

**State:** Pennsylvania **Filing Company:** United Security Assurance Company of Pennsylvania  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.003 Other  
**Product Name:** 2016 CBC Rate Increase  
**Project Name/Number:** /

### Filing at a Glance

Company: United Security Assurance Company of Pennsylvania  
 Product Name: 2016 CBC Rate Increase  
 State: Pennsylvania  
 TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care  
 Sub-TOI: LTC05I.003 Other  
 Filing Type: Rate - Other (Not M.U. or G.I. Product)  
 Date Submitted: 07/19/2016  
 SERFF Tr Num: USPA-130657975  
 SERFF Status: Assigned  
 State Tr Num: USPA-130657975  
 State Status: Received Review in Progress  
 Co Tr Num: PA 2016 CBC RATE INCREASE  
  
 Implementation Date: 11/19/2016  
 Date Requested:  
 Author(s): Martha Stephens, William Neugroschel, Marge Haley  
 Reviewer(s): Jim Lavery (primary)  
 Disposition Date:  
 Disposition Status:  
 Implementation Date:

**State Filing Description:**  
 Proposed 35% increase on 576 PA policyholders of United Security Assurance forms F-701, F-733, F-734, F-771, F-775, and F-778.

**State:** Pennsylvania **Filing Company:** United Security Assurance Company of Pennsylvania  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.003 Other  
**Product Name:** 2016 CBC Rate Increase  
**Project Name/Number:** /

**General Information**

|  |   |
|--|---|
| Project Name:                            | Status of Filing in Domicile:   |
| Project Number:                          | Date Approved in Domicile:  |
| Requested Filing Mode: Review & Approval | Domicile Status Comments: PA is domicile  |
| Explanation for Combination/Other:       | Market Type: Individual   |
| Submission Type: New Submission          | Individual Market Type:   |
| Overall Rate Impact: 35%                 | Filing Status Changed: 07/20/2016   |
|  | State Status Changed: 07/20/2016  |
| Deemer Date:                             | Created By: Martha Stephens   |
| Submitted By: Martha Stephens            | Corresponding Filing Tracking Number:   |
|  | State TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care |

**Filing Description:**  
 United Security Assurance Company of Pennsylvania is requesting a rate increase for the block of long-term care insurance issued by Capital Blue Cross (“CBC”) from 1992 through 2004 in Pennsylvania only. This block of business was acquired by United Security Assurance in 2009.

Attached, please find the proposed rates, as well as an actuarial memorandum outlining the rationale for the requested rate increase.

**Company and Contact**

**Filing Contact Information**

|   |                                |
|---|--------------------------------|
| Martha Stephens, Vice President of Operations | mstephens@usa-cal.com          |
| 673 Cherry Lane                               | 215-723-3044 [Phone] 124 [Ext] |
| Souderton, PA 18964-1260                      | 215-723-8036 [FAX]             |

**Filing Company Information**

|   |                         |                                     |
|---|-------------------------|-------------------------------------|
| United Security Assurance Company of Pennsylvania | CoCode: 42129           | State of Domicile: Pennsylvania     |
| 673 Cherry Lane                                   | Group Code:             | Company Type: Life, Accident/Health |
| Souderton, PA 18964-1260                          | Group Name:             | State ID Number:                    |
| (215) 723-3044 ext. [Phone]                       | FEIN Number: 23-2227246 |                                     |

**Filing Fees**

Fee Required? No  
 Retaliatory? No  
 Fee Explanation:

SERFF Tracking #:

USPA-130657975

State Tracking #:

USPA-130657975

Company Tracking #:

PA 2016 CBC RATE INCREASE

State: Pennsylvania

Filing Company: United Security Assurance Company of Pennsylvania

TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.003 Other

Product Name: 2016 CBC Rate Increase

Project Name/Number: /

### Rate Information

Rate data applies to filing.

Filing Method: SERFF

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 25.000%

Effective Date of Last Rate Revision: 10/06/2015

Filing Method of Last Filing: SERFF

### Company Rate Information

| Company Name:                                     | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | Number of Policy Holders Affected for this Program: | Written Premium for this Program: | Maximum % Change (where req'd): | Minimum % Change (where req'd): |
|---|-----------------------------|------------------------|--|---|-----------------------------------|---------------------------------|---------------------------------|
| United Security Assurance Company of Pennsylvania | 35.000%                     | 35.000%                | \$269,504                                | 576   | \$770,010                         | 35.000%                         | 35.000%                         |

**SERFF Tracking #:**

USPA-130657975

**State Tracking #:**

USPA-130657975

**Company Tracking #:**

PA 2016 CBC RATE INCREASE

**State:** Pennsylvania**Filing Company:**

United Security Assurance Company of Pennsylvania

**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.003 Other**Product Name:** 2016 CBC Rate Increase**Project Name/Number:** /

## Rate/Rule Schedule

| Item No. | Schedule Item Status | Document Name       | Affected Form Numbers (Separated with commas) | Rate Action | Rate Action Information   | Attachments                |
|----------|----------------------|---------------------|---|-------------|---|----------------------------|
| 1        |                      | Proposed Rates Ex 9 | F-701, F-733, F-734, F-771, F-775, F-778      | Revised     | Previous State Filing Number:<br>USPA-130159994<br>Percent Rate Change Request:<br>35 | CBC 2017 PA Exhibit 9.pdf, |

**Exhibit 9 - Proposed Rates per \$10**  
**United Security Assurance Company of PA**  
**Business Assumed Capital Blue Cross Co.**  
**Policy Forms - F-701, F-733, or F-734 Series**

