NA	NA	NA	NA	NA	NA
66	937	1,063	1,180	1,286	1,381	1,471	1,554	1,633	1,708	NA	NA	NA	NA	NA	NA	NA
67	996	1,135	1,264	1,379	1,487	1,581	1,674	1,759	1,840	NA	NA	NA	NA	NA	NA	NA
68	1,057	1,214	1,358	1,487	1,602	1,712	1,811	1,908	1,996	NA	NA	NA	NA	NA	NA	NA
69	1,122	1,300	1,458	1,599	1,732	1,854	1,967	2,070	2,169	NA	NA	NA	NA	NA	NA	NA
70	1,194	1,392	1,570	1,728	1,874	2,012	2,133	2,248	2,359	NA	NA	NA	NA	NA	NA	NA
71	1,275	1,496	1,692	1,870	2,032	2,185	2,323	2,446	2,570	NA	NA	NA	NA	NA	NA	NA
72	1,370	1,615	1,831	2,027	2,208	2,374	2,528	2,665	2,802	NA	NA	NA	NA	NA	NA	NA
73	1,480	1,750	1,989	2,203	2,399	2,586	2,753	2,904	3,052	NA	NA	NA	NA	NA	NA	NA
74	1,608	1,899	2,163	2,397	2,613	2,814	3,001	3,163	3,327	NA	NA	NA	NA	NA	NA	NA
75	1,746	2,059	2,347	2,604	2,843	3,061	3,262	3,442	3,620	NA	NA	NA	NA	NA	NA	NA
76	1,886	2,228	2,541	2,823	3,079	3,320	3,539	3,737	3,929	NA	NA	NA	NA	NA	NA	NA
77	2,027	2,395	2,735	3,043	3,325	3,586	3,827	4,044	4,258	NA	NA	NA	NA	NA	NA	NA
78	2,169	2,604	2,935	3,269	3,580	3,863	4,127	4,366	4,600	NA	NA	NA	NA	NA	NA	NA
79	2,314	2,775	3,140	3,505	3,841	4,152	4,442	4,704	4,963	NA	NA	NA	NA	NA	NA	NA
80	2,464	2,956	3,352	3,748	4,116	4,454	4,773	5,057	5,341	NA	NA	NA	NA	NA	NA	NA
81	2,615	3,140	3,571	4,001	4,397	4,764	5,114	5,427	5,738	NA	NA	NA	NA	NA	NA	NA
82	2,771	3,325	3,794	4,260	4,688	5,091	5,470	5,812	6,152	NA	NA	NA	NA	NA	NA	NA
83	2,931	3,519	4,026	4,526	4,992	5,425	5,837	6,213	6,582	NA	NA	NA	NA	NA	NA	NA
84	3,093	3,712	4,262	4,803	5,303	5,774	6,220	6,627	7,033	NA	NA	NA	NA	NA	NA	NA
85	3,260	3,911	4,503	5,084	5,625	6,132	6,616	7,058	7,501	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	376	430	478	529	577	624	669	703	750	791	824	865	903	937	973	1,005
51	405	464	516	570	617	662	710	750	793	836	874	915	953	989	1,023	1,057
52	439	500	556	610	660	705	755	797	840	885	924	969	1,005	1,043	1,079	1,113
53	473	536	597	653	705	752	802	849	892	939	980	1,023	1,063	1,104	1,142	1,176
54	505	574	640	696	752	802	856	903	951	998	1,041	1,084	1,129	1,169	1,210	1,243
55	541	613	683	743	802	854	910	962	1,011	1,061	1,108	1,153	1,198	1,239	1,282	1,318
56	574	651	725	791	856	910	969	1,027	1,077	1,129	1,176	1,223	1,273	1,318	1,361	1,399
57	610	694	775	843	910	971	1,032	1,093	1,142	1,201	1,253	1,300	1,352	1,399	1,446	1,487
58	642	732	820	894	964	1,032	1,095	1,158	1,214	1,275	1,329	1,381	1,435	1,482	1,532	1,575
59	676	773	865	944	1,023	1,093	1,160	1,230	1,289	1,352	1,410	1,462	1,518	1,572	1,622	1,672
60	710	815	915	1,000	1,084	1,160	1,232	1,302	1,370	1,435	1,496	1,554	1,613	1,669	1,721	1,773
61	746	861	969	1,061	1,151	1,234	1,311	1,383	1,455	1,527	1,590	1,653	1,714	1,775	1,831	1,886
62	788	912	1,027	1,131	1,228	1,316	1,397	1,478	1,554	1,631	1,699	1,766	1,831	1,895	1,953	2,012
63	834	969	1,095	1,203	1,309	1,406	1,494	1,579	1,660	1,741	1,816	1,888	1,955	2,025	2,088	2,149
64	879	1,032	1,162	1,286	1,397	1,500	1,595	1,687	1,775	1,858	1,940	2,016	2,091	2,158	2,228	2,293
65	933	1,095	1,241	1,374	1,491	1,606	1,710	1,807	1,899	1,991	2,075	2,158	2,235	2,311	2,386	2,451
66	1,002	1,187	1,347	1,496	1,622	1,748	1,865	1,969	2,072	2,172	2,266	2,356	2,437	2,519	2,604	2,674
67	1,061	1,262	1,437	1,599	1,739	1,874	2,000	2,115	2,228	2,334	2,435	2,534	2,624	2,710	2,800	2,874
68	1,124	1,343	1,536	1,714	1,867	2,014	2,154	2,277	2,399	2,516	2,627	2,735	2,829	2,924	3,021	3,102
69	1,194	1,430	1,642	1,836	2,007	2,169	2,318	2,455	2,588	2,715	2,834	2,951	3,055	3,156	3,260	3,350
70	1,268	1,527	1,757	1,969	2,156	2,334	2,498	2,649	2,796	2,933	3,064	3,190	3,305	3,415	3,525	3,622
71	1,352	1,620	1,888	2,115	2,325	2,519	2,701	2,865	3,025	3,179	3,318	3,458	3,582	3,703	3,821	3,929
72	1,451	1,739	2,030	2,280	2,510	2,726	2,924	3,106	3,282	3,449	3,602	3,753	3,890	4,026	4,156	4,276
73	1,566	1,877	2,192	2,467	2,717	2,953	3,172	3,375	3,568	3,753	3,922	4,086	4,240	4,386	4,528	4,661
74	1,694	2,032	2,370	2,669	2,947	3,208	3,447	3,670	3,881	4,086	4,269	4,454	4,620	4,780	4,938	5,082
75	1,834	2,208	2,561	2,888	3,190	3,474	3,739	3,985	4,217	4,442	4,645	4,843	5,028	5,204	5,382	5,537
76	1,978	2,377	2,757	3,113	3,444	3,758	4,044	4,318	4,573	4,821	5,044	5,260	5,465	5,659	5,853	6,024
77	2,124	2,550	2,960	3,343	3,703	4,044	4,359	4,659	4,938	5,213	5,458	5,697	5,922	6,136	6,353	6,542
78	2,268	2,724	3,163	3,577	3,967	4,339	4,681	5,012	5,319	5,618	5,891	6,154	6,402	6,639	6,877	7,089
79	2,417	2,901	3,370	3,816	4,240	4,641	5,019	5,377	5,715	6,044	6,344	6,634	6,911	7,170	7,434	7,668
80	2,570	3,084	3,584	4,062	4,519	4,956	5,366	5,756	6,127	6,490	6,819	7,137	7,443	7,729	8,020	8,274
81	2,728	3,271	3,803	4,316	4,805	5,278	5,724	6,150	6,558	6,952	7,312	7,666	7,995	8,312	8,630	8,916
82	2,888	3,462	4,026	4,575	5,102	5,614	6,098	6,558	7,004	7,432	7,828	8,213	8,578	8,925	9,274	9,585
83	3,052	3,658	4,255	4,841	5,406	5,956	6,481	6,979	7,465	7,930	8,364	8,786	9,182	9,565	9,943	10,286
84	3,219	3,859	4,490	5,116	5,720	6,312	6,880	7,416	7,943	8,448	8,921	9,383	9,815	10,232	10,644	11,020
85	3,390	4,064	4,733	5,395	6,039	6,675	7,290	7,866	8,439	8,984	9,497	10,000	10,471	10,923	11,374	11,782

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	399	462	525	581	638	685	739	791	831	876	921	962	1,005	1,048	1,084	1,124
51	433	500	563	622	678	732	784	836	881	928	973	1,014	1,061	1,102	1,142	1,183
52	462	534	604	665	723	779	834	885	935	980	1,029	1,075	1,120	1,162	1,207	1,248
53	496	572	644	712	770	831	890	939	993	1,038	1,093	1,138	1,183	1,232	1,275	1,318
54	529	613	692	759	820	883	944	998	1,054	1,104	1,158	1,207	1,257	1,307	1,352	1,394
55	561	653	737	809	876	942	1,002	1,063	1,122	1,174	1,232	1,280	1,334	1,383	1,433	1,480
56	597	694	782	861	933	1,005	1,070	1,131	1,194	1,248	1,307	1,361	1,415	1,471	1,518	1,570
57	633	737	834	917	993	1,070	1,138	1,203	1,271	1,329	1,390	1,448	1,503	1,561	1,613	1,667
58	671	782	883	975	1,057	1,138	1,210	1,280	1,349	1,410	1,476	1,536	1,595	1,656	1,712	1,768
59	703	829	937	1,034	1,120	1,207	1,286	1,358	1,433	1,496	1,566	1,629	1,694	1,755	1,813	1,872
60	743	874	993	1,095	1,189	1,280	1,367	1,442	1,518	1,590	1,658	1,730	1,798	1,858	1,924	1,985
61	782	924	1,052	1,162	1,262	1,361	1,453	1,536	1,617	1,692	1,766	1,838	1,913	1,978	2,045	2,109
62	824	978	1,115	1,234	1,347	1,451	1,550	1,640	1,726	1,807	1,886	1,964	2,039	2,111	2,183	2,250
63	870	1,034	1,183	1,313	1,433	1,548	1,653	1,750	1,840	1,928	2,012	2,095	2,176	2,255	2,329	2,404
64	915	1,093	1,253	1,394	1,527	1,647	1,759	1,867	1,967	2,057	2,147	2,237	2,325	2,406	2,485	2,561
65	960	1,156	1,329	1,482	1,626	1,757	1,879	1,994	2,100	2,199	2,298	2,392	2,485	2,570	2,656	2,737
66	1,032	1,237	1,433	1,606	1,762	1,908	2,043	2,169	2,289	2,395	2,505	2,609	2,708	2,805	2,897	2,987
67	1,088	1,307	1,521	1,710	1,881	2,039	2,187	2,325	2,455	2,573	2,690	2,805	2,910	3,014	3,115	3,212
68	1,151	1,381	1,611	1,825	2,012	2,187	2,347	2,498	2,645	2,771	2,901	3,023	3,143	3,253	3,366	3,469
69	1,219	1,462	1,708	1,946	2,154	2,345	2,523	2,687	2,847	2,989	3,131	3,264	3,393	3,514	3,634	3,748
70	1,293	1,552	1,811	2,068	2,327	2,516	2,715	2,895	3,070	3,226	3,384	3,528	3,670	3,805	3,933	4,059
71	1,376	1,651	1,928	2,203	2,478	2,705	2,924	3,122	3,318	3,489	3,665	3,821	3,978	4,125	4,269	4,404
72	1,476	1,771	2,066	2,363	2,656	2,915	3,156	3,375	3,591	3,782	3,976	4,147	4,323	4,485	4,645	4,794
73	1,590	1,908	2,226	2,546	2,863	3,149	3,413	3,654	3,893	4,104	4,318	4,510	4,704	4,884	5,062	5,224
74	1,717	2,059	2,404	2,748	3,091	3,402	3,697	3,960	4,224	4,458	4,695	4,906	5,120	5,321	5,519	5,697
75	1,854	2,226	2,595	2,967	3,339	3,672	3,992	4,287	4,577	4,837	5,096	5,334	5,571	5,792	6,012	6,208
76	1,996	2,395	2,793	3,194	3,593	3,956	4,307	4,627	4,949	5,235	5,521	5,785	6,044	6,292	6,535	6,754
77	2,138	2,566	2,994	3,422	3,850	4,246	4,629	4,983	5,337	5,652	5,965	6,260	6,549	6,819	7,092	7,333
78	2,284	2,742	3,199	3,652	4,109	4,546	4,963	5,350	5,738	6,085	6,431	6,758	7,076	7,375	7,677	7,948
79	2,431	2,915	3,404	3,888	4,377	4,861	5,312	5,733	6,154	6,537	6,920	7,278	7,630	7,963	8,299	8,594
80	2,584	3,100	3,618	4,131	4,650	5,165	5,670	6,130	6,591	7,010	7,432	7,826	8,211	8,581	8,948	9,279
81	2,742	3,289	3,839	4,384	4,933	5,481	6,030	6,542	7,044	7,504	7,966	8,398	8,822	9,227	9,630	9,997
82	2,901	3,480	4,062	4,641	5,222	5,801	6,380	6,961	7,513	8,015	8,522	8,993	9,459	9,903	10,347	10,752
83	3,066	3,679	4,291	4,904	5,519	6,132	6,745	7,357	7,970	8,549	9,101	9,615	10,124	10,610	11,097	11,541
84	3,233	3,881	4,526	5,174	5,819	6,468	7,114	7,761	8,407	9,051	9,702	10,261	10,815	11,347	11,876	12,365
85	3,406	4,086	4,767	5,452	6,132	6,812	7,492	8,173	8,858	9,538	10,218	10,899	11,534	12,113	12,689	13,226

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	442	529	606	687	775	852	933	1,018	1,088	1,174	1,255	1,331	1,419	1,496	1,584	1,660
51	469	556	638	728	815	903	989	1,077	1,174	1,239	1,327	1,408	1,498	1,584	1,674	1,757
52	493	586	676	770	863	955	1,043	1,140	1,239	1,311	1,403	1,491	1,586	1,676	1,771	1,858
53	520	619	714	813	912	1,009	1,106	1,205	1,311	1,385	1,485	1,581	1,678	1,775	1,872	1,967
54	550	656	761	861	964	1,068	1,169	1,275	1,385	1,469	1,570	1,674	1,775	1,877	1,980	2,081
55	583	692	802	910	1,018	1,131	1,237	1,347	1,469	1,554	1,662	1,771	1,877	1,987	2,093	2,203
56	615	732	847	964	1,079	1,198	1,309	1,426	1,554	1,642	1,757	1,872	1,985	2,102	2,214	2,329
57	651	773	894	1,018	1,140	1,264	1,385	1,509	1,642	1,735	1,856	1,978	2,097	2,223	2,343	2,464
58	687	815	946	1,077	1,205	1,336	1,462	1,593	1,735	1,834	1,960	2,091	2,219	2,347	2,476	2,602
59	728	863	1,000	1,135	1,268	1,408	1,543	1,678	1,834	1,935	2,070	2,208	2,341	2,480	2,611	2,748
60	768	910	1,052	1,198	1,343	1,485	1,631	1,773	1,935	2,043	2,183	2,327	2,469	2,613	2,755	2,897
61	809	962	1,113	1,264	1,419	1,570	1,719	1,872	2,043	2,158	2,305	2,458	2,604	2,760	2,910	3,059
62	854	1,011	1,176	1,336	1,496	1,658	1,818	1,976	2,158	2,280	2,437	2,595	2,755	2,917	3,073	3,235
63	901	1,070	1,239	1,408	1,579	1,748	1,917	2,088	2,280	2,406	2,573	2,739	2,910	3,079	3,246	3,413
64	948	1,129	1,304	1,482	1,665	1,843	2,023	2,201	2,406	2,537	2,710	2,890	3,066	3,246	3,422	3,598
65	1,000	1,187	1,376	1,563	1,755	1,944	2,131	2,323	2,537	2,676	2,859	3,048	3,237	3,422	3,611	3,800
66	1,070	1,275	1,476	1,678	1,888	2,088	2,291	2,491	2,672	2,874	3,073	3,275	3,478	3,679	3,881	4,080
67	1,129	1,345	1,559	1,775	1,991	2,205	2,422	2,636	2,823	3,039	3,253	3,465	3,679	3,890	4,104	4,316
68	1,192	1,424	1,651	1,879	2,109	2,336	2,566	2,791	2,992	3,221	3,444	3,672	3,902	4,125	4,352	4,575
69	1,262	1,503	1,744	1,989	2,232	2,473	2,719	2,960	3,170	3,415	3,654	3,893	4,136	4,372	4,614	4,855
70	1,336	1,595	1,852	2,111	2,368	2,627	2,883	3,143	3,368	3,627	3,884	4,138	4,393	4,647	4,906	5,159
71	1,419	1,694	1,971	2,246	2,523	2,798	3,073	3,350	3,589	3,866	4,140	4,411	4,686	4,956	5,231	5,501
72	1,514	1,809	2,106	2,399	2,696	2,994	3,287	3,584	3,841	4,136	4,429	4,719	5,015	5,305	5,598	5,891
73	1,622	1,935	2,255	2,570	2,892	3,212	3,528	3,848	4,125	4,440	4,758	5,071	5,386	5,699	6,015	6,328
74	1,739	2,079	2,424	2,766	3,109	3,453	3,794	4,138	4,436	4,778	5,118	5,456	5,796	6,132	6,474	6,812
75	1,867	2,232	2,604	2,976	3,341	3,712	4,084	4,451	4,776	5,138	5,506	5,873	6,238	6,603	6,968	7,335
76	2,000	2,397	2,796	3,194	3,591	3,987	4,384	4,785	5,129	5,524	5,916	6,310	6,702	7,101	7,490	7,887
77	2,142	2,566	2,996	3,424	3,848	4,276	4,701	5,127	5,499	5,920	6,346	6,767	7,188	7,612	8,031	8,454
78	2,291	2,746	3,201	3,661	4,116	4,573	5,028	5,483	5,882	6,335	6,790	7,238	7,691	8,144	8,594	9,047
79	2,444	2,933	3,420	3,906	4,395	4,884	5,373	5,859	6,285	6,769	7,249	7,734	8,218	8,702	9,182	9,664
80	2,604	3,124	3,647	4,168	4,688	5,208	5,731	6,249	6,702	7,220	7,734	8,249	8,765	9,281	9,795	10,311
81	2,775	3,329	3,884	4,438	4,994	5,546	6,103	6,654	7,141	7,688	8,236	8,786	9,333	9,885	10,432	10,984
82	2,951	3,541	4,127	4,719	5,310	5,900	6,490	7,078	7,594	8,177	8,761	9,344	9,925	10,516	11,095	11,678
83	3,134	3,762	4,384	5,012	5,641	6,267	6,891	7,517	8,067	8,684	9,301	9,923	10,543	11,167	11,786	12,403
84	3,320	3,990	4,652	5,316	5,983	6,643	7,310	7,972	8,556	9,211	9,865	10,525	11,180	11,842	12,498	13,154
85	3,521	4,226	4,927	5,630	6,339	7,037	7,743	8,443	9,063	9,756	10,446	11,146	11,838	12,539	13,237	13,928

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	446	534	613	694	782	861	942	1,029	1,111	1,198	1,280	1,358	1,448	1,527	1,615	1,694
51	473	561	644	734	824	912	998	1,088	1,176	1,264	1,354	1,437	1,530	1,615	1,708	1,793
52	498	592	683	777	872	964	1,054	1,151	1,243	1,338	1,433	1,521	1,617	1,710	1,807	1,897
53	525	626	721	822	921	1,020	1,117	1,216	1,316	1,415	1,514	1,613	1,712	1,811	1,910	2,007
54	554	662	768	870	973	1,079	1,180	1,289	1,392	1,498	1,602	1,708	1,811	1,915	2,021	2,124
55	590	698	811	919	1,029	1,142	1,250	1,361	1,473	1,586	1,696	1,807	1,915	2,027	2,136	2,248
56	622	739	856	973	1,090	1,210	1,322	1,439	1,557	1,676	1,793	1,910	2,025	2,145	2,259	2,377
57	658	779	903	1,029	1,151	1,277	1,399	1,525	1,649	1,771	1,895	2,018	2,140	2,268	2,390	2,514
58	694	824	955	1,088	1,216	1,349	1,478	1,608	1,739	1,872	2,000	2,133	2,264	2,395	2,525	2,656
59	734	872	1,009	1,147	1,282	1,421	1,559	1,696	1,836	1,976	2,113	2,253	2,388	2,530	2,665	2,805
60	775	919	1,063	1,210	1,356	1,500	1,647	1,791	1,937	2,086	2,228	2,374	2,519	2,667	2,811	2,956
61	818	971	1,124	1,277	1,433	1,586	1,737	1,890	2,048	2,203	2,352	2,507	2,658	2,816	2,969	3,122
62	863	1,023	1,187	1,349	1,512	1,674	1,836	1,996	2,163	2,327	2,487	2,649	2,811	2,976	3,136	3,300
63	910	1,081	1,253	1,421	1,595	1,766	1,937	2,109	2,280	2,455	2,624	2,796	2,969	3,143	3,311	3,483
64	957	1,140	1,318	1,498	1,681	1,861	2,043	2,223	2,406	2,588	2,766	2,949	3,129	3,311	3,492	3,672
65	1,009	1,198	1,390	1,579	1,773	1,964	2,154	2,345	2,537	2,730	2,917	3,111	3,302	3,492	3,685	3,877
66	1,081	1,289	1,491	1,696	1,906	2,109	2,314	2,516	2,726	2,933	3,136	3,343	3,548	3,753	3,960	4,163
67	1,140	1,358	1,575	1,793	2,012	2,228	2,446	2,663	2,881	3,102	3,318	3,534	3,753	3,969	4,188	4,404
68	1,203	1,437	1,667	1,897	2,129	2,359	2,591	2,820	3,052	3,287	3,514	3,746	3,981	4,208	4,440	4,668
69	1,275	1,518	1,762	2,009	2,255	2,498	2,746	2,989	3,235	3,485	3,728	3,972	4,219	4,463	4,708	4,954
70	1,349	1,611	1,870	2,131	2,392	2,654	2,913	3,174	3,438	3,701	3,963	4,222	4,483	4,742	5,006	5,265
71	1,433	1,712	1,991	2,268	2,548	2,827	3,104	3,384	3,663	3,944	4,224	4,501	4,780	5,057	5,337	5,614
72	1,530	1,827	2,127	2,424	2,724	3,023	3,320	3,620	3,920	4,219	4,519	4,816	5,116	5,413	5,713	6,010
73	1,638	1,955	2,277	2,597	2,922	3,244	3,564	3,886	4,208	4,530	4,855	5,174	5,497	5,816	6,136	6,456
74	1,757	2,100	2,449	2,793	3,140	3,487	3,832	4,181	4,526	4,875	5,222	5,566	5,913	6,258	6,607	6,952
75	1,886	2,255	2,631	3,005	3,375	3,751	4,125	4,496	4,873	5,244	5,618	5,992	6,366	6,738	7,110	7,483
76	2,021	2,422	2,825	3,226	3,627	4,028	4,429	4,832	5,233	5,636	6,037	6,438	6,839	7,245	7,643	8,047
77	2,165	2,593	3,025	3,458	3,886	4,318	4,749	5,179	5,611	6,042	6,474	6,905	7,335	7,767	8,195	8,628
78	2,314	2,773	3,233	3,697	4,156	4,618	5,080	5,539	6,001	6,463	6,927	7,387	7,848	8,310	8,770	9,232
79	2,469	2,962	3,453	3,947	4,440	4,933	5,427	5,918	6,413	6,907	7,398	7,891	8,385	8,880	9,369	9,862
80	2,631	3,156	3,683	4,210	4,735	5,260	5,789	6,312	6,839	7,366	7,891	8,418	8,943	9,470	9,995	10,520
81	2,802	3,363	3,922	4,483	5,044	5,602	6,163	6,722	7,287	7,846	8,405	8,966	9,524	10,088	10,646	11,207
82	2,980	3,577	4,170	4,767	5,364	5,958	6,555	7,150	7,749	8,344	8,939	9,536	10,128	10,730	11,322	11,917
83	3,165	3,800	4,429	5,062	5,697	6,330	6,961	7,594	8,231	8,862	9,491	10,126	10,757	11,394	12,027	12,656
84	3,354	4,030	4,699	5,370	6,044	6,711	7,384	8,053	8,729	9,398	10,065	10,739	11,408	12,083	12,753	13,422
85	3,557	4,269	4,976	5,686	6,402	7,110	7,821	8,529	9,247	9,955	10,660	11,374	12,079	12,795	13,507	14,212