|                     | Plan A | Plan B | Plan C              | Mode      | Factor |                        |         |        |                        |        |        |                      |        |        |                      |        |        |                     |        |        |            |        |        |        |       |
|---------------------|--------|--------|---------------------|-----------|--------|------------------------|---------|--------|------------------------|--------|--------|----------------------|--------|--------|----------------------|--------|--------|---------------------|--------|--------|------------|--------|--------|--------|-------|
| BP                  | 3      | 99     |                     | Annual    | 1.00   |                        | Spouse  | 0.90   |                        |        |        |                      |        |        |                      |        |        |                     |        |        |            |        |        |        |       |
| EP                  | 30     | 90     | 90                  | Semi-Ann  | 0.52   |                        | Pref NS | 0.90   |                        |        |        |                      |        |        |                      |        |        |                     |        |        |            |        |        |        |       |
| HHC                 | 50%    | 50%    | 50%                 | Quarterly | 0.27   |                        |         |        |                        |        |        |                      |        |        |                      |        |        |                     |        |        |            |        |        |        |       |
|                     |        |        |                     | Monthly   | 0.09   |                        |         |        |                        |        |        |                      |        |        |                      |        |        |                     |        |        |            |        |        |        |       |
| No Inflation        |        |        | No Inflation        |           |        | 5% Compound for 20 Yrs |         |        | 5% Compound for 20 Yrs |        |        | 5% Compound for Life |        |        | 5% Compound for Life |        |        | FPO Rates per \$10  |        |        | NFO % Prem |        |        |        |       |
| Base Rates per \$10 |        |        | Base Rates per \$10 |           |        | Base Rates per \$10    |         |        | Base Rates per \$10    |        |        | Base Rates per \$10  |        |        | Base Rates per \$10  |        |        | Base Rates per \$10 |        |        | All        |        |        |        |       |
| Age                 | Plan A | Plan B | Plan C              | Plan A    | Plan B | Plan C                 | Plan A  | Plan B | Plan C                 | Plan A | Plan B | Plan C               | Plan A | Plan B | Plan C               | Plan A | Plan B | Plan C              | Plan A | Plan B | Plan C     | Plan A | Plan B | Plan C | Plans |
| Less                | 733    | 733    | 733                 | 734       | 734    | 734                    | 733     | 733    | 733                    | 734    | 734    | 734                  | 733    | 733    | 733                  | 734    | 734    | 734                 | 733    | 733    | 733        | 733    | 733    | 733    | Plans |
| 26                  | 25.31  | 27.84  | 40.50               | 25.31     | 27.84  | 40.50                  | 7.59    | 10.13  | 17.72                  | 7.59   | 10.13  | 17.72                | 32.91  | 43.03  | 60.75                | 32.91  | 43.03  | 60.75               | 2.53   | 2.53   | 2.53       | 2.53   | 2.53   | 2.53   | 27.6% |
| 27                  | 27.84  | 30.38  | 40.50               | 27.84     | 30.38  | 40.50                  | 7.59    | 12.66  | 17.72                  | 7.59   | 12.66  | 17.72                | 35.44  | 43.03  | 63.28                | 35.44  | 43.03  | 63.28               | 2.53   | 2.53   | 2.53       | 2.53   | 2.53   | 2.53   | 27.6% |
| 28                  | 27.84  | 30.38  | 43.03               | 27.84     | 30.38  | 43.03                  | 10.13   | 12.66  | 20.25                  | 10.13  | 12.66  | 20.25                | 37.97  | 45.56  | 68.34                | 37.97  | 45.56  | 68.34               | 2.53   | 2.53   | 2.53       | 2.53   | 2.53   | 2.53   | 27.6% |
| 29                  | 27.84  | 30.38  | 43.03               | 27.84     | 30.38  | 43.03                  | 10.13   | 12.66  | 20.25                  | 10.13  | 12.66  | 20.25                | 37.97  | 45.56  | 68.34                | 37.97  | 45.56  | 68.34               | 2.53   | 2.53   | 2.53       | 2.53   | 2.53   | 2.53   | 27.6% |
| 30                  | 27.84  | 32.91  | 45.56               | 27.84     | 32.91  | 45.56                  | 10.13   | 15.19  | 22.78                  | 10.13  | 15.19  | 22.78                | 40.50  | 53.16  | 75.94                | 40.50  | 53.16  | 75.94               | 2.53   | 2.53   | 2.53       | 2.53   | 2.53   | 2.53   | 27.6% |
| 31                  | 27.84  | 32.91  | 48.09               | 27.84     | 32.91  | 48.09                  | 12.66   | 15.19  | 25.31                  | 12.66  | 15.19  | 25.31                | 43.03  | 55.69  | 78.47                | 43.03  | 55.69  | 78.47               | 2.53   | 2.53   | 2.53       | 2.53   | 2.53   | 2.53   | 27.6% |
| 32                  | 30.38  | 32.91  | 48.09               | 30.38     | 32.91  | 48.09                  | 12.66   | 15.19  | 25.31                  | 12.66  | 15.19  | 25.31                | 43.03  | 55.69  | 78.47                | 43.03  | 55.69  | 78.47               | 2.53   | 2.53   | 2.53       | 2.53   | 2.53   | 2.53   | 27.6% |
| 33                  | 30.38  | 35.44  | 50.63               | 30.38     | 35.44  | 50.63                  | 12.66   | 17.72  | 27.84                  | 12.66  | 17.72  | 27.84                | 45.56  | 58.22  | 83.53                | 45.56  | 58.22  | 83.53               | 2.53   | 2.53   | 2.53       | 2.53   | 2.53   | 2.53   | 27.6% |
| 34                  | 30.38  | 35.44  | 50.63               | 30.38     | 35.44  | 50.63                  | 12.66   | 17.72  | 27.84                  | 12.66  | 17.72  | 27.84                | 45.56  | 58.22  | 83.53                | 45.56  | 58.22  | 83.53               | 2.53   | 2.53   | 2.53       | 2.53   | 2.53   | 2.53   | 27.6% |
| 35                  | 32.91  | 37.97  | 53.16               | 32.91     | 37.97  | 53.16                  | 15.19   | 20.25  | 30.38                  | 15.19  | 20.25  | 30.38                | 50.63  | 63.28  | 93.66                | 50.63  | 63.28  | 93.66               | 2.53   | 2.53   | 2.53       | 2.53   | 2.53   | 2.53   | 27.6% |
| 36                  | 32.91  | 37.97  | 58.22               | 32.91     | 37.97  | 58.22                  | 15.19   | 20.25  | 32.91                  | 15.19  | 20.25  | 32.91                | 53.16  | 68.34  | 96.19                | 53.16  | 68.34  | 96.19               | 2.53   | 2.53   | 2.53       | 2.53   | 2.53   | 2.53   | 27.6% |
| 37                  | 35.44  | 40.50  | 60.75               | 35.44     | 40.50  | 60.75                  | 17.72   | 22.78  | 35.44                  | 17.72  | 22.78  | 35.44                | 58.22  | 70.88  | 103.78               | 58.22  | 70.88  | 103.78              | 2.53   | 2.53   | 2.53       | 2.53   | 2.53   | 2.53   | 27.6% |
| 38                  | 37.97  | 43.03  | 63.28               | 37.97     | 43.03  | 63.28                  | 17.72   | 25.31  | 37.97                  | 17.72  | 25.31  | 37.97                | 60.75  | 75.94  | 108.84               | 60.75  | 75.94  | 108.84              | 2.53   | 2.53   | 2.53       | 2.53   | 2.53   | 2.53   | 27.5% |
| 39                  | 37.97  | 45.56  | 68.34               | 37.97     | 45.56  | 68.34                  | 20.25   | 25.31  | 40.50                  | 20.25  | 25.31  | 40.50                | 63.28  | 78.47  | 113.91               | 63.28  | 78.47  | 113.91              | 2.53   | 2.53   | 2.53       | 2.53   | 2.53   | 2.53   | 27.3% |
| 40                  | 40.50  | 48.09  | 70.88               | 40.50     | 48.09  | 70.88                  | 22.78   | 27.84  | 43.03                  | 22.78  | 27.84  | 43.03                | 65.81  | 83.53  | 118.97               | 65.81  | 83.53  | 118.97              | 2.53   | 2.53   | 2.53       | 2.53   | 2.53   | 2.53   | 27.2% |