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

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	453	509	558	607	660	700	744	782	825	NA	NA	NA	NA	NA	NA	NA
51	482	541	593	645	697	744	788	828	875	NA	NA	NA	NA	NA	NA	NA
52	511	575	628	689	741	790	837	881	927	NA	NA	NA	NA	NA	NA	NA
53	546	613	668	729	788	840	889	936	982	NA	NA	NA	NA	NA	NA	NA
54	581	651	712	776	837	889	944	994	1,043	NA	NA	NA	NA	NA	NA	NA
55	616	692	761	825	889	944	1,003	1,055	1,110	NA	NA	NA	NA	NA	NA	NA
56	657	735	805	878	944	1,005	1,061	1,122	1,177	NA	NA	NA	NA	NA	NA	NA
57	695	782	854	933	1,003	1,064	1,130	1,189	1,250	NA	NA	NA	NA	NA	NA	NA
58	738	828	907	985	1,061	1,130	1,200	1,258	1,319	NA	NA	NA	NA	NA	NA	NA
59	779	878	962	1,046	1,125	1,197	1,267	1,331	1,395	NA	NA	NA	NA	NA	NA	NA
60	825	930	1,017	1,104	1,189	1,264	1,340	1,407	1,473	NA	NA	NA	NA	NA	NA	NA
61	875	982	1,078	1,174	1,261	1,340	1,421	1,491	1,561	NA	NA	NA	NA	NA	NA	NA
62	930	1,046	1,151	1,250	1,343	1,430	1,514	1,587	1,665	NA	NA	NA	NA	NA	NA	NA
63	991	1,113	1,226	1,331	1,433	1,526	1,616	1,694	1,773	NA	NA	NA	NA	NA	NA	NA
64	1,052	1,186	1,311	1,421	1,531	1,624	1,723	1,805	1,886	NA	NA	NA	NA	NA	NA	NA
65	1,116	1,261	1,398	1,520	1,636	1,738	1,842	1,930	2,020	NA	NA	NA	NA	NA	NA	NA
66	1,209	1,372	1,523	1,659	1,781	1,898	2,005	2,107	2,203	NA	NA	NA	NA	NA	NA	NA
67	1,284	1,465	1,630	1,778	1,918	2,040	2,159	2,270	2,374	NA	NA	NA	NA	NA	NA	NA
68	1,363	1,566	1,752	1,918	2,066	2,209	2,336	2,461	2,575	NA	NA	NA	NA	NA	NA	NA
69	1,447	1,677	1,880	2,063	2,235	2,392	2,537	2,671	2,798	NA	NA	NA	NA	NA	NA	NA
70	1,540	1,796	2,025	2,229	2,418	2,595	2,752	2,900	3,043	NA	NA	NA	NA	NA	NA	NA
71	1,645	1,930	2,182	2,412	2,621	2,819	2,996	3,156	3,316	NA	NA	NA	NA	NA	NA	NA
72	1,767	2,084	2,363	2,615	2,848	3,063	3,261	3,438	3,615	NA	NA	NA	NA	NA	NA	NA
73	1,909	2,258	2,566	2,842	3,095	3,336	3,551	3,746	3,938	NA	NA	NA	NA	NA	NA	NA
74	2,075	2,450	2,790	3,092	3,371	3,630	3,871	4,080	4,292	NA	NA	NA	NA	NA	NA	NA
75	2,252	2,656	3,028	3,359	3,667	3,949	4,208	4,440	4,670	NA	NA	NA	NA	NA	NA	NA
76	2,432	2,874	3,278	3,641	3,973	4,283	4,565	4,821	5,068	NA	NA	NA	NA	NA	NA	NA
77	2,615	3,089	3,528	3,926	4,289	4,626	4,937	5,216	5,492	NA	NA	NA	NA	NA	NA	NA
78	2,798	3,359	3,787	4,217	4,618	4,984	5,324	5,632	5,934	NA	NA	NA	NA	NA	NA	NA
79	2,984	3,580	4,051	4,522	4,955	5,356	5,731	6,068	6,402	NA	NA	NA	NA	NA	NA	NA
80	3,179	3,813	4,324	4,836	5,309	5,745	6,158	6,524	6,890	NA	NA	NA	NA	NA	NA	NA
81	3,374	4,051	4,606	5,161	5,673	6,146	6,597	7,001	7,402	NA	NA	NA	NA	NA	NA	NA
82	3,574	4,289	4,894	5,495	6,047	6,568	7,056	7,497	7,936	NA	NA	NA	NA	NA	NA	NA
83	3,781	4,539	5,193	5,838	6,440	6,998	7,529	8,015	8,491	NA	NA	NA	NA	NA	NA	NA
84	3,990	4,789	5,498	6,196	6,841	7,448	8,023	8,549	9,073	NA	NA	NA	NA	NA	NA	NA
85	4,205	5,045	5,809	6,559	7,256	7,910	8,535	9,105	9,677	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	485	555	616	683	744	805	863	907	968	1,020	1,064	1,116	1,165	1,209	1,255	1,296
51	523	599	665	735	796	854	915	968	1,023	1,078	1,128	1,180	1,229	1,276	1,319	1,363
52	567	645	718	788	851	910	974	1,029	1,084	1,142	1,191	1,250	1,296	1,345	1,392	1,436
53	610	692	770	843	910	971	1,035	1,096	1,151	1,212	1,264	1,319	1,372	1,424	1,473	1,517
54	651	741	825	898	971	1,035	1,104	1,165	1,226	1,287	1,343	1,398	1,456	1,508	1,561	1,604
55	697	790	881	959	1,035	1,101	1,174	1,241	1,305	1,369	1,430	1,488	1,546	1,598	1,654	1,700
56	741	840	936	1,020	1,104	1,174	1,250	1,325	1,389	1,456	1,517	1,578	1,642	1,700	1,755	1,805
57	788	895	1,000	1,087	1,174	1,252	1,331	1,409	1,473	1,549	1,616	1,677	1,744	1,805	1,866	1,918
58	828	944	1,058	1,154	1,244	1,331	1,412	1,494	1,566	1,645	1,715	1,781	1,851	1,912	1,976	2,031
59	872	997	1,116	1,218	1,319	1,409	1,497	1,587	1,662	1,744	1,819	1,886	1,959	2,028	2,092	2,156
60	915	1,052	1,180	1,290	1,398	1,497	1,590	1,680	1,767	1,851	1,930	2,005	2,081	2,153	2,220	2,287
61	962	1,110	1,250	1,369	1,485	1,592	1,691	1,784	1,877	1,970	2,052	2,133	2,211	2,290	2,363	2,432
62	1,017	1,177	1,325	1,459	1,584	1,697	1,802	1,906	2,005	2,104	2,191	2,278	2,363	2,444	2,520	2,595
63	1,075	1,250	1,412	1,552	1,688	1,813	1,927	2,037	2,142	2,246	2,342	2,435	2,522	2,612	2,694	2,772
64	1,133	1,331	1,500	1,659	1,802	1,935	2,057	2,177	2,290	2,397	2,502	2,601	2,697	2,784	2,874	2,958
65	1,203	1,412	1,601	1,773	1,924	2,072	2,206	2,331	2,450	2,569	2,676	2,784	2,883	2,982	3,077	3,162
66	1,293	1,531	1,738	1,930	2,092	2,255	2,406	2,540	2,674	2,801	2,923	3,040	3,144	3,249	3,359	3,449
67	1,369	1,627	1,854	2,063	2,243	2,418	2,581	2,729	2,874	3,011	3,141	3,269	3,385	3,496	3,612	3,708
68	1,450	1,732	1,982	2,211	2,409	2,598	2,778	2,938	3,095	3,246	3,388	3,528	3,650	3,772	3,897	4,002
69	1,540	1,845	2,118	2,368	2,589	2,798	2,990	3,168	3,339	3,502	3,656	3,807	3,941	4,071	4,205	4,321
70	1,636	1,970	2,267	2,540	2,781	3,011	3,223	3,417	3,606	3,784	3,952	4,115	4,263	4,406	4,548	4,673
71	1,744	2,089	2,435	2,729	2,999	3,249	3,484	3,696	3,903	4,100	4,281	4,461	4,621	4,777	4,929	5,068
72	1,871	2,243	2,618	2,941	3,237	3,516	3,772	4,007	4,234	4,449	4,647	4,841	5,019	5,193	5,362	5,516
73	2,020	2,421	2,828	3,182	3,505	3,810	4,092	4,353	4,603	4,841	5,059	5,271	5,469	5,658	5,841	6,013
74	2,185	2,621	3,057	3,444	3,801	4,138	4,446	4,734	5,007	5,271	5,507	5,745	5,960	6,167	6,370	6,556
75	2,365	2,848	3,304	3,725	4,115	4,481	4,824	5,141	5,440	5,731	5,992	6,248	6,486	6,713	6,942	7,143
76	2,551	3,066	3,557	4,016	4,443	4,847	5,216	5,571	5,899	6,219	6,507	6,786	7,050	7,300	7,550	7,771
77	2,740	3,290	3,818	4,313	4,777	5,216	5,623	6,010	6,370	6,724	7,041	7,349	7,640	7,916	8,195	8,439
78	2,926	3,513	4,080	4,615	5,117	5,597	6,039	6,466	6,861	7,248	7,599	7,939	8,259	8,564	8,872	9,145
79	3,118	3,743	4,347	4,923	5,469	5,986	6,475	6,937	7,373	7,797	8,183	8,558	8,916	9,250	9,590	9,892
80	3,316	3,978	4,623	5,240	5,829	6,393	6,922	7,425	7,904	8,372	8,796	9,206	9,601	9,970	10,345	10,674
81	3,519	4,220	4,905	5,568	6,199	6,809	7,384	7,933	8,459	8,968	9,433	9,889	10,313	10,723	11,133	11,502
82	3,725	4,467	5,193	5,902	6,582	7,242	7,867	8,459	9,035	9,587	10,098	10,595	11,066	11,514	11,964	12,365
83	3,938	4,719	5,489	6,245	6,974	7,683	8,361	9,003	9,630	10,229	10,790	11,333	11,845	12,339	12,827	13,269
84	4,153	4,978	5,792	6,600	7,378	8,143	8,875	9,567	10,247	10,898	11,508	12,103	12,661	13,199	13,731	14,216
85	4,374	5,242	6,106	6,960	7,791	8,610	9,404	10,148	10,886	11,589	12,252	12,900	13,507	14,091	14,672	15,198

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	514	596	677	750	822	883	953	1,020	1,072	1,130	1,189	1,241	1,296	1,351	1,398	1,450
51	558	645	727	802	875	944	1,011	1,078	1,136	1,197	1,255	1,308	1,369	1,421	1,473	1,526
52	596	689	779	857	933	1,005	1,075	1,142	1,206	1,264	1,328	1,386	1,444	1,500	1,558	1,610
53	639	738	831	918	994	1,072	1,148	1,212	1,282	1,340	1,409	1,468	1,526	1,590	1,645	1,700
54	683	790	892	979	1,058	1,139	1,218	1,287	1,360	1,424	1,494	1,558	1,622	1,685	1,744	1,799
55	724	843	950	1,043	1,130	1,215	1,293	1,372	1,447	1,514	1,590	1,651	1,720	1,784	1,848	1,909
56	770	895	1,008	1,110	1,203	1,296	1,380	1,459	1,540	1,610	1,685	1,755	1,825	1,898	1,959	2,025
57	817	950	1,075	1,183	1,282	1,380	1,468	1,552	1,639	1,715	1,793	1,869	1,938	2,014	2,081	2,150
58	866	1,008	1,139	1,258	1,363	1,468	1,561	1,651	1,741	1,819	1,903	1,982	2,057	2,136	2,209	2,281
59	907	1,069	1,209	1,334	1,444	1,558	1,659	1,752	1,848	1,930	2,020	2,101	2,185	2,264	2,339	2,415
60	959	1,128	1,282	1,412	1,534	1,651	1,764	1,860	1,959	2,052	2,139	2,232	2,319	2,397	2,482	2,560
61	1,008	1,191	1,357	1,500	1,627	1,755	1,874	1,982	2,087	2,182	2,278	2,371	2,467	2,551	2,639	2,720
62	1,064	1,261	1,438	1,592	1,738	1,871	1,999	2,116	2,226	2,331	2,432	2,534	2,630	2,723	2,816	2,903
63	1,122	1,334	1,526	1,694	1,848	1,996	2,133	2,258	2,374	2,488	2,595	2,703	2,807	2,909	3,005	3,101
64	1,180	1,409	1,616	1,799	1,970	2,124	2,270	2,409	2,537	2,653	2,769	2,886	2,999	3,104	3,205	3,304
65	1,238	1,491	1,715	1,912	2,098	2,267	2,424	2,572	2,708	2,836	2,964	3,086	3,205	3,316	3,426	3,531
66	1,331	1,595	1,848	2,072	2,272	2,461	2,636	2,798	2,953	3,089	3,231	3,365	3,493	3,618	3,737	3,853
67	1,404	1,685	1,962	2,206	2,427	2,630	2,822	2,999	3,168	3,319	3,470	3,618	3,755	3,888	4,019	4,144
68	1,485	1,781	2,078	2,354	2,595	2,822	3,028	3,223	3,412	3,574	3,743	3,900	4,054	4,196	4,342	4,475
69	1,572	1,886	2,203	2,511	2,778	3,025	3,255	3,467	3,673	3,856	4,039	4,211	4,376	4,533	4,687	4,836
70	1,668	2,002	2,336	2,668	3,002	3,246	3,502	3,734	3,961	4,161	4,365	4,551	4,734	4,908	5,074	5,237
71	1,776	2,130	2,488	2,842	3,197	3,490	3,772	4,028	4,281	4,501	4,728	4,929	5,132	5,321	5,507	5,681
72	1,903	2,284	2,665	3,048	3,426	3,760	4,071	4,353	4,632	4,879	5,129	5,350	5,577	5,786	5,992	6,184
73	2,052	2,461	2,871	3,284	3,694	4,063	4,403	4,714	5,022	5,295	5,571	5,818	6,068	6,300	6,530	6,739
74	2,214	2,656	3,101	3,545	3,987	4,388	4,769	5,109	5,449	5,751	6,056	6,329	6,605	6,864	7,120	7,349
75	2,392	2,871	3,348	3,827	4,307	4,737	5,149	5,530	5,905	6,239	6,573	6,881	7,187	7,471	7,756	8,009
76	2,575	3,089	3,603	4,121	4,635	5,103	5,556	5,969	6,384	6,754	7,123	7,463	7,797	8,116	8,430	8,712
77	2,758	3,310	3,862	4,414	4,966	5,478	5,972	6,428	6,884	7,291	7,695	8,076	8,448	8,796	9,148	9,459
78	2,947	3,537	4,127	4,711	5,301	5,864	6,402	6,902	7,402	7,849	8,297	8,718	9,128	9,514	9,904	10,252
79	3,136	3,760	4,391	5,016	5,646	6,271	6,852	7,396	7,939	8,433	8,927	9,389	9,843	10,273	10,706	11,086
80	3,333	3,999	4,667	5,330	5,998	6,663	7,314	7,907	8,503	9,043	9,587	10,095	10,592	11,069	11,543	11,970
81	3,537	4,243	4,952	5,655	6,364	7,070	7,779	8,439	9,087	9,680	10,276	10,834	11,380	11,903	12,423	12,897
82	3,743	4,490	5,240	5,986	6,736	7,483	8,230	8,980	9,692	10,340	10,993	11,601	12,202	12,775	13,347	13,870
83	3,955	4,746	5,536	6,326	7,120	7,910	8,701	9,491	10,281	11,028	11,740	12,403	13,060	13,687	14,315	14,887
84	4,170	5,007	5,838	6,675	7,506	8,343	9,177	10,011	10,845	11,676	12,516	13,237	13,952	14,638	15,320	15,951
85	4,394	5,271	6,149	7,033	7,910	8,788	9,665	10,543	11,426	12,304	13,182	14,059	14,879	15,626	16,370	17,061

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	570	683	782	886	1,000	1,098	1,203	1,314	1,404	1,514	1,619	1,717	1,831	1,930	2,043	2,142
51	604	718	822	939	1,052	1,165	1,276	1,389	1,514	1,598	1,712	1,816	1,932	2,043	2,159	2,267
52	636	756	872	994	1,113	1,232	1,345	1,470	1,598	1,691	1,810	1,924	2,046	2,162	2,284	2,397
53	671	799	921	1,049	1,177	1,302	1,427	1,555	1,691	1,787	1,915	2,040	2,165	2,290	2,415	2,537
54	709	846	982	1,110	1,244	1,377	1,508	1,645	1,787	1,895	2,025	2,159	2,290	2,421	2,554	2,685
55	753	892	1,035	1,174	1,314	1,459	1,595	1,738	1,895	2,005	2,145	2,284	2,421	2,563	2,700	2,842
56	793	944	1,093	1,244	1,392	1,546	1,688	1,840	2,005	2,118	2,267	2,415	2,560	2,711	2,857	3,005
57	840	997	1,154	1,314	1,470	1,630	1,787	1,947	2,118	2,238	2,395	2,551	2,705	2,868	3,022	3,179
58	886	1,052	1,221	1,389	1,555	1,723	1,886	2,055	2,238	2,365	2,528	2,697	2,862	3,028	3,194	3,356
59	939	1,113	1,290	1,465	1,636	1,816	1,991	2,165	2,365	2,496	2,671	2,848	3,019	3,200	3,368	3,545
60	991	1,174	1,357	1,546	1,732	1,915	2,104	2,287	2,496	2,636	2,816	3,002	3,185	3,371	3,554	3,737
61	1,043	1,241	1,436	1,630	1,831	2,025	2,217	2,415	2,636	2,784	2,973	3,170	3,359	3,560	3,755	3,946
62	1,101	1,305	1,517	1,723	1,930	2,139	2,345	2,549	2,784	2,941	3,144	3,348	3,554	3,763	3,964	4,173
63	1,162	1,380	1,598	1,816	2,037	2,255	2,473	2,694	2,941	3,104	3,319	3,534	3,755	3,973	4,188	4,403
64	1,223	1,456	1,683	1,912	2,148	2,377	2,610	2,839	3,104	3,272	3,496	3,728	3,955	4,188	4,414	4,641
65	1,290	1,531	1,776	2,017	2,264	2,508	2,749	2,996	3,272	3,452	3,688	3,932	4,176	4,414	4,658	4,902
66	1,380	1,645	1,903	2,165	2,435	2,694	2,955	3,214	3,447	3,708	3,964	4,225	4,487	4,746	5,007	5,263
67	1,456	1,735	2,011	2,290	2,569	2,845	3,124	3,400	3,641	3,920	4,196	4,469	4,746	5,019	5,295	5,568
68	1,537	1,837	2,130	2,424	2,720	3,014	3,310	3,601	3,859	4,156	4,443	4,737	5,033	5,321	5,614	5,902
69	1,627	1,938	2,249	2,566	2,880	3,191	3,508	3,818	4,089	4,406	4,714	5,022	5,335	5,641	5,951	6,262
70	1,723	2,057	2,389	2,723	3,054	3,388	3,720	4,054	4,344	4,679	5,010	5,338	5,667	5,995	6,329	6,655
71	1,831	2,185	2,543	2,897	3,255	3,609	3,964	4,321	4,629	4,987	5,341	5,690	6,044	6,393	6,748	7,096
72	1,953	2,334	2,717	3,095	3,478	3,862	4,240	4,623	4,955	5,335	5,713	6,088	6,469	6,844	7,221	7,599
73	2,092	2,496	2,909	3,316	3,731	4,144	4,551	4,963	5,321	5,728	6,137	6,541	6,948	7,352	7,759	8,163
74	2,243	2,682	3,127	3,569	4,010	4,455	4,894	5,338	5,722	6,164	6,602	7,038	7,477	7,910	8,352	8,788
75	2,409	2,880	3,359	3,839	4,310	4,789	5,269	5,742	6,161	6,629	7,102	7,576	8,047	8,517	8,988	9,462
76	2,581	3,092	3,606	4,121	4,632	5,144	5,655	6,172	6,617	7,126	7,631	8,140	8,645	9,160	9,662	10,174
77	2,764	3,310	3,865	4,417	4,963	5,516	6,065	6,614	7,094	7,637	8,186	8,730	9,273	9,819	10,360	10,906
78	2,955	3,542	4,129	4,722	5,309	5,899	6,486	7,073	7,588	8,172	8,759	9,337	9,921	10,505	11,086	11,671
79	3,153	3,784	4,411	5,039	5,670	6,300	6,931	7,559	8,108	8,733	9,352	9,976	10,601	11,226	11,845	12,467
80	3,359	4,031	4,705	5,376	6,047	6,719	7,393	8,061	8,645	9,314	9,976	10,642	11,307	11,973	12,635	13,301
81	3,580	4,295	5,010	5,725	6,443	7,155	7,872	8,584	9,212	9,918	10,624	11,333	12,040	12,752	13,458	14,170
82	3,807	4,568	5,324	6,088	6,849	7,611	8,372	9,131	9,796	10,549	11,301	12,054	12,804	13,565	14,312	15,065
83	4,042	4,853	5,655	6,466	7,277	8,084	8,889	9,697	10,406	11,203	11,999	12,801	13,600	14,405	15,204	16,000
84	4,283	5,147	6,001	6,858	7,718	8,570	9,430	10,284	11,037	11,883	12,725	13,577	14,422	15,277	16,122	16,968
85	4,542	5,452	6,355	7,262	8,177	9,078	9,988	10,892	11,691	12,586	13,475	14,379	15,271	16,175	17,076	17,968

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	892	1,068	1,225	1,388	1,563	1,721	1,883	2,059	2,221	2,397	2,559	2,717	2,897	3,055	3,230	3,388
51	946	1,122	1,289	1,469	1,649	1,825	1,996	2,176	2,352	2,528	2,708	2,874	3,059	3,230	3,415	3,586
52	996	1,185	1,365	1,554	1,744	1,928	2,109	2,302	2,487	2,676	2,865	3,041	3,235	3,420	3,613	3,794
53	1,050	1,253	1,442	1,644	1,843	2,041	2,235	2,433	2,631	2,829	3,028	3,226	3,424	3,622	3,821	4,014
54	1,108	1,325	1,536	1,739	1,946	2,158	2,361	2,577	2,784	2,996	3,203	3,415	3,622	3,830	4,041	4,249
55	1,180	1,397	1,622	1,838	2,059	2,284	2,501	2,721	2,947	3,172	3,393	3,613	3,830	4,055	4,271	4,496
56	1,243	1,478	1,712	1,946	2,181	2,419	2,645	2,879	3,113	3,352	3,586	3,821	4,050	4,289	4,519	4,753
57	1,316	1,559	1,807	2,059	2,302	2,555	2,798	3,050	3,298	3,541	3,789	4,037	4,280	4,537	4,780	5,028
58	1,388	1,649	1,910	2,176	2,433	2,699	2,956	3,217	3,478	3,744	4,001	4,267	4,528	4,789	5,051	5,312
59	1,469	1,744	2,018	2,293	2,564	2,843	3,118	3,393	3,672	3,951	4,226	4,505	4,776	5,060	5,330	5,609
60	1,550	1,838	2,127	2,419	2,712	3,001	3,293	3,582	3,875	4,172	4,456	4,749	5,037	5,334	5,623	5,911
61	1,635	1,942	2,248	2,555	2,865	3,172	3,474	3,780	4,095	4,406	4,704	5,015	5,316	5,632	5,938	6,244
62	1,726	2,045	2,374	2,699	3,023	3,348	3,672	3,992	4,325	4,654	4,974	5,298	5,623	5,952	6,272	6,600
63	1,820	2,163	2,505	2,843	3,190	3,532	3,875	4,217	4,559	4,911	5,249	5,591	5,938	6,285	6,623	6,965
64	1,915	2,280	2,636	2,996	3,361	3,721	4,086	4,447	4,812	5,177	5,533	5,898	6,258	6,623	6,983	7,344
65	2,018	2,397	2,780	3,158	3,546	3,929	4,307	4,690	5,073	5,461	5,834	6,222	6,605	6,983	7,371	7,754
66	2,163	2,577	2,983	3,393	3,812	4,217	4,627	5,033	5,452	5,866	6,272	6,686	7,096	7,506	7,920	8,326
67	2,280	2,717	3,149	3,586	4,023	4,456	4,893	5,325	5,762	6,204	6,636	7,069	7,506	7,939	8,376	8,808
68	2,406	2,874	3,334	3,794	4,258	4,717	5,181	5,641	6,105	6,573	7,028	7,492	7,961	8,416	8,880	9,335
69	2,550	3,037	3,523	4,019	4,510	4,996	5,492	5,979	6,470	6,970	7,456	7,943	8,439	8,925	9,416	9,907
70	2,699	3,221	3,739	4,262	4,785	5,307	5,825	6,348	6,875	7,402	7,925	8,443	8,966	9,484	10,011	10,529
71	2,865	3,424	3,983	4,537	5,096	5,654	6,208	6,767	7,326	7,889	8,448	9,002	9,560	10,115	10,673	11,227
72	3,059	3,654	4,253	4,848	5,447	6,046	6,641	7,240	7,839	8,439	9,038	9,633	10,232	10,826	11,426	12,020
73	3,275	3,911	4,555	5,195	5,844	6,488	7,128	7,772	8,416	9,060	9,709	10,349	10,993	11,633	12,273	12,912
74	3,514	4,199	4,897	5,587	6,281	6,974	7,664	8,362	9,051	9,750	10,444	11,133	11,827	12,516	13,214	13,904
75	3,771	4,510	5,262	6,010	6,749	7,501	8,249	8,993	9,745	10,489	11,236	11,984	12,732	13,476	14,219	14,967
76	4,041	4,843	5,650	6,452	7,254	8,056	8,858	9,664	10,466	11,273	12,074	12,876	13,678	14,489	15,287	16,093
77	4,330	5,186	6,051	6,916	7,772	8,637	9,497	10,358	11,223	12,083	12,949	13,809	14,670	15,535	16,391	17,256
78	4,627	5,546	6,465	7,393	8,312	9,236	10,160	11,079	12,002	12,926	13,854	14,773	15,697	16,620	17,540	18,463
79	4,938	5,925	6,907	7,893	8,880	9,867	10,854	11,836	12,827	13,814	14,796	15,782	16,769	17,760	18,738	19,725
80	5,262	6,312	7,366	8,421	9,470	10,520	11,579	12,624	13,678	14,733	15,782	16,837	17,886	18,941	19,990	21,040
81	5,605	6,727	7,844	8,966	10,088	11,205	12,327	13,444	14,575	15,692	16,810	17,931	19,049	20,175	21,293	22,414
82	5,961	7,155	8,340	9,533	10,727	11,917	13,111	14,300	15,499	16,688	17,877	19,071	20,256	21,459	22,644	23,834
83	6,330	7,601	8,858	10,124	11,394	12,660	13,922	15,188	16,463	17,724	18,981	20,252	21,513	22,788	24,054	25,311
84	6,709	8,060	9,398	10,741	12,088	13,422	14,769	16,107	17,458	18,797	20,130	21,477	22,815	24,167	25,505	26,843
85	7,114	8,538	9,952	11,372	12,804	14,219	15,643	17,057	18,495	19,909	21,320	22,748	24,158	25,591	27,014	28,425