| 41                  | 43.03  | 50.63  | 75.94               | 43.03     | 50.63  | 75.94                  | 22.78   | 30.38  | 48.09                  | 22.78  | 30.38  | 48.09                | 70.88  | 88.59  | 124.03               | 70.88  | 88.59  | 124.03              | 2.53   | 2.53   | 2.53       | 2.53   | 2.53   | 2.53   | 27.0% |
| 42                  | 45.56  | 53.16  | 81.00               | 45.56     | 53.16  | 81.00                  | 25.31   | 32.91  | 50.63                  | 25.31  | 32.91  | 50.63                | 73.41  | 93.66  | 131.63               | 73.41  | 93.66  | 131.63              | 2.53   | 2.53   | 2.53       | 2.53   | 2.53   | 2.53   | 26.9% |
| 43                  | 45.56  | 55.69  | 86.06               | 45.56     | 55.69  | 86.06                  | 27.84   | 35.44  | 55.69                  | 27.84  | 35.44  | 55.69                | 78.47  | 96.19  | 139.22               | 78.47  | 96.19  | 139.22              | 2.53   | 2.53   | 2.53       | 2.53   | 2.53   | 2.53   | 26.8% |
| 44                  | 48.09  | 58.22  | 88.59               | 48.09     | 58.22  | 88.59                  | 30.38   | 37.97  | 58.22                  | 30.38  | 37.97  | 58.22                | 83.53  | 101.25 | 144.28               | 83.53  | 101.25 | 144.28              | 2.53   | 2.53   | 2.53       | 2.53   | 2.53   | 2.53   | 26.6% |
| 45                  | 50.63  | 60.75  | 93.66               | 50.63     | 60.75  | 93.66                  | 32.91   | 40.50  | 63.28                  | 32.91  | 40.50  | 63.28                | 86.06  | 108.84 | 151.88               | 86.06  | 108.84 | 151.88              | 2.53   | 2.53   | 2.53       | 2.53   | 2.53   | 2.53   | 26.5% |
| 46                  | 53.16  | 65.81  | 98.72               | 53.16     | 65.81  | 98.72                  | 35.44   | 45.56  | 68.34                  | 35.44  | 45.56  | 68.34                | 91.13  | 113.91 | 159.47               | 91.13  | 113.91 | 159.47              | 2.53   | 2.53   | 2.53       | 2.53   | 2.53   | 2.53   | 26.3% |
| 47                  | 55.69  | 68.34  | 106.31              | 55.69     | 68.34  | 106.31                 | 37.97   | 48.09  | 73.41                  | 37.97  | 48.09  | 73.41                | 96.19  | 118.97 | 167.06               | 96.19  | 118.97 | 167.06              | 2.53   | 2.53   | 2.53       | 2.53   | 2.53   | 2.53   | 26.2% |
| 48                  | 58.22  | 70.88  | 111.38              | 58.22     | 70.88  | 111.38                 | 40.50   | 53.16  | 78.47                  | 40.50  | 53.16  | 78.47                | 101.25 | 126.56 | 174.66               | 101.25 | 126.56 | 174.66              | 2.53   | 2.53   | 2.53       | 2.53   | 2.53   | 2.53   | 26.0% |
| 49                  | 63.28  | 75.94  | 116.44              | 63.28     | 75.94  | 116.44                 | 45.56   | 58.22  | 86.06                  | 45.56  | 58.22  | 86.06                | 106.31 | 131.63 | 184.78               | 106.31 | 131.63 | 184.78              | 2.53   | 2.53   | 2.53       | 2.53   | 2.53   | 2.53   | 25.9% |
| 50                  | 65.81  | 78.47  | 121.50              | 65.81     | 78.47  | 121.50                 | 50.63   | 63.28  | 91.13                  | 50.63  | 63.28  | 91.13                | 111.38 | 139.22 | 192.38               | 111.38 | 139.22 | 192.38              | 2.53   | 2.53   | 2.53       | 2.53   | 2.53   | 2.53   | 25.7% |
| 51                  | 68.34  | 83.53  | 129.09              | 68.34     | 83.53  | 129.09                 | 53.16   | 68.34  | 98.72                  | 53.16  | 68.34  | 98.72                | 118.97 | 146.81 | 202.50               | 118.97 | 146.81 | 202.50              | 2.53   | 2.53   | 2.53       | 2.53   | 2.53   | 2.53   | 25.6% |
| 52                  | 73.41  | 88.59  | 136.69              | 73.41     | 88.59  | 136.69                 | 58.22   | 73.41  | 106.31                 | 58.22  | 73.41  | 106.31               | 124.03 | 154.41 | 212.63               | 124.03 | 154.41 | 212.63              | 2.53   | 2.53   | 2.53       | 2.53   | 2.53   | 2.53   | 25.4% |
| 53                  | 78.47  | 96.19  | 146.81              | 78.47     | 96.19  | 146.81                 | 65.81   | 81.00  | 116.44                 | 65.81  | 81.00  | 116.44               | 131.63 | 162.00 | 222.75               | 131.63 | 162.00 | 222.75              | 2.53   | 2.53   | 2.53       | 2.53   | 2.53   | 2.53   | 25.3% |
| 54                  | 83.53  | 101.25 | 156.94              | 83.53     | 101.25 | 156.94                 | 70.88   | 88.59  | 126.56                 | 70.88  | 88.59  | 126.56               | 139.22 | 169.59 | 235.41               | 139.22 | 169.59 | 235.41              | 2.53   | 2.53   | 2.53       | 2.53   | 2.53   | 2.53   | 25.1% |
| 55                  | 88.59  | 108.84 | 167.06              | 88.59     | 108.84 | 167.06                 | 78.47   | 96.19  | 136.69                 | 78.47  | 96.19  | 136.69               | 146.81 | 179.72 | 245.53               | 146.81 | 179.72 | 245.53              | 2.53   | 2.53   | 2.53       | 2.53   | 2.53   | 2.53   | 24.9% |
| 56                  | 96.19  | 118.97 | 179.72              | 96.19     | 118.97 | 179.72                 | 83.53   | 106.31 | 149.34                 | 83.53  | 106.31 | 149.34               | 154.41 | 189.84 | 258.19               | 154.41 | 189.84 | 258.19              | 2.53   | 2.53   | 2.53       | 2.53   | 2.53   | 2.53   | 24.8% |
| 57                  | 103.78 | 129.09 | 194.91              | 103.78    | 129.09 | 194.91                 | 93.66   | 113.91 | 162.00                 | 93.66  | 113.91 | 162.00               | 162.00 | 199.97 | 270.84               | 162.00 | 199.97 | 270.84              | 2.53   | 2.53   | 2.53       | 2.53   | 2.53   | 2.53   | 24.6% |
| 58                  | 113.91 | 139.22 | 210.09              | 113.91    | 139.22 | 210.09                 | 101.25  | 126.56 | 174.66                 | 101.25 | 126.56 | 174.66               | 172.13 | 210.09 | 286.03               | 172.13 | 210.09 | 286.03              | 2.53   | 2.53   | 2.53       | 2.53   | 2.53   | 2.53   | 24.5% |
| 59                  | 124.03 | 151.88 | 227.81              | 124.03    | 151.88 | 227.81                 | 111.38  | 136.69 | 189.84                 | 111.38 | 136.69 | 189.84               | 179.72 | 222.75 | 301.22               | 179.72 | 222.75 | 301.22              | 2.53   | 2.53   | 2.53       | 2.53   | 2.53   | 2.53   | 24.3% |
| 60                  | 134.16 | 164.53 | 245.53              | 134.16    | 164.53 | 245.53                 | 121.50  | 149.34 | 205.03                 | 121.50 | 149.34 | 205.03               | 189.84 | 232.88 | 316.41               | 189.84 | 232.88 | 316.41              | 2.53   | 2.53   | 2.53       | 2.53   | 2.53   | 2.53   | 24.1% |
| 61                  | 146.81 | 179.72 | 265.78              | 146.81    | 179.72 | 265.78                 | 131.63  | 162.00 | 222.75                 | 131.63 | 162.00 | 222.75               | 199.97 | 245.53 | 331.59               | 199.97 | 245.53 | 331.59              | 2.53   | 2.53   | 2.53       | 2.53   | 2.53   | 2.53   | 24.0% |
| 62                  | 159.47 | 194.91 | 288.56              | 159.47    | 194.91 | 288.56                 | 141.75  | 174.66 | 237.94                 | 141.75 | 174.66 | 237.94               | 210.09 | 258.19 | 346.78               | 210.09 | 258.19 | 346.78              | 2.53   | 2.53   | 2.53       | 2.53   | 2.53   | 2.53   | 23.8% |
| 63                  | 172.13 | 212.63 | 311.34              | 172.13    | 212.63 | 311.34                 | 151.88  | 187.31 | 255.66                 |        |        |                      |        |        |                      |        |        |                     |        |        |            |        |        |        |       |

**Exhibit 9 - Proposed Rates per \$10  
United Security Assurance Company of PA  
Business Assumed Capital Blue Cross Co.  
Policy Forms - F-771 or F-775 Series**

|         | <u>Plan A</u> | <u>Plan B</u> | <u>Plan C</u> | <u>Plan D</u> | <u>Mode</u> | <u>Factor</u> |         |      |
|---------|---------------|---------------|---------------|---------------|-------------|---------------|---------|------|
| BP      | \$60k         | \$120k        | \$300k        | Unlimited     | Annual      | 1.00          | Spouse  | 0.90 |
| EP      | vary          | vary          | vary          | vary          | Semi-Annl   | 0.52          | Pref NS | 0.90 |
| HHC     | 100%          | 100%          | 100%          | 100%          | Quarterly   | 0.27          | 50% HHC | 0.87 |
| Restore | 12%           | 7%            | 5%            | 0%            | Monthly     | 0.09          | NH only | 0.52 |