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	37.39	46.18	51.14	55.87	58.80	64.20
51	39.42	48.88	54.06	59.02	62.17	68.26
52	41.67	51.59	56.99	62.63	65.78	72.31
53	43.48	54.06	59.92	65.55	69.38	76.14
54	45.05	56.54	62.85	68.93	72.54	79.97
55	47.08	59.02	65.55	72.09	76.14	84.03
56	49.33	62.17	69.38	76.37	80.87	89.21
57	52.71	66.68	74.34	82.00	86.95	96.19
58	56.99	72.09	80.65	88.76	94.39	104.75
59	61.50	77.94	87.63	96.87	103.17	114.66
60	66.91	84.70	95.74	106.10	112.86	125.70
61	73.21	92.59	104.75	116.24	123.90	138.32
62	79.97	101.60	115.11	127.95	136.51	152.51
63	87.63	111.28	126.38	140.34	150.03	167.83
64	95.74	121.65	138.32	153.86	164.45	184.05
65	104.75	133.36	151.61	168.73	180.67	202.29
66	115.34	146.65	166.93	185.62	198.69	222.79
67	127.50	162.19	184.72	205.45	220.09	246.45
68	141.24	179.77	204.32	227.30	243.29	272.35
69	155.89	198.24	225.27	250.73	268.30	300.28
70	172.56	219.19	248.92	276.86	296.00	331.15
71	191.70	243.29	275.96	306.82	327.77	366.51
72	214.23	271.68	307.72	341.51	364.71	407.29
73	240.59	304.34	344.21	381.83	407.29	454.37
74	270.10	341.28	385.21	426.89	454.82	506.41
75	302.31	381.61	429.59	475.32	506.18	563.18
76	336.78	424.41	477.12	527.58	561.37	623.55
77	372.82	469.46	527.13	582.32	619.27	687.52
78	409.99	515.87	578.49	639.09	679.19	753.75
79	448.29	564.08	632.11	697.89	741.36	822.46
80	488.84	614.99	688.88	760.29	807.59	895.45
81	532.54	669.73	749.92	827.42	878.78	974.29
82	580.07	729.42	816.60	900.85	956.50	1060.35
83	637.96	802.41	898.15	990.74	1052.24	1166.45
84	696.08	875.17	979.70	1080.85	1147.75	1272.32
85	753.98	948.16	1061.47	1170.95	1243.49	1378.43

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
PRNHQ (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	20.50	28.38	32.21	35.82	40.10	47.53
51	21.63	29.96	34.24	38.07	42.58	50.46
52	22.75	31.31	36.04	40.32	45.05	53.16
53	23.65	32.44	37.85	42.80	47.53	55.87
54	24.55	33.34	39.42	44.83	49.78	58.57
55	25.00	34.24	41.22	47.31	52.49	61.50
56	26.58	35.59	43.48	50.24	55.42	64.65
57	27.93	37.39	46.18	53.39	59.02	68.71
58	29.96	39.87	49.33	57.44	63.30	73.44
59	32.44	43.03	52.71	61.27	67.36	78.39
60	35.14	46.41	56.77	65.33	72.31	84.25
61	38.30	50.24	61.27	70.73	77.94	90.56
62	42.35	55.19	66.68	76.59	84.03	97.32
63	47.08	60.37	72.54	83.12	91.01	104.98
64	52.26	66.45	79.30	90.33	98.67	113.31
65	58.34	73.44	86.73	98.44	107.00	122.32
66	65.10	80.65	94.61	107.00	116.01	132.23
67	72.31	88.76	103.40	116.69	126.15	143.05
68	79.52	97.09	112.64	126.83	136.74	154.76
69	86.95	105.88	122.32	137.41	148.00	166.93
70	95.29	115.11	132.91	149.13	160.17	180.44
71	105.43	126.60	145.07	161.97	173.91	195.31
72	118.72	139.89	159.27	177.29	189.90	212.88
73	134.71	155.66	175.49	194.41	207.92	232.48
74	153.63	173.23	193.06	212.43	227.07	253.88
75	174.36	192.38	212.65	232.70	248.47	277.53
76	197.11	213.78	234.06	255.01	271.90	302.99
77	221.22	237.21	257.93	279.79	297.81	330.92
78	247.35	263.12	284.29	307.27	325.97	360.88
79	275.28	290.60	312.45	336.55	355.93	392.42
80	305.02	320.56	342.86	368.32	388.37	426.66
81	336.33	352.10	375.53	402.56	423.51	463.61
82	368.99	385.44	410.22	439.05	461.35	504.38
83	405.94	423.96	451.22	482.98	507.53	554.84
84	442.66	462.70	492.21	527.13	553.71	605.53
85	479.60	501.23	533.21	571.06	599.89	655.54

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
PRNHOO (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Current Gross Annual Premiums

Rider Rates per \$1 Annual Premium

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

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

American Progressive Life & Health Insurance Company of New York
PRNHOO (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	48.24	59.57	102.27	111.73	117.59	128.40
51	50.86	63.06	108.13	118.04	124.35	136.51
52	53.76	66.55	113.99	125.25	131.56	144.62
53	56.09	69.74	119.84	131.11	138.77	152.28
54	58.12	72.94	125.70	137.87	145.07	159.94
55	60.74	76.14	131.11	144.17	152.28	168.05
56	63.64	80.21	138.77	152.73	161.74	178.41
57	68.00	86.02	148.68	164.00	173.91	192.38
58	73.52	92.99	161.29	177.51	188.78	209.50
59	79.33	100.55	175.26	193.73	206.35	229.32
60	86.31	109.27	191.48	212.20	225.72	251.40
61	94.45	119.44	209.50	232.48	247.80	276.63
62	103.16	131.06	230.23	255.91	273.03	305.02
63	113.04	143.56	252.75	280.69	300.06	335.65
64	123.51	156.92	276.63	307.72	328.89	368.09
65	135.13	172.04	303.21	337.45	361.33	404.58
66	148.79	189.18	333.85	371.24	397.38	445.58
67	164.48	209.23	369.44	410.89	440.18	492.89
68	182.21	231.90	408.64	454.59	486.58	544.70
69	201.10	255.73	450.54	501.45	536.59	600.57
70	222.60	282.75	497.85	553.71	592.01	662.29
71	247.30	313.85	551.91	613.64	655.54	733.03
72	276.36	350.46	615.44	683.02	729.42	814.58
73	310.36	392.60	688.43	763.67	814.58	908.74
74	348.43	440.26	770.42	853.77	909.64	1012.81
75	389.99	492.28	859.18	950.64	1012.36	1126.35
76	434.45	547.49	954.24	1055.16	1122.75	1247.09
77	480.94	605.61	1054.26	1164.65	1238.53	1375.05
78	528.89	665.47	1156.99	1278.18	1358.38	1507.51
79	578.29	727.66	1264.22	1395.77	1482.73	1644.92
80	630.60	793.34	1377.75	1520.57	1615.19	1790.90
81	686.98	863.95	1499.85	1654.83	1757.56	1948.59
82	748.30	940.96	1633.21	1801.71	1912.99	2120.69
83	822.98	1035.12	1796.30	1981.47	2104.47	2332.90
84	897.95	1128.98	1959.40	2161.69	2295.50	2544.65
85	972.64	1223.14	2122.94	2341.91	2486.98	2756.85

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
PRNHOO (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	26.44	36.62	64.43	71.64	80.20	95.06
51	27.90	38.65	68.48	76.14	85.15	100.92
52	29.35	40.39	72.09	80.65	90.11	106.33
53	30.51	41.85	75.69	85.60	95.06	111.73
54	31.68	43.01	78.84	89.66	99.57	117.14
55	32.26	44.17	82.45	94.61	104.98	123.00
56	34.29	45.91	86.95	100.47	110.83	129.30
57	36.03	48.24	92.36	106.78	118.04	137.41
58	38.65	51.44	98.67	114.89	126.60	146.88
59	41.85	55.50	105.43	122.55	134.71	156.79
60	45.33	59.86	113.54	130.66	144.62	168.50
61	49.40	64.80	122.55	141.47	155.89	181.12
62	54.63	71.20	133.36	153.18	168.05	194.63
63	60.74	77.88	145.07	166.25	182.02	209.95
64	67.42	85.73	158.59	180.67	197.34	226.62
65	75.27	94.74	173.46	196.89	214.01	244.64
66	83.98	104.03	189.23	214.01	232.03	264.47
67	93.28	114.50	206.80	233.38	252.30	286.09
68	102.58	125.25	225.27	253.65	273.48	309.52
69	112.17	136.58	244.64	274.83	296.00	333.85
70	122.92	148.50	265.82	298.26	320.33	360.88
71	136.00	163.32	290.15	323.94	347.82	390.62
72	153.15	180.46	318.53	354.57	379.81	425.76
73	173.78	200.80	350.97	388.82	415.85	464.96
74	198.19	223.47	386.11	424.86	454.14	507.76
75	224.92	248.17	425.31	465.41	496.95	555.07
76	254.28	275.78	468.11	510.01	543.80	605.98
77	285.37	306.00	515.87	559.57	595.61	661.84
78	319.08	339.42	568.58	614.54	651.93	721.77
79	355.11	374.87	624.90	673.11	711.85	784.84
80	393.47	413.52	685.72	736.63	776.73	853.32
81	433.87	454.21	751.05	805.11	847.02	927.21
82	476.00	497.22	820.43	878.10	922.71	1008.76
83	523.66	546.91	902.43	965.96	1015.07	1109.68
84	571.03	596.89	984.43	1054.26	1107.43	1211.05
85	618.69	646.59	1066.43	1142.12	1199.79	1311.07

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
PRNHOO (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Requested Gross Annual Premiums

Rider Rates per \$1 Annual Premium

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

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

American Progressive Life & Health Insurance Company of New York
PRNHQ (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	37.39	46.18	51.14	55.87	58.80	64.20
51	39.42	48.88	54.06	59.02	62.17	68.26
52	41.67	51.59	56.99	62.63	65.78	72.31
53	43.48	54.06	59.92	65.55	69.38	76.14
54	45.05	56.54	62.85	68.93	72.54	79.97
55	47.08	59.02	65.55	72.09	76.14	84.03
56	49.33	62.17	69.38	76.37	80.87	89.21
57	52.71	66.68	74.34	82.00	86.95	96.19
58	56.99	72.09	80.65	88.76	94.39	104.75
59	61.50	77.94	87.63	96.87	103.17	114.66
60	66.91	84.70	95.74	106.10	112.86	125.70
61	73.21	92.59	104.75	116.24	123.90	138.32
62	79.97	101.60	115.11	127.95	136.51	152.51
63	87.63	111.28	126.38	140.34	150.03	167.83
64	95.74	121.65	138.32	153.86	164.45	184.05
65	104.75	133.36	151.61	168.73	180.67	202.29
66	115.34	146.65	166.93	185.62	198.69	222.79
67	127.50	162.19	184.72	205.45	220.09	246.45
68	141.24	179.77	204.32	227.30	243.29	272.35
69	155.89	198.24	225.27	250.73	268.30	300.28
70	172.56	219.19	248.92	276.86	296.00	331.15
71	191.70	243.29	275.96	306.82	327.77	366.51
72	214.23	271.68	307.72	341.51	364.71	407.29
73	240.59	304.34	344.21	381.83	407.29	454.37
74	270.10	341.28	385.21	426.89	454.82	506.41
75	302.31	381.61	429.59	475.32	506.18	563.18
76	336.78	424.41	477.12	527.58	561.37	623.55
77	372.82	469.46	527.13	582.32	619.27	687.52
78	409.99	515.87	578.49	639.09	679.19	753.75
79	448.29	564.08	632.11	697.89	741.36	822.46
80	488.84	614.99	688.88	760.29	807.59	895.45
81	532.54	669.73	749.92	827.42	878.78	974.29
82	580.07	729.42	816.60	900.85	956.50	1060.35
83	637.96	802.41	898.15	990.74	1052.24	1166.45
84	696.08	875.17	979.70	1080.85	1147.75	1272.32
85	753.98	948.16	1061.47	1170.95	1243.49	1378.43

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
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	20.50	28.38	32.21	35.82	40.10	47.53
51	21.63	29.96	34.24	38.07	42.58	50.46
52	22.75	31.31	36.04	40.32	45.05	53.16
53	23.65	32.44	37.85	42.80	47.53	55.87
54	24.55	33.34	39.42	44.83	49.78	58.57
55	25.00	34.24	41.22	47.31	52.49	61.50
56	26.58	35.59	43.48	50.24	55.42	64.65
57	27.93	37.39	46.18	53.39	59.02	68.71
58	29.96	39.87	49.33	57.44	63.30	73.44
59	32.44	43.03	52.71	61.27	67.36	78.39
60	35.14	46.41	56.77	65.33	72.31	84.25
61	38.30	50.24	61.27	70.73	77.94	90.56
62	42.35	55.19	66.68	76.59	84.03	97.32
63	47.08	60.37	72.54	83.12	91.01	104.98
64	52.26	66.45	79.30	90.33	98.67	113.31
65	58.34	73.44	86.73	98.44	107.00	122.32
66	65.10	80.65	94.61	107.00	116.01	132.23
67	72.31	88.76	103.40	116.69	126.15	143.05
68	79.52	97.09	112.64	126.83	136.74	154.76
69	86.95	105.88	122.32	137.41	148.00	166.93
70	95.29	115.11	132.91	149.13	160.17	180.44
71	105.43	126.60	145.07	161.97	173.91	195.31
72	118.72	139.89	159.27	177.29	189.90	212.88
73	134.71	155.66	175.49	194.41	207.92	232.48
74	153.63	173.23	193.06	212.43	227.07	253.88
75	174.36	192.38	212.65	232.70	248.47	277.53
76	197.11	213.78	234.06	255.01	271.90	302.99
77	221.22	237.21	257.93	279.79	297.81	330.92
78	247.35	263.12	284.29	307.27	325.97	360.88
79	275.28	290.60	312.45	336.55	355.93	392.42
80	305.02	320.56	342.86	368.32	388.37	426.66
81	336.33	352.10	375.53	402.56	423.51	463.61
82	368.99	385.44	410.22	439.05	461.35	504.38
83	405.94	423.96	451.22	482.98	507.53	554.84
84	442.66	462.70	492.21	527.13	553.71	605.53
85	479.60	501.23	533.21	571.06	599.89	655.54

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

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

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

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

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

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

Rider Rates per \$1 Annual Premium

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

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

American Progressive Life & Health Insurance Company of New York
PRNHQ (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	48.24	59.57	102.27	111.73	117.59	128.40
51	50.86	63.06	108.13	118.04	124.35	136.51
52	53.76	66.55	113.99	125.25	131.56	144.62
53	56.09	69.74	119.84	131.11	138.77	152.28
54	58.12	72.94	125.70	137.87	145.07	159.94
55	60.74	76.14	131.11	144.17	152.28	168.05
56	63.64	80.21	138.77	152.73	161.74	178.41
57	68.00	86.02	148.68	164.00	173.91	192.38
58	73.52	92.99	161.29	177.51	188.78	209.50
59	79.33	100.55	175.26	193.73	206.35	229.32
60	86.31	109.27	191.48	212.20	225.72	251.40
61	94.45	119.44	209.50	232.48	247.80	276.63
62	103.16	131.06	230.23	255.91	273.03	305.02
63	113.04	143.56	252.75	280.69	300.06	335.65
64	123.51	156.92	276.63	307.72	328.89	368.09
65	135.13	172.04	303.21	337.45	361.33	404.58
66	148.79	189.18	333.85	371.24	397.38	445.58
67	164.48	209.23	369.44	410.89	440.18	492.89
68	182.21	231.90	408.64	454.59	486.58	544.70
69	201.10	255.73	450.54	501.45	536.59	600.57
70	222.60	282.75	497.85	553.71	592.01	662.29
71	247.30	313.85	551.91	613.64	655.54	733.03
72	276.36	350.46	615.44	683.02	729.42	814.58
73	310.36	392.60	688.43	763.67	814.58	908.74
74	348.43	440.26	770.42	853.77	909.64	1012.81
75	389.99	492.28	859.18	950.64	1012.36	1126.35
76	434.45	547.49	954.24	1055.16	1122.75	1247.09
77	480.94	605.61	1054.26	1164.65	1238.53	1375.05
78	528.89	665.47	1156.99	1278.18	1358.38	1507.51
79	578.29	727.66	1264.22	1395.77	1482.73	1644.92
80	630.60	793.34	1377.75	1520.57	1615.19	1790.90
81	686.98	863.95	1499.85	1654.83	1757.56	1948.59
82	748.30	940.96	1633.21	1801.71	1912.99	2120.69
83	822.98	1035.12	1796.30	1981.47	2104.47	2332.90
84	897.95	1128.98	1959.40	2161.69	2295.50	2544.65
85	972.64	1223.14	2122.94	2341.91	2486.98	2756.85

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
PRNHQ (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	26.44	36.62	64.43	71.64	80.20	95.06
51	27.90	38.65	68.48	76.14	85.15	100.92
52	29.35	40.39	72.09	80.65	90.11	106.33
53	30.51	41.85	75.69	85.60	95.06	111.73
54	31.68	43.01	78.84	89.66	99.57	117.14
55	32.26	44.17	82.45	94.61	104.98	123.00
56	34.29	45.91	86.95	100.47	110.83	129.30
57	36.03	48.24	92.36	106.78	118.04	137.41
58	38.65	51.44	98.67	114.89	126.60	146.88
59	41.85	55.50	105.43	122.55	134.71	156.79
60	45.33	59.86	113.54	130.66	144.62	168.50
61	49.40	64.80	122.55	141.47	155.89	181.12
62	54.63	71.20	133.36	153.18	168.05	194.63
63	60.74	77.88	145.07	166.25	182.02	209.95
64	67.42	85.73	158.59	180.67	197.34	226.62
65	75.27	94.74	173.46	196.89	214.01	244.64
66	83.98	104.03	189.23	214.01	232.03	264.47
67	93.28	114.50	206.80	233.38	252.30	286.09
68	102.58	125.25	225.27	253.65	273.48	309.52
69	112.17	136.58	244.64	274.83	296.00	333.85
70	122.92	148.50	265.82	298.26	320.33	360.88
71	136.00	163.32	290.15	323.94	347.82	390.62
72	153.15	180.46	318.53	354.57	379.81	425.76
73	173.78	200.80	350.97	388.82	415.85	464.96
74	198.19	223.47	386.11	424.86	454.14	507.76
75	224.92	248.17	425.31	465.41	496.95	555.07
76	254.28	275.78	468.11	510.01	543.80	605.98
77	285.37	306.00	515.87	559.57	595.61	661.84
78	319.08	339.42	568.58	614.54	651.93	721.77
79	355.11	374.87	624.90	673.11	711.85	784.84
80	393.47	413.52	685.72	736.63	776.73	853.32
81	433.87	454.21	751.05	805.11	847.02	927.21
82	476.00	497.22	820.43	878.10	922.71	1008.76
83	523.66	546.91	902.43	965.96	1015.07	1109.68
84	571.03	596.89	984.43	1054.26	1107.43	1211.05
85	618.69	646.59	1066.43	1142.12	1199.79	1311.07

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
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Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
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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 <u>Age</u>	Couples	Nonforfeiture	Inflation Protection Riders	
	<u>Benefit Rider(1)</u>	<u>Benefit Rider(2)</u>	<u>5% Simple(3)</u>	<u>5% Compound(4)</u>
18-50	0.300	0.25	0.70	1.30
51	0.295	0.25	0.69	1.26
52	0.290	0.25	0.68	1.22
53	0.285	0.25	0.67	1.18
54	0.280	0.25	0.66	1.14
55	0.275	0.25	0.65	1.10
56	0.270	0.25	0.64	1.06
57	0.265	0.25	0.63	1.02
58	0.260	0.25	0.62	0.98
59	0.255	0.25	0.61	0.94
60	0.250	0.25	0.60	0.90
61	0.245	0.25	0.59	0.86
62	0.240	0.25	0.58	0.84
63	0.235	0.25	0.57	0.82
64	0.230	0.25	0.56	0.80
65	0.225	0.25	0.55	0.78
66	0.220	0.25	0.54	0.76
67	0.215	0.25	0.53	0.74
68	0.210	0.25	0.52	0.72
69	0.205	0.25	0.51	0.70
70	0.200	0.25	0.50	0.68
71	0.195	0.25	0.49	0.66
72	0.190	0.25	0.48	0.64
73	0.185	0.25	0.47	0.62
74	0.180	0.25	0.46	0.60
75	0.175	0.25	0.45	0.58
76	0.170	0.25	0.44	0.56
77	0.165	0.25	0.43	0.54
78	0.160	0.25	0.42	0.52
79	0.155	0.25	0.41	0.50
80	0.150	0.25	0.40	0.48
81	0.145	0.25	0.39	0.46
82	0.140	0.25	0.38	0.44
83	0.135	0.25	0.36	0.42
84	0.130	0.25	0.34	0.40
85	0.125	0.25	0.32	0.38

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

American Progressive Life & Health Insurance Company of New York
PRNHQ (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-131884155

State Tracking #:

UNAM-131884155

Company Tracking #:

PR LTC 2019 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 2019 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA_CvrLtr_American Progressive_20190327.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_20190327.pdf PA_AM_Supplement_American Progressive_20190327.pdf PA_PR_Supplement Attachments_20190327.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 - PR - Authorization to File - 2019.pdf
Item Status:	
Status Date:	

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

SERFF Tracking #:

UNAM-131884155

State Tracking #:

UNAM-131884155

Company Tracking #:

PR LTC 2019 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 2019 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:	

Satisfied - Item:	Sample Policyholder Notification Letter
Comments:	
Attachment(s):	Amer Prog Life Rate Increase Letter Draft 2019.pdf
Item Status:	
Status Date:	

SERFF Tracking #:

UNAM-131884155

State Tracking #:

UNAM-131884155

Company Tracking #:

PR LTC 2019 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 2019 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC

SERFF Tracking #:

UNAM-131884155

State Tracking #:

UNAM-131884155

Company Tracking #:

PR LTC 2019 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 2019 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC

Attachment PA_PR_Supplement Attachments_20190327.xlsx is not a PDF document and cannot be reproduced here.



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March 27, 2019

Honorable Jessica Altman
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) cohort 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	29%
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 65% rate increase at this time. The primary reason this business is in need of a premium rate increase is emerging experience running more adversely 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, six 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.
6. A 15% increase was approved in May 2018 and implemented beginning September 2018.

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. The company will also offer a contingent non-forfeiture option to all insureds regardless of issue date even if the rate increase is not considered substantial.

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;
- sample policyholder rate increase notification letter*;
- 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.

*In the future, slight variations in form number and/or letter language may occur that do not materially change the information being provided to the policyholder. It is our understanding that such variations do not need to be filed with the state of Pennsylvania.

No filing fee is required for this submission.



The contact person for this filing is:

Carmen Boyd
Assistant Vice President – Actuarial
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/kls

Enclosures

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

Actuarial Memorandum
March 27, 2019

<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 2017 *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, 2017 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 seven 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 3.4% of in-force policyholders are assumed to lapse. An additional portion of policyholders is assumed to elect to reduce benefits resulting in an average 6.5% reduction in premiums and benefits. We assume an average 2.5% increase in morbidity due

Actuarial Memorandum
March 27, 2019

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 4.45% in years 2018 through 2027 and linearly grading to 5.91% for years 2032 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 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
March 27, 2019

11. Premium Modalization

The following table provides nationwide percent distributions (based on the in-force count as of December 31, 2017) by premium payment mode:

Premium Mode	Percent Distribution
Annual	39%
Semi-Annual	7
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, 2017 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, 2017 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 2017 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 2018 in Pennsylvania, of a cumulative 125%. 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
March 27, 2019

15. History of Previous Rate Revisions

In Pennsylvania, there has been a cumulative rate increase of 125% implemented on these forms. These increases were implemented from 2013 through 2018.

Nationwide, there has been an average cumulative increase of 115% 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 May 2018.

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 adversely 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) cohort 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	29%
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 based on minimum loss ratio regulation, American Progressive is requesting an average 65% rate increase at this time. The primary reason this business is in need of a premium rate increase is emerging experience running more adversely than expected in pricing.

Six 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.
6. A 15% increase was approved in May 2018 and implemented beginning September 2018.

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 a cumulative increase needed to consider rates stable 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

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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.

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 2017 In-force)**

Cohort	Before Increase	After Increase
BP three years or less	\$2,442	\$3,150
BP over three years	2,723	5,446

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.