| <u>Age</u> | <u>Plan A - Base Elimination Period</u> |           |           |           | <u>Plan A - 5% Compound 20 for Years Elimination Period</u> |           |           |           | <u>Plan A - 5% Compound for Life Elimination Period</u> |           |           |           | <u>Plan A - Base with FPO Elimination Period</u> |           |           |           | <u>NFO % Prem All</u> |
|------------|---|-----------|-----------|-----------|---|-----------|-----------|-----------|---|-----------|-----------|-----------|--|-----------|-----------|-----------|-----------------------|
|            | <u>0</u>                                | <u>30</u> | <u>60</u> | <u>90</u> | <u>0</u>  | <u>30</u> | <u>60</u> | <u>90</u> | <u>0</u>  | <u>30</u> | <u>60</u> | <u>90</u> | <u>0</u>   | <u>30</u> | <u>60</u> | <u>90</u> | <u>Plans</u>          |
| 18         | 22.78                                   | 22.78     | 20.25     | 20.25     | 32.91   | 27.84     | 27.84     | 25.31     | 58.22   | 50.63     | 45.56     | 43.03     | 25.31  | 22.78     | 20.25     | 20.25     | 27.6%                 |
| 19         | 22.78                                   | 22.78     | 20.25     | 20.25     | 32.91   | 27.84     | 27.84     | 25.31     | 58.22   | 50.63     | 45.56     | 43.03     | 25.31  | 22.78     | 20.25     | 20.25     | 27.6%                 |
| 20         | 22.78                                   | 22.78     | 20.25     | 20.25     | 32.91   | 27.84     | 27.84     | 25.31     | 58.22   | 50.63     | 45.56     | 43.03     | 25.31  | 22.78     | 20.25     | 20.25     | 27.6%                 |
| 21         | 22.78                                   | 22.78     | 20.25     | 20.25     | 32.91   | 27.84     | 27.84     | 25.31     | 58.22   | 50.63     | 45.56     | 43.03     | 25.31  | 22.78     | 20.25     | 20.25     | 27.6%                 |
| 22         | 22.78                                   | 22.78     | 20.25     | 20.25     | 32.91   | 27.84     | 27.84     | 25.31     | 58.22   | 50.63     | 45.56     | 43.03     | 25.31  | 22.78     | 20.25     | 20.25     | 27.6%                 |
| 23         | 22.78                                   | 22.78     | 20.25     | 20.25     | 32.91   | 27.84     | 27.84     | 25.31     | 58.22   | 50.63     | 45.56     | 43.03     | 25.31  | 22.78     | 20.25     | 20.25     | 27.6%                 |
| 24         | 22.78                                   | 22.78     | 20.25     | 20.25     | 32.91   | 27.84     | 27.84     | 25.31     | 58.22   | 50.63     | 45.56     | 43.03     | 25.31  | 22.78     | 20.25     | 20.25     | 27.6%                 |
| 25         | 22.78                                   | 22.78     | 20.25     | 20.25     | 32.91   | 27.84     | 27.84     | 25.31     | 58.22   | 50.63     | 45.56     | 43.03     | 25.31  | 22.78     | 20.25     | 20.25     | 27.6%                 |
| 26         | 25.31                                   | 22.78     | 20.25     | 20.25     | 32.91   | 30.38     | 27.84     | 27.84     | 60.75   | 53.16     | 48.09     | 45.56     | 25.31  | 22.78     | 22.78     | 22.78     | 27.6%                 |
| 27         | 25.31                                   | 22.78     | 20.25     | 20.25     | 35.44   | 30.38     | 27.84     | 27.84     | 63.28   | 53.16     | 50.63     | 48.09     | 25.31  | 22.78     | 22.78     | 22.78     | 27.6%                 |
| 28         | 25.31                                   | 22.78     | 22.78     | 22.78     | 37.97   | 32.91     | 30.38     | 30.38     | 65.81   | 55.69     | 50.63     | 50.63     | 25.31  | 25.31     | 22.78     | 22.78     | 27.6%                 |
| 29         | 25.31                                   | 25.31     | 22.78     | 22.78     | 37.97   | 32.91     | 30.38     | 30.38     | 70.88   | 58.22     | 53.16     | 50.63     | 27.84  | 25.31     | 22.78     | 22.78     | 27.6%                 |
| 30         | 27.84                                   | 25.31     | 22.78     | 22.78     | 40.50   | 35.44     | 32.91     | 32.91     | 73.41   | 63.28     | 55.69     | 53.16     | 27.84  | 25.31     | 25.31     | 22.78     | 27.6%                 |
| 31         | 27.84                                   | 25.31     | 25.31     | 22.78     | 43.03   | 37.97     | 35.44     | 32.91     | 78.47   | 65.81     | 58.22     | 55.69     | 30.38  | 27.84     | 25.31     | 25.31     | 27.6%                 |
| 32         | 30.38                                   | 27.84     | 25.31     | 25.31     | 45.56   | 40.50     | 35.44     | 35.44     | 81.00   | 68.34     | 60.75     | 58.22     | 30.38  | 27.84     | 25.31     | 25.31     | 27.6%                 |
| 33         | 30.38                                   | 27.84     | 25.31     | 25.31     | 48.09   | 40.50     | 37.97     | 35.44     | 86.06   | 73.41     | 65.81     | 60.75     | 32.91  | 30.38     | 27.84     | 25.31     | 27.6%                 |
| 34         | 32.91                                   | 30.38     | 27.84     | 25.31     | 50.63   | 43.03     | 40.50     | 37.97     | 91.13   | 75.94     | 68.34     | 65.81     | 35.44  | 30.38     | 27.84     | 27.84     | 27.6%                 |
| 35         | 35.44                                   | 30.38     | 27.84     | 27.84     | 55.69   | 45.56     | 43.03     | 40.50     | 96.19   | 81.00     | 70.88     | 68.34     | 35.44  | 32.91     | 30.38     | 27.84     | 27.6%                 |
| 36         | 35.44                                   | 32.91     | 30.38     | 27.84     | 58.22   | 50.63     | 45.56     | 43.03     | 101.25  | 83.53     | 75.94     | 70.88     | 37.97  | 32.91     | 30.38     | 30.38     | 27.5%                 |
| 37         | 37.97                                   | 35.44     | 30.38     | 30.38     | 63.28   | 53.16     | 48.09     | 45.56     | 106.31  | 88.59     | 81.00     | 75.94     | 40.50  | 35.44     | 32.91     | 32.91     | 27.3%                 |
| 38         | 40.50                                   | 35.44     | 32.91     | 32.91     | 65.81   | 55.69     | 50.63     | 48.09     | 113.91  | 93.66     | 83.53     | 81.00     | 43.03  | 37.97     | 35.44     | 32.91     | 27.2%                 |
| 39         | 43.03                                   | 37.97     | 35.44     | 32.91     | 70.88   | 60.75     | 53.16     | 50.63     | 118.97  | 98.72     | 88.59     | 83.53     | 45.56  | 40.50     | 35.44     | 35.44     | 27.0%                 |
| 40         | 45.56                                   | 40.50     | 35.44     | 35.44     | 75.94   | 63.28     | 58.22     | 55.69     | 126.56  | 103.78    | 93.66     | 88.59     | 48.09  | 43.03     | 37.97     | 37.97     | 26.9%                 |
| 41         | 48.09                                   | 43.03     | 37.97     | 35.44     | 81.00   | 68.34     | 60.75     | 58.22     | 131.63  | 108.84    | 96.19     | 91.13     | 50.63  | 45.56     | 40.50     | 37.97     | 26.8%                 |
| 42         | 50.63                                   | 43.03     | 40.50     | 37.97     | 86.06   | 70.88     | 63.28     | 60.75     | 136.69  | 113.91    | 101.25    | 96.19     | 53.16  | 45.56     | 43.03     | 40.50     | 26.6%                 |
| 43         | 53.16                                   | 45.56     | 40.50     | 40.50     | 91.13   | 75.94     | 68.34     | 63.28     | 144.28  | 118.97    | 106.31    | 101.25    | 58.22  | 48.09     | 43.03     | 40.50     | 26.5%                 |
| 44         | 55.69                                   | 48.09     | 43.03     | 40.50     | 96.19   | 81.00     | 70.88     | 68.34     | 149.34  | 124.03    | 108.84    | 103.78    | 60.75  | 50.63     | 45.56     | 43.03     | 26.3%                 |
| 45         | 58.22                                   | 50.63     | 45.56     | 43.03     | 101.25  | 83.53     | 75.94     | 70.88     | 156.94  | 129.09    | 113.91    | 108.84    | 63.28  | 53.16     | 48.09     | 45.56     | 26.2%                 |
| 46         | 63.28                                   | 53.16     | 48.09     | 45.56     | 108.84  | 88.59     | 78.47     | 75.94     | 164.53  | 134.16    | 118.97    | 113.91    | 65.81  | 55.69     | 50.63     | 48.09     | 26.0%                 |
| 47         | 65.81                                   | 55.69     | 48.09     | 45.56     | 113.91  | 93.66     | 83.53     | 78.47     | 172.13  | 141.75    | 124.03    | 118.97    | 68.34  | 58.22     | 53.16     | 48.09     | 25.9%                 |
| 48         | 68.34                                   | 58.22     | 50.63     | 48.09     | 121.50  | 101.25    | 88.59     | 83.53     | 179.72  | 146.81    | 129.09    | 124.03    | 73.41  | 60.75     | 53.16     | 50.63     | 25.7%                 |
| 49         | 70.88                                   | 60.75     | 53.16     | 50.63     | 129.09  | 106.31    | 93.66     | 88.59     | 187.31  | 154.41    | 136.69    | 129.09    | 75.94  | 63.28     | 55.69     | 53.16     | 25.6%                 |
| 50         | 75.94                                   | 63.28     | 55.69     | 53.16     | 139.22  | 113.91    | 101.25    | 96.19     | 197.44  | 162.00    | 141.75    | 134.16    | 81.00  | 68.34     | 60.75     | 58.22     | 25.4%                 |
| 51         | 81.00                                   | 68.34     | 60.75     | 55.69     | 149.34  | 121.50    | 108.84    | 101.25    | 207.56  | 169.59    | 149.34    | 141.75    | 86.06  | 73.41     | 63.28     | 60.75     | 25.3%                 |
| 52         | 86.06                                   | 70.88     | 63.28     | 60.75     | 159.47  | 131.63    | 116.44    | 108.84    | 217.69  | 177.19    | 156.94    | 149.34    | 93.66  | 75.94     | 68.34     | 63.28     | 25.1%                 |
| 53         | 91.13                                   | 75.94     | 68.34     | 63.28     | 172.13  | 141.75    | 124.03    | 116.44    | 227.81  | 187.31    | 164.53    | 156.94    | 98.72  | 81.00     | 73.41     | 68.34     | 24.9%                 |
| 54         | 98.72                                   | 81.00     | 73.41     | 68.34     | 184.78  | 151.88    | 134.16    | 126.56    | 240.47  | 197.44    | 174.66    | 164.53    | 106.31   | 88.59     | 78.47     | 73.41     | 24.8%                 |
| 55         | 106.31                                  | 88.59     | 78.47     | 73.41     | 199.97  | 162.00    | 144.28    | 136.69    | 255.66  | 207.56    | 182.25    | 174.66    | 113.91   | 93.66     | 83.53     | 78.47     | 24.6%                 |
| 56         | 116.44                                  | 96.19     | 83.53     | 78.47     | 215.16  | 177.19    | 154.41    | 146.81    | 270.84  | 220.22    | 194.91    | 184.78    | 124.03   | 101.25    | 91.13     | 86.06     | 24.5%                 |
| 57         | 124.03                                  | 103.78    | 91.13     | 86.06     | 232.88  | 189.84    | 167.06    | 159.47    | 286.03  | 232.88    | 205.03    | 194.91    | 134.16   | 111.38    | 98.72     | 91.13     | 24.3%                 |
| 58         | 134.16                                  | 111.38    | 98.72     | 93.66     | 250.59  | 205.03    | 179.72    | 172.13    | 303.75  | 248.06    | 217.69    | 207.56    | 146.81   | 118.97    | 106.31    | 98.72     | 24.1%                 |
| 59         | 146.81                                  | 121.50    | 106.31    | 101.25    | 270.84  | 222.75    | 194.91    | 184.78    | 321.47  | 263.25    | 230.34    | 217.69    | 159.47   | 129.09    | 113.91    | 108.84    | 24.0%                 |
| 60         | 159.47                                  | 131.63    | 113.91    | 108.84    | 293.63  | 237.94    | 210.09    | 199.97    | 339.19  | 278.44    | 245.53    | 232.88    | 172.13   | 141.75    | 124.03    | 116.44    | 23.8%                 |
| 61         | 172.13                                  | 141.75    | 124.03    | 116.44    | 313.88  | 255.66    | 225.28    | 212.63    | 359.44  | 293.63    | 258.19    | 245.53    | 184.78   | 151.88    | 134.16    | 126.56    | 23.6%                 |
| 62         | 184.78                                  | 151.88    | 134.16    | 126.56    | 334.13  | 273.38    | 240.47    | 227.81    | 377.16  | 308.81    | 270.84    | 258.19    | 199.97   | 164.53    | 144.28    | 136.69    | 23.4%                 |
| 63         | 199.97                                  | 162.00    | 144.28    | 136.69    | 356.91  | 293.63    | 258.19    | 243.00    | 397.41  | 324.00    | 286.03    | 270.84    | 215.16   | 177.19    | 156.94    | 146.81    | 23.3%                 |
| 64         | 215.16                                  | 177.19    | 156.94    | 146.81    | 384.75  | 313.88    | 275.91    | 260.72    | 420.19  | 341.72    | 301.22    | 286.03    | 232.88   | 192.38    | 169.59    | 159.47    | 23.1%                 |
| 65         | 235.41                                  | 192.38    | 169.59    | 162.00    | 412.59  | 336.66    | 298.69    | 283.50    | 445.50  | 364.50    | 321.47    | 303.75    | 255.66   | 207.56    | 184.78    | 174.66    | 22.9%                 |
| 66         | 255.66                                  | 210.09    | 184.78    | 174.66    | 448.03  | 364.50    | 321.47    | 303.75    | 475.88  | 389.81    | 344.25    | 324.00    | 278.44   | 227.81    | 199.97    | 189.84    | 22.7%                 |
| 67         | 278.44                                  | 227.81    | 202.50    | 189.84    | 483.47  | 394.88    | 346.78    | 329.06    | 508.78  | 415.13    | 367.03    | 346.78    | 303.75   | 248.06    | 202.22    | 207.56    | 22.6%                 |
| 68         | 306.28                                  | 250.59    | 220.22    | 207.56    | 521.44  | 425.25    | 377.16    | 356.91    | 546.75  | 445.50    | 392.34    | 372.09    | 331.59   | 270.84    | 237.94    | 225.28    | 22.4%                 |
| 69         | 336.66                                  | 273.38    | 243.00    | 227.81    | 567.00  | 463.22    | 407.53    | 384.75    | 587.25  | 478.41    | 422.72    | 399.94    | 364.50   | 298.69    | 263.25    | 248.06    | 22.2%                 |
| 70         | 374.63                                  | 303.75    | 268.31    | 253.13    | 615.09  | 501.19    | 442.97    | 420.19    | 632.81  | 516.38    | 455.63    | 430.31    | 407.53   | 331.59    | 291.09    | 275.91    | 22.0%                 |
| 71         | 415.13                                  | 339.19    | 298.69    | 283.50    | 668.25  | 546.75    | 480.94    | 455.63    | 683.44  | 556.88    | 491.06    | 465.75    | 453.09   | 369.56    | 326.53    | 308.81    | 21.9%                 |
| 72         | 463.22                                  | 377.16    | 334.13    | 316.41    | 726.47  | 592.31    | 521.44    | 493.59    | 739.13  | 602.44    | 531.56    | 503.72    | 506.25   | 412.59    | 361.97    | 344.25    | 21.7%                 |
| 73         | 516.38                                  | 422.72    | 372.09    | 351.84    | 789.75  | 642.94    | 567.00    | 536.63    | 799.88  | 650.53    | 574.59    | 544.22    | 564.47   | 458.16    | 405.00    | 384.75    | 21.5%                 |
| 74         | 577.13                                  | 470.81    | 415.13    | 392.34    | 858.09  | 698.63    | 617.63    | 584.72    | 865.69  | 706.22    | 622.69    | 589.78    | 630.28   | 511.31    | 453.09    | 427.78    | 21.4%                 |
| 75         | 645.47                                  | 526.50    | 463.22    | 440.44    | 936.56  | 761.91    | 673.31    | 637.88    | 941.63  | 766.97    | 675.84    | 642.94    | 703.69   | 572.06    | 503.72    | 478.41    | 21.2%                 |
| 76         | 716.34                                  | 582.19    | 513.84    | 488.53    | 1017.56   | 830.25    | 731.53    | 693.56    | 1022.63   | 832.78    | 734.06    | 696.09    | 782.16   | 635.34    | 559.41    | 531.56    | 20.9%                 |
| 77         | 789.75                                  | 642.94    | 567.00    | 539.16    | 1103.63   | 898.59    | 792.28    | 751.78    | 1108.69   | 901.13    | 794.81    | 754.31    | 863.16   | 701.16    | 617.63    | 587.25    | 20.6%                 |
| 78         | 873.28                                  | 711.28    | 627.75    | 594.84    | 1199.81   | 977.06    | 860.63    | 815.06    | 1202.34   | 977.06    | 863.16    | 817.59    | 954.28   | 777.0     |           |           |                       |

**Exhibit 9 - Proposed Rates per \$10  
United Security Assurance Company of PA  
Business Assumed Capital Blue Cross Co.  
Policy Forms - F-771 or F-775 Series**

|         | <u>Plan A</u> | <u>Plan B</u> | <u>Plan C</u> | <u>Plan D</u> | <u>Mode</u> | <u>Factor</u> |         |      |
|---------|---------------|---------------|---------------|---------------|-------------|---------------|---------|------|
| BP      | \$60k         | \$120k        | \$300k        | Unlimited     | Annual      | 1.00          | Spouse  | 0.90 |
| EP      | vary          | vary          | vary          | vary          | Semi-Annl   | 0.52          | Pref NS | 0.90 |
| HHC     | 100%          | 100%          | 100%          | 100%          | Quarterly   | 0.27          | 50% HHC | 0.87 |
| Restore | 12%           | 7%            | 5%            | 0%            | Monthly     | 0.09          | NH only | 0.52 |

| <u>Age</u> | <u>Plan B - Base Elimination Period</u> |           |           |           | <u>Plan B - 5% Compound 20 for Years Elimination Period</u> |           |           |           | <u>Plan B - 5% Compound for Life Elimination Period</u> |           |           |           | <u>Plan B - Base with FPO Elimination Period</u> |           |           |           |
|------------|---|-----------|-----------|-----------|---|-----------|-----------|-----------|---|-----------|-----------|-----------|--|-----------|-----------|-----------|
|            | <u>0</u>                                | <u>30</u> | <u>60</u> | <u>90</u> | <u>0</u>  | <u>30</u> | <u>60</u> | <u>90</u> | <u>0</u>  | <u>30</u> | <u>60</u> | <u>90</u> | <u>0</u>   | <u>30</u> | <u>60</u> | <u>90</u> |
| 18         | 27.84                                   | 25.31     | 25.31     | 25.31     | 40.50   | 37.97     | 35.44     | 35.44     | 81.00   | 70.88     | 65.81     | 65.81     | 30.38  | 27.84     | 25.31     | 25.31     |
| 19         | 27.84                                   | 25.31     | 25.31     | 25.31     | 40.50   | 37.97     | 35.44     | 35.44     | 81.00   | 70.88     | 65.81     | 65.81     | 30.38  | 27.84     | 25.31     | 25.31     |
| 20         | 27.84                                   | 25.31     | 25.31     | 25.31     | 40.50   | 37.97     | 35.44     | 35.44     | 81.00   | 70.88     | 65.81     | 65.81     | 30.38  | 27.84     | 25.31     | 25.31     |
| 21         | 27.84                                   | 25.31     | 25.31     | 25.31     | 40.50   | 37.97     | 35.44     | 35.44     | 81.00   | 70.88     | 65.81     | 65.81     | 30.38  | 27.84     | 25.31     | 25.31     |
| 22         | 27.84                                   | 25.31     | 25.31     | 25.31     | 40.50   | 37.97     | 35.44     | 35.44     | 81.00   | 70.88     | 65.81     | 65.81     | 30.38  | 27.84     | 25.31     | 25.31     |
| 23         | 27.84                                   | 25.31     | 25.31     | 25.31     | 40.50   | 37.97     | 35.44     | 35.44     | 81.00   | 70.88     | 65.81     | 65.81     | 30.38  | 27.84     | 25.31     | 25.31     |
| 24         | 27.84                                   | 25.31     | 25.31     | 25.31     | 40.50   | 37.97     | 35.44     | 35.44     | 81.00   | 70.88     | 65.81     | 65.81     | 30.38  | 27.84     | 25.31     | 25.31     |
| 25         | 27.84                                   | 25.31     | 25.31     | 25.31     | 40.50   | 37.97     | 35.44     | 35.44     | 81.00   | 70.88     | 65.81     | 65.81     | 30.38  | 27.84     | 25.31     | 25.31     |
| 26         | 27.84                                   | 27.84     | 25.31     | 25.31     | 43.03   | 40.50     | 37.97     | 37.97     | 83.53   | 73.41     | 68.34     | 68.34     | 30.38  | 27.84     | 27.84     | 27.84     |
| 27         | 30.38                                   | 27.84     | 27.84     | 27.84     | 45.56   | 40.50     | 37.97     | 37.97     | 88.59   | 78.47     | 70.88     | 70.88     | 30.38  | 27.84     | 27.84     | 27.84     |
| 28         | 30.38                                   | 27.84     | 27.84     | 27.84     | 48.09   | 43.03     | 40.50     | 40.50     | 93.66   | 81.00     | 75.94     | 75.94     | 32.91  | 30.38     | 27.84     | 27.84     |
| 29         | 32.91                                   | 30.38     | 27.84     | 27.84     | 50.63   | 45.56     | 43.03     | 43.03     | 98.72   | 86.06     | 78.47     | 78.47     | 32.91  | 30.38     | 30.38     | 30.38     |
| 30         | 32.91                                   | 30.38     | 30.38     | 30.38     | 53.16   | 48.09     | 45.56     | 45.56     | 103.78  | 91.13     | 83.53     | 83.53     | 35.44  | 32.91     | 30.38     | 30.38     |
| 31         | 35.44                                   | 32.91     | 30.38     | 30.38     | 58.22   | 50.63     | 48.09     | 48.09     | 108.84  | 96.19     | 88.59     | 88.59     | 37.97  | 35.44     | 32.91     | 32.91     |
| 32         | 37.97                                   | 35.44     | 32.91     | 32.91     | 60.75   | 53.16     | 50.63     | 50.63     | 113.91  | 101.25    | 91.13     | 91.13     | 40.50  | 35.44     | 32.91     | 32.91     |
| 33         | 40.50                                   | 35.44     | 32.91     | 32.91     | 65.81   | 58.22     | 53.16     | 53.16     | 121.50  | 106.31    | 96.19     | 96.19     | 43.03  | 37.97     | 35.44     | 35.44     |
| 34         | 43.03                                   | 37.97     | 35.44     | 35.44     | 70.88   | 60.75     | 55.69     | 55.69     | 129.09  | 111.38    | 103.78    | 101.25    | 45.56  | 40.50     | 37.97     | 37.97     |
| 35         | 45.56                                   | 40.50     | 37.97     | 37.97     | 75.94   | 65.81     | 60.75     | 60.75     | 136.69  | 118.97    | 108.84    | 108.84    | 48.09  | 43.03     | 40.50     | 40.50     |
| 36         | 48.09                                   | 43.03     | 40.50     | 40.50     | 81.00   | 70.88     | 65.81     | 65.81     | 144.28  | 126.56    | 113.91    | 113.91    | 50.63  | 45.56     | 43.03     | 43.03     |
| 37         | 50.63                                   | 45.56     | 43.03     | 43.03     | 86.06   | 75.94     | 70.88     | 70.88     | 154.41  | 134.16    | 121.50    | 121.50    | 55.69  | 48.09     | 45.56     | 45.56     |
| 38         | 55.69                                   | 48.09     | 45.56     | 45.56     | 93.66   | 81.00     | 73.41     | 73.41     | 162.00  | 141.75    | 129.09    | 129.09    | 58.22  | 53.16     | 48.09     | 48.09     |
| 39         | 58.22                                   | 53.16     | 48.09     | 48.09     | 101.25  | 88.59     | 81.00     | 81.00     | 172.13  | 149.34    | 136.69    | 136.69    | 63.28  | 55.69     | 50.63     | 50.63     |
| 40         | 63.28                                   | 55.69     | 50.63     | 50.63     | 106.31  | 93.66     | 86.06     | 86.06     | 182.25  | 156.94    | 144.28    | 144.28    | 65.81  | 58.22     | 53.16     | 53.16     |
| 41         | 65.81                                   | 58.22     | 53.16     | 53.16     | 113.91  | 98.72     | 91.13     | 91.13     | 189.84  | 164.53    | 149.34    | 149.34    | 70.88  | 63.28     | 58.22     | 58.22     |
| 42         | 70.88                                   | 60.75     | 55.69     | 55.69     | 121.50  | 106.31    | 96.19     | 96.19     | 199.97  | 172.13    | 156.94    | 156.94    | 73.41  | 65.81     | 60.75     | 60.75     |
| 43         | 73.41                                   | 63.28     | 58.22     | 58.22     | 129.09  | 111.38    | 101.25    | 101.25    | 207.56  | 179.72    | 164.53    | 164.53    | 78.47  | 68.34     | 63.28     | 63.28     |
| 44         | 78.47                                   | 68.34     | 60.75     | 60.75     | 136.69  | 118.97    | 108.84    | 106.31    | 217.69  | 189.84    | 169.59    | 169.59    | 83.53  | 73.41     | 65.81     | 65.81     |
| 45         | 81.00                                   | 70.88     | 65.81     | 65.81     | 146.81  | 126.56    | 113.91    | 113.91    | 227.81  | 197.44    | 179.72    | 177.19    | 88.59  | 75.94     | 70.88     | 68.34     |
| 46         | 86.06                                   | 75.94     | 68.34     | 68.34     | 154.41  | 134.16    | 121.50    | 121.50    | 237.94  | 205.03    | 187.31    | 187.31    | 91.13  | 81.00     | 73.41     | 73.41     |
| 47         | 91.13                                   | 78.47     | 70.88     | 70.88     | 164.53  | 141.75    | 129.09    | 129.09    | 248.06  | 215.16    | 194.91    | 194.91    | 96.19  | 83.53     | 75.94     | 75.94     |
| 48         | 96.19                                   | 83.53     | 75.94     | 75.94     | 174.66  | 151.88    | 136.69    | 136.69    | 260.72  | 225.28    | 205.03    | 202.50    | 101.25   | 88.59     | 81.00     | 81.00     |
| 49         | 101.25                                  | 88.59     | 78.47     | 78.47     | 187.31  | 162.00    | 146.81    | 146.81    | 273.38  | 235.41    | 212.63    | 212.63    | 108.84   | 93.66     | 86.06     | 86.06     |
| 50         | 106.31                                  | 93.66     | 83.53     | 83.53     | 199.97  | 174.66    | 156.94    | 156.94    | 286.03  | 248.06    | 225.28    | 222.75    | 116.44   | 101.25    | 91.13     | 91.13     |
| 51         | 113.91                                  | 98.72     | 88.59     | 88.59     | 215.16  | 187.31    | 169.59    | 167.06    | 301.22  | 260.72    | 235.41    | 235.41    | 124.03   | 106.31    | 96.19     | 96.19     |
| 52         | 121.50                                  | 106.31    | 96.19     | 96.19     | 232.88  | 199.97    | 182.25    | 179.72    | 318.94  | 275.91    | 248.06    | 248.06    | 131.63   | 113.91    | 103.78    | 103.78    |
| 53         | 131.63                                  | 113.91    | 103.78    | 101.25    | 250.59  | 215.16    | 194.91    | 194.91    | 336.66  | 288.56    | 260.72    | 260.72    | 141.75   | 124.03    | 111.38    | 111.38    |
| 54         | 141.75                                  | 121.50    | 111.38    | 111.38    | 270.84  | 232.88    | 210.09    | 210.09    | 354.38  | 306.28    | 275.91    | 275.91    | 154.41   | 131.63    | 118.97    | 118.97    |
| 55         | 154.41                                  | 131.63    | 118.97    | 118.97    | 291.09  | 253.13    | 227.81    | 225.28    | 374.63  | 324.00    | 291.09    | 291.09    | 167.06   | 144.28    | 129.09    | 129.09    |
| 56         | 167.06                                  | 144.28    | 129.09    | 129.09    | 316.41  | 273.38    | 245.53    | 245.53    | 397.41  | 344.25    | 308.81    | 308.81    | 179.72   | 154.41    | 139.22    | 139.22    |
| 57         | 179.72                                  | 156.94    | 139.22    | 139.22    | 341.72  | 296.16    | 265.78    | 265.78    | 422.72  | 364.50    | 329.06    | 326.53    | 194.91   | 169.59    | 151.88    | 151.88    |
| 58         | 194.91                                  | 169.59    | 151.88    | 151.88    | 369.56  | 318.94    | 288.56    | 286.03    | 448.03  | 387.28    | 349.31    | 346.78    | 212.63   | 182.25    | 164.53    | 164.53    |
| 59         | 212.63                                  | 184.78    | 164.53    | 164.53    | 399.94  | 346.78    | 311.34    | 311.34    | 475.88  | 410.06    | 369.56    | 367.03    | 230.34   | 199.97    | 179.72    | 179.72    |
| 60         | 230.34                                  | 199.97    | 179.72    | 179.72    | 432.84  | 372.09    | 336.66    | 334.13    | 503.72  | 435.38    | 392.34    | 389.81    | 250.59   | 217.69    | 194.91    | 194.91    |
| 61         | 250.59                                  | 217.69    | 194.91    | 194.91    | 465.75  | 399.94    | 361.97    | 359.44    | 531.56  | 458.16    | 412.59    | 412.59    | 273.38   | 235.41    | 210.09    | 210.09    |
| 62         | 270.84                                  | 232.88    | 210.09    | 210.09    | 496.13  | 427.78    | 387.28    | 384.75    | 559.41  | 483.47    | 435.38    | 432.84    | 293.63   | 253.13    | 227.81    | 227.81    |
| 63         | 293.63                                  | 253.13    | 227.81    | 225.28    | 531.56  | 458.16    | 412.59    | 412.59    | 589.78  | 508.78    | 458.16    | 458.16    | 316.41   | 273.38    | 245.53    | 245.53    |
| 64         | 318.94                                  | 273.38    | 245.53    | 245.53    | 572.06  | 493.59    | 442.97    | 442.97    | 625.22  | 539.16    | 486.00    | 483.47    | 344.25   | 298.69    | 268.31    | 265.78    |
| 65         | 346.78                                  | 298.69    | 268.31    | 268.31    | 617.63  | 531.56    | 478.41    | 478.41    | 665.72  | 574.59    | 516.38    | 516.38    | 377.16   | 326.53    | 293.63    | 291.09    |
| 66         | 379.69                                  | 329.06    | 293.63    | 293.63    | 668.25  | 574.59    | 518.91    | 516.38    | 711.28  | 612.56    | 551.81    | 551.81    | 415.13   | 356.91    | 321.47    | 318.94    |
| 67         | 415.13                                  | 356.91    | 321.47    | 321.47    | 723.94  | 622.69    | 561.94    | 559.41    | 761.91  | 655.59    | 592.31    | 589.78    | 453.09   | 389.81    | 349.31    | 349.31    |
| 68         | 455.63                                  | 392.34    | 351.84    | 351.84    | 784.69  | 675.84    | 607.50    | 604.97    | 817.59  | 703.69    | 635.34    | 632.81    | 496.13   | 425.25    | 382.22    | 382.22    |
| 69         | 503.72                                  | 432.84    | 387.28    | 387.28    | 850.50  | 731.53    | 660.66    | 658.13    | 880.88  | 756.84    | 683.44    | 680.91    | 546.75   | 470.81    | 422.72    | 422.72    |
| 70         | 559.41                                  | 480.94    | 432.84    | 430.31    | 926.44  | 797.34    | 718.88    | 716.34    | 951.75  | 820.13    | 739.13    | 736.59    | 610.03   | 523.97    | 470.81    | 470.81    |
| 71         | 625.22                                  | 536.63    | 483.47    | 480.94    | 1007.44   | 868.22    | 782.16    | 779.63    | 1030.22   | 885.94    | 797.34    | 794.81    | 680.91   | 587.25    | 526.50    | 523.97    |
| 72         | 698.63                                  | 599.91    | 539.16    | 536.63    | 1096.03   | 944.16    | 847.97    | 845.44    | 1113.75   | 959.34    | 863.16    | 860.63    | 761.91   | 655.59    | 587.25    | 587.25    |
| 73         | 779.63                                  | 670.78    | 602.44    | 599.91    | 1192.22   | 1025.16   | 923.91    | 918.84    | 1204.88   | 1037.81   | 934.03    | 931.50    | 850.50   | 731.53    | 658.13    | 655.59    |
| 74         | 870.75                                  | 749.25    | 673.31    | 670.78    | 1298.53   | 1118.81   | 1004.91   | 1002.38   | 1308.66   | 1126.41   | 1012.50   | 1009.97   | 951.75   | 820.13    | 734.06    | 734.06    |
| 75         | 977.06                                  | 840.38    | 754.31    | 751.78    | 1417.50   | 1222.59   | 1098.56   | 1096.03   | 1427.63   | 1227.66   | 1103.63   | 1101.09   | 1068.19  | 918.84    | 822.60    | 820.13    |
| 76         | 1085.91                                 | 936.56    | 840.38    | 837.84    | 1546.59   | 1331.44   | 1197.28   | 1192.22   | 1554.19   | 1336.50   | 1202.34   | 1197.28   | 1189.69  | 1022.63   | 916.31    | 913.78    |
| 77         | 1202.34                                 | 1035.28   | 928.97    | 926.44    | 1680.75   | 1445.34   | 1298.53   | 1296.00   | 1685.81   | 1447.88   | 1301.06   | 1298.53   | 1316.25  | 1131.47   | 1015.03   | 1012.50   |
| 78         | 1333.97                                 | 1146.66   | 1027.69   | 1025.16   | 1830.09   | 1571.91   | 1412.44   | 1409.91   | 1832.63   | 1574.44   | 1414.97   | 1412.44   | 1460.53  | 1255.50   | 1126.41   | 1123.88   |
| 79         | 1488.38                                 | 1278.28   | 1146.66   | 1144.13   | 2004.75   | 1721.25   | 1546.59   | 1541.53   | 2007.28   | 1723.78   | 1549.13   | 1544.06   | 1630.13  | 1399.78   | 1255.50   | 1252.97   |
| 80         | 1675.69                                 | 1437.75   | 1290.94   | 1288.41   | 2214.84   | 1900.97   | 1708.59   | 1703.53   | 2217.38   | 1903.50   | 1708.59</ |           |  |           |           |           |