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21. Nationwide Distribution of Business as of December 31, 2017 (based on in-force insured count)

By Issue Age:

Issue Ages	Percent Distribution
<45	1%
45-49	3
50-54	5
55-59	11
60-64	19
65-69	31
70-74	21
75-79	8
80+	1

By Elimination Period:

Elimination Period	Percent Distribution
0-Day	49%
20-Day	13
30-Day	<1
60-Day	7
90-Day	20
100-Day	11
180-Day	<1

By Benefit Period:

Benefit Period	Percent Distribution
1-Year	3%
2-Year	5
3-Year	18
4-Year	2
5-Year	4
6-Year	1
Lifetime	22
\$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	13%
Simple for Life 3%	2
Simple for Life 5%	4
Compound for Life 5%	26
Guaranteed Purchase Option	55

American Progressive Life & Health Insurance Company of New York
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By Coverage Type:

Coverage Type	Percent Distribution
Comprehensive	40%
Nursing Home Only	3
Home Health Care Only	57

22. Number of Insureds and Annualized Premium

Based on American Progressive's in-force count as of December 31, 2017, 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	102	\$262,848
Subject to Loss Ratio Regulation	23	59,920
BP three years or less	13	31,081
BP over three years	10	28,839
Subject to Rate Stability Regulation	79	202,929
BP three years or less	40	98,336
BP over three years	39	104,593
Nationwide	1,309	\$4,200,542
BP three years or less	534	1,511,823
BP over three years	775	2,688,719

[1] Assuming all premium increases previously filed by departments of insurance as of May 31, 2018 in both the state and nationwide have been implemented

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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: March 27, 2019

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 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	5,400	10%		34,859	6,089	17%	0.58					
1988	125,497	17,350	14%		70,855	14,852	21%	0.66	10%	17%	5.1%	5.5%	
1989	146,010	27,507	19%		111,056	38,047	34%	0.55	13%	20%	5.1%	5.5%	
1990	141,609	33,693	24%		88,484	34,137	39%	0.62	15%	27%	5.0%	5.5%	
1991	132,897	38,425	29%		75,485	32,275	44%	0.66	18%	30%	5.0%	5.5%	
1992	124,117	42,333	34%		65,647	33,258	51%	0.67	20%	33%	4.9%	5.5%	
1993	113,273	45,643	40%		57,004	33,095	58%	0.69	22%	35%	4.8%	5.5%	
1994	102,209	48,006	47%		49,533	32,844	66%	0.71	24%	37%	4.8%	5.5%	
1995	91,988	51,006	55%		43,179	32,661	76%	0.73	26%	39%	4.7%	5.5%	
1996	526,244	137,032	26%		260,335	118,991	46%	0.57	28%	42%	4.6%	6.5%	
1997	1,395,816	277,659	20%		820,937	323,013	39%	0.51	24%	41%	4.5%	6.6%	
1998	2,742,353	874,691	32%		1,557,366	631,054	41%	0.79	28%	41%	4.5%	6.6%	
1999	3,095,715	672,075	22%		2,347,160	1,015,248	43%	0.50	26%	42%	4.5%	6.6%	
2000	3,932,736	2,998,146	76%		3,482,131	1,522,888	44%	1.40	40%	42%	4.4%	6.6%	
2001	4,979,085	3,054,169	61%		4,507,414	1,973,354	44%	1.74	45%	43%	4.4%	6.5%	
2002	5,880,873	5,625,766	96%		5,335,626	2,334,014	44%	2.19	56%	43%	4.3%	6.5%	
2003	6,592,555	4,780,409	73%		5,958,007	2,551,779	43%	1.69	59%	43%	4.2%	6.5%	
2004	6,427,301	7,460,067	116%		5,603,022	2,531,331	45%	2.57	68%	43%	4.1%	6.5%	
2005	5,982,078	5,951,809	99%		4,977,763	2,489,022	50%	1.99	71%	44%	4.0%	6.5%	
2006	5,553,400	5,828,804	105%		4,448,332	2,449,380	55%	1.91	74%	45%	4.0%	6.5%	
2007	5,266,652	6,099,902	116%		3,993,643	2,402,832	60%	1.93	78%	46%	4.0%	6.5%	
2008	4,969,690	8,058,901	162%		3,583,748	2,343,350	65%	2.48	83%	47%	4.0%	6.5%	
2009	4,564,276	12,579,414	276%		3,217,801	2,277,020	71%	3.89	94%	48%	4.0%	6.4%	
2010	4,226,554	8,262,575	195%		2,874,277	2,203,786	77%	2.55	99%	49%	4.0%	6.4%	
2011	3,694,553	10,402,395	282%		2,564,985	2,130,428	83%	3.39	106%	50%	4.0%	6.4%	
2012	3,602,368	6,088,183	169%		2,281,143	2,055,140	90%	1.88	108%	51%	4.0%	6.4%	
2013	3,688,754	7,663,255	208%		2,018,435	1,978,104	98%	2.12	111%	52%	4.0%	6.3%	
2014	3,762,176	7,098,018	189%		1,780,037	1,900,640	107%	1.77	114%	53%	3.9%	6.3%	
2015	3,757,799	4,607,667	123%		1,564,572	1,823,836	117%	1.05	114%	54%	3.9%	6.2%	
2016	3,788,700	7,708,082	203%		1,370,672	1,749,713	128%	1.59	116%	54%	3.9%	6.2%	
2017	3,791,372	5,484,833	145%	1,309	1,196,924	1,678,452	140%	1.03	117%	55%	4.0%	6.1%	
2018	3,821,694	5,313,186	139%	1,168	1,041,898	1,610,923	155%	0.90	118%	56%	4.4%	6.0%	
2019	3,511,212	5,064,755	144%	1,054	904,186	1,546,606	171%	0.84	118%	57%	4.4%	6.0%	
2020	3,216,159	4,828,221	150%	946	782,369	1,485,914	190%	0.79	119%	57%	4.5%	5.9%	
2021	2,844,579	4,574,601	161%	846	675,014	1,428,526	212%	0.76	119%	58%	4.4%	5.9%	
2022	2,503,088	4,307,763	172%	752	580,752	1,374,597	237%	0.73	120%	58%	4.5%	5.8%	
2023	2,191,493	4,035,819	184%	666	498,280	1,323,774	266%	0.69	121%	59%	4.5%	5.7%	
2024	1,909,231	3,761,671	197%	587	426,351	1,274,747	299%	0.66	121%	59%	4.5%	5.7%	
2025	1,655,330	3,496,121	211%	515	363,811	1,227,817	337%	0.63	122%	60%	4.4%	5.6%	
2026	1,428,607	3,239,929	227%	450	309,583	1,181,350	382%	0.59	123%	60%	4.5%	5.6%	
2027	1,227,631	2,996,740	244%	391	262,688	1,135,250	432%	0.56	123%	61%	4.5%	5.5%	
2028	1,050,580	2,768,760	264%	339	222,242	1,089,776	490%	0.54	124%	61%	4.5%	5.5%	
2029	895,604	2,553,945	285%	292	187,436	1,043,613	557%	0.51	124%	61%	4.5%	5.4%	
2030	760,724	2,355,306	310%	251	157,559	996,634	633%	0.49	125%	62%	4.6%	5.4%	
2031	643,947	2,171,177	337%	215	131,974	947,552	718%	0.47	125%	62%	4.6%	5.4%	
2032	543,431	1,998,561	368%	184	110,119	896,017	814%	0.45	125%	62%	4.7%	5.3%	
2033	457,288	1,839,540	402%	156	91,499	843,155	921%	0.44	126%	62%	4.8%	5.3%	
2034	383,730	1,693,149	441%	133	75,686	788,815	1042%	0.42	126%	63%	4.8%	5.3%	
2035	321,146	1,557,558	485%	112	62,300	733,118	1177%	0.41	126%	63%	4.9%	5.2%	
2036	268,040	1,429,426	533%	95	51,009	675,996	1325%	0.40	127%	63%	5.0%	5.2%	
2037	223,106	1,307,102	586%	80	41,530	617,649	1487%	0.39	127%	63%	5.0%	5.2%	
2038	185,212	1,192,879	644%	67	33,605	559,511	1665%	0.38	127%	63%	5.1%	5.2%	
2039	153,313	1,084,638	707%	56	27,010	502,036	1859%	0.38	127%	63%	5.1%	5.1%	
2040	126,543	981,828	778%	47	21,557	445,790	2068%	0.39	127%	63%	5.1%	5.1%	
2041	104,092	884,116	849%	39	17,074	391,616	2294%	0.37	128%	64%	5.2%	5.1%	
2042	85,329	791,157	927%	32	13,415	339,711	2532%	0.37	128%	64%	5.2%	5.1%	
2043	69,682	705,147	1012%	27	10,451	291,316	2787%	0.36	128%	64%	5.2%	5.1%	
2044	56,662	626,707	1106%	22	8,069	246,777	3058%	0.36	128%	64%	5.2%	5.1%	
2045	45,869	554,786	1210%	18	6,172	206,254	3341%	0.36	128%	64%	5.3%	5.1%	
2046	36,941	489,534	1325%	15	4,676	170,047	3637%	0.36	128%	64%	5.3%	5.1%	
2047	29,603	430,212	1453%	12	3,508	138,029	3935%	0.37	128%	64%	5.3%	5.1%	
2048	23,584	376,172	1595%	10	2,605	110,519	4242%	0.38	128%	64%	5.3%	5.1%	
2049	18,670	327,347	1753%	8	1,915	87,227	4554%	0.39	128%	64%	5.4%	5.2%	
2050	14,683	282,073	1921%	6	1,394	67,850	4867%	0.39	128%	64%	5.4%	5.2%	
2051	11,463	239,455	2089%	5	1,004	52,078	5185%	0.40	128%	64%	5.4%	5.2%	
2052	8,875	199,553	2249%	4	717	39,326	5488%	0.41	128%	64%	5.4%	5.3%	
2053	6,812	164,300	2412%	3	506	29,380	5807%	0.42	128%	64%	5.4%	5.3%	
2054	5,175	133,787	2585%	2	354	21,744	6149%	0.42	128%	64%	5.4%	5.4%	
2055	3,895	108,375	2783%	2	245	15,936	6506%	0.43	128%	64%	5.4%	5.5%	
2056	2,898	86,890	2998%	1	168	11,603	6906%	0.43	128%	64%	5.5%	5.6%	
2057	2,130	68,706	3226%	1	114	8,314	7289%	0.44	128%	64%	5.5%	5.6%	
History	93,251,968	122,023,217	131%		66,340,432	40,741,632	61%	2.13	117%	55%	2.12		
Future	30,848,049	71,020,798	230%	9,609	7,130,845	25,956,892	364%	0.63	199%	299%	0.66		
Lifetime	124,100,017	193,044,015	156%		73,471,277	66,698,523	91%	1.71	128%	64%	2.01		

[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, 2019
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
Historical Experience	1987	53,316	5,400	10%		34,859	6,089	17%	0.58					
	1988	125,497	17,350	14%		70,855	14,852	21%	0.66					
	1989	146,010	27,507	19%		111,056	38,047	34%	0.55					
	1990	141,609	33,693	24%		88,484	34,137	39%	0.62					
	1991	132,897	38,425	29%		75,485	33,275	44%	0.66					
	1992	124,117	42,333	34%		65,647	33,258	51%	0.67					
	1993	113,273	45,643	40%		57,004	33,095	58%	0.69					
	1994	102,209	48,006	47%		49,533	32,844	66%	0.71					
	1995	91,988	51,006	55%		43,179	32,661	76%	0.73					
	1996	526,244	137,032	26%		260,335	118,991	46%	0.57					
	1997	1,395,816	277,659	20%		820,937	323,013	39%	0.51					
	1998	2,742,353	874,691	32%		1,557,366	631,054	41%	0.79					
	1999	3,095,715	672,075	22%		2,347,160	1,015,248	43%	0.50					
	2000	3,932,736	2,998,146	76%		3,482,131	1,522,888	44%	1.74					
	2001	4,979,085	3,054,169	61%		4,507,414	1,973,354	44%	1.40					
	2002	5,880,873	5,625,766	96%		5,335,626	2,334,014	44%	2.19					
	2003	6,592,555	4,780,409	73%		5,958,007	2,551,779	43%	1.69					
	2004	6,427,301	7,460,067	116%		5,603,022	2,531,331	45%	2.57					
2005	5,982,078	5,951,809	99%		4,977,763	2,489,022	50%	1.99						
2006	5,553,400	5,828,804	105%		4,448,332	2,449,380	55%	1.91						
2007	5,266,652	6,099,902	116%		3,993,643	2,402,832	60%	1.93						
2008	4,969,690	8,058,901	162%		3,583,748	2,343,350	65%	2.48						
2009	4,564,276	12,579,414	276%		3,217,801	2,277,020	71%	3.89						
2010	4,226,554	8,262,575	195%		2,874,277	2,203,786	77%	2.55						
2011	3,694,553	10,402,395	282%		2,564,985	2,130,428	83%	3.39						
2012	3,602,368	6,088,183	169%		2,281,143	2,055,140	90%	1.88						
2013	3,688,754	7,663,255	208%		2,018,435	1,978,104	98%	2.12						
2014	3,762,176	7,098,018	189%		1,780,037	1,900,640	107%	1.77						
2015	3,757,799	4,607,667	123%		1,564,572	1,823,836	117%	1.05						
2016	3,788,700	7,708,082	203%		1,370,672	1,749,713	128%	1.59						
2017	3,791,372	5,484,833	145%	1,309	1,196,924	1,678,452	140%	1.03						
Projected Future Experience (40 Years)	2018	3,821,694	5,313,186	139%	1,168	1,041,898	1,610,923	155%	0.90	118%	56%	2.10	4.4%	6.0%
	2019	3,576,992	5,055,901	141%	1,042	904,186	1,546,606	171%	0.83	118%	57%	2.09	4.4%	6.0%
	2020	4,437,718	4,648,920	105%	911	782,369	1,485,914	190%	0.55	118%	57%	2.06	4.5%	5.9%
	2021	4,364,651	4,324,738	99%	814	675,014	1,428,526	212%	0.47	117%	58%	2.03	4.4%	5.9%
	2022	3,843,017	4,063,822	106%	724	580,752	1,374,597	237%	0.45	117%	58%	2.01	4.5%	5.8%
	2023	3,366,934	3,800,736	113%	641	498,280	1,323,774	266%	0.42	117%	59%	1.99	4.5%	5.7%
	2024	2,935,619	3,536,501	120%	565	426,351	1,274,747	299%	0.40	117%	59%	1.98	4.5%	5.7%
	2025	2,547,634	3,281,181	129%	495	363,811	1,227,817	337%	0.38	117%	60%	1.96	4.4%	5.6%
	2026	2,201,159	3,035,432	138%	432	309,583	1,181,350	382%	0.36	117%	60%	1.95	4.5%	5.6%
	2027	1,893,965	2,802,649	148%	376	262,688	1,135,250	432%	0.34	118%	61%	1.94	4.5%	5.5%
	2028	1,623,270	2,585,026	159%	326	222,242	1,089,776	490%	0.32	118%	61%	1.93	4.5%	5.5%
	2029	1,386,226	2,380,476	172%	281	187,436	1,043,613	557%	0.31	118%	61%	1.93	4.5%	5.4%
	2030	1,179,776	2,191,551	186%	241	157,559	996,634	633%	0.29	118%	62%	1.92	4.6%	5.4%
	2031	1,000,859	2,016,675	201%	207	131,974	947,552	718%	0.28	119%	62%	1.92	4.6%	5.4%
	2032	846,671	1,853,115	219%	177	110,119	896,017	814%	0.27	119%	62%	1.91	4.7%	5.3%
	2033	714,323	1,702,748	238%	150	91,499	843,155	921%	0.26	119%	62%	1.91	4.8%	5.3%
	2034	601,085	1,564,611	260%	128	75,686	788,815	1042%	0.25	119%	63%	1.91	4.8%	5.3%
	2035	504,523	1,436,841	285%	108	62,300	733,118	1177%	0.24	119%	63%	1.90	4.9%	5.2%
	2036	422,371	1,316,422	312%	91	51,009	675,996	1325%	0.24	120%	63%	1.90	5.0%	5.2%
	2037	352,661	1,201,832	341%	77	41,530	617,649	1487%	0.23	120%	63%	1.90	5.0%	5.2%
	2038	293,691	1,095,100	373%	64	33,605	559,511	1665%	0.22	120%	63%	1.90	5.1%	5.2%
	2039	243,880	994,240	408%	54	27,010	502,036	1859%	0.22	120%	63%	1.90	5.1%	5.1%
	2040	201,938	898,465	445%	45	21,557	445,790	2068%	0.22	120%	63%	1.89	5.1%	5.1%
	2041	166,634	808,037	485%	37	17,074	391,616	2294%	0.21	120%	64%	1.89	5.2%	5.1%
	2042	137,021	722,052	527%	31	13,415	339,711	2532%	0.21	120%	64%	1.89	5.2%	5.1%
	2043	112,238	642,651	573%	26	10,451	291,316	2787%	0.21	120%	64%	1.89	5.2%	5.1%
	2044	91,541	570,350	623%	21	8,069	246,777	3058%	0.20	121%	64%	1.89	5.2%	5.1%
	2045	74,323	504,170	678%	17	6,172	206,254	3341%	0.20	121%	64%	1.89	5.3%	5.1%
	2046	60,029	444,232	740%	14	4,676	170,047	3637%	0.20	121%	64%	1.89	5.3%	5.1%
	2047	48,242	389,825	808%	11	3,508	138,029	3935%	0.21	121%	64%	1.89	5.3%	5.1%
2048	38,539	340,366	883%	9	2,605	110,519	4242%	0.21	121%	64%	1.89	5.3%	5.1%	
2049	30,593	295,776	967%	7	1,915	87,227	4554%	0.21	121%	64%	1.89	5.4%	5.2%	
2050	24,122	254,546	1055%	6	1,394	67,850	4867%	0.22	121%	64%	1.89	5.4%	5.2%	
2051	18,881	215,836	1143%	5	1,004	52,078	5185%	0.22	121%	64%	1.89	5.4%	5.2%	
2052	14,656	179,661	1226%	4	717	39,326	5488%	0.22	121%	64%	1.89	5.4%	5.3%	
2053	11,278	147,765	1310%	3	506	29,380	5807%	0.23	121%	64%	1.89	5.4%	5.3%	
2054	8,589	120,200	1399%	2	354	21,744	6149%	0.23	121%	64%	1.89	5.4%	5.4%	
2055	6,480	97,274	1501%	2	245	15,936	6506%	0.23	121%	64%	1.89	5.4%	5.5%	
2056	4,835	77,917	1611%	1	168	11,603	6906%	0.23	121%	64%	1.89	5.5%	5.6%	
2057	3,562	61,556	1728%	1	114	8,314	7289%	0.24	121%	64%	1.89	5.5%	5.6%	
History		93,251,968	122,023,217	131%		66,340,432	40,741,632	61%	2.13	117%	55%	2.12		
Future		43,212,221	66,972,382	155%	9,315	7,130,845	25,956,892	364%	0.43	138%	299%	0.46		
Lifetime		136,464,189	188,995,599	138%		73,471,277	66,698,523	91%	1.53	121%	64%	1.89		

[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	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
Historical Experience	1987	53,316	5,400	10%		34,859	6,089	17%	0.58	10%	17%	0.58	5.1%	5.5%
	1988	125,497	17,350	14%		70,855	14,852	21%	0.66	13%	20%	0.64	5.1%	5.5%
	1989	146,010	27,507	19%		111,056	38,047	34%	0.55	15%	27%	0.57	5.0%	5.5%
	1990	141,609	33,693	24%		88,484	34,137	39%	0.62	18%	30%	0.59	5.0%	5.5%
	1991	132,897	38,425	29%		75,485	32,275	44%	0.66	20%	33%	0.61	4.9%	5.5%
	1992	124,117	42,333	34%		65,647	33,258	51%	0.67	22%	35%	0.63	4.8%	5.5%
	1993	113,273	45,643	40%		57,004	33,095	58%	0.69	24%	37%	0.65	4.8%	5.5%
	1994	102,209	48,006	47%		49,533	32,844	66%	0.71	26%	39%	0.66	4.7%	5.5%
	1995	91,988	51,006	55%		43,179	32,661	76%	0.73	28%	41%	0.68	4.6%	5.5%
	1996	340,938	130,229	38%		208,758	106,175	51%	0.75	30%	43%	0.69	4.6%	6.4%
	1997	841,304	275,371	33%		549,646	242,864	44%	0.74	31%	44%	0.71	4.5%	6.5%
	1998	1,595,133	355,917	22%		814,038	358,266	44%	0.51	28%	44%	0.64	4.5%	6.5%
	1999	1,609,865	523,837	33%		1,026,890	468,487	46%	0.71	29%	44%	0.66	4.5%	6.6%
	2000	1,831,969	647,395	35%		1,372,194	617,896	45%	0.78	30%	44%	0.68	4.4%	6.5%
	2001	2,153,515	1,270,827	59%		1,728,866	749,491	43%	1.36	36%	44%	0.81	4.4%	6.5%
	2002	2,541,263	741,063	29%		2,027,632	843,740	42%	0.70	35%	44%	0.80	4.3%	6.5%
	2003	2,846,017	1,857,070	65%		2,305,203	912,740	40%	1.65	40%	43%	0.92	4.2%	6.5%
	2004	2,814,993	805,742	29%		2,241,437	924,812	41%	0.69	38%	43%	0.89	4.1%	6.5%
2005	2,594,038	2,229,255	86%		1,973,419	916,701	46%	1.85	43%	43%	1.00	4.0%	6.5%	
2006	2,343,892	2,205,538	94%		1,736,399	904,958	52%	1.81	47%	44%	1.08	4.0%	6.4%	
2007	2,210,214	1,008,597	46%		1,540,057	887,962	58%	0.79	47%	45%	1.06	4.0%	6.4%	
2008	2,057,669	2,107,184	102%		1,366,924	864,177	63%	1.62	50%	46%	1.10	4.0%	6.4%	
2009	1,838,610	2,102,586	114%		1,217,536	838,919	69%	1.66	53%	46%	1.15	4.0%	6.4%	
2010	1,682,528	1,186,649	71%		1,082,056	814,051	75%	0.94	54%	47%	1.14	4.0%	6.3%	
2011	1,483,650	1,096,280	74%		961,873	791,143	82%	0.90	55%	48%	1.13	4.0%	6.3%	
2012	1,419,367	1,140,365	80%		853,480	769,732	90%	0.89	55%	49%	1.13	4.0%	6.2%	
2013	1,386,995	1,315,817	95%		755,659	749,948	99%	0.96	57%	50%	1.13	4.0%	6.2%	
2014	1,402,901	1,614,906	115%		667,483	731,426	110%	1.05	58%	51%	1.14	3.9%	6.1%	
2015	1,397,817	908,469	65%		588,173	714,018	121%	0.54	58%	52%	1.13	3.9%	6.1%	
2016	1,367,667	1,565,288	114%		517,042	697,986	135%	0.85	59%	52%	1.13	3.9%	6.0%	
2017	1,401,689	1,874,386	134%	534	453,414	683,713	151%	0.89	61%	53%	1.15	4.0%	5.9%	
Projected Future Experience (40 Years)	2018	1,423,094	1,294,229	91%	472	396,636	670,910	169%	0.54	62%	54%	1.14	4.4%	5.8%
	2019	1,299,804	1,268,184	98%	422	346,110	658,702	190%	0.51	62%	55%	1.14	4.5%	5.7%
	2020	1,184,942	1,245,257	105%	376	301,258	647,084	215%	0.49	63%	55%	1.13	4.5%	5.7%
	2021	1,042,949	1,215,186	117%	334	261,517	635,198	243%	0.48	64%	56%	1.13	4.4%	5.6%
	2022	912,912	1,179,001	129%	294	226,384	622,948	275%	0.47	64%	57%	1.13	4.5%	5.5%
	2023	794,495	1,137,391	143%	258	195,396	610,318	312%	0.46	65%	57%	1.13	4.4%	5.5%
	2024	687,329	1,087,462	158%	225	168,115	596,296	355%	0.45	66%	58%	1.13	4.5%	5.4%
	2025	590,945	1,032,597	175%	195	144,152	580,733	403%	0.43	66%	58%	1.13	4.4%	5.4%
	2026	504,926	972,064	193%	168	123,148	562,879	457%	0.42	67%	59%	1.13	4.5%	5.3%
	2027	428,806	909,187	212%	144	104,780	543,078	518%	0.41	67%	59%	1.13	4.5%	5.3%
	2028	361,892	847,499	234%	122	88,763	521,774	588%	0.40	68%	60%	1.13	4.5%	5.3%
	2029	303,530	785,518	259%	104	74,833	497,773	665%	0.39	68%	60%	1.13	4.5%	5.2%
	2030	253,030	723,013	286%	87	62,760	471,661	752%	0.38	69%	61%	1.13	4.6%	5.2%
	2031	209,672	660,238	315%	73	52,335	443,263	847%	0.37	69%	61%	1.13	4.6%	5.2%
	2032	172,732	599,410	347%	61	43,374	413,315	953%	0.36	69%	61%	1.13	4.7%	5.2%
	2033	141,505	542,250	383%	50	35,709	382,515	1071%	0.36	70%	62%	1.13	4.8%	5.1%
	2034	115,303	488,311	424%	42	29,189	350,802	1202%	0.35	70%	62%	1.13	4.8%	5.1%
	2035	93,461	436,482	467%	34	23,679	318,725	1346%	0.35	70%	62%	1.13	4.9%	5.1%
	2036	75,369	387,724	514%	28	19,057	286,620	1504%	0.34	70%	62%	1.13	5.0%	5.1%
	2037	60,473	342,513	566%	23	15,209	255,142	1678%	0.34	70%	62%	1.13	5.0%	5.1%
	2038	48,286	301,206	624%	19	12,030	224,577	1867%	0.33	71%	63%	1.13	5.1%	5.0%
	2039	38,374	263,555	687%	15	9,428	195,280	2071%	0.33	71%	63%	1.13	5.1%	5.0%
	2040	30,351	228,396	753%	12	7,317	167,606	2291%	0.33	71%	63%	1.13	5.0%	5.0%
	2041	23,884	196,513	823%	10	5,621	142,022	2527%	0.33	71%	63%	1.13	5.2%	5.0%
	2042	18,705	167,399	895%	8	4,274	118,642	2776%	0.32	71%	63%	1.13	5.2%	5.0%
	2043	14,567	141,279	970%	6	3,214	97,745	3041%	0.32	71%	63%	1.13	5.2%	5.0%
	2044	11,280	118,025	1046%	5	2,391	79,306	3317%	0.32	71%	63%	1.13	5.2%	5.0%
	2045	8,680	97,456	1123%	4	1,758	63,220	3596%	0.31	71%	63%	1.13	5.3%	5.0%
	2046	6,634	79,700	1201%	3	1,277	49,522	3877%	0.31	71%	63%	1.13	5.3%	5.0%
	2047	5,034	64,226	1276%	2	918	38,104	4153%	0.31	71%	63%	1.13	5.3%	5.1%
2048	3,790	51,140	1350%	2	651	28,753	4416%	0.31	71%	63%	1.13	5.3%	5.1%	
2049	2,829	40,290	1424%	1	457	21,314	4665%	0.31	71%	63%	1.13	5.4%	5.1%	
2050	2,094	31,497	1504%	1	317	15,438	4873%	0.31	71%	63%	1.13	5.4%	5.2%	
2051	1,534	24,272	1583%	1	217	10,945	5035%	0.31	71%	63%	1.13	5.4%	5.2%	
2052	1,111	18,127	1632%	1	148	7,568	5127%	0.32	71%	63%	1.13	5.4%	5.3%	
2053	794	13,355	1682%	0	99	5,126	5160%	0.33	71%	63%	1.13	5.4%	5.3%	
2054	559	9,657	1729%	0	66	3,406	5137%	0.34	71%	63%	1.13	5.4%	5.4%	
2055	386	6,867	1779%	0	44	2,207	5016%	0.35	71%	63%	1.13	5.4%	5.4%	
2056	261	4,782	1831%	0	29	1,421	4901%	0.37	71%	63%	1.13	5.5%	5.5%	
2057	173	3,210	1861%	0	19	903	4775%	0.39	71%	63%	1.13	5.5%	5.6%	
History		40,192,949	27,272,133	68%		26,584,278	15,847,462	60%	1.14	61%	53%	1.15		
Future		10,876,490	19,014,470	175%	3,603	2,762,679	11,342,842	411%	0.43	151%	342%	0.44		
Lifetime		51,069,439	46,286,603	91%		29,346,957	27,190,304	93%	0.98	71%	63%	1.13		