**Exhibit 9 - Proposed Rates per \$10  
 United Security Assurance Company of PA  
 Business Assumed Capital Blue Cross Co.  
 Policy Forms - F-771 or F-775 Series**

|         | <u>Plan A</u> | <u>Plan B</u> | <u>Plan C</u> | <u>Plan D</u> | <u>Mode</u> | <u>Factor</u> |         |      |
|---------|---------------|---------------|---------------|---------------|-------------|---------------|---------|------|
| BP      | \$60k         | \$120k        | \$300k        | Unlimited     | Annual      | 1.00          | Spouse  | 0.90 |
| EP      | vary          | vary          | vary          | vary          | Semi-Annl   | 0.52          | Pref NS | 0.90 |
| HHC     | 100%          | 100%          | 100%          | 100%          | Quarterly   | 0.27          | 50% HHC | 0.87 |
| Restore | 12%           | 7%            | 5%            | 0%            | Monthly     | 0.09          | NH only | 0.52 |

| Age | Plan C - Base Elimination Period |         |         |         | Plan C - 5% Compound 20 for Years Elimination Period |         |         |         | Plan C - 5% Compound for Life Elimination Period |         |         |         | Plan C - Base with FPO Elimination Period |         |         |         |
|-----|----------------------------------|---------|---------|---------|--|---------|---------|---------|--|---------|---------|---------|---|---------|---------|---------|
|     | 0                                | 30      | 60      | 90      | 0  | 30      | 60      | 90      | 0  | 30      | 60      | 90      | 0   | 30      | 60      | 90      |
| 18  | 35.44                            | 32.91   | 32.91   | 30.38   | 55.69  | 50.63   | 48.09   | 48.09   | 108.84   | 98.72   | 91.13   | 88.59   | 37.97                                     | 35.44   | 32.91   | 32.91   |
| 19  | 35.44                            | 32.91   | 32.91   | 30.38   | 55.69  | 50.63   | 48.09   | 48.09   | 108.84   | 98.72   | 91.13   | 88.59   | 37.97                                     | 35.44   | 32.91   | 32.91   |
| 20  | 35.44                            | 32.91   | 32.91   | 30.38   | 55.69  | 50.63   | 48.09   | 48.09   | 108.84   | 98.72   | 91.13   | 88.59   | 37.97                                     | 35.44   | 32.91   | 32.91   |
| 21  | 35.44                            | 32.91   | 32.91   | 30.38   | 55.69  | 50.63   | 48.09   | 48.09   | 108.84   | 98.72   | 91.13   | 88.59   | 37.97                                     | 35.44   | 32.91   | 32.91   |
| 22  | 35.44                            | 32.91   | 32.91   | 30.38   | 55.69  | 50.63   | 48.09   | 48.09   | 108.84   | 98.72   | 91.13   | 88.59   | 37.97                                     | 35.44   | 32.91   | 32.91   |
| 23  | 35.44                            | 32.91   | 32.91   | 30.38   | 55.69  | 50.63   | 48.09   | 48.09   | 108.84   | 98.72   | 91.13   | 88.59   | 37.97                                     | 35.44   | 32.91   | 32.91   |
| 24  | 35.44                            | 32.91   | 32.91   | 30.38   | 55.69  | 50.63   | 48.09   | 48.09   | 108.84   | 98.72   | 91.13   | 88.59   | 37.97                                     | 35.44   | 32.91   | 32.91   |
| 25  | 35.44                            | 32.91   | 32.91   | 30.38   | 55.69  | 50.63   | 48.09   | 48.09   | 108.84   | 98.72   | 91.13   | 88.59   | 37.97                                     | 35.44   | 32.91   | 32.91   |
| 26  | 37.97                            | 35.44   | 32.91   | 32.91   | 58.22  | 53.16   | 50.63   | 50.63   | 116.44   | 103.78  | 96.19   | 93.66   | 37.97                                     | 35.44   | 32.91   | 32.91   |
| 27  | 37.97                            | 35.44   | 35.44   | 32.91   | 63.28  | 55.69   | 53.16   | 53.16   | 121.50   | 108.84  | 101.25  | 98.72   | 40.50                                     | 37.97   | 35.44   | 35.44   |
| 28  | 40.50                            | 37.97   | 35.44   | 35.44   | 65.81  | 60.75   | 55.69   | 55.69   | 129.09   | 113.91  | 106.31  | 103.78  | 43.03                                     | 40.50   | 37.97   | 37.97   |
| 29  | 43.03                            | 37.97   | 37.97   | 35.44   | 70.88  | 63.28   | 60.75   | 58.22   | 134.16   | 121.50  | 111.38  | 108.84  | 45.56                                     | 40.50   | 40.50   | 37.97   |
| 30  | 45.56                            | 40.50   | 37.97   | 37.97   | 75.94  | 68.34   | 63.28   | 60.75   | 141.75   | 126.56  | 118.97  | 113.91  | 48.09                                     | 43.03   | 40.50   | 40.50   |
| 31  | 48.09                            | 43.03   | 40.50   | 40.50   | 81.00  | 73.41   | 68.34   | 65.81   | 149.34   | 134.16  | 124.03  | 121.50  | 50.63                                     | 45.56   | 43.03   | 43.03   |
| 32  | 50.63                            | 45.56   | 43.03   | 43.03   | 86.06  | 75.94   | 73.41   | 70.88   | 159.47   | 141.75  | 131.63  | 126.56  | 53.16                                     | 48.09   | 45.56   | 45.56   |
| 33  | 53.16                            | 48.09   | 45.56   | 45.56   | 91.13  | 83.53   | 75.94   | 75.94   | 169.59   | 149.34  | 139.22  | 134.16  | 55.69                                     | 53.16   | 48.09   | 48.09   |
| 34  | 58.22                            | 53.16   | 48.09   | 48.09   | 98.72  | 88.59   | 83.53   | 81.00   | 179.72   | 159.47  | 146.81  | 141.75  | 60.75                                     | 55.69   | 53.16   | 50.63   |
| 35  | 60.75                            | 55.69   | 53.16   | 50.63   | 106.31   | 93.66   | 88.59   | 86.06   | 189.84   | 169.59  | 156.94  | 151.88  | 65.81                                     | 58.22   | 55.69   | 53.16   |
| 36  | 65.81                            | 60.75   | 55.69   | 55.69   | 113.91   | 101.25  | 96.19   | 91.13   | 199.97   | 179.72  | 164.53  | 159.47  | 70.88                                     | 63.28   | 60.75   | 58.22   |
| 37  | 70.88                            | 63.28   | 60.75   | 58.22   | 124.03   | 108.84  | 101.25  | 98.72   | 212.63   | 189.84  | 174.66  | 169.59  | 75.94                                     | 68.34   | 63.28   | 63.28   |
| 38  | 75.94                            | 68.34   | 63.28   | 63.28   | 131.63   | 118.97  | 108.84  | 106.31  | 227.81   | 202.50  | 187.31  | 179.72  | 81.00                                     | 73.41   | 68.34   | 65.81   |
| 39  | 81.00                            | 73.41   | 68.34   | 65.81   | 141.75   | 126.56  | 118.97  | 113.91  | 240.47   | 212.63  | 197.44  | 189.84  | 88.59                                     | 78.47   | 73.41   | 70.88   |
| 40  | 86.06                            | 78.47   | 73.41   | 70.88   | 151.88   | 136.69  | 126.56  | 121.50  | 253.13   | 225.28  | 207.56  | 199.97  | 93.66                                     | 83.53   | 78.47   | 75.94   |
| 41  | 93.66                            | 83.53   | 78.47   | 75.94   | 162.00   | 144.28  | 134.16  | 129.09  | 265.78   | 235.41  | 217.69  | 210.09  | 98.72                                     | 88.59   | 83.53   | 81.00   |
| 42  | 98.72                            | 88.59   | 81.00   | 78.47   | 172.13   | 154.41  | 141.75  | 136.69  | 278.44   | 245.53  | 227.81  | 220.22  | 106.31                                    | 93.66   | 88.59   | 83.53   |
| 43  | 103.78                           | 91.13   | 86.06   | 83.53   | 182.25   | 162.00  | 149.34  | 144.28  | 291.09   | 258.19  | 237.94  | 227.81  | 111.38                                    | 98.72   | 91.13   | 88.59   |
| 44  | 108.84                           | 96.19   | 91.13   | 86.06   | 194.91   | 172.13  | 159.47  | 154.41  | 303.75   | 268.31  | 248.06  | 237.94  | 116.44                                    | 103.78  | 96.19   | 93.66   |
| 45  | 113.91                           | 101.25  | 93.66   | 91.13   | 207.56   | 182.25  | 169.59  | 162.00  | 318.94   | 280.97  | 258.19  | 248.06  | 124.03                                    | 108.84  | 101.25  | 98.72   |
| 46  | 121.50                           | 108.84  | 98.72   | 96.19   | 220.22   | 194.91  | 179.72  | 172.13  | 331.59   | 293.63  | 270.84  | 260.72  | 131.63                                    | 116.44  | 106.31  | 103.78  |
| 47  | 126.56                           | 113.91  | 103.78  | 101.25  | 232.88   | 207.56  | 189.84  | 184.78  | 346.78   | 306.28  | 280.97  | 270.84  | 136.69                                    | 121.50  | 113.91  | 108.84  |
| 48  | 134.16                           | 118.97  | 108.84  | 106.31  | 248.06   | 220.22  | 202.50  | 194.91  | 361.97   | 318.94  | 293.63  | 283.50  | 144.28                                    | 129.09  | 118.97  | 113.91  |
| 49  | 141.75                           | 126.56  | 116.44  | 111.38  | 265.78   | 232.88  | 215.16  | 207.56  | 379.69   | 334.13  | 308.81  | 296.16  | 154.41                                    | 136.69  | 124.03  | 121.50  |
| 50  | 151.88                           | 134.16  | 124.03  | 118.97  | 283.50   | 250.59  | 230.34  | 222.75  | 399.94   | 351.84  | 324.00  | 311.34  | 164.53                                    | 144.28  | 134.16  | 129.09  |
| 51  | 162.00                           | 141.75  | 131.63  | 126.56  | 306.28   | 268.31  | 248.06  | 237.94  | 420.19   | 369.56  | 341.72  | 326.53  | 174.66                                    | 154.41  | 141.75  | 136.69  |
| 52  | 174.66                           | 151.88  | 141.75  | 136.69  | 329.06   | 288.56  | 265.78  | 255.66  | 442.97   | 389.81  | 359.44  | 344.25  | 187.31                                    | 164.53  | 151.88  | 146.81  |
| 53  | 187.31                           | 164.53  | 151.88  | 146.81  | 351.84   | 311.34  | 286.03  | 275.91  | 465.75   | 410.06  | 377.16  | 364.50  | 202.50                                    | 177.19  | 164.53  | 156.94  |
| 54  | 199.97                           | 177.19  | 162.00  | 156.94  | 379.69   | 334.13  | 306.28  | 296.16  | 493.59   | 432.84  | 397.41  | 382.22  | 217.69                                    | 192.38  | 177.19  | 169.59  |
| 55  | 217.69                           | 192.38  | 177.19  | 169.59  | 410.06   | 359.44  | 331.59  | 318.94  | 521.44   | 458.16  | 420.19  | 405.00  | 235.41                                    | 207.56  | 189.84  | 184.78  |
| 56  | 235.41                           | 207.56  | 189.84  | 182.25  | 442.97   | 389.81  | 356.91  | 344.25  | 551.81   | 486.00  | 445.50  | 427.78  | 255.66                                    | 225.28  | 205.03  | 197.44  |
| 57  | 255.66                           | 222.75  | 205.03  | 197.44  | 478.41   | 420.19  | 387.28  | 372.09  | 584.72   | 513.84  | 470.81  | 453.09  | 275.91                                    | 243.00  | 222.75  | 215.16  |
| 58  | 275.91                           | 243.00  | 222.75  | 215.16  | 516.38   | 453.09  | 417.66  | 402.47  | 620.16   | 544.22  | 498.66  | 480.94  | 298.69                                    | 263.25  | 240.47  | 232.88  |
| 59  | 298.69                           | 263.25  | 240.47  | 232.88  | 556.88   | 488.53  | 450.56  | 432.84  | 655.59   | 574.59  | 529.03  | 508.78  | 324.00                                    | 283.50  | 260.72  | 253.13  |
| 60  | 324.00                           | 283.50  | 260.72  | 250.59  | 599.91   | 526.50  | 483.47  | 465.75  | 693.56   | 610.03  | 559.41  | 539.16  | 351.84                                    | 308.81  | 283.50  | 273.38  |
| 61  | 349.31                           | 306.28  | 280.97  | 270.84  | 642.94   | 564.47  | 518.91  | 498.66  | 731.53   | 642.94  | 589.78  | 567.00  | 379.69                                    | 334.13  | 306.28  | 293.63  |
| 62  | 377.16                           | 329.06  | 303.75  | 291.09  | 685.97   | 602.44  | 551.81  | 531.56  | 769.50   | 673.31  | 620.16  | 594.84  | 407.53                                    | 356.91  | 329.06  | 316.41  |
| 63  | 405.00                           | 354.38  | 326.53  | 313.88  | 731.53   | 642.94  | 589.78  | 567.00  | 810.00   | 708.75  | 650.53  | 625.22  | 440.44                                    | 384.75  | 354.38  | 341.72  |
| 64  | 437.91                           | 384.75  | 351.84  | 339.19  | 784.69   | 688.50  | 632.81  | 607.50  | 855.56   | 749.25  | 688.50  | 653.16  | 475.88                                    | 417.66  | 384.75  | 369.56  |
| 65  | 478.41                           | 420.19  | 384.75  | 369.56  | 845.44   | 741.66  | 680.91  | 655.59  | 908.72   | 797.34  | 731.53  | 703.69  | 521.44                                    | 455.63  | 420.19  | 402.47  |
| 66  | 523.97                           | 458.16  | 420.19  | 405.00  | 916.31   | 802.41  | 736.59  | 706.22  | 972.00   | 850.50  | 782.16  | 751.78  | 569.53                                    | 498.66  | 458.16  | 440.44  |
| 67  | 572.06                           | 501.19  | 458.16  | 440.44  | 989.72   | 865.69  | 794.81  | 764.44  | 1040.34  | 911.25  | 835.31  | 804.94  | 622.69                                    | 544.22  | 501.19  | 480.94  |
| 68  | 627.75                           | 546.75  | 503.72  | 483.47  | 1073.25  | 939.09  | 860.63  | 827.72  | 1116.28  | 977.06  | 896.06  | 863.16  | 683.44                                    | 597.38  | 546.75  | 526.50  |
| 69  | 691.03                           | 604.97  | 554.34  | 531.56  | 1164.38  | 1017.56 | 934.03  | 896.06  | 1202.34  | 1053.00 | 964.41  | 926.44  | 754.31                                    | 658.13  | 604.97  | 579.66  |
| 70  | 769.50                           | 670.78  | 615.09  | 592.31  | 1265.63  | 1106.16 | 1015.03 | 974.53  | 1301.06  | 1136.53 | 1042.88 | 1002.38 | 840.38                                    | 734.06  | 673.31  | 645.47  |
| 71  | 858.09                           | 749.25  | 685.97  | 660.66  | 1377.00  | 1202.34 | 1103.63 | 1060.59 | 1407.38  | 1227.66 | 1126.41 | 1080.84 | 939.09                                    | 817.59  | 749.25  | 721.41  |
| 72  | 956.81                           | 835.31  | 764.44  | 734.06  | 1495.97  | 1306.13 | 1197.28 | 1149.19 | 1518.75  | 1326.38 | 1215.00 | 1166.91 | 1047.94                                   | 911.25  | 835.31  | 802.41  |
| 73  | 1068.19                          | 931.50  | 853.03  | 820.13  | 1625.06  | 1417.50 | 1301.06 | 1247.91 | 1645.31  | 1435.22 | 1316.25 | 1263.09 | 1169.44                                   | 1017.56 | 931.50  | 896.06  |
| 74  | 1194.75                          | 1040.34 | 951.75  | 913.78  | 1771.88  | 1544.06 | 1414.97 | 1359.28 | 1787.06  | 1556.72 | 1427.63 | 1369.41 | 1306.13                                   | 1136.53 | 1042.88 | 999.84  |
| 75  | 1336.50                          | 1164.38 | 1065.66 | 1022.63 | 1936.41  | 1688.34 | 1546.59 | 1483.31 | 1949.06  | 1698.47 | 1554.19 | 1493.44 | 1465.59                                   | 1275.75 | 1166.91 | 1118.81 |
| 76  | 1490.91                          | 1296.00 | 1187.16 | 1139.06 | 2113.59  | 1840.22 | 1685.81 | 1617.47 | 2123.72  | 1847.81 | 1690.88 | 1622.53 | 1635.19                                   | 1422.56 | 1301.06 | 1247.91 |
| 77  | 1652.91                          | 1437.75 | 1316.25 | 1263.09 | 2300.91  | 2002.22 | 1832.63 | 1756.69 | 2305.97  | 2007.28 | 1837.69 | 1761.75 | 1814.91                                   | 1576.97 | 1442.81 | 1384.59 |
| 78  | 1835.16                          | 1594.69 | 1458.00 | 1399.78 | 2508.47  | 2179.41 | 1994.63 | 1913.63 | 2511.00  | 2184.47 | 1997.16 | 1916.16 | 2017.41                                   | 1749.09 | 1599.75 | 1536.47 |
| 79  | 2050.31                          | 1779.47 | 1627.59 | 1561.78 | 2748.94  | 2389.50 | 2184.47 | 2095.88 | 2754.00  | 2392.03 | 2187.00 | 2098.41 | 2252.81                                   | 1954.13 | 1787.06 | 1713.66 |
| 80  | 2305.97                          | 1999.69 | 1827.56 | 1751.63 | 304  |         |         |         |  |         |         |         |   |         |         |         |



**Exhibit 9 - Proposed Rates per \$10  
United Security Assurance Company of PA  
Business Assumed Capital Blue Cross Co.  
Policy Forms - F-771 or F-775 Series**

|         | <u>Plan A</u> | <u>Plan B</u> | <u>Plan C</u> | <u>Plan D</u> | <u>Mode</u> | <u>Factor</u> |         |      |
|---------|---------------|---------------|---------------|---------------|-------------|---------------|---------|------|
| BP      | \$60k         | \$120k        | \$300k        | Unlimited     | Annual      | 1.00          | Spouse  | 0.90 |
| EP      | vary          | vary          | vary          | vary          | Semi-Annl   | 0.52          | Pref NS | 0.90 |
| HHC     | 100%          | 100%          | 100%          | 100%          | Quarterly   | 0.27          | 50% HHC | 0.87 |
| Restore | 12%           | 7%            | 5%            | 0%            | Monthly     | 0.09          | NH only | 0.52 |

| Age | Plan D - Base Elimination Period |         |         |         | Plan D - 5% Compound 20 for Years Elimination Period |         |         |         | Plan D - 5% Compound for Life Elimination Period |         |         |         | Plan D - Base with FPO Elimination Period |         |         |         |
|-----|----------------------------------|---------|---------|---------|--|---------|---------|---------|--|---------|---------|---------|---|---------|---------|---------|
|     | 0                                | 30      | 60      | 90      | 0  | 30      | 60      | 90      | 0  | 30      | 60      | 90      | 0   | 30      | 60      | 90      |
| 18  | 37.97                            | 35.44   | 35.44   | 35.44   | 63.28  | 58.22   | 55.69   | 53.16   | 118.97   | 108.84  | 103.78  | 101.25  | 40.50                                     | 37.97   | 37.97   | 35.44   |
| 19  | 37.97                            | 35.44   | 35.44   | 35.44   | 63.28  | 58.22   | 55.69   | 53.16   | 118.97   | 108.84  | 103.78  | 101.25  | 40.50                                     | 37.97   | 37.97   | 35.44   |
| 20  | 37.97                            | 35.44   | 35.44   | 35.44   | 63.28  | 58.22   | 55.69   | 53.16   | 118.97   | 108.84  | 103.78  | 101.25  | 40.50                                     | 37.97   | 37.97   | 35.44   |
| 21  | 37.97                            | 35.44   | 35.44   | 35.44   | 63.28  | 58.22   | 55.69   | 53.16   | 118.97   | 108.84  | 103.78  | 101.25  | 40.50                                     | 37.97   | 37.97   | 35.44   |
| 22  | 37.97                            | 35.44   | 35.44   | 35.44   | 63.28  | 58.22   | 55.69   | 53.16   | 118.97   | 108.84  | 103.78  | 101.25  | 40.50                                     | 37.97   | 37.97   | 35.44   |
| 23  | 37.97                            | 35.44   | 35.44   | 35.44   | 63.28  | 58.22   | 55.69   | 53.16   | 118.97   | 108.84  | 103.78  | 101.25  | 40.50                                     | 37.97   | 37.97   | 35.44   |
| 24  | 37.97                            | 35.44   | 35.44   | 35.44   | 63.28  | 58.22   | 55.69   | 53.16   | 118.97   | 108.84  | 103.78  | 101.25  | 40.50                                     | 37.97   | 37.97   | 35.44   |
| 25  | 37.97                            | 35.44   | 35.44   | 35.44   | 63.28  | 58.22   | 55.69   | 53.16   | 118.97   | 108.84  | 103.78  | 101.25  | 40.50                                     | 37.97   | 37.97   | 35.44   |
| 26  | 40.50                            | 37.97   | 37.97   | 35.44   | 65.81  | 60.75   | 58.22   | 58.22   | 126.56   | 113.91  | 108.84  | 106.31  | 43.03                                     | 40.50   | 37.97   | 37.97   |
| 27  | 43.03                            | 40.50   | 37.97   | 37.97   | 70.88  | 65.81   | 63.28   | 60.75   | 134.16   | 121.50  | 113.91  | 111.38  | 45.56                                     | 43.03   | 40.50   | 40.50   |
| 28  | 45.56                            | 40.50   | 40.50   | 40.50   | 73.41  | 68.34   | 65.81   | 63.28   | 139.22   | 126.56  | 121.50  | 116.44  | 48.09                                     | 43.03   | 43.03   | 40.50   |
| 29  | 45.56                            | 43.03   | 43.03   | 40.50   | 78.47  | 73.41   | 70.88   | 68.34   | 146.81   | 134.16  | 126.56  | 121.50  | 50.63                                     | 45.56   | 45.56   | 43.03   |
| 30  | 48.09                            | 45.56   | 45.56   | 43.03   | 83.53  | 78.47   | 73.41   | 70.88   | 156.94   | 141.75  | 134.16  | 129.09  | 53.16                                     | 48.09   | 48.09   | 45.56   |
| 31  | 53.16                            | 48.09   | 48.09   | 45.56   | 91.13  | 83.53   | 78.47   | 75.94   | 164.53   | 149.34  | 141.75  | 136.69  | 55.69                                     | 50.63   | 50.63   | 48.09   |
| 32  | 55.69                            | 50.63   | 50.63   | 48.09   | 96.19  | 88.59   | 83.53   | 81.00   | 174.66   | 156.94  | 149.34  | 144.28  | 60.75                                     | 55.69   | 53.16   | 50.63   |
| 33  | 60.75                            | 55.69   | 53.16   | 50.63   | 103.78   | 93.66   | 91.13   | 88.59   | 184.78   | 167.06  | 159.47  | 151.88  | 63.28                                     | 58.22   | 55.69   | 55.69   |
| 34  | 63.28                            | 58.22   | 55.69   | 55.69   | 111.38   | 101.25  | 96.19   | 93.66   | 194.91   | 177.19  | 167.06  | 162.00  | 68.34                                     | 63.28   | 60.75   | 58.22   |
| 35  | 68.34                            | 63.28   | 60.75   | 58.22   | 118.97   | 108.84  | 103.78  | 101.25  | 207.56   | 187.31  | 177.19  | 169.59  | 73.41                                     | 68.34   | 65.81   | 63.28   |
| 36  | 73.41                            | 68.34   | 65.81   | 63.28   | 129.09   | 116.44  | 111.38  | 108.84  | 220.22   | 197.44  | 189.84  | 182.25  | 78.47                                     | 73.41   | 70.88   | 68.34   |
| 37  | 78.47                            | 73.41   | 70.88   | 68.34   | 139.22   | 126.56  | 121.50  | 116.44  | 235.41   | 210.09  | 199.97  | 192.38  | 86.06                                     | 78.47   | 75.94   | 73.41   |
| 38  | 86.06                            | 78.47   | 75.94   | 73.41   | 149.34   | 136.69  | 129.09  | 124.03  | 248.06   | 225.28  | 212.63  | 205.03  | 91.13                                     | 83.53   | 81.00   | 78.47   |
| 39  | 91.13                            | 83.53   | 81.00   | 78.47   | 159.47   | 146.81  | 139.22  | 134.16  | 263.25   | 237.94  | 225.28  | 215.16  | 98.72                                     | 91.13   | 86.06   | 83.53   |
| 40  | 98.72                            | 91.13   | 86.06   | 83.53   | 172.13   | 156.94  | 149.34  | 144.28  | 278.44   | 250.59  | 237.94  | 227.81  | 106.31                                    | 96.19   | 93.66   | 88.59   |
| 41  | 103.78                           | 96.19   | 91.13   | 88.59   | 182.25   | 164.53  | 156.94  | 151.88  | 291.09   | 263.25  | 248.06  | 237.94  | 111.38                                    | 103.78  | 98.72   | 96.19   |
| 42  | 111.38                           | 101.25  | 96.19   | 93.66   | 194.91   | 174.66  | 167.06  | 162.00  | 303.75   | 273.38  | 260.72  | 248.06  | 118.97                                    | 108.84  | 103.78  | 101.25  |
| 43  | 116.44                           | 106.31  | 101.25  | 98.72   | 205.03   | 184.78  | 177.19  | 169.59  | 318.94   | 286.03  | 270.84  | 258.19  | 126.56                                    | 113.91  | 108.84  | 106.31  |
| 44  | 124.03                           | 111.38  | 106.31  | 103.78  | 217.69   | 197.44  | 187.31  | 179.72  | 331.59   | 298.69  | 283.50  | 270.84  | 131.63                                    | 121.50  | 116.44  | 111.38  |
| 45  | 129.09                           | 118.97  | 111.38  | 108.84  | 230.34   | 207.56  | 197.44  | 189.84  | 346.78   | 311.34  | 293.63  | 280.97  | 139.22                                    | 126.56  | 121.50  | 116.44  |
| 46  | 136.69                           | 124.03  | 118.97  | 113.91  | 245.53   | 220.22  | 210.09  | 202.50  | 361.97   | 324.00  | 306.28  | 293.63  | 146.81                                    | 134.16  | 126.56  | 124.03  |
| 47  | 144.28                           | 129.09  | 124.03  | 118.97  | 258.19   | 232.88  | 222.75  | 212.63  | 377.16   | 339.19  | 318.94  | 306.28  | 154.41                                    | 139.22  | 134.16  | 129.09  |
| 48  | 149.34                           | 136.69  | 129.09  | 124.03  | 273.38   | 248.06  | 235.41  | 225.28  | 394.88   | 351.84  | 334.13  | 318.94  | 162.00                                    | 146.81  | 139.22  | 134.16  |
| 49  | 156.94                           | 144.28  | 136.69  | 131.63  | 291.09   | 263.25  | 248.06  | 237.94  | 412.59   | 369.56  | 349.31  | 334.13  | 172.13                                    | 154.41  | 146.81  | 141.75  |
| 50  | 167.06                           | 151.88  | 144.28  | 139.22  | 311.34   | 278.44  | 265.78  | 253.13  | 430.31   | 387.28  | 364.50  | 349.31  | 182.25                                    | 164.53  | 156.94  | 149.34  |
| 51  | 179.72                           | 162.00  | 154.41  | 146.81  | 334.13   | 298.69  | 283.50  | 270.84  | 453.09   | 405.00  | 382.22  | 367.03  | 194.91                                    | 174.66  | 167.06  | 159.47  |
| 52  | 192.38                           | 172.13  | 164.53  | 156.94  | 356.91   | 318.94  | 303.75  | 291.09  | 475.88   | 425.25  | 402.47  | 384.75  | 207.56                                    | 187.31  | 177.19  | 169.59  |
| 53  | 205.03                           | 184.78  | 174.66  | 169.59  | 382.22   | 344.25  | 324.00  | 311.34  | 501.19   | 448.03  | 422.72  | 405.00  | 222.75                                    | 199.97  | 189.84  | 182.25  |
| 54  | 220.22                           | 197.44  | 187.31  | 179.72  | 410.06   | 367.03  | 346.78  | 334.13  | 529.03   | 470.81  | 445.50  | 425.25  | 237.94                                    | 215.16  | 202.50  | 194.91  |
| 55  | 237.94                           | 212.63  | 202.50  | 194.91  | 442.97   | 394.88  | 374.63  | 356.91  | 556.88   | 498.66  | 470.81  | 448.03  | 255.66                                    | 230.34  | 217.69  | 210.09  |
| 56  | 255.66                           | 230.34  | 217.69  | 207.56  | 475.88   | 425.25  | 402.47  | 384.75  | 589.78   | 526.50  | 496.13  | 473.34  | 278.44                                    | 248.06  | 235.41  | 225.28  |
| 57  | 275.91                           | 248.06  | 235.41  | 225.28  | 513.84   | 458.16  | 432.84  | 415.13  | 622.69   | 556.88  | 523.97  | 501.19  | 298.69                                    | 268.31  | 255.66  | 243.00  |
| 58  | 298.69                           | 268.31  | 253.13  | 243.00  | 554.34   | 493.59  | 465.75  | 445.50  | 660.66   | 587.25  | 554.34  | 529.03  | 324.00                                    | 291.09  | 273.38  | 263.25  |
| 59  | 321.47                           | 288.56  | 273.38  | 260.72  | 594.84   | 531.56  | 501.19  | 478.41  | 696.09   | 622.69  | 584.72  | 559.41  | 349.31                                    | 313.88  | 296.16  | 283.50  |
| 60  | 349.31                           | 311.34  | 293.63  | 280.97  | 637.88   | 569.53  | 536.63  | 511.31  | 736.59   | 655.59  | 617.63  | 589.78  | 377.16                                    | 339.19  | 318.94  | 306.28  |
| 61  | 374.63                           | 334.13  | 316.41  | 301.22  | 683.44   | 607.50  | 572.06  | 546.75  | 774.56   | 688.50  | 650.53  | 617.63  | 407.53                                    | 364.50  | 341.72  | 329.06  |
| 62  | 399.94                           | 356.91  | 336.66  | 321.47  | 726.47   | 648.00  | 610.03  | 579.66  | 812.53   | 723.94  | 680.91  | 648.00  | 435.38                                    | 389.81  | 367.03  | 349.31  |
| 63  | 430.31                           | 382.22  | 361.97  | 344.25  | 774.56   | 688.50  | 648.00  | 617.63  | 853.03   | 759.38  | 713.81  | 678.38  | 468.28                                    | 417.66  | 392.34  | 374.63  |
| 64  | 463.22                           | 412.59  | 389.81  | 372.09  | 827.72   | 734.06  | 691.03  | 658.13  | 898.59   | 799.88  | 751.78  | 713.81  | 506.25                                    | 450.56  | 422.72  | 405.00  |
| 65  | 506.25                           | 450.56  | 422.72  | 402.47  | 891.00   | 789.75  | 741.66  | 706.22  | 956.81   | 847.97  | 797.34  | 759.38  | 551.81                                    | 488.53  | 460.69  | 437.91  |
| 66  | 551.81                           | 491.06  | 460.69  | 440.44  | 961.88   | 853.03  | 802.41  | 761.91  | 1020.09  | 906.19  | 850.50  | 810.00  | 602.44                                    | 534.09  | 503.72  | 478.41  |
| 67  | 602.44                           | 534.09  | 503.72  | 478.41  | 1040.34  | 921.38  | 865.69  | 822.66  | 1093.50  | 969.47  | 908.72  | 863.16  | 658.13                                    | 582.19  | 546.75  | 521.44  |
| 68  | 660.66                           | 584.72  | 549.28  | 523.97  | 1126.41  | 997.31  | 936.56  | 891.00  | 1171.97  | 1037.81 | 974.53  | 926.44  | 721.41                                    | 637.88  | 599.91  | 572.06  |
| 69  | 729.00                           | 645.47  | 604.97  | 577.13  | 1222.59  | 1080.84 | 1015.03 | 964.41  | 1263.09  | 1116.28 | 1047.94 | 994.78  | 794.81                                    | 703.69  | 660.66  | 630.28  |
| 70  | 810.00                           | 716.34  | 673.31  | 640.41  | 1328.91  | 1174.50 | 1101.09 | 1045.41 | 1364.34  | 1204.88 | 1128.94 | 1073.25 | 883.41                                    | 782.16  | 734.06  | 698.63  |
| 71  | 903.66                           | 797.34  | 749.25  | 711.28  | 1442.81  | 1275.75 | 1194.75 | 1136.53 | 1473.19  | 1301.06 | 1220.06 | 1156.78 | 987.19                                    | 870.75  | 817.59  | 777.09  |
| 72  | 1004.91                          | 885.94  | 832.78  | 789.75  | 1566.84  | 1382.06 | 1296.00 | 1230.19 | 1589.63  | 1402.31 | 1316.25 | 1247.91 | 1098.56                                   | 969.47  | 908.72  | 863.16  |
| 73  | 1121.34                          | 987.19  | 923.91  | 878.34  | 1701.00  | 1498.50 | 1404.84 | 1331.44 | 1721.25  | 1516.22 | 1420.03 | 1346.63 | 1225.13                                   | 1078.31 | 1012.50 | 961.88  |
| 74  | 1250.44                          | 1101.09 | 1030.22 | 979.59  | 1852.88  | 1630.13 | 1526.34 | 1447.88 | 1868.06  | 1642.78 | 1539.00 | 1460.53 | 1369.41                                   | 1204.88 | 1128.94 | 1070.72 |
| 75  | 1399.78                          | 1230.19 | 1151.72 | 1093.50 | 2025.00  | 1779.47 | 1665.56 | 1579.50 | 2035.13  | 1789.59 | 1675.69 | 1587.09 | 1533.94                                   | 1349.16 | 1263.09 | 1197.28 |
| 76  | 1561.78                          | 1371.94 | 1283.34 | 1217.53 | 2209.78  | 1941.47 | 1814.91 | 1718.72 | 2217.38  | 1949.06 | 1822.50 | 1726.31 | 1713.66                                   | 1503.56 | 1407.38 | 1333.97 |
| 77  | 1731.38                          | 1518.75 | 1422.56 | 1349.16 | 2402.16  | 2108.53 | 1974.38 | 1868.06 | 2409.75  | 2116.13 | 1979.44 | 1873.13 | 1900.97                                   | 1665.56 | 1559.25 | 1478.25 |
| 78  | 1921.22                          | 1685.81 | 1576.97 | 1493.44 | 2619.84  | 2298.38 | 2149.03 | 2022.59 | 2624.91  | 2300.91 | 2151.56 | 2037.66 | 2111.06                                   | 1850.34 | 1728.84 | 1637.72 |
| 79  | 2143.97                          | 1878.19 | 1756.69 | 1663.03 | 2872.97  | 2516.06 | 2351.53 | 2232.44 | 2875.50  | 2518.59 | 2354.06 | 2224.97 | 2359.13                                   | 2062.97 | 1928.81 | 1825.03 |

**Exhibit 9 - Proposed Rates per \$10  
 United Security Assurance Company of PA  
 Business Assumed Capital Blue Cross Co.  
 Policy Forms - F-778 Series**