[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, 2019
 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	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
Historical Experience	1987	53,316	5,400	10%		34,859	6,089	17%	0.58					
	1988	125,497	17,350	14%		70,855	14,852	21%	0.66					
	1989	146,010	27,507	19%		111,056	38,047	34%	0.55					
	1990	141,609	33,693	24%		88,484	34,137	39%	0.62					
	1991	132,897	38,425	29%		75,485	32,275	44%	0.66					
	1992	124,117	42,333	34%		65,647	33,258	51%	0.67					
	1993	113,273	45,643	40%		57,004	33,095	58%	0.69					
	1994	102,209	48,006	47%		49,533	32,844	66%	0.71					
	1995	91,988	51,006	55%		43,179	32,661	76%	0.73					
	1996	340,938	130,229	38%		208,758	106,175	51%	0.75					
	1997	841,304	275,371	33%		549,646	242,864	44%	0.74					
	1998	1,595,133	355,917	22%		814,038	358,266	44%	0.51					
	1999	1,609,865	523,837	33%		1,026,890	468,487	46%	0.71					
	2000	1,831,969	647,395	35%		1,372,194	617,896	45%	0.78					
	2001	2,153,515	1,270,827	59%		1,728,866	749,491	43%	1.36					
	2002	2,541,263	741,063	29%		2,027,632	843,740	42%	0.70					
	2003	2,846,017	1,857,070	65%		2,305,203	912,740	40%	1.65					
	2004	2,814,993	805,742	29%		2,241,437	924,812	41%	0.69					
	2005	2,594,038	2,229,255	86%		1,973,419	916,701	46%	1.85					
	2006	2,343,892	2,205,538	94%		1,736,399	904,958	52%	1.81					
2007	2,210,214	1,008,597	46%		1,540,057	887,962	58%	0.79						
2008	2,057,669	2,107,184	102%		1,366,924	864,177	63%	1.62						
2009	1,838,610	2,102,586	114%		1,217,536	838,919	69%	1.66						
2010	1,682,528	1,186,649	71%		1,082,056	814,051	75%	0.94						
2011	1,483,650	1,096,280	74%		961,873	791,143	82%	0.90						
2012	1,419,367	1,140,365	80%		853,480	769,732	90%	0.89						
2013	1,386,995	1,315,817	95%		755,659	749,948	99%	0.96						
2014	1,402,901	1,614,906	115%		667,483	731,426	110%	1.05						
2015	1,397,817	908,469	65%		588,173	714,018	121%	0.54						
2016	1,367,667	1,565,288	114%		517,042	697,986	135%	0.85						
2017	1,401,689	1,874,386	134%	534	453,414	683,713	151%	0.89						
Projected Future Experience (40 Years)	2018	1,423,094	1,294,229	91%	472	396,636	670,910	169%	0.54	62%	54%	1.14	4.4%	5.8%
	2019	1,309,829	1,267,144	97%	420	346,110	658,702	190%	0.51	62%	55%	1.14	4.5%	5.7%
	2020	1,376,180	1,224,103	89%	369	301,258	647,084	215%	0.41	63%	55%	1.13	4.5%	5.7%
	2021	1,280,260	1,185,713	93%	327	261,517	635,198	243%	0.38	63%	56%	1.13	4.4%	5.6%
	2022	1,120,634	1,149,561	103%	288	226,384	622,948	275%	0.37	64%	57%	1.12	4.5%	5.5%
	2023	975,272	1,108,227	114%	253	195,396	610,318	312%	0.36	64%	57%	1.12	4.4%	5.5%
	2024	843,722	1,058,855	125%	220	168,115	596,296	355%	0.35	65%	58%	1.12	4.5%	5.4%
	2025	725,408	1,004,768	139%	191	144,152	580,733	403%	0.34	65%	58%	1.12	4.4%	5.4%
	2026	619,816	945,258	153%	164	123,148	562,879	457%	0.33	66%	59%	1.11	4.5%	5.3%
	2027	526,375	883,563	168%	141	104,780	543,078	518%	0.32	66%	59%	1.11	4.5%	5.3%
	2028	444,236	823,119	185%	120	88,763	521,774	588%	0.32	67%	60%	1.11	4.5%	5.3%
	2029	372,595	762,479	205%	101	74,833	497,773	665%	0.31	67%	60%	1.11	4.5%	5.2%
	2030	310,604	701,422	226%	85	62,760	471,661	752%	0.30	67%	61%	1.11	4.6%	5.2%
	2031	257,381	640,182	249%	72	52,335	443,263	847%	0.29	68%	61%	1.11	4.6%	5.2%
	2032	212,035	580,907	274%	60	43,374	413,315	953%	0.29	68%	61%	1.11	4.7%	5.2%
	2033	173,702	525,261	302%	49	35,709	382,515	1071%	0.28	68%	62%	1.11	4.8%	5.1%
	2034	141,538	472,800	334%	41	29,189	350,802	1202%	0.28	68%	62%	1.11	4.8%	5.1%
	2035	114,727	422,445	368%	34	23,679	318,725	1346%	0.27	69%	62%	1.11	4.9%	5.1%
	2036	92,518	375,114	405%	27	19,057	286,620	1504%	0.27	69%	62%	1.11	5.0%	5.1%
	2037	74,232	331,259	446%	22	15,209	255,142	1673%	0.27	69%	62%	1.10	5.0%	5.1%
2038	59,273	291,216	491%	18	12,030	224,577	1867%	0.26	69%	63%	1.10	5.1%	5.0%	
2039	47,106	254,739	541%	15	9,428	195,280	2071%	0.26	69%	63%	1.10	5.1%	5.0%	
2040	37,257	220,701	592%	12	7,317	167,606	2291%	0.26	69%	63%	1.10	5.1%	5.0%	
2041	29,319	189,848	648%	10	5,621	142,022	2527%	0.26	69%	63%	1.10	5.2%	5.0%	
2042	22,961	161,689	704%	8	4,274	118,642	2776%	0.25	69%	63%	1.10	5.2%	5.0%	
2043	17,882	136,435	763%	6	3,214	97,745	3041%	0.25	69%	63%	1.10	5.2%	5.0%	
2044	13,847	113,960	823%	5	2,391	79,306	3317%	0.25	69%	63%	1.10	5.2%	5.0%	
2045	10,655	94,087	883%	4	1,758	63,220	3596%	0.25	69%	63%	1.10	5.3%	5.0%	
2046	8,144	76,936	945%	3	1,277	49,522	3877%	0.24	69%	63%	1.10	5.3%	5.0%	
2047	6,180	61,992	1003%	2	918	38,104	4153%	0.24	69%	63%	1.10	5.3%	5.1%	
2048	4,652	49,358	1061%	2	651	28,753	4416%	0.24	69%	63%	1.10	5.3%	5.1%	
2049	3,473	38,883	1120%	1	457	21,314	4665%	0.24	69%	63%	1.10	5.4%	5.1%	
2050	2,570	30,394	1183%	1	317	15,438	4873%	0.24	70%	63%	1.10	5.4%	5.2%	
2051	1,883	23,421	1244%	1	217	10,945	5035%	0.25	70%	63%	1.10	5.4%	5.2%	
2052	1,363	17,491	1283%	1	148	7,568	5127%	0.25	70%	63%	1.10	5.4%	5.3%	
2053	974	12,886	1322%	0	99	5,126	5160%	0.26	70%	63%	1.10	5.4%	5.3%	
2054	686	9,318	1359%	0	66	3,406	5137%	0.26	70%	63%	1.10	5.4%	5.4%	
2055	474	6,625	1398%	0	44	2,207	5016%	0.28	70%	63%	1.10	5.4%	5.4%	
2056	321	4,613	1439%	0	29	1,421	4901%	0.29	70%	63%	1.10	5.5%	5.5%	
2057	212	3,097	1463%	0	19	903	4775%	0.31	70%	63%	1.10	5.5%	5.6%	
History		40,192,949	27,272,133	68%		26,584,278	15,847,462	60%	1.14	61%	53%	1.15		
Future		12,663,389	18,554,097	147%	3,546	2,762,679	11,342,842	411%	0.36	128%	342%	0.37		
Lifetime		52,856,338	45,826,230	87%		29,346,957	27,190,304	93%	0.94	70%	63%	1.10		

[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

	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	0	0	0%		0	0	0%	0.00	0%	0%	0.00	5.1%	0.0%
	1988	0	0	0%		0	0	0%	0.00	0%	0%	0.00	5.1%	0.0%
	1989	0	0	0%		0	0	0%	0.00	0%	0%	0.00	5.0%	0.0%
	1990	0	0	0%		0	0	0%	0.00	0%	0%	0.00	5.0%	0.0%
	1991	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.9%	0.0%
	1992	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.8%	0.0%
	1993	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.8%	0.0%
	1994	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.7%	0.0%
	1995	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.6%	0.0%
	1996	185,306	6,804	4%		51,577	12,816	25%	0.15	4%	25%	0.15	4.6%	6.8%
	1997	554,512	2,288	0%		271,291	80,149	30%	0.01	1%	29%	0.04	4.5%	6.8%
	1998	1,147,220	518,774	45%		743,328	272,788	37%	1.23	27%	34%	0.79	4.5%	6.7%
	1999	1,485,850	148,239	10%		1,320,269	546,761	41%	0.24	20%	38%	0.52	4.5%	6.7%
	2000	2,100,767	2,350,751	112%		2,109,937	904,992	43%	2.61	53%	40%	1.32	4.4%	6.6%
	2001	2,825,569	1,783,341	63%		2,778,548	1,223,863	44%	1.43	56%	42%	1.35	4.4%	6.6%
	2002	3,339,610	4,884,704	146%		3,307,994	1,490,274	45%	3.25	80%	43%	1.87	4.3%	6.6%
	2003	3,746,537	2,923,339	78%		3,652,804	1,639,039	45%	1.74	79%	43%	1.84	4.2%	6.5%
	2004	3,612,308	6,654,325	184%		3,361,585	1,606,519	48%	3.85	97%	44%	2.20	4.1%	6.5%
	2005	3,388,041	3,722,554	110%		3,004,344	1,572,321	52%	2.10	99%	45%	2.19	4.0%	6.5%
	2006	3,209,508	3,623,267	113%		2,711,933	1,544,422	57%	1.98	100%	46%	2.17	4.0%	6.5%
	2007	3,056,439	5,091,305	167%		2,453,586	1,514,869	62%	2.70	106%	47%	2.24	4.0%	6.5%
	2008	2,912,021	5,951,717	204%		2,216,824	1,479,173	67%	3.06	113%	48%	2.34	4.0%	6.5%
	2009	2,725,666	10,476,828	384%		2,000,265	1,438,102	72%	5.35	130%	50%	2.63	4.0%	6.5%
	2010	2,544,026	7,075,926	278%		1,792,221	1,389,734	78%	3.59	138%	51%	2.73	4.0%	6.5%
	2011	2,210,903	9,306,116	421%		1,603,113	1,339,285	84%	5.04	150%	52%	2.91	4.0%	6.4%
	2012	2,183,001	4,947,818	227%		1,427,664	1,285,409	90%	2.52	153%	53%	2.91	4.0%	6.4%
	2013	2,301,760	6,347,439	276%		1,262,776	1,228,156	97%	2.84	158%	53%	2.95	4.0%	6.4%
	2014	2,359,276	5,483,112	232%		1,112,555	1,169,213	105%	2.21	160%	54%	2.95	3.9%	6.4%
	2015	2,359,983	3,699,198	157%		976,399	1,109,818	114%	1.38	160%	55%	2.91	3.9%	6.3%
	2016	2,421,033	6,142,794	254%		853,630	1,051,726	123%	2.06	163%	56%	2.92	3.9%	6.3%
	2017	2,389,683	3,610,447	151%	775	743,510	994,739	134%	1.13	163%	57%	2.88	4.0%	6.3%
	2018	2,398,600	4,018,956	168%	697	645,262	940,012	146%	1.15	163%	57%	2.85	4.5%	6.2%
	2019	2,211,408	3,796,572	172%	631	558,076	887,904	159%	1.08	163%	58%	2.82	4.4%	6.2%
	2020	2,031,217	3,582,964	176%	570	481,111	838,830	174%	1.01	163%	58%	2.80	4.5%	6.1%
	2021	1,801,630	3,359,415	186%	512	413,497	793,328	192%	0.97	164%	59%	2.78	4.5%	6.0%
	2022	1,590,177	3,128,762	197%	458	354,368	751,649	212%	0.93	164%	59%	2.77	4.4%	6.0%
	2023	1,396,999	2,898,428	207%	408	302,884	713,456	236%	0.88	165%	60%	2.76	4.5%	5.9%
	2024	1,221,902	2,674,210	219%	362	258,236	678,450	263%	0.83	165%	60%	2.75	4.5%	5.9%
	2025	1,064,384	2,463,524	231%	320	219,658	647,085	295%	0.79	166%	61%	2.74	4.4%	5.8%
	2026	923,682	2,267,865	246%	282	186,435	618,470	332%	0.74	166%	61%	2.73	4.5%	5.8%
	2027	798,826	2,087,553	261%	247	157,908	592,172	375%	0.70	167%	61%	2.72	4.5%	5.7%
	2028	688,688	1,921,261	279%	216	133,479	568,002	426%	0.66	167%	62%	2.72	4.5%	5.6%
	2029	592,074	1,768,427	299%	189	112,603	545,841	485%	0.62	168%	62%	2.71	4.5%	5.6%
	2030	507,694	1,632,293	322%	164	94,800	524,973	554%	0.58	168%	62%	2.71	4.6%	5.5%
	2031	434,275	1,510,940	348%	142	79,639	504,289	633%	0.55	169%	62%	2.70	4.6%	5.5%
	2032	370,699	1,399,151	377%	123	66,745	482,702	723%	0.52	169%	63%	2.70	4.7%	5.5%
	2033	315,783	1,297,290	411%	106	55,791	460,640	826%	0.50	170%	63%	2.70	4.8%	5.4%
	2034	268,427	1,204,838	449%	91	46,497	438,013	942%	0.48	170%	63%	2.69	4.8%	5.4%
	2035	227,685	1,121,077	492%	78	38,621	414,394	1073%	0.46	170%	63%	2.69	4.9%	5.3%
	2036	192,671	1,041,703	541%	67	31,952	389,376	1219%	0.44	171%	63%	2.69	5.0%	5.3%
	2037	162,634	964,589	593%	57	26,321	362,507	1377%	0.43	171%	64%	2.69	5.0%	5.3%
	2038	136,926	891,673	651%	49	21,575	334,934	1552%	0.42	171%	64%	2.68	5.1%	5.2%
	2039	114,938	821,084	714%	41	17,583	306,755	1745%	0.41	171%	64%	2.68	5.1%	5.2%
	2040	96,192	753,232	783%	35	14,240	278,184	1954%	0.40	172%	64%	2.68	5.1%	5.2%
	2041	80,207	687,603	857%	29	11,453	249,593	2179%	0.39	172%	64%	2.68	5.2%	5.2%
	2042	66,624	623,758	936%	25	9,141	221,070	2418%	0.39	172%	64%	2.68	5.2%	5.2%
	2043	55,114	563,868	1023%	20	7,237	193,571	2675%	0.38	172%	64%	2.68	5.2%	5.1%
	2044	45,382	508,682	1121%	17	5,679	167,472	2949%	0.38	172%	64%	2.68	5.2%	5.1%
	2045	37,189	457,330	1230%	14	4,415	143,034	3240%	0.38	172%	64%	2.68	5.3%	5.1%
	2046	30,307	409,833	1352%	12	3,399	120,525	3546%	0.38	172%	64%	2.68	5.3%	5.1%
	2047	24,569	365,987	1490%	9	2,591	99,925	3857%	0.39	172%	64%	2.68	5.3%	5.1%
	2048	19,794	325,032	1642%	8	1,954	81,767	4184%	0.39	172%	64%	2.68	5.3%	5.2%
	2049	15,841	287,057	1812%	6	1,459	65,913	4519%	0.40	172%	64%	2.68	5.4%	5.2%
	2050	12,589	250,577	1990%	5	1,077	52,411	4866%	0.41	172%	64%	2.68	5.4%	5.2%
	2051	9,929	215,183	2167%	4	787	41,133	5227%	0.41	173%	64%	2.68	5.4%	5.3%
	2052	7,764	181,426	2337%	3	569	31,757	5582%	0.42	173%	64%	2.68	5.4%	5.3%
	2053	6,018	150,945	2508%	2	407	24,254	5965%	0.42	173%	64%	2.68	5.4%	5.4%
	2054	4,617	124,129	2689%	2	287	18,338	6382%	0.42	173%	64%	2.68	5.4%	5.4%
	2055	3,509	101,508	2893%	1	201	13,729	6832%	0.42	173%	64%	2.68	5.4%	5.5%
	2056	2,637	82,108	3114%	1	139	10,182	7324%	0.43	173%	64%	2.68	5.5%	5.6%
	2057	1,957	65,496	3347%	1	95	7,410	7789%	0.43	173%	64%	2.68	5.5%	5.7%
	History	53,059,019	94,751,084	179%		39,756,154	24,894,169	63%	2.85	163%	57%	2.88		
	Future	19,971,558	52,006,327	260%	6,006	4,368,166	14,614,050	335%	0.78	226%	271%	0.83		
	Lifetime	73,030,578	146,757,411	201%		44,124,320	39,508,219	90%	2.24	173%	64%	2.68		

[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, 2019
 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	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
Historical Experience	1987	0	0	0%		0	0	0%	0.00	0%	0%	0.00	5.1%	0.0%
	1988	0	0	0%		0	0	0%	0.00	0%	0%	0.00	5.1%	0.0%
	1989	0	0	0%		0	0	0%	0.00	0%	0%	0.00	5.0%	0.0%
	1990	0	0	0%		0	0	0%	0.00	0%	0%	0.00	5.0%	0.0%
	1991	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.9%	0.0%
	1992	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.8%	0.0%
	1993	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.8%	0.0%
	1994	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.7%	0.0%
	1995	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.6%	0.0%
	1996	185,306	6,804	4%		51,577	12,816	25%	0.15	4%	25%	0.15	4.6%	6.8%
	1997	554,512	2,288	0%		271,291	80,149	30%	0.01	1%	29%	0.04	4.5%	6.8%
	1998	1,147,220	518,774	45%		743,328	272,788	37%	1.23	27%	34%	0.79	4.5%	6.7%
	1999	1,485,850	148,239	10%		1,320,269	546,761	41%	0.24	20%	38%	0.52	4.5%	6.7%
	2000	2,100,767	2,350,751	112%		2,109,937	904,992	43%	2.61	53%	40%	1.32	4.4%	6.6%
	2001	2,825,569	1,783,341	63%		2,778,548	1,223,863	44%	1.43	56%	42%	1.35	4.4%	6.6%
	2002	3,339,610	4,884,704	146%		3,307,994	1,490,274	45%	3.25	80%	43%	1.87	4.3%	6.6%
	2003	3,746,537	2,923,339	78%		3,652,804	1,639,039	45%	1.74	79%	43%	1.84	4.2%	6.5%
	2004	3,612,308	6,654,325	184%		3,361,585	1,606,519	48%	3.85	97%	44%	2.20	4.1%	6.5%
2005	3,388,041	3,722,554	110%		3,004,344	1,572,321	52%	2.10	99%	45%	2.19	4.0%	6.5%	
2006	3,209,508	3,623,267	113%		2,711,933	1,544,422	57%	1.98	100%	46%	2.17	4.0%	6.5%	
2007	3,056,439	5,091,305	167%		2,453,586	1,514,869	62%	2.70	106%	47%	2.24	4.0%	6.5%	
2008	2,912,021	5,951,717	204%		2,216,824	1,479,173	67%	3.06	113%	48%	2.34	4.0%	6.5%	
2009	2,725,666	10,476,828	384%		2,000,265	1,438,102	72%	5.35	130%	50%	2.63	4.0%	6.5%	
2010	2,544,026	7,075,926	278%		1,792,221	1,389,734	78%	3.59	138%	51%	2.73	4.0%	6.5%	
2011	2,210,903	9,306,116	421%		1,603,113	1,339,285	84%	5.04	150%	52%	2.91	4.0%	6.4%	
2012	2,183,001	4,947,818	227%		1,427,664	1,285,409	90%	2.52	153%	53%	2.91	4.0%	6.4%	
2013	2,301,760	6,347,439	276%		1,262,776	1,228,156	97%	2.84	158%	53%	2.95	4.0%	6.4%	
2014	2,359,276	5,483,112	232%		1,112,555	1,169,213	105%	2.21	160%	54%	2.95	3.9%	6.4%	
2015	2,359,983	3,699,198	157%		976,399	1,109,818	114%	1.38	160%	55%	2.91	3.9%	6.3%	
2016	2,421,033	6,142,794	254%		853,630	1,051,726	123%	2.06	163%	56%	2.92	3.9%	6.3%	
2017	2,389,683	3,610,447	151%	775	743,510	994,739	134%	1.13	163%	57%	2.88	4.0%	6.3%	
Projected Future Experience (40 Years)	2018	2,398,600	4,018,956	168%	697	645,262	940,012	146%	1.15	163%	57%	2.85	4.5%	6.2%
	2019	2,267,163	3,788,757	167%	623	558,076	887,904	159%	1.05	163%	58%	2.82	4.4%	6.2%
	2020	3,061,538	3,424,817	112%	542	481,111	838,830	174%	0.64	161%	58%	2.77	4.5%	6.1%
	2021	3,084,391	3,139,025	102%	487	413,497	793,328	192%	0.53	160%	59%	2.71	4.5%	6.0%
	2022	2,722,382	2,914,261	107%	436	354,368	751,649	212%	0.50	159%	59%	2.67	4.4%	6.0%
	2023	2,391,662	2,692,509	113%	388	302,884	713,456	236%	0.48	158%	60%	2.64	4.5%	5.9%
	2024	2,091,897	2,477,646	118%	344	258,236	678,450	263%	0.45	157%	60%	2.61	4.5%	5.9%
	2025	1,822,226	2,276,413	125%	304	219,658	647,085	295%	0.42	157%	61%	2.58	4.4%	5.8%
	2026	1,581,343	2,090,174	132%	268	186,435	618,470	332%	0.40	156%	61%	2.56	4.5%	5.8%
	2027	1,367,590	1,919,086	140%	235	157,908	592,172	375%	0.37	156%	61%	2.55	4.5%	5.7%
	2028	1,179,034	1,761,907	149%	206	133,479	568,002	426%	0.35	156%	62%	2.53	4.5%	5.6%
	2029	1,013,631	1,617,997	160%	179	112,603	545,841	485%	0.33	156%	62%	2.52	4.5%	5.6%
	2030	869,172	1,490,129	171%	156	94,800	524,973	554%	0.31	156%	62%	2.51	4.6%	5.5%
	2031	743,478	1,376,493	185%	135	79,639	504,289	633%	0.29	156%	62%	2.50	4.6%	5.5%
	2032	634,636	1,272,208	200%	117	66,745	482,702	723%	0.28	156%	63%	2.50	4.7%	5.5%
	2033	540,621	1,177,487	218%	101	55,791	460,640	826%	0.26	157%	63%	2.49	4.8%	5.4%
	2034	459,547	1,091,811	238%	87	46,497	438,013	942%	0.25	157%	63%	2.48	4.8%	5.4%
	2035	389,796	1,014,396	260%	74	38,621	414,394	1073%	0.24	157%	63%	2.48	4.9%	5.3%
	2036	329,853	941,308	285%	64	31,952	389,376	1219%	0.23	157%	63%	2.48	5.0%	5.3%
	2037	278,429	870,573	313%	54	26,321	362,507	1377%	0.23	157%	64%	2.47	5.0%	5.3%
	2038	234,418	803,884	343%	46	21,575	334,934	1552%	0.22	157%	64%	2.47	5.1%	5.2%
	2039	196,775	739,501	376%	39	17,583	306,755	1745%	0.22	158%	64%	2.47	5.1%	5.2%
	2040	164,681	677,764	412%	33	14,240	278,184	1954%	0.21	158%	64%	2.47	5.1%	5.2%
	2041	137,315	618,188	450%	28	11,453	249,593	2179%	0.21	158%	64%	2.46	5.2%	5.2%
	2042	114,061	560,363	491%	23	9,141	221,070	2418%	0.20	158%	64%	2.46	5.2%	5.2%
	2043	94,356	506,216	536%	19	7,237	193,571	2675%	0.20	158%	64%	2.46	5.2%	5.1%
	2044	77,694	456,390	587%	16	5,679	167,472	2949%	0.20	158%	64%	2.46	5.2%	5.1%
	2045	63,668	410,083	644%	13	4,415	143,034	3240%	0.20	158%	64%	2.46	5.3%	5.1%
	2046	51,886	367,296	708%	11	3,399	120,525	3546%	0.20	158%	64%	2.46	5.3%	5.1%
	2047	42,062	327,833	779%	9	2,591	99,925	3857%	0.20	158%	64%	2.46	5.3%	5.1%
2048	33,888	291,008	859%	7	1,954	81,767	4184%	0.21	158%	64%	2.46	5.3%	5.2%	
2049	27,120	256,894	947%	6	1,459	65,913	4519%	0.21	158%	64%	2.46	5.4%	5.2%	
2050	21,552	224,152	1040%	5	1,077	52,411	4866%	0.21	158%	64%	2.46	5.4%	5.2%	
2051	16,998	192,415	1132%	4	787	41,133	5227%	0.22	158%	64%	2.46	5.4%	5.3%	
2052	13,292	162,170	1220%	3	569	31,757	5582%	0.22	158%	64%	2.46	5.4%	5.3%	
2053	10,303	134,879	1309%	2	407	24,254	5965%	0.22	158%	64%	2.46	5.4%	5.4%	
2054	7,904	110,882	1403%	2	287	18,338	6382%	0.22	158%	64%	2.46	5.4%	5.4%	
2055	6,007	90,648	1509%	1	201	13,729	6832%	0.22	158%	64%	2.46	5.4%	5.5%	
2056	4,515	73,304	1624%	1	139	10,182	7324%	0.22	158%	64%	2.46	5.5%	5.6%	
2057	3,350	58,459	1745%	1	95	7,410	7789%	0.22	159%	64%	2.46	5.5%	5.7%	
History		53,059,019	94,751,084	179%		39,756,154	24,894,169	63%	2.85	163%	57%	2.88		
Future		30,548,832	48,418,284	158%	5,769	4,368,166	14,614,050	335%	0.47	143%	271%	0.53		
Lifetime		83,607,851	143,169,368	171%		44,124,320	39,508,219	90%	1.91	159%	64%	2.46		

[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		
	Lapse Rates					Lapse Rates		
	Issue Age					Policy Year		
Year	< 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	148,274,773	x	65%	=	97,057,308
2a	Accumulated value of earned premium	154,714,863				
2b	Accumulated value of prior premium rate schedule increases (2a - 1)	6,440,090	x	85%	=	5,474,076
3	Present value of future projected initial earned premium	10,255,874	x	65%	=	6,713,263
4a	Present value of future projected premium	32,706,725				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a - 3)	22,450,851	x	85%	=	19,083,224
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					128,327,871
6a	Accumulated value of incurred claims without the inclusion of active life reserves					181,996,755
6b	Present value of future projected incurred claims without the inclusion of active life reserves					54,887,970
7	Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b					236,884,725
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, 2017 with policy termination experience through June 30, 2018. 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 2017 *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 \$50 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 smoothing 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 prevent recent nationwide rate increases from 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. 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 June 30, 2018 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. 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 termination counts used in this study as these policies cannot lapse in the future (only terminate due to death or benefit expiry). They are included as exposures until the time of NF election, but subsequently 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%	1.00%
10.00% to 19.99%	1.50%
20.00% to 29.99%	2.00%
30.00% to 49.99%	2.50%
50.00% to 500%	$3.0\% + (450\% - (500\% - \text{Increase}\%)) / 450\% \times 17.0\%$
500.01%+	20.00%

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 seven years and the associated credibility.

The following table provides the calendar year 2011 through 2017 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	2,495	204	8.2%	137	5.5%	26	1.0%	9	0.4%	32	1.5%
2012	2,290	166	7.2%	133	5.8%	3	0.1%	9	0.4%	22	1.0%
2013	2,115	161	7.6%	129	6.1%	27	1.3%	8	0.4%	-3	0.0%
2014	1,945	160	8.2%	124	6.4%	13	0.7%	8	0.4%	15	0.9%
2015	1,781	188	10.6%	120	6.8%	22	1.2%	8	0.5%	38	2.4%
2016	1,588	147	9.3%	112	7.1%	9	0.6%	8	0.5%	18	1.3%
2017	1,435	128	8.9%	107	7.4%	17	1.2%	7	0.5%	-2	0.0%
Total ^[1]	13,650	1,154	8.5%	862	6.3%	116	0.8%	58	0.4%	118	1.0%

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

The ultimate lapse rate was set to 1.25% based on actual recent experience, judgment, and consistency with the derived lapse rate using experience data through December 31, 2016.

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%	1.25%
20.00% to 29.99%	2.00%
30.00% to 49.99%	2.50%
50.00% to 500%	$3.0\% + (450\% - (500\% - \text{Increase}\%)) / 450\% \times 17.0\%$
500.01%+	20.00%

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% lower 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 $(\text{Number of Events} / \text{Credibility Threshold})^{1/2}$, 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

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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
2013	109%	57%	31		
2014	150%	59%	25	1.38	1.03
2015	97%	59%	21	0.65	1.01
2016	192%	61%	22	1.97	1.03
2017	255%	63%	18	1.33	1.04
2018	184%	64%		0.72	1.02
2019	202%	66%		1.10	1.02
2020	224%	67%		1.11	1.02
2021	248%	68%		1.11	1.02
2022	275%	69%		1.11	1.02
5 Year Claim Count Total:			117		
Credibility:			66%		

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
2013	317%	158%	60		
2014	303%	162%	51	0.96	1.03
2015	233%	164%	43	0.77	1.01
2016	420%	169%	52	1.80	1.03
2017	286%	171%	26	0.68	1.01
2018	323%	173%		1.13	1.01
2019	338%	175%		1.05	1.01
2020	355%	177%		1.05	1.01
2021	373%	179%		1.05	1.01
2022	390%	180%		1.05	1.01
5 Year Claim Count Total:			232		
Credibility:			93%		

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Product

Comprehensive Long-Term Care
Comprehensive Long-Term Care
Home Health Care Only
Home Health Care Only

Number

PRNHO, et al.
PRNHOQ, et al.
HHC 1/98, et al.
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 adversely 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) cohort 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	29%
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 based on minimum loss ratio regulation, American Progressive is requesting an average 65% rate increase at this time.

Six 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.
6. A 15% increase was approved in May 2018 and implemented beginning September 2018.

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

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 125% implemented on the above-listed forms. These increases were implemented from 2013 through 2018.

(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 PRNHQO, 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	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
Historical Experience	1987	53,316	5,400	10%		34,859	6,089	17%	0.58				5.1%	5.5%
	1988	125,497	17,350	14%		70,855	14,852	21%	0.66				5.1%	5.5%
	1989	146,010	27,507	19%		111,056	38,047	34%	0.55				5.0%	5.5%
	1990	141,609	33,693	24%		88,484	34,137	39%	0.62				5.0%	5.5%
	1991	132,897	38,425	29%		75,485	33,275	44%	0.66				4.9%	5.5%
	1992	124,117	42,333	34%		65,647	33,258	51%	0.67				4.8%	5.5%
	1993	113,273	45,643	40%		57,004	33,095	58%	0.69				4.8%	5.5%
	1994	102,209	48,006	47%		49,533	32,844	66%	0.71				4.7%	5.5%
	1995	91,988	51,006	55%		43,179	32,661	76%	0.73				4.6%	5.5%
	1996	526,244	137,032	26%		260,335	118,991	46%	0.57				4.6%	6.5%
	1997	1,395,816	277,659	20%		820,937	323,013	39%	0.51				4.5%	6.5%
	1998	2,742,353	874,691	32%		1,557,366	631,054	41%	0.79				4.5%	6.6%
	1999	3,095,715	672,075	22%		2,347,160	1,015,248	43%	0.50				4.6%	6.6%
	2000	3,932,736	2,998,146	76%		3,482,131	1,522,888	44%	1.74				4.4%	6.6%
	2001	4,979,085	3,054,169	61%		4,507,414	1,973,354	44%	1.40				5.0%	6.5%
	2002	5,880,873	5,625,766	96%		5,335,626	2,334,014	44%	2.19				4.3%	6.5%
	2003	6,592,555	4,780,409	73%		5,958,007	2,551,779	43%	1.69				4.2%	6.5%
	2004	6,427,301	7,460,067	116%		5,603,022	2,531,331	45%	2.57				4.1%	6.5%
	2005	5,982,078	5,951,809	99%		4,977,763	2,489,022	50%	1.99				4.0%	6.5%
	2006	5,553,400	5,828,804	105%		4,448,332	2,449,380	55%	1.91				4.0%	6.5%
2007	5,266,652	6,099,902	116%		3,993,643	2,402,832	60%	1.93				4.0%	6.5%	
2008	4,969,690	8,058,901	162%		3,583,748	2,343,350	65%	2.48				4.0%	6.5%	
2009	4,564,276	12,579,414	276%		3,217,801	2,277,020	71%	3.89				4.0%	6.4%	
2010	4,226,554	8,262,575	195%		2,874,277	2,203,786	77%	2.55				4.0%	6.4%	
2011	3,694,553	10,402,395	282%		2,564,985	2,130,428	83%	3.39				4.0%	6.4%	
2012	3,602,368	6,088,183	169%		2,281,143	2,055,140	90%	1.88				4.0%	6.4%	
2013	3,688,754	7,663,255	208%		2,018,435	1,978,104	98%	2.12				4.0%	6.3%	
2014	3,762,176	7,098,018	189%		1,780,037	1,900,640	107%	1.77				3.9%	6.3%	
2015	3,757,799	4,607,667	123%		1,564,572	1,823,836	117%	1.05				3.9%	6.2%	
2016	3,788,700	7,708,082	203%		1,370,672	1,749,713	128%	1.59				3.9%	6.2%	
2017	3,791,372	5,484,833	145%	1,309	1,196,924	1,678,452	140%	1.03				4.0%	6.1%	
Projected Future Experience (40 Years)	2018	3,821,694	5,313,186	139%	1,168	1,041,898	1,610,923	155%	0.90				4.4%	6.0%
	2019	3,511,212	5,064,755	144%	1,054	904,186	1,546,606	171%	0.84				4.4%	6.0%
	2020	3,216,159	4,828,221	150%	946	782,369	1,485,914	190%	0.79				4.5%	5.9%
	2021	2,844,579	4,574,601	161%	846	675,014	1,428,526	212%	0.76				4.4%	5.9%
	2022	2,503,088	4,307,763	172%	752	580,752	1,374,597	237%	0.73				4.5%	5.8%
	2023	2,191,493	4,035,819	184%	666	498,280	1,323,774	266%	0.69				4.5%	5.7%
	2024	1,909,231	3,761,671	197%	587	426,351	1,274,747	299%	0.66				4.5%	5.7%
	2025	1,655,330	3,496,121	211%	515	363,811	1,227,817	337%	0.63				4.4%	5.6%
	2026	1,428,607	3,239,929	227%	450	309,583	1,181,350	382%	0.59				4.5%	5.6%
	2027	1,227,631	2,996,740	244%	391	262,688	1,135,250	432%	0.56				4.5%	5.5%
	2028	1,050,580	2,768,760	264%	339	222,242	1,089,776	490%	0.54				4.5%	5.5%
	2029	895,604	2,553,945	285%	292	187,436	1,043,613	557%	0.51				4.5%	5.4%
	2030	760,724	2,355,306	310%	251	157,559	996,634	633%	0.49				4.6%	5.4%
	2031	643,947	2,171,177	337%	215	131,974	947,552	718%	0.47				4.6%	5.4%
	2032	543,431	1,998,561	368%	184	110,119	896,017	814%	0.45				4.7%	5.3%
	2033	457,288	1,839,540	402%	156	91,499	843,155	921%	0.44				4.8%	5.3%
	2034	383,730	1,693,149	441%	133	75,686	788,815	1042%	0.42				4.8%	5.3%
	2035	321,146	1,557,558	485%	112	62,300	733,118	1177%	0.41				4.9%	5.2%
	2036	268,040	1,429,426	533%	95	51,009	675,996	1325%	0.40				5.0%	5.2%
	2037	223,106	1,307,102	586%	80	41,530	617,649	1487%	0.39				5.0%	5.2%
	2038	185,212	1,192,879	644%	67	33,605	559,511	1665%	0.39				5.1%	5.2%
	2039	153,313	1,084,638	707%	56	27,010	502,036	1859%	0.38				5.1%	5.1%
	2040	126,543	981,628	776%	47	21,557	445,790	2068%	0.38				5.1%	5.1%
	2041	104,092	884,116	849%	39	17,074	391,616	2294%	0.37				5.2%	5.1%
	2042	85,329	791,157	927%	32	13,415	339,711	2532%	0.37				5.2%	5.1%
	2043	69,682	705,147	1012%	27	10,451	291,316	2787%	0.36				5.2%	5.1%
	2044	56,662	626,707	1106%	22	8,069	246,777	3058%	0.36				5.2%	5.1%
	2045	45,869	554,786	1210%	18	6,172	206,254	3341%	0.36				5.3%	5.1%
	2046	36,941	489,534	1325%	15	4,676	170,047	3637%	0.36				5.3%	5.1%
	2047	29,603	430,212	1453%	12	3,508	138,029	3935%	0.37				5.3%	5.1%
2048	23,584	376,172	1595%	10	2,605	110,519	4242%	0.38				5.3%	5.1%	
2049	18,670	327,347	1753%	8	1,915	87,227	4554%	0.39				5.4%	5.2%	
2050	14,683	282,073	1921%	6	1,394	67,850	4867%	0.39				5.4%	5.2%	
2051	11,463	239,455	2089%	5	1,004	52,078	5185%	0.40				5.4%	5.2%	
2052	8,875	199,553	2249%	4	717	39,326	5488%	0.41				5.4%	5.3%	
2053	6,812	164,300	2412%	3	506	29,380	5807%	0.42				5.4%	5.3%	
2054	5,175	133,787	2585%	2	354	21,744	6149%	0.42				5.4%	5.4%	
2055	3,895	108,375	2783%	2	245	15,936	6508%	0.43				5.4%	5.5%	
2056	2,898	86,890	2998%	1	168	11,603	6906%	0.43				5.5%	5.6%	
2057	2,130	68,706	3228%	1	114	8,314	7289%	0.44				5.5%	5.6%	
History		93,251,968	122,023,217	131%		66,340,432	40,741,632	61%	2.13			117%	55%	2.12
Future		30,848,049	71,020,798	230%	9,609	7,130,845	25,958,892	364%	0.63			199%	299%	0.68
Lifetime		124,100,017	193,044,015	156%		73,471,277	66,698,523	91%	1.71			128%	64%	2.01

[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, 2019
 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
Historical Experience	1987	53,316	5,400	10%		34,859	6,089	17%	0.58				5.1%	5.5%
	1988	125,497	17,350	14%		70,855	14,852	21%	0.66				5.1%	5.5%
	1989	146,010	27,507	19%		111,056	38,047	34%	0.55				5.0%	5.5%
	1990	141,609	33,693	24%		88,484	34,137	39%	0.62				5.0%	5.5%
	1991	132,897	38,425	29%		75,485	33,275	44%	0.66				4.9%	5.5%
	1992	124,117	42,333	34%		65,647	33,258	51%	0.67				4.8%	5.5%
	1993	113,273	45,643	40%		57,004	33,095	58%	0.69				4.8%	5.5%
	1994	102,209	48,006	47%		49,533	32,844	66%	0.71				4.7%	5.5%
	1995	91,988	51,006	55%		43,179	32,661	76%	0.73				4.6%	5.5%
	1996	526,244	137,032	26%		260,335	118,991	46%	0.57				4.6%	6.5%
	1997	1,395,816	277,659	20%		820,937	323,013	39%	0.51				4.5%	6.5%
	1998	2,742,353	874,691	32%		1,557,366	631,054	41%	0.79				4.5%	6.6%
	1999	3,095,715	672,075	22%		2,347,160	1,015,248	43%	0.50				4.6%	6.6%
	2000	3,932,736	2,998,146	76%		3,482,131	1,522,888	44%	1.74				4.4%	6.6%
	2001	4,979,085	3,054,169	61%		4,507,414	1,973,354	44%	1.40				4.5%	6.5%
	2002	5,880,873	5,625,766	96%		5,335,626	2,334,014	44%	2.19				4.3%	6.5%
	2003	6,592,555	4,780,409	73%		5,958,007	2,551,779	43%	1.69				4.2%	6.5%
	2004	6,427,301	7,460,067	116%		5,603,022	2,531,331	45%	2.57				4.1%	6.5%
	2005	5,982,078	5,951,809	99%		4,977,763	2,489,022	50%	1.99				4.0%	6.5%
	2006	5,553,400	5,828,804	105%		4,448,332	2,449,380	55%	1.91				4.0%	6.5%
2007	5,266,652	6,099,902	116%		3,993,643	2,402,832	60%	1.93				4.0%	6.5%	
2008	4,969,690	8,058,901	162%		3,583,748	2,343,350	65%	2.48				4.0%	6.5%	
2009	4,564,276	12,579,414	276%		3,217,801	2,277,020	71%	3.89				4.0%	6.4%	
2010	4,226,554	8,262,575	195%		2,874,277	2,203,786	77%	2.55				4.0%	6.4%	
2011	3,694,553	10,402,395	282%		2,564,985	2,130,428	83%	3.39				4.0%	6.4%	
2012	3,602,368	6,088,183	169%		2,281,143	2,055,140	90%	1.88				4.0%	6.4%	
2013	3,688,754	7,663,255	208%		2,018,435	1,978,104	98%	2.12				4.0%	6.3%	
2014	3,762,176	7,098,018	189%		1,780,037	1,900,640	107%	1.77				3.9%	6.3%	
2015	3,757,799	4,607,667	123%		1,564,572	1,823,836	117%	1.05				3.9%	6.2%	
2016	3,788,700	7,708,082	203%		1,370,672	1,749,713	128%	1.59				3.9%	6.2%	
2017	3,791,372	5,484,833	145%	1,309	1,196,924	1,678,452	140%	1.03				4.0%	6.1%	
Projected Future Experience (40 Years)	2018	3,821,694	5,313,186	139%	1,168	1,041,898	1,610,923	155%	0.90				4.4%	6.0%
	2019	3,576,992	5,055,901	141%	1,042	904,186	1,546,606	171%	0.83				4.4%	6.0%
	2020	4,437,718	4,648,920	105%	911	782,369	1,485,914	190%	0.55				4.5%	5.9%
	2021	4,364,651	4,324,738	99%	814	675,014	1,428,526	212%	0.47				4.4%	5.9%
	2022	3,843,017	4,063,822	106%	724	580,752	1,374,597	237%	0.45				4.5%	5.8%
	2023	3,366,934	3,800,736	113%	641	498,280	1,323,774	266%	0.42				4.5%	5.7%
	2024	2,935,619	3,536,501	120%	565	426,351	1,274,747	299%	0.40				4.5%	5.7%
	2025	2,547,634	3,281,181	129%	495	363,811	1,227,817	337%	0.38				4.4%	5.6%
	2026	2,201,159	3,035,432	138%	432	309,583	1,181,350	382%	0.36				4.5%	5.6%
	2027	1,893,965	2,802,649	148%	376	262,688	1,135,250	432%	0.34				4.5%	5.5%
	2028	1,623,270	2,585,026	159%	326	222,242	1,089,776	490%	0.32				4.5%	5.5%
	2029	1,386,226	2,380,476	172%	281	187,436	1,043,613	557%	0.31				4.5%	5.4%
	2030	1,179,776	2,191,551	186%	241	157,559	996,634	633%	0.29				4.6%	5.4%
	2031	1,000,859	2,016,675	201%	207	131,974	947,552	718%	0.28				4.6%	5.4%
	2032	846,671	1,853,115	219%	177	110,119	896,017	814%	0.27				4.7%	5.3%
	2033	714,323	1,702,748	238%	150	91,499	843,155	921%	0.26				4.8%	5.3%
	2034	601,085	1,564,611	260%	128	75,686	788,815	1042%	0.25				4.8%	5.3%
	2035	504,523	1,436,841	285%	108	62,300	733,118	1177%	0.24				4.9%	5.2%
	2036	422,371	1,316,422	312%	91	51,009	675,996	1325%	0.24				5.0%	5.2%
	2037	352,661	1,201,832	341%	77	41,530	617,649	1487%	0.23				5.0%	5.2%
	2038	293,691	1,095,100	373%	64	33,605	559,511	1665%	0.22				5.1%	5.2%
	2039	243,880	994,240	408%	54	27,010	502,036	1859%	0.22				5.1%	5.1%
	2040	201,938	898,465	445%	45	21,557	445,790	2068%	0.22				5.1%	5.1%
	2041	166,634	808,037	485%	37	17,074	391,616	2294%	0.21				5.2%	5.1%
	2042	137,021	722,052	527%	31	13,415	339,711	2532%	0.21				5.2%	5.1%
	2043	112,238	642,651	573%	26	10,451	291,316	2787%	0.21				5.2%	5.1%
	2044	91,541	570,350	623%	21	8,069	246,777	3058%	0.20				5.2%	5.1%
	2045	74,323	504,170	678%	17	6,172	206,254	3341%	0.20				5.3%	5.1%
	2046	60,029	444,232	740%	14	4,676	170,047	3637%	0.20				5.3%	5.1%
	2047	48,242	389,825	808%	11	3,508	138,029	3935%	0.21				5.3%	5.1%
2048	38,539	340,366	883%	9	2,605	110,519	4242%	0.21				5.3%	5.1%	
2049	30,593	295,776	967%	7	1,915	87,227	4554%	0.21				5.4%	5.2%	
2050	24,122	254,546	1055%	6	1,394	67,850	4867%	0.22				5.4%	5.2%	
2051	18,881	215,836	1143%	5	1,004	52,078	5185%	0.22				5.4%	5.2%	
2052	14,656	179,661	1226%	4	717	39,326	5488%	0.22				5.4%	5.3%	
2053	11,278	147,765	1310%	3	506	29,380	5807%	0.23				5.4%	5.3%	
2054	8,589	120,200	1399%	2	354	21,744	6149%	0.23				5.4%	5.4%	
2055	6,480	97,274	1501%	2	245	15,936	6508%	0.23				5.4%	5.5%	
2056	4,835	77,917	1611%	1	168	11,603	6906%	0.23				5.5%	5.6%	
2057	3,562	61,556	1728%	1	114	8,314	7289%	0.24				5.5%	5.6%	
History		93,251,968	122,023,217	131%		66,340,432	40,741,632	61%	2.13			117%	55%	2.12
Future		43,212,221	66,972,382	155%	9,315	7,130,845	25,958,892	364%	0.43			138%	299%	0.46
Lifetime		136,464,189	188,995,599	138%		73,471,277	66,698,523	91%	1.53			121%	64%	1.89

[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%	250,157	2,905	1%	1%	5.1%	4.6030
	1988	127,922	3,425	3%	2%	551,922	14,776	3%	2%	5.1%	4.3145
	1989	148,831	8,485	6%	4%	601,890	34,314	6%	4%	5.0%	4.0441
	1990	144,345	14,453	10%	6%	547,162	54,787	10%	5%	5.0%	3.7907
	1991	135,464	20,511	15%	8%	481,315	72,877	15%	7%	4.9%	3.5531
	1992	126,515	26,255	21%	10%	421,343	87,438	21%	9%	4.8%	3.3304
	1993	115,461	31,334	27%	12%	360,430	97,815	27%	11%	4.8%	3.1217
	1994	104,183	35,602	34%	15%	304,841	104,173	34%	13%	4.7%	2.9260
	1995	93,765	39,325	42%	17%	258,796	108,539	42%	15%	4.6%	2.7601
	1996	1,011,581	53,521	5%	11%	2,650,396	140,228	5%	11%	4.6%	2.6201
	1997	1,578,969	111,876	7%	9%	3,927,145	278,253	7%	10%	4.5%	2.4872
	1998	2,554,343	312,772	12%	11%	6,030,809	738,455	12%	11%	4.5%	2.3610
	1999	3,373,725	381,371	11%	11%	7,561,349	854,747	11%	11%	4.5%	2.2412
	2000	4,261,087	749,246	18%	13%	9,065,736	1,594,070	18%	13%	4.4%	2.1276
	2001	5,271,493	1,197,968	23%	16%	10,646,564	2,419,474	23%	15%	4.4%	2.0196
	2002	6,101,509	2,045,680	34%	20%	11,697,855	3,921,992	34%	19%	4.3%	1.9172
	2003	6,610,386	2,479,947	38%	24%	12,030,646	4,513,407	38%	22%	4.2%	1.8200
	2004	6,364,828	3,501,726	55%	29%	10,996,183	6,049,750	55%	27%	4.1%	1.7276
	2005	5,867,239	3,908,591	67%	34%	9,622,374	6,410,156	67%	31%	4.0%	1.6400
	2006	5,597,362	4,608,355	82%	39%	8,770,244	7,220,616	82%	36%	4.0%	1.5669
2007	5,171,848	5,688,644	110%	46%	7,791,852	8,570,452	110%	41%	4.0%	1.5066	
2008	4,797,570	6,413,515	134%	53%	6,949,970	9,290,899	134%	47%	4.0%	1.4486	
2009	4,422,277	8,070,109	182%	62%	6,159,908	11,241,071	182%	54%	4.0%	1.3929	
2010	4,204,636	9,219,505	219%	72%	5,631,490	12,348,169	219%	62%	4.0%	1.3394	
2011	3,695,858	9,386,433	254%	81%	4,759,670	12,088,216	254%	69%	4.0%	1.2878	
2012	3,490,869	9,497,505	272%	90%	4,322,766	11,760,826	272%	76%	4.0%	1.2383	
2013	3,614,137	9,594,499	265%	98%	4,303,279	11,423,975	265%	82%	4.0%	1.1907	
2014	3,669,792	9,139,147	249%	105%	4,202,068	10,464,712	249%	87%	3.9%	1.1450	
2015	3,699,718	8,766,429	237%	110%	4,075,089	9,655,864	237%	91%	3.9%	1.1015	
2016	3,791,477	8,819,934	233%	115%	4,018,314	9,347,613	233%	95%	3.9%	1.0598	
2017	3,722,878	8,447,346	227%	120%	3,796,018	8,613,304	227%	98%	4.0%	1.0196	
Projected Future Experience (40 Years)	2018	3,880,169	8,425,159	217%	124%	3,796,614	8,243,732	217%	101%	4.4%	0.9785
	2019	3,555,259	8,024,404	226%	127%	3,330,494	7,517,096	226%	103%	4.4%	0.9368
	2020	3,247,658	7,680,943	237%	131%	2,912,723	6,888,798	237%	106%	4.5%	0.8969
	2021	2,864,576	6,730,649	235%	133%	2,459,693	5,779,328	235%	108%	4.4%	0.8587
	2022	2,513,744	6,008,017	239%	136%	2,066,489	4,939,047	239%	109%	4.5%	0.8221
	2023	2,194,742	5,139,544	234%	138%	1,727,376	4,045,089	234%	111%	4.5%	0.7871
	2024	1,906,783	4,663,285	245%	140%	1,436,800	3,513,881	245%	112%	4.5%	0.7535
	2025	1,648,586	4,355,362	264%	141%	1,189,319	3,142,035	264%	113%	4.4%	0.7214
	2026	1,419,060	4,237,421	299%	143%	980,120	2,926,711	299%	114%	4.5%	0.6907
	2027	1,216,237	4,076,201	335%	145%	804,244	2,695,413	335%	115%	4.5%	0.6613
	2028	1,038,197	3,634,690	350%	147%	656,349	2,297,854	350%	116%	4.5%	0.6322
	2029	882,904	3,427,989	388%	149%	532,161	2,066,185	388%	117%	4.5%	0.6027
	2030	748,187	3,213,701	430%	151%	428,753	1,841,631	430%	117%	4.6%	0.5731
	2031	631,935	2,998,605	475%	152%	343,347	1,629,219	475%	118%	4.6%	0.5433
	2032	532,151	2,787,272	524%	154%	273,374	1,431,865	524%	119%	4.7%	0.5137
	2033	446,904	2,583,113	578%	155%	216,771	1,252,937	578%	119%	4.8%	0.4850
	2034	374,296	2,388,604	638%	157%	171,421	1,093,939	638%	120%	4.8%	0.4580
	2035	312,672	2,204,927	705%	158%	135,208	953,468	705%	120%	4.9%	0.4324
	2036	260,456	2,032,274	780%	160%	106,343	829,769	780%	121%	5.0%	0.4083
	2037	216,417	1,869,965	864%	161%	83,431	720,894	864%	121%	5.0%	0.3855
2038	179,339	1,717,504	958%	162%	65,279	625,171	958%	121%	5.1%	0.3640	
2039	148,197	1,574,494	1062%	163%	50,933	541,134	1062%	121%	5.1%	0.3437	
2040	122,086	1,440,062	1180%	164%	39,618	467,313	1180%	122%	5.1%	0.3245	
2041	100,234	1,313,582	1311%	165%	30,712	402,483	1311%	122%	5.2%	0.3064	
2042	82,002	1,194,532	1457%	166%	23,723	345,582	1457%	122%	5.2%	0.2893	
2043	66,829	1,082,612	1620%	167%	18,255	295,726	1620%	122%	5.2%	0.2732	
2044	54,226	978,133	1804%	167%	13,986	252,277	1804%	122%	5.2%	0.2579	
2045	43,802	881,164	2012%	168%	10,667	214,585	2012%	123%	5.3%	0.2435	
2046	35,203	791,589	2249%	168%	8,094	182,014	2249%	123%	5.3%	0.2299	
2047	28,146	709,148	2520%	169%	6,111	153,959	2520%	123%	5.3%	0.2171	
2048	22,371	633,438	2832%	170%	4,586	129,848	2832%	123%	5.3%	0.2050	
2049	17,672	564,262	3193%	170%	3,420	109,213	3193%	123%	5.4%	0.1936	
2050	13,866	501,164	3614%	170%	2,534	91,588	3614%	123%	5.4%	0.1827	
2051	10,800	443,305	4105%	171%	1,864	76,493	4105%	123%	5.4%	0.1726	
2052	8,343	389,903	4674%	171%	1,359	63,524	4674%	123%	5.4%	0.1629	
2053	6,388	340,556	5331%	171%	983	52,388	5331%	123%	5.4%	0.1538	
2054	4,845	295,420	6098%	171%	704	42,909	6098%	123%	5.4%	0.1452	
2055	3,640	254,712	6998%	172%	499	34,932	6998%	123%	5.4%	0.1371	
2056	2,704	218,312	8074%	172%	350	28,269	8074%	123%	5.5%	0.1295	
2057	1,984	185,930	9374%	172%	243	22,733	9374%	123%	5.5%	0.1223	
Past		93,924,411	112,574,138	120%		152,787,582	149,523,870	98%			
Future		30,843,606	101,991,948	331%		23,934,947	67,941,033	284%			
Lifetime		124,768,018	214,566,086	172%		176,722,529	217,464,903	123%			

[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, 2019
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%	250,157	2,905	1%	1%	5.1%	4.6030
	1988	127,922	3,425	3%	2%	551,922	14,776	3%	2%	5.1%	4.3145
	1989	148,831	8,485	6%	4%	601,890	34,314	6%	4%	5.0%	4.0441
	1990	144,345	14,453	10%	6%	547,162	54,787	10%	5%	5.0%	3.7907
	1991	135,464	20,511	15%	8%	481,315	72,877	15%	7%	4.9%	3.5531
	1992	126,515	26,255	21%	10%	421,343	87,438	21%	9%	4.8%	3.3304
	1993	115,461	31,334	27%	12%	360,430	97,815	27%	11%	4.8%	3.1217
	1994	104,183	35,602	34%	15%	304,841	104,173	34%	13%	4.7%	2.9260
	1995	93,765	39,325	42%	17%	258,796	108,539	42%	15%	4.6%	2.7601
	1996	1,011,581	53,521	5%	11%	2,650,396	140,228	5%	11%	4.6%	2.6201
	1997	1,578,969	111,876	7%	9%	3,927,145	278,253	7%	10%	4.5%	2.4872
	1998	2,554,343	312,772	12%	11%	6,030,809	738,455	12%	11%	4.5%	2.3610
	1999	3,373,725	381,371	11%	11%	7,561,349	854,747	11%	11%	4.5%	2.2412
	2000	4,261,087	749,246	18%	13%	9,065,736	1,594,070	18%	13%	4.4%	2.1276
	2001	5,271,493	1,197,968	23%	16%	10,646,564	2,419,474	23%	15%	4.4%	2.0196
	2002	6,101,509	2,045,680	34%	20%	11,697,855	3,921,992	34%	19%	4.3%	1.9172
	2003	6,610,386	2,479,947	38%	24%	12,030,646	4,513,407	38%	22%	4.2%	1.8200
	2004	6,364,828	3,501,726	55%	29%	10,996,183	6,049,750	55%	27%	4.1%	1.7276
	2005	5,867,239	3,908,591	67%	34%	9,622,374	6,410,156	67%	31%	4.0%	1.6400
	2006	5,597,362	4,608,355	82%	39%	8,770,244	7,220,616	82%	36%	4.0%	1.5669
2007	5,171,848	5,688,644	110%	46%	7,791,852	8,570,452	110%	41%	4.0%	1.5066	
2008	4,797,570	6,413,515	134%	53%	6,949,970	9,290,899	134%	47%	4.0%	1.4486	
2009	4,422,277	8,070,109	182%	62%	6,159,908	11,241,071	182%	54%	4.0%	1.3929	
2010	4,204,636	9,219,505	219%	72%	5,631,490	12,348,169	219%	62%	4.0%	1.3394	
2011	3,695,858	9,386,433	254%	81%	4,759,670	12,088,216	254%	69%	4.0%	1.2878	
2012	3,490,869	9,497,505	272%	90%	4,322,766	11,760,826	272%	76%	4.0%	1.2383	
2013	3,614,137	9,594,499	265%	98%	4,303,279	11,423,975	265%	82%	4.0%	1.1907	
2014	3,669,792	9,139,147	249%	105%	4,202,068	10,464,712	249%	87%	3.9%	1.1450	
2015	3,699,718	8,766,429	237%	110%	4,075,089	9,655,864	237%	91%	3.9%	1.1015	
2016	3,791,477	8,819,934	233%	115%	4,018,314	9,347,613	233%	95%	3.9%	1.0598	
2017	3,722,878	8,447,346	227%	120%	3,796,018	8,613,304	227%	98%	4.0%	1.0196	
Projected Future Experience (40 Years)	2018	3,840,631	8,425,159	219%	124%	3,766,631	8,262,827	219%	101%	4.0%	0.9807
	2019	3,785,815	8,023,055	212%	127%	3,546,474	7,515,833	212%	103%	4.4%	0.9368
	2020	4,686,296	7,651,677	163%	129%	4,202,993	6,862,550	163%	105%	4.4%	0.8969
	2021	4,350,921	6,647,862	153%	130%	3,735,955	5,708,243	153%	106%	4.5%	0.8587
	2022	3,821,481	5,877,024	154%	130%	3,141,548	4,831,361	154%	107%	4.4%	0.8221
	2023	3,339,808	4,974,708	149%	131%	2,628,604	3,915,355	149%	107%	4.5%	0.7871
	2024	2,904,823	4,476,363	154%	131%	2,188,844	3,373,032	154%	108%	4.5%	0.7535
	2025	2,514,691	4,154,756	165%	132%	1,814,142	2,997,314	165%	109%	4.5%	0.7214
	2026	2,167,672	4,029,291	186%	133%	1,497,172	2,782,959	186%	109%	4.4%	0.6907
	2027	1,860,876	3,865,181	208%	134%	1,230,516	2,555,875	208%	110%	4.5%	0.6613
	2028	1,591,396	3,424,300	215%	135%	1,007,487	2,167,870	215%	110%	4.5%	0.6331
	2029	1,356,147	3,220,980	238%	136%	820,721	1,949,292	238%	111%	4.5%	0.6052
	2030	1,151,848	3,012,097	262%	137%	664,364	1,737,319	262%	112%	4.5%	0.5768
	2031	975,306	2,803,812	287%	138%	534,557	1,536,744	287%	112%	4.6%	0.5481
	2032	823,525	2,600,236	316%	140%	427,673	1,350,355	316%	113%	4.6%	0.5193
	2033	693,607	2,404,450	347%	141%	340,319	1,179,746	347%	113%	4.7%	0.4907
	2034	582,684	2,218,649	381%	142%	269,741	1,027,076	381%	113%	4.8%	0.4629
	2035	488,290	2,043,800	419%	143%	213,291	892,756	419%	114%	4.8%	0.4368
	2036	408,068	1,879,960	461%	144%	168,205	774,917	461%	114%	4.9%	0.4122
	2037	340,195	1,726,415	507%	145%	132,335	671,571	507%	114%	5.0%	0.3890
2038	282,853	1,582,642	560%	145%	103,841	581,021	560%	115%	5.0%	0.3671	
2039	234,513	1,448,199	618%	146%	81,257	501,787	618%	115%	5.1%	0.3465	
2040	193,832	1,322,200	682%	147%	63,389	432,402	682%	115%	5.1%	0.3270	
2041	159,657	1,203,990	754%	148%	49,282	371,644	754%	115%	5.1%	0.3087	
2042	131,034	1,093,029	834%	148%	38,178	318,465	834%	115%	5.2%	0.2914	
2043	107,126	988,990	923%	149%	29,462	271,994	923%	115%	5.2%	0.2750	
2044	87,193	892,108	1023%	150%	22,636	231,597	1023%	116%	5.2%	0.2596	
2045	70,646	802,397	1136%	150%	17,313	196,635	1136%	116%	5.2%	0.2451	
2046	56,948	719,708	1264%	151%	13,174	166,491	1264%	116%	5.3%	0.2313	
2047	45,668	643,764	1410%	151%	9,973	140,583	1410%	116%	5.3%	0.2184	
2048	36,406	574,163	1577%	151%	7,505	118,363	1577%	116%	5.3%	0.2061	
2049	28,842	510,707	1771%	152%	5,613	99,389	1771%	116%	5.3%	0.1946	
2050	22,696	452,961	1996%	152%	4,170	83,217	1996%	116%	5.4%	0.1837	
2051	17,729	400,139	2257%	152%	3,075	69,400	2257%	116%	5.4%	0.1734	
2052	13,735	351,503	2559%	152%	2,249	57,553	2559%	116%	5.4%	0.1637	
2053	10,547	306,654	2907%	153%	1,630	47,401	2907%	116%	5.4%	0.1546	
2054	8,022	265,717	3312%	153%	1,171	38,776	3312%	116%	5.4%	0.1459	
2055	6,046	228,872	3786%	153%	833	31,532	3786%	116%	5.4%	0.1378	
2056	4,504	195,985	4351%	153%	586	25,491	4351%	116%	5.4%	0.1301	
2057	3,314	166,776	5032%	153%	407	20,479	5032%	116%	5.5%	0.1228	
Past		93,924,411	112,574,138	120%		152,787,582	149,523,870	98%			
Future		43,205,390	97,610,282	226%		32,787,313	65,897,214	201%			
Lifetime		137,129,802	210,184,420	153%		185,574,895	215,421,084	116%			

[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

	Loss Ratio Demonstration								Interest Rate Factors	
	Calendar Year	Without Interest			End of Year Number of Lives	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	2001	57	0	0%		116	0	0%	4.4%	2.0196
	2002	77,793	37,896	49%		149,145	72,655	49%	4.3%	1.9172
	2003	247,488	0	0%		450,418	0	0%	4.2%	1.8200
	2004	304,789	0	0%		526,568	0	0%	4.1%	1.7276
	2005	297,465	274,379	92%		487,848	449,987	92%	4.0%	1.6400
	2006	283,142	0	0%		443,642	0	0%	4.0%	1.5669
	2007	278,839	100,470	36%		420,096	151,367	36%	4.0%	1.5066
	2008	266,988	141,210	53%		386,771	204,563	53%	4.0%	1.4486
	2009	261,525	0	0%		364,285	0	0%	4.0%	1.3929
	2010	252,461	141,983	56%		338,134	190,165	56%	4.0%	1.3394
	2011	242,452	107,973	45%		312,239	139,052	45%	4.0%	1.2878
	2012	236,125	606,197	257%		292,395	750,658	257%	4.0%	1.2383
	2013	239,981	203,988	85%		285,740	242,885	85%	4.0%	1.1907
	2014	239,242	462,084	193%		273,942	529,106	193%	3.9%	1.1450
	2015	253,115	0	0%		278,796	0	0%	3.9%	1.1015
	2016	255,944	462,743	181%		271,256	490,428	181%	3.9%	1.0598
	2017	234,735	354,163	151%	102	239,347	361,121	151%	4.0%	1.0196
Projected Future Experience (40 Years)	2018	216,585	219,121	101%	94	211,921	214,402	101%	4.5%	0.9785
	2019	217,726	228,481	105%	87	203,962	214,036	105%	4.5%	0.9368
	2020	205,021	237,335	116%	80	183,877	212,859	116%	4.4%	0.8969
	2021	186,215	245,753	132%	73	159,895	211,018	132%	4.5%	0.8587
	2022	167,993	252,024	150%	67	138,103	207,183	150%	4.5%	0.8221
	2023	150,483	255,419	170%	61	118,438	201,028	170%	4.5%	0.7871
	2024	133,799	256,759	192%	55	100,820	193,473	192%	4.5%	0.7535
	2025	118,033	254,267	215%	49	85,151	183,433	215%	4.5%	0.7214
	2026	103,254	248,689	241%	43	71,316	171,765	241%	4.5%	0.6907
	2027	89,521	239,956	268%	38	59,196	158,672	268%	4.5%	0.6613
	2028	76,881	228,293	297%	33	48,604	144,327	297%	4.5%	0.6322
	2029	65,368	215,362	329%	29	39,400	129,807	329%	4.5%	0.6027
	2030	55,000	199,989	364%	25	31,518	114,605	364%	4.6%	0.5731
	2031	45,778	183,001	400%	21	24,872	99,429	400%	4.6%	0.5433
	2032	37,683	165,414	439%	18	19,358	84,976	439%	4.7%	0.5137
	2033	30,672	147,202	480%	15	14,877	71,400	480%	4.8%	0.4850
	2034	24,686	129,709	525%	12	11,306	59,404	525%	4.8%	0.4580
	2035	19,650	112,442	572%	10	8,497	48,623	572%	4.9%	0.4324
	2036	15,478	96,119	621%	8	6,319	39,245	621%	5.0%	0.4083
	2037	12,071	81,428	675%	7	4,654	31,391	675%	5.0%	0.3855
	2038	9,341	68,260	731%	5	3,400	24,847	731%	5.1%	0.3640
	2039	7,180	56,903	793%	4	2,468	19,557	793%	5.1%	0.3437
	2040	5,491	47,130	858%	3	1,782	15,294	858%	5.1%	0.3245
	2041	4,186	38,909	930%	3	1,283	11,922	930%	5.2%	0.3064
	2042	3,187	32,291	1013%	2	922	9,342	1013%	5.2%	0.2893
	2043	2,429	26,846	1105%	2	663	7,333	1105%	5.2%	0.2732
	2044	1,854	22,435	1210%	1	478	5,786	1210%	5.2%	0.2579
	2045	1,422	18,939	1332%	1	346	4,612	1332%	5.3%	0.2435
	2046	1,096	16,056	1465%	1	252	3,692	1465%	5.3%	0.2299
	2047	847	13,658	1612%	1	184	2,965	1612%	5.3%	0.2171
2048	659	11,463	1740%	1	135	2,350	1740%	5.3%	0.2050	
2049	512	9,407	1838%	0	99	1,821	1838%	5.4%	0.1936	
2050	396	7,669	1937%	0	72	1,401	1937%	5.4%	0.1827	
2051	308	6,165	2004%	0	53	1,064	2004%	5.4%	0.1726	
2052	237	4,856	2049%	0	39	791	2049%	5.4%	0.1629	
2053	181	3,735	2064%	0	28	575	2064%	5.4%	0.1538	
2054	136	2,747	2014%	0	20	399	2014%	5.4%	0.1452	
2055	101	1,958	1939%	0	14	269	1939%	5.4%	0.1371	
2056	73	1,346	1833%	0	10	174	1833%	5.5%	0.1295	
2057	52	896	1715%	0	6	110	1715%	5.5%	0.1223	
Past		3,972,141	2,893,087	73%		5,520,739	3,581,986	65%		
Future		2,011,583	4,388,431	218%	851	1,554,338	2,905,380	187%		
Lifetime		5,983,724	7,281,517	122%		7,075,076	6,487,366	92%		

Attachment 3
American Progressive Life & Health Insurance Company of New York
Pennsylvania-Specific Experience After Requested Increase and Assumed Implementation Date of September 1, 2019
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 Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	2001	57	0	0%		116	0	0%	4.4%	2.0196
	2002	77,793	37,896	49%		149,145	72,655	49%	4.3%	1.9172
	2003	247,488	0	0%		450,418	0	0%	4.2%	1.8200
	2004	304,789	0	0%		526,568	0	0%	4.1%	1.7276
	2005	297,465	274,379	92%		487,848	449,987	92%	4.0%	1.6400
	2006	283,142	0	0%		443,642	0	0%	4.0%	1.5669
	2007	278,839	100,470	36%		420,096	151,367	36%	4.0%	1.5066
	2008	266,988	141,210	53%		386,771	204,563	53%	4.0%	1.4486
	2009	261,525	0	0%		364,285	0	0%	4.0%	1.3929
	2010	252,461	141,983	56%		338,134	190,165	56%	4.0%	1.3394
	2011	242,452	107,973	45%		312,239	139,052	45%	4.0%	1.2878
	2012	236,125	606,197	257%		292,395	750,658	257%	4.0%	1.2383
	2013	239,981	203,988	85%		285,740	242,885	85%	4.0%	1.1907
	2014	239,242	462,084	193%		273,942	529,106	193%	3.9%	1.1450
	2015	253,115	0	0%		278,796	0	0%	3.9%	1.1015
	2016	255,944	462,743	181%		271,256	490,428	181%	3.9%	1.0598
	2017	234,735	354,163	151%	102	239,347	361,121	151%	4.0%	1.0196
Projected Future Experience (40 Years)	2018	216,585	219,121	101%	94	211,921	214,402	101%	4.5%	0.9785
	2019	221,930	227,889	103%	86	207,899	213,482	103%	4.5%	0.9368
	2020	278,181	228,433	82%	77	249,492	204,875	82%	4.5%	0.8969
	2021	276,649	233,254	84%	71	237,547	200,286	84%	4.5%	0.8587
	2022	250,207	238,741	95%	65	205,689	196,263	95%	4.5%	0.8221
	2023	224,702	241,515	107%	59	176,853	190,085	107%	4.4%	0.7871
	2024	200,307	242,352	121%	53	150,936	182,617	121%	4.5%	0.7535
	2025	177,163	239,579	135%	47	127,809	172,837	135%	4.5%	0.7214
	2026	155,382	233,942	151%	42	107,320	161,580	151%	4.5%	0.6907
	2027	135,059	225,385	167%	37	89,309	149,038	167%	4.5%	0.6613
	2028	116,276	214,154	184%	32	73,510	135,388	184%	4.5%	0.6322
	2029	99,097	201,767	204%	28	59,729	121,613	204%	4.5%	0.6027
	2030	83,563	187,109	224%	24	47,886	107,224	224%	4.6%	0.5731
	2031	69,695	170,996	245%	20	37,867	92,906	245%	4.6%	0.5433
	2032	57,475	154,383	269%	17	29,526	79,309	269%	4.7%	0.5137
	2033	46,854	137,243	293%	14	22,727	66,569	293%	4.8%	0.4850
	2034	37,756	120,807	320%	12	17,291	55,328	320%	4.8%	0.4580
	2035	30,077	104,591	348%	10	13,006	45,228	348%	4.9%	0.4324
	2036	23,698	89,295	377%	8	9,676	36,459	377%	5.0%	0.4083
	2037	18,478	75,559	409%	6	7,123	29,129	409%	5.0%	0.3855
	2038	14,286	63,263	443%	5	5,200	23,028	443%	5.1%	0.3640
	2039	10,964	52,669	480%	4	3,768	18,102	480%	5.1%	0.3437
	2040	8,365	43,551	521%	3	2,714	14,133	521%	5.1%	0.3245
	2041	6,356	35,886	565%	3	1,947	10,996	565%	5.2%	0.3064
	2042	4,820	29,719	617%	2	1,394	8,598	617%	5.2%	0.2893
	2043	3,654	24,656	675%	2	998	6,735	675%	5.2%	0.2732
	2044	2,772	20,562	742%	1	715	5,303	742%	5.2%	0.2579
	2045	2,110	17,325	821%	1	514	4,219	821%	5.3%	0.2435
	2046	1,612	14,663	909%	1	371	3,372	909%	5.3%	0.2299
	2047	1,235	12,457	1009%	1	268	2,704	1009%	5.3%	0.2171
2048	951	10,451	1099%	1	195	2,142	1099%	5.3%	0.2050	
2049	731	8,576	1173%	0	141	1,660	1173%	5.4%	0.1936	
2050	558	6,995	1253%	0	102	1,278	1253%	5.4%	0.1827	
2051	429	5,629	1313%	0	74	971	1313%	5.4%	0.1726	
2052	327	4,442	1360%	0	53	724	1360%	5.4%	0.1629	
2053	246	3,424	1390%	0	38	527	1390%	5.4%	0.1538	
2054	184	2,523	1375%	0	27	366	1375%	5.4%	0.1452	
2055	134	1,802	1342%	0	18	247	1342%	5.4%	0.1371	
2056	97	1,242	1286%	0	13	161	1286%	5.5%	0.1295	
2057	68	830	1219%	0	8	101	1219%	5.5%	0.1223	
Past		3,972,141	2,893,087	73%		5,520,739	3,581,986	65%		
Future		2,779,033	4,146,780	149%	826	2,101,675	2,759,984	131%		
Lifetime		6,751,174	7,039,867	104%		7,622,414	6,341,970	83%		

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%	301	0	0%	0%	4.4%	2.0196
	2002	109,535	0	0%	0%	210,001	0	0%	0%	4.3%	1.9172
	2003	266,728	18,388	7%	5%	485,434	33,465	7%	5%	4.2%	1.8200
	2004	312,897	19,683	6%	6%	540,576	34,006	6%	5%	4.1%	1.7276
	2005	291,239	22,846	8%	6%	477,637	37,467	8%	6%	4.0%	1.6400
	2006	283,950	65,792	23%	10%	444,909	103,086	23%	10%	4.0%	1.5669
	2007	278,080	68,975	25%	13%	418,952	103,917	25%	12%	4.0%	1.5066
	2008	262,204	148,001	56%	19%	379,841	214,400	56%	18%	4.0%	1.4486
	2009	261,340	119,212	46%	22%	364,028	166,054	46%	21%	4.0%	1.3929
	2010	251,106	96,896	39%	24%	336,319	129,778	39%	22%	4.0%	1.3394
	2011	241,408	84,055	35%	25%	310,895	108,249	35%	23%	4.0%	1.2878
	2012	230,758	188,295	82%	30%	285,749	233,167	82%	27%	4.0%	1.2383
	2013	244,836	207,325	85%	34%	291,521	246,857	85%	31%	4.0%	1.1907
	2014	236,788	249,635	105%	39%	271,133	285,843	105%	35%	3.9%	1.1450
	2015	252,529	201,605	80%	42%	278,150	222,060	80%	38%	3.9%	1.1015
	2016	254,835	252,350	99%	46%	270,081	267,448	99%	41%	3.9%	1.0598
	2017	227,425	433,882	191%	54%	231,893	442,406	191%	47%	4.0%	1.0196
Projected Future Experience (40 Years)	2018	221,353	325,778	147%	59%	216,586	318,763	147%	51%	4.5%	0.9785
	2019	221,776	344,058	155%	64%	207,755	322,306	155%	54%	4.5%	0.9368
	2020	205,858	356,142	173%	69%	184,628	319,413	173%	58%	4.4%	0.8969
	2021	186,706	333,004	178%	73%	160,317	285,937	178%	61%	4.5%	0.8587
	2022	168,173	314,393	187%	77%	138,251	258,455	187%	64%	4.5%	0.8221
	2023	150,392	289,149	192%	80%	118,366	227,575	192%	66%	4.5%	0.7871
	2024	133,479	278,492	209%	83%	100,579	209,849	209%	68%	4.5%	0.7535
	2025	117,525	273,866	233%	87%	84,785	197,572	233%	70%	4.5%	0.7214
	2026	102,603	275,046	268%	90%	70,866	189,969	268%	72%	4.5%	0.6907
	2027	88,769	272,628	307%	94%	58,699	180,277	307%	74%	4.5%	0.6613
	2028	76,071	257,359	338%	97%	48,092	162,703	338%	76%	4.5%	0.6322
	2029	64,538	248,572	385%	100%	38,899	149,824	385%	78%	4.5%	0.6027
	2030	54,182	237,079	438%	103%	31,049	135,859	438%	79%	4.6%	0.5731
	2031	44,999	223,034	496%	106%	24,449	121,180	496%	81%	4.6%	0.5433
	2032	36,962	207,012	560%	109%	18,988	106,345	560%	82%	4.7%	0.5137
	2033	30,025	189,636	632%	112%	14,564	91,983	632%	83%	4.8%	0.4850
	2034	24,119	171,517	711%	114%	11,046	78,552	711%	84%	4.8%	0.4580
	2035	19,165	153,119	799%	116%	8,287	66,213	799%	85%	4.9%	0.4324
	2036	15,071	134,904	895%	118%	6,153	55,081	895%	86%	5.0%	0.4083
	2037	11,737	117,423	1000%	120%	4,525	45,268	1000%	86%	5.0%	0.3855
	2038	9,070	101,111	1115%	122%	3,301	36,804	1115%	87%	5.1%	0.3640
	2039	6,962	86,185	1238%	123%	2,393	29,621	1238%	87%	5.1%	0.3437
	2040	5,317	72,755	1368%	124%	1,725	23,610	1368%	87%	5.1%	0.3245
	2041	4,045	60,897	1505%	125%	1,240	18,659	1505%	88%	5.2%	0.3064
	2042	3,073	50,706	1650%	126%	889	14,669	1650%	88%	5.2%	0.2893
	2043	2,333	42,146	1806%	126%	637	11,513	1806%	88%	5.2%	0.2732
	2044	1,773	35,063	1978%	127%	457	9,043	1978%	88%	5.2%	0.2579
	2045	1,351	29,264	2166%	127%	329	7,126	2166%	88%	5.3%	0.2435
	2046	1,035	24,528	2371%	128%	238	5,640	2371%	88%	5.3%	0.2299
	2047	792	20,649	2606%	128%	172	4,483	2606%	88%	5.3%	0.2171
2048	609	17,418	2859%	128%	125	3,570	2859%	88%	5.3%	0.2050	
2049	467	14,653	3135%	129%	90	2,836	3135%	88%	5.4%	0.1936	
2050	356	12,234	3435%	129%	65	2,236	3435%	88%	5.4%	0.1827	
2051	272	10,110	3712%	129%	47	1,744	3712%	88%	5.4%	0.1726	
2052	206	8,237	3996%	129%	34	1,342	3996%	88%	5.4%	0.1629	
2053	154	6,604	4284%	129%	24	1,016	4284%	88%	5.4%	0.1538	
2054	114	5,190	4567%	129%	17	754	4567%	88%	5.4%	0.1452	
2055	82	3,970	4839%	129%	11	544	4839%	88%	5.4%	0.1371	
2056	58	2,945	5076%	129%	8	381	5076%	88%	5.5%	0.1295	
2057	40	2,114	5277%	129%	5	259	5277%	88%	5.5%	0.1223	
Past		4,005,806	2,176,939	54%		5,597,418	2,628,202	47%			
Future		2,011,613	5,608,990	279%		1,558,692	3,698,976	237%			
Lifetime		6,017,419	7,785,929	129%		7,156,109	6,327,178	88%			

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, 2019
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%	301	0	0%	0%	4.4%	2.0196
	2002	109,535	0	0%	0%	210,001	0	0%	0%	4.3%	1.9172
	2003	266,728	18,388	7%	5%	485,434	33,465	7%	5%	4.2%	1.8200
	2004	312,897	19,683	6%	6%	540,576	34,006	6%	5%	4.1%	1.7276
	2005	291,239	22,846	8%	6%	477,637	37,467	8%	6%	4.0%	1.6400
	2006	283,950	65,792	23%	10%	444,909	103,086	23%	10%	4.0%	1.5669
	2007	278,080	68,975	25%	13%	418,952	103,917	25%	12%	4.0%	1.5066
	2008	262,204	148,001	56%	19%	379,841	214,400	56%	18%	4.0%	1.4486
	2009	261,340	119,212	46%	22%	364,028	166,054	46%	21%	4.0%	1.3929
	2010	251,106	96,896	39%	24%	336,319	129,778	39%	22%	4.0%	1.3394
	2011	241,408	84,055	35%	25%	310,895	108,249	35%	23%	4.0%	1.2878
	2012	230,758	188,295	82%	30%	285,749	233,167	82%	27%	4.0%	1.2383
	2013	244,836	207,325	85%	34%	291,521	246,857	85%	31%	4.0%	1.1907
	2014	236,788	249,635	105%	39%	271,133	285,843	105%	35%	3.9%	1.1450
	2015	252,529	201,605	80%	42%	278,150	222,060	80%	38%	3.9%	1.1015
	2016	254,835	252,350	99%	46%	270,081	267,448	99%	41%	3.9%	1.0598
	2017	227,425	433,882	191%	54%	231,893	442,406	191%	47%	4.0%	1.0196
Projected Future Experience (40 Years)	2018	220,389	325,778	148%	59%	215,643	318,763	148%	51%	4.5%	0.9785
	2019	228,740	343,953	150%	64%	214,279	322,208	150%	54%	4.5%	0.9368
	2020	290,908	354,345	122%	67%	260,906	317,801	122%	57%	4.5%	0.8969
	2021	276,117	327,500	119%	70%	237,090	281,211	119%	59%	4.5%	0.8587
	2022	249,349	305,419	122%	73%	204,984	251,078	122%	61%	4.5%	0.8221
	2023	223,569	277,753	124%	75%	175,961	218,606	124%	63%	4.4%	0.7871
	2024	198,952	265,486	133%	77%	149,914	200,049	133%	64%	4.5%	0.7535
	2025	175,640	259,831	148%	79%	126,710	187,446	148%	66%	4.5%	0.7214
	2026	153,747	260,360	169%	81%	106,191	179,826	169%	67%	4.5%	0.6907
	2027	133,367	257,573	193%	84%	88,190	170,322	193%	69%	4.5%	0.6613
	2028	114,580	242,191	211%	86%	72,437	153,113	211%	70%	4.5%	0.6322
	2029	97,443	233,530	240%	88%	58,733	140,758	240%	72%	4.5%	0.6027
	2030	81,994	222,377	271%	91%	46,987	127,434	271%	73%	4.6%	0.5731
	2031	68,241	208,874	306%	93%	37,077	113,486	306%	74%	4.6%	0.5433
	2032	56,158	193,572	345%	95%	28,849	99,441	345%	75%	4.7%	0.5137
	2033	45,690	177,067	388%	97%	22,162	85,886	388%	76%	4.8%	0.4850
	2034	36,748	159,932	435%	99%	16,830	73,246	435%	77%	4.8%	0.4580
	2035	29,223	142,584	488%	101%	12,637	61,657	488%	77%	4.9%	0.4324
	2036	22,989	125,444	546%	102%	9,386	51,218	546%	78%	5.0%	0.4083
	2037	17,898	109,031	609%	104%	6,900	42,033	609%	78%	5.0%	0.3855
	2038	13,819	93,749	678%	105%	5,030	34,125	678%	79%	5.1%	0.3640
	2039	10,591	79,796	753%	106%	3,640	27,425	753%	79%	5.1%	0.3437
	2040	8,069	67,262	834%	107%	2,618	21,827	834%	79%	5.1%	0.3245
	2041	6,119	56,210	919%	107%	1,875	17,223	919%	80%	5.2%	0.3064
	2042	4,629	46,721	1009%	108%	1,339	13,516	1009%	80%	5.2%	0.2893
	2043	3,497	38,759	1108%	109%	955	10,587	1108%	80%	5.2%	0.2732
	2044	2,639	32,181	1219%	109%	681	8,300	1219%	80%	5.2%	0.2579
	2045	1,997	26,806	1342%	109%	486	6,528	1342%	80%	5.3%	0.2435
	2046	1,517	22,427	1478%	110%	349	5,157	1478%	80%	5.3%	0.2299
	2047	1,151	18,849	1638%	110%	250	4,092	1638%	80%	5.3%	0.2171
2048	877	15,880	1812%	110%	180	3,255	1812%	80%	5.3%	0.2050	
2049	665	13,348	2007%	110%	129	2,583	2007%	80%	5.4%	0.1936	
2050	501	11,140	2225%	110%	91	2,036	2225%	80%	5.4%	0.1827	
2051	379	9,206	2431%	111%	65	1,588	2431%	80%	5.4%	0.1726	
2052	283	7,504	2650%	111%	46	1,223	2650%	80%	5.4%	0.1629	
2053	209	6,022	2877%	111%	32	926	2877%	80%	5.4%	0.1538	
2054	153	4,739	3106%	111%	22	688	3106%	80%	5.4%	0.1452	
2055	109	3,630	3333%	111%	15	498	3333%	80%	5.4%	0.1371	
2056	76	2,696	3539%	111%	10	349	3539%	80%	5.5%	0.1295	
2057	52	1,939	3718%	111%	6	237	3718%	80%	5.5%	0.1223	
Past		4,005,806	2,176,939	54%		5,597,418	2,628,202	47%			
Future		2,779,072	5,351,463	193%		2,109,685	3,557,748	169%			
Lifetime		6,784,877	7,528,402	111%		7,707,103	6,185,950	80%			

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	0	N/A	0	N/A
2002	38,667	N/A	0	N/A
2003	0	N/A	0	N/A
2004	231,218	9,801,186	0	234,247
2005	48,009	12,053,838	0	438,012
2006	22,209	13,808,152	0	649,090
2007	224,742	15,678,900	0	871,904
2008	473,948	17,252,687	0	1,079,780
2009	865,214	18,548,163	0	1,300,477
2010	753,504	19,933,288	0	1,502,564
2011	1,594,060	20,623,619	0	1,727,396
2012	854,358	21,266,326	125,696	1,902,152
2013 ^[3]	2,080,519	92,212,756	41,878	5,371,161
2014 ^[3]	2,708,183	64,483,710	137,709	3,935,539
2015 ^[3]	2,012,693	64,806,963	0	4,411,807
2016 ^[3]	5,203,588	50,629,381	266,841	3,665,904
2017 ^[3]	4,987,521	57,571,931	297,962	3,863,995

[1] Claim reserve is the sum of disabled life reserve and incurred but not reported reserve as of December 31, 2017. 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	3,246,860	35%
2	8,424,223	3,664,648	44%
3	7,560,542	5,322,271	70%
4	6,919,540	5,784,076	84%
5	6,427,582	6,557,211	102%
6	6,012,341	6,422,305	107%
7	5,655,169	8,326,927	147%
8	5,336,126	10,537,192	197%
9	4,967,746	8,660,235	174%
10	4,624,220	8,737,164	189%
11	4,371,590	9,489,808	217%
12	4,167,870	7,857,736	189%
13	4,049,103	6,715,724	166%
14	4,022,482	7,996,237	199%
15	4,005,324	8,719,561	218%
16	3,973,409	6,701,495	169%
17	3,898,602	5,452,433	140%
18	3,722,399	5,478,069	147%
19	3,464,140	5,455,565	157%
20	3,169,842	5,285,706	167%
21	2,850,664	4,890,852	172%
22	2,519,403	4,598,266	183%
23	2,210,972	4,245,094	192%
24	1,923,745	3,960,385	206%
25	1,658,971	3,678,677	222%
26	1,424,538	3,417,839	240%
27	1,217,895	3,149,474	259%
28	1,033,618	2,951,890	286%
29	872,266	2,740,732	314%
30	732,470	2,445,746	334%
31	612,621	2,210,793	361%
32	511,491	2,019,018	395%
33	425,997	1,843,942	433%
34	353,746	1,682,585	476%
35	292,968	1,531,719	523%
36	242,024	1,389,272	574%
37	199,437	1,256,455	630%
38	163,927	1,134,293	692%
39	134,391	1,021,121	760%
40	109,856	914,221	832%
41	89,511	814,536	910%
42	72,678	722,229	994%
43	58,792	637,374	1084%
44	47,362	561,613	1186%
45	37,967	491,823	1295%
46	30,272	428,420	1415%
47	24,000	372,088	1550%
48	18,911	321,067	1698%
49	14,802	274,580	1855%
50	11,497	230,425	2004%
51	8,852	190,796	2155%
52	6,749	156,211	2315%
53	5,093	126,799	2490%
54	3,799	101,853	2681%
55	2,744	80,833	2945%
56	1,315	63,751	4847%
57	262	49,779	18980%
58	94	38,305	40877%
59	31	29,152	93834%
60	18	21,910	120307%
Total	124,100,010	193,207,140	156%

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

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

Policy Duration	Earned Premium	Incurred Claims	Loss Ratio
1	351,675	44,078	13%
2	324,464	6,182	2%
3	299,247	19,311	6%
4	286,404	152,521	53%
5	275,527	161,932	59%
6	266,790	99,327	37%
7	261,138	121,814	47%
8	253,168	124,978	49%
9	243,220	131,479	54%
10	238,937	335,922	141%
11	242,618	481,865	199%
12	245,163	300,248	122%
13	246,712	252,513	102%
14	241,021	349,688	145%
15	225,702	305,009	135%
16	239,154	245,469	103%
17	213,307	231,445	109%
18	199,990	240,824	120%
19	182,627	249,355	137%
20	164,506	255,481	155%
21	147,117	258,640	176%
22	130,569	259,808	199%
23	114,952	257,459	224%
24	100,336	251,809	251%
25	86,778	242,188	279%
26	74,322	229,693	309%
27	63,000	215,712	342%
28	52,829	199,832	378%
29	43,809	182,376	416%
30	35,913	163,604	456%
31	29,097	144,795	498%
32	23,298	126,526	543%
33	18,441	108,932	591%
34	14,439	92,363	640%
35	11,191	77,462	692%
36	8,604	64,318	748%
37	6,571	52,933	806%
38	4,996	43,393	869%
39	3,791	35,623	940%
40	2,876	29,389	1022%
41	2,188	24,378	1114%
42	1,672	20,389	1219%
43	1,287	17,252	1341%
44	997	14,702	1475%
45	776	12,497	1611%
46	608	10,490	1725%
47	477	8,643	1814%
48	373	7,050	1892%
49	292	5,665	1942%
50	227	4,458	1965%
51	174	3,425	1963%
52	132	2,518	1903%
53	99	1,790	1812%
54	72	1,230	1701%
55	52	828	1598%
56	36	554	1531%
57	25	363	1481%
58	16	229	1422%
59	10	139	1364%
60	6	81	1310%
Total	5,983,817	7,282,977	122%



Anat Hakim
Vice President and Secretary

January 1, 2019 .

To Whom It May Concern:

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

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

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

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

Sincerely,

A handwritten signature in black ink that reads "Anat Hakim". The signature is written in a cursive style with a long horizontal flourish extending to the right.

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.



TriPlus Services, Inc. • Third-Party Administrator for
CONSTITUTION LIFE
A NASSAU RE COMPANY
PO Box 3735
Omaha, NE 68103-0735

PHONE: (800) 999-2224
FAX: (833) 686-9447
EMAIL: CustomerSupport@TriPlusServices.com

<DATE>

Policy No: <XXX>
Insured: <NAME>

<NAME>
<ADDRESS>
<CITY, STATE, ZIP>

Dear <NAME>:

We value your business and want to thank you for choosing American Progressive Life & Health Insurance Company of New York to provide your long term care coverage. We are committed to ensuring that your long term care insurance benefits are there when you need them.

The purpose of this letter is to notify you that we have determined that it is necessary to increase premiums for your coverage. This is not a premium notice; if you are on a direct, paper bill mode you will receive a notice of premium due approximately 35 days before the premium is due. Your future premium rate(s) will be as follows and is guaranteed through <END DATE>:

* The Annual renewal premium rate of \$<PREM> will become effective on <EFF DATE>. This represents a percentage increase of <XX%>. Please note that this premium rate does not reflect any future rate increases that may occur.

Reasons for the Premium Increase

It is necessary to increase premiums due to greater than anticipated claims payments expected over the lifetime of all policies like yours. Premium rates must be adjusted to ensure current and future claims are adequately funded, so that long term care benefits will be available to you when you need them. Please be assured that you have not been singled out, and this premium increase is not a reflection of any previous claims history you may have had.

Options Available To You:

We do understand that this premium increase may make it more difficult to continue your current level of coverage. Please know that we do not take this action lightly and we recognize that raising premiums may have a significant impact on you. As such, below are options that you may consider at this time:

- 1. Continue current level of coverage:** Keep your exact coverage without any changes and the new premium will take effect on <EFF DATE>. If we do not hear from you, then we will assume that you have accepted the higher premium amount.

(Continued on Reverse)

- 2. Adjust your coverage:** You may consider adjusting the level of coverage in order to make premiums more affordable. We have provided you with the attached Benefit Adjustment Option Return Form, which illustrates some of the policy adjustment offer(s) that are available as an alternative to the current plan, while still maintaining essential coverage. If you would like to investigate additional benefit adjustment options, not mentioned in the attached, please contact us at 1-800-999-2224.

Please discuss potential policy changes with your family or advisors as well as our Customer Support Department to make sure any changes to your policy will best suit your needs.

- 3. Elect the Contingent Benefit Upon Lapse:** If you determine that you would like to discontinue this coverage we will provide a Contingent Benefit Upon Lapse. The Contingent Benefit Upon Lapse is a pool of money that you can use to fund future long-term care expenses. If you elect this option, your policy will be paid-up with a maximum benefit equal to the sum of the premiums you have paid thus far. If you currently have an open claim, or if a new claim is filed, any benefits paid for dates of service after the effective date of the paid-up policy status will be applied to and will not exceed the policy's new maximum benefit amount. To determine the minimum number of days payable under the policy, the sum of all premiums paid is divided by the maximum Daily Benefit at the time of lapse. Benefit Eligibility is determined by the policy terms and all benefits paid by us will not exceed the maximum benefits which would have been payable if the policy had remained in premium paying status.

This Contingent Benefit Upon Lapse acts as a form of reduced paid up coverage and will be available should you choose to lapse the coverage at any point between now and 120 days following the date the new premium rates take effect. If you would like to elect this benefit please complete and return the enclosed Request to Exercise Contingent Benefit Upon Lapse form. If you do not complete this form, and you lapse your policy within 120 days after the effective date of the rate increase, this benefit will be automatically applied.

When you purchased your long-term care coverage, you made a conscious decision to protect yourself and your family from the increasing costs associated with long-term care, which can be significant; therefore, we would like to stress the importance of retaining this valuable coverage. Before considering the options above, please carefully evaluate your situation and your reasons for initially purchasing this coverage.

In addition, you may also wish to contact the State Health Insurance Assistance Program (SHIP) located in your state if you need additional counseling on determining your response. Please go to www.shiptalk.org to find the nearest SHIP to you.

This policy is guaranteed renewable. You have the right to renew your policy for life as long as you continue to pay your premium on time. The company has the right to change your premium if it does so for all policies of your class in your state.

We have enclosed additional information about this increase in the attached Frequently Asked Questions document. For any additional questions, please call our Policyholder Services Department at 1-800-999-2224, electing option 2, then 3, at the prompt, and a customer support representative will be happy to assist you.

Sincerely,

<TPA NAME>

Third Party Administrator for American Progressive Life & Health Insurance Company of New York



FREQUENTLY ASKED QUESTIONS FOR INSUREDS

Q. Why is my premium increasing?

A: It is necessary to increase premiums due to greater than anticipated claims payments expected over the lifetime of all policies like this one. Many of the pricing assumptions that were common in the industry when your product was originally marketed have not developed as expected. The factors that contribute to the higher anticipated claims payments include morbidity, persistency and mortality. The claims experience trends have emerged higher than originally priced and more policyholders have kept their coverage in force, resulting in more claims in the later policy durations. This premium increase will help ensure that the Company is able to live up to its obligations to you as a policyholder.

Q. When will my premium increase?

A: Premium for your in force coverage will increase on the date specified in your letter. If your premium is paid through automatic bank draft, your new premium will be deducted automatically from your account on the stated date. If you pay your premium by check, you will receive a premium notice for the increased amount approximately 30 days before that premium due date.

Q. I thought my premium could never go up. Am I being singled out for this rate increase because of my age or health?

A: No. Your premium rates for long term care insurance will never change based on changes in your age or health. As stated in your policy, we can only change premium rates on a class basis, not an individual basis. This means that the rates have been changed on all policies like yours on a statewide class basis. Even though you may not have used your policy, we need to ensure that we can deliver on the promises of the policy should you need to make a claim in the future.

Q. Will my premium continue to increase?

A: The Company will continue to monitor emerging claims experience to ensure that it is able to deliver on the promises of your policy, primarily to pay any future claims you might incur.

Q. Have other insurance companies raised their long term care rates?

A: Yes. The deviations from expected claim and persistency assumptions that the Company has experienced have also been experienced by other long term care insurance carriers. Numerous other carriers have also implemented rate increases for long term care policies.

(continued on reverse)

Q: What are the options to reduce my coverage?

A: Please refer to the Benefit Adjustment Option Return Form for a description of some of the options available to you. If there are no specific options listed in your letter, or you would like to investigate additional options, please contact our Policyholder Services Department at <xxx-xxx-xxxx>.

Q. To keep my policy without paying the higher premium, how do I change my coverage?

A: To change your coverage we require your request in writing. You may submit the Benefit Adjustment Option Return Form included with your notification letter, or you may contact our Policyholder Services Department at 1-800-999-2224, electing option 2, then 3, at the prompt, to obtain a proposed benefit adjustment form for those options not identified in your letter.

Q. How long do I have to make any coverage changes before the effective date of the increase?

A: You can change your coverage at any time, however in order for us to process any changes before the rate increase effective date you should submit your election to us 15 business days in advance of the effective date of the increase.

Q. I am currently receiving Long Term Care benefits. Do I have to remit the new premium?

A: The premium increase will not impact your current claim benefits. Your policy will continue to provide you with the benefits in accordance with the terms of the coverage you purchased. If your policy contains a provision that waives premium and you are currently receiving that benefit, the new premium will also be waived until such time as you are no longer eligible for waiver of premium, as stated in your policy. You will have to pay the increased premium only after you return to a premium paying status. If your policy does not have a waiver of premium provision or if you do not qualify under this provision, then the premium increase will impact you, even if you are on claim. Please refer to the "Options Available To You" section of the rate increase notification letter.

Q. What safety measures are in place should an insurer file for bankruptcy and not be able to meet their current claim obligations?

A: The premium increases are designed to prevent this from happening. Also, all states have what are known as Guaranty Associations. In the event that a company cannot meet its claim obligations, these Guaranty Associations will pay claims up to a certain cap, which varies by state.

For more information, please see the National Organization of Life & Health Guaranty Associations at <http://www.nolhga.com>.

Q. Whom should I contact if I have additional questions about this rate increase?

A: If you have additional questions, please contact our Policyholder Services Department at 1-800-999-2224, electing option 2, then 3, at the prompt. The office hours are Monday through Friday 7:30 a.m. to 4:45 p.m.



BENEFIT ADJUSTMENT OPTION RETURN FORM

<Date>

Policyholder: <NAME>

<Policy Number>

If you would like to implement one of the benefit adjustment options listed in this letter please circle the option you would like to exercise and then sign, date, and return this page using the enclosed envelope. While you are able to adjust your benefits at any time, to ensure that your option is effective before the rate increase effective date, please return your option to us within 45 days from the date of this letter.

If you would like to investigate additional benefit adjustment offers, not mentioned below, please call our dedicated Customer Support Department, toll free at <xxx-xxx-xxxx>.

If you do not wish to implement any of these options you do not need to return this form to us.

- * Reduce your policy maximum from 5 Years to 4 Years for a new Annual premium of \$<xx>
- * Reduce your policy maximum from 5 Years to 3 Years for a new Annual premium of \$<xx>
- * Increase your Elimination Period from 0 Days to 90 Days for a new Annual premium of \$<xx>
- * Reduce your policy maximum from 5 Years to 4 Years and increase your Elimination Period from 0 Days to 90 Days for a new Annual premium of \$<xx>
- * Reduce your base Daily Benefit Amount from \$60.00 to \$40.00 for a new Annual premium of \$<xx>. Since you have an active Compound Inflation rider, your new inflated Daily Benefit Amount would be \$<xx> as of <EFF DATE> and is subject to further increases per rider terms.

Please be aware when considering these options, that if you choose to reduce the maximum available under your policy, then any prior claims made on your policy will affect the benefits available after the reduction.

By signing and returning this page, Pennsylvania Life Insurance Company will change the policy's available benefits, effective <EFF DATE>, to the choice you selected above. You will receive an updated benefit rider once this change to the policy has been made. Please note that the above premium rates are for the current rate increase period and do not reflect any additional rate increases that may be scheduled to occur, or may occur in the future, whether mentioned in this letter or not.

Signature _____ Date _____

If anyone other than the insured signs above, we must have copies of legal representative papers on file



TriPlus Services, Inc. ♦ Third-Party Administrator for
CONSTITUTION LIFE
 A NASSAU RE COMPANY
 PO Box 3735
 Omaha, NE 68103-0735

PHONE: (800) 999-2224
 FAX: (833) 686-9447
 EMAIL: CustomerSupport@TriPlusServices.com

REQUEST TO EXERCISE CONTINGENT BENEFIT UPON LAPSE

<Date>

Policyholder: <NAME>
 <Policy Number>

NOTE: This benefit can be elected by either lapsing your coverage by means of not paying your premium, or by completing and returning this form to us. Either way your election for this coverage must be made within 120 days following the effective date of this rate increase. ***If you do not want to exercise the Contingent Benefit Upon Lapse, then you do not need to complete this form.***

By completing and returning this form, I am electing to stop paying premiums for my long term care coverage and I am exercising the Contingent Benefit Upon Lapse option available with this rate increase.

By exercising this option, I understand that:

- * My new maximum benefit amount under this policy will be equal to the sum of the premiums paid into the policy from the issue date through the current paid to date or the remaining amount of benefits available under the policy; whichever is less; and,
- * If you currently have an open claim, or if a new claim is filed, any benefits paid for dates of service after the effective date of this new policy status will be applied to and will not exceed the policy's new maximum benefit amount; and,
- * Once I exercise this option, I will only be able to reinstate my original maximum benefit amount if I submit a premium payment within 65 days from my premium due date; and,
- * I must meet the eligibility requirements required under the Policy in order to receive benefit payments.

By signing below I agree to elect the Contingent Benefit Upon Lapse and I agree to all of the above.

Signature _____ Date _____

If anyone other than the policyholder signs above, we must have copies of Durable Financial Power of Attorney papers or other legal representative papers on file.