Options and Factors  
 Spouse 0.90  
 Pref NS 0.90  
 50% HHC 0.87

**ANNUAL PREMIUMS PER \$10 OF DAILY NURSING HOME BENEFIT  
 \$30,000 Maximum Benefit**

| Issue<br><u>Age</u> | Base Plan                 |           |           |           |            | Base plus<br>Compound Inflation Protection (20years) |           |           |           |            |
|---------------------|---------------------------|-----------|-----------|-----------|------------|--|-----------|-----------|-----------|------------|
|                     | Elimination Period (Days) |           |           |           |            | Elimination Period (Days)                            |           |           |           |            |
|                     | <u>0</u>                  | <u>30</u> | <u>60</u> | <u>90</u> | <u>180</u> | <u>0</u>   | <u>30</u> | <u>60</u> | <u>90</u> | <u>180</u> |
| 18-25               | 20.25                     | 17.72     | 17.72     | 15.19     | 15.19      | 25.31  | 22.78     | 20.25     | 20.25     | 17.72      |
| 26                  | 20.25                     | 17.72     | 17.72     | 17.72     | 15.19      | 27.84  | 22.78     | 22.78     | 20.25     | 20.25      |
| 27                  | 20.25                     | 17.72     | 17.72     | 17.72     | 15.19      | 27.84  | 25.31     | 22.78     | 22.78     | 20.25      |
| 28                  | 20.25                     | 20.25     | 17.72     | 17.72     | 15.19      | 27.84  | 25.31     | 22.78     | 22.78     | 20.25      |
| 29                  | 22.78                     | 20.25     | 17.72     | 17.72     | 17.72      | 30.38  | 25.31     | 22.78     | 22.78     | 20.25      |
| 30                  | 22.78                     | 20.25     | 20.25     | 17.72     | 17.72      | 30.38  | 27.84     | 25.31     | 22.78     | 20.25      |
| 31                  | 22.78                     | 20.25     | 20.25     | 20.25     | 17.72      | 32.91  | 27.84     | 25.31     | 25.31     | 20.25      |
| 32                  | 25.31                     | 22.78     | 20.25     | 20.25     | 17.72      | 35.44  | 30.38     | 27.84     | 25.31     | 22.78      |
| 33                  | 25.31                     | 22.78     | 20.25     | 20.25     | 17.72      | 35.44  | 30.38     | 27.84     | 27.84     | 22.78      |
| 34                  | 25.31                     | 22.78     | 22.78     | 20.25     | 17.72      | 37.97  | 32.91     | 30.38     | 27.84     | 22.78      |
| 35                  | 27.84                     | 25.31     | 22.78     | 22.78     | 20.25      | 40.50  | 35.44     | 30.38     | 30.38     | 25.31      |
| 36                  | 27.84                     | 25.31     | 22.78     | 22.78     | 20.25      | 43.03  | 35.44     | 32.91     | 30.38     | 25.31      |
| 37                  | 30.38                     | 25.31     | 22.78     | 22.78     | 20.25      | 45.56  | 37.97     | 32.91     | 32.91     | 25.31      |
| 38                  | 32.91                     | 27.84     | 25.31     | 25.31     | 20.25      | 50.63  | 40.50     | 35.44     | 35.44     | 27.84      |
| 39                  | 32.91                     | 27.84     | 25.31     | 25.31     | 20.25      | 53.16  | 43.03     | 37.97     | 35.44     | 27.84      |
| 40                  | 35.44                     | 30.38     | 27.84     | 25.31     | 22.78      | 55.69  | 45.56     | 40.50     | 37.97     | 30.38      |
| 41                  | 37.97                     | 30.38     | 27.84     | 27.84     | 22.78      | 58.22  | 48.09     | 43.03     | 40.50     | 30.38      |
| 42                  | 37.97                     | 32.91     | 27.84     | 27.84     | 22.78      | 63.28  | 50.63     | 43.03     | 40.50     | 32.91      |
| 43                  | 40.50                     | 32.91     | 30.38     | 27.84     | 22.78      | 65.81  | 53.16     | 45.56     | 43.03     | 32.91      |
| 44                  | 43.03                     | 35.44     | 30.38     | 30.38     | 22.78      | 70.88  | 55.69     | 48.09     | 45.56     | 35.44      |
| 45                  | 45.56                     | 35.44     | 32.91     | 30.38     | 25.31      | 73.41  | 58.22     | 50.63     | 48.09     | 35.44      |
| 46                  | 45.56                     | 37.97     | 32.91     | 30.38     | 25.31      | 78.47  | 63.28     | 53.16     | 50.63     | 37.97      |
| 47                  | 48.09                     | 40.50     | 35.44     | 32.91     | 25.31      | 83.53  | 65.81     | 55.69     | 53.16     | 40.50      |
| 48                  | 50.63                     | 40.50     | 35.44     | 32.91     | 25.31      | 88.59  | 68.34     | 58.22     | 55.69     | 43.03      |
| 49                  | 53.16                     | 43.03     | 37.97     | 35.44     | 27.84      | 93.66  | 73.41     | 63.28     | 58.22     | 43.03      |
| 50                  | 55.69                     | 45.56     | 37.97     | 37.97     | 27.84      | 98.72  | 78.47     | 65.81     | 63.28     | 45.56      |
| 51                  | 60.75                     | 48.09     | 40.50     | 37.97     | 30.38      | 106.31   | 83.53     | 70.88     | 65.81     | 50.63      |
| 52                  | 63.28                     | 50.63     | 43.03     | 40.50     | 30.38      | 113.91   | 88.59     | 75.94     | 70.88     | 53.16      |
| 53                  | 68.34                     | 53.16     | 45.56     | 43.03     | 32.91      | 121.50   | 96.19     | 81.00     | 75.94     | 55.69      |
| 54                  | 73.41                     | 58.22     | 48.09     | 45.56     | 35.44      | 131.63   | 103.78    | 86.06     | 81.00     | 60.75      |
| 55                  | 78.47                     | 60.75     | 53.16     | 48.09     | 37.97      | 141.75   | 111.38    | 93.66     | 88.59     | 65.81      |
| 56                  | 83.53                     | 65.81     | 55.69     | 53.16     | 40.50      | 154.41   | 118.97    | 101.25    | 93.66     | 70.88      |
| 57                  | 91.13                     | 70.88     | 60.75     | 55.69     | 43.03      | 164.53   | 129.09    | 108.84    | 101.25    | 75.94      |
| 58                  | 98.72                     | 75.94     | 65.81     | 60.75     | 45.56      | 179.72   | 139.22    | 116.44    | 108.84    | 81.00      |
| 59                  | 106.31                    | 83.53     | 70.88     | 65.81     | 48.09      | 192.38   | 149.34    | 126.56    | 118.97    | 88.59      |
| 60                  | 113.91                    | 88.59     | 75.94     | 70.88     | 53.16      | 207.56   | 159.47    | 136.69    | 126.56    | 93.66      |
| 61                  | 124.03                    | 96.19     | 81.00     | 75.94     | 58.22      | 222.75   | 172.13    | 144.28    | 136.69    | 101.25     |
| 62                  | 134.16                    | 103.78    | 88.59     | 83.53     | 60.75      | 235.41   | 182.25    | 154.41    | 144.28    | 108.84     |
| 63                  | 144.28                    | 111.38    | 93.66     | 88.59     | 65.81      | 253.13   | 194.91    | 164.53    | 154.41    | 116.44     |
| 64                  | 154.41                    | 118.97    | 101.25    | 96.19     | 73.41      | 268.31   | 207.56    | 177.19    | 164.53    | 124.03     |
| 65                  | 167.06                    | 129.09    | 111.38    | 103.78    | 78.47      | 288.56   | 222.75    | 189.84    | 177.19    | 134.16     |
| 66                  | 182.25                    | 141.75    | 118.97    | 113.91    | 86.06      | 311.34   | 240.47    | 205.03    | 192.38    | 144.28     |
| 67                  | 199.97                    | 151.88    | 129.09    | 121.50    | 91.13      | 336.66   | 258.19    | 220.22    | 205.03    | 156.94     |
| 68                  | 215.16                    | 167.06    | 141.75    | 131.63    | 98.72      | 369.56   | 278.44    | 237.94    | 222.75    | 167.06     |
| 69                  | 237.94                    | 182.25    | 154.41    | 144.28    | 108.84     | 392.34   | 301.22    | 255.66    | 240.47    | 182.25     |
| 70                  | 260.72                    | 199.97    | 169.59    | 159.47    | 118.97     | 425.25   | 326.53    | 275.91    | 258.19    | 197.44     |
| 71                  | 288.56                    | 220.22    | 187.31    | 174.66    | 131.63     | 458.16   | 351.84    | 298.69    | 278.44    | 212.63     |
| 72                  | 318.94                    | 245.53    | 207.56    | 194.91    | 146.81     | 493.59   | 379.69    | 321.47    | 301.22    | 230.34     |
| 73                  | 354.38                    | 270.84    | 230.34    | 215.16    | 162.00     | 534.09   | 410.06    | 346.78    | 324.00    | 248.06     |
| 74                  | 392.34                    | 298.69    | 253.13    | 237.94    | 179.72     | 577.13   | 442.97    | 374.63    | 346.78    | 268.31     |
| 75                  | 435.38                    | 331.59    | 280.97    | 263.25    | 199.97     | 625.22   | 480.94    | 407.53    | 379.69    | 291.09     |
| 76                  | 478.41                    | 367.03    | 311.34    | 291.09    | 220.22     | 675.84   | 518.91    | 440.44    | 412.59    | 313.88     |
| 77                  | 526.50                    | 402.47    | 339.19    | 318.94    | 243.00     | 729.00   | 559.41    | 473.34    | 442.97    | 339.19     |
| 78                  | 577.13                    | 440.44    | 372.09    | 349.31    | 265.78     | 787.22   | 602.44    | 511.31    | 478.41    | 367.03     |
| 79                  | 637.88                    | 488.53    | 412.59    | 384.75    | 293.63     | 855.56   | 655.59    | 554.34    | 518.91    | 397.41     |
| 80                  | 713.81                    | 544.22    | 460.69    | 430.31    | 329.06     | 941.63   | 721.41    | 610.03    | 572.06    | 437.91     |
| 81                  | 799.88                    | 610.03    | 516.38    | 483.47    | 372.09     | 1037.81  | 797.34    | 673.31    | 630.28    | 486.00     |
| 82                  | 896.06                    | 683.44    | 579.66    | 541.69    | 417.66     | 1146.66  | 880.88    | 744.19    | 698.63    | 539.16     |
| 83                  | 1002.38                   | 766.97    | 648.00    | 607.50    | 470.81     | 1270.69  | 974.53    | 825.19    | 772.03    | 599.91     |
| 84                  | 1126.41                   | 860.63    | 729.00    | 683.44    | 531.56     | 1407.38  | 1080.84   | 913.78    | 858.09    | 668.25     |
| 85                  | 1268.16                   | 972.00    | 822.66    | 772.03    | 604.97     | 1564.31  | 1199.81   | 1017.56   | 954.28    | 744.19     |

**Exhibit 9 - Proposed Rates per \$10  
 United Security Assurance Company of PA  
 Business Assumed Capital Blue Cross Co.  
 Policy Forms - F-778 Series**

|                     |      |
|---------------------|------|
| Options and Factors |      |
| Spouse              | 0.90 |
| Pref NS             | 0.90 |
| 50% HHC             | 0.87 |

**ANNUAL PREMIUMS PER \$10 OF DAILY NURSING HOME BENEFIT  
 \$30,000 Maximum Benefit**

| Issue<br><u>Age</u> | Base plus<br>Compound Inflation Protection (Lifetime) |           |           |           |            | Base plus<br>Future Purchase Option |           |           |           |            |
|---------------------|---|-----------|-----------|-----------|------------|-------------------------------------|-----------|-----------|-----------|------------|
|                     | Elimination Period (Days)                             |           |           |           |            | Elimination Period (Days)           |           |           |           |            |
|                     | <u>0</u>  | <u>30</u> | <u>60</u> | <u>90</u> | <u>180</u> | <u>0</u>                            | <u>30</u> | <u>60</u> | <u>90</u> | <u>180</u> |
| 18-25               | 43.03   | 35.44     | 32.91     | 30.38     | 27.84      | 20.25                               | 17.72     | 17.72     | 17.72     | 15.19      |
| 26                  | 45.56   | 37.97     | 32.91     | 32.91     | 27.84      | 20.25                               | 17.72     | 17.72     | 17.72     | 15.19      |
| 27                  | 48.09   | 40.50     | 35.44     | 32.91     | 27.84      | 20.25                               | 20.25     | 17.72     | 17.72     | 15.19      |
| 28                  | 50.63   | 40.50     | 35.44     | 35.44     | 27.84      | 22.78                               | 20.25     | 17.72     | 17.72     | 17.72      |
| 29                  | 50.63   | 43.03     | 37.97     | 35.44     | 30.38      | 22.78                               | 20.25     | 20.25     | 17.72     | 17.72      |
| 30                  | 53.16   | 45.56     | 40.50     | 37.97     | 30.38      | 22.78                               | 20.25     | 20.25     | 20.25     | 17.72      |
| 31                  | 55.69   | 45.56     | 40.50     | 37.97     | 32.91      | 25.31                               | 22.78     | 20.25     | 20.25     | 17.72      |
| 32                  | 60.75   | 48.09     | 43.03     | 40.50     | 32.91      | 25.31                               | 22.78     | 20.25     | 20.25     | 17.72      |
| 33                  | 63.28   | 50.63     | 45.56     | 43.03     | 35.44      | 25.31                               | 22.78     | 20.25     | 20.25     | 17.72      |
| 34                  | 65.81   | 53.16     | 48.09     | 45.56     | 35.44      | 27.84                               | 22.78     | 22.78     | 22.78     | 20.25      |
| 35                  | 68.34   | 55.69     | 48.09     | 45.56     | 37.97      | 27.84                               | 25.31     | 22.78     | 22.78     | 20.25      |
| 36                  | 73.41   | 58.22     | 50.63     | 48.09     | 37.97      | 30.38                               | 25.31     | 22.78     | 22.78     | 20.25      |
| 37                  | 75.94   | 63.28     | 53.16     | 50.63     | 40.50      | 32.91                               | 27.84     | 25.31     | 25.31     | 20.25      |
| 38                  | 81.00   | 65.81     | 55.69     | 53.16     | 43.03      | 32.91                               | 27.84     | 25.31     | 25.31     | 20.25      |
| 39                  | 86.06   | 68.34     | 58.22     | 55.69     | 43.03      | 35.44                               | 30.38     | 27.84     | 25.31     | 22.78      |
| 40                  | 91.13   | 70.88     | 63.28     | 58.22     | 45.56      | 37.97                               | 30.38     | 27.84     | 27.84     | 22.78      |
| 41                  | 93.66   | 75.94     | 65.81     | 60.75     | 48.09      | 37.97                               | 32.91     | 30.38     | 27.84     | 22.78      |
| 42                  | 98.72   | 78.47     | 68.34     | 63.28     | 48.09      | 40.50                               | 32.91     | 30.38     | 27.84     | 22.78      |
| 43                  | 103.78  | 81.00     | 70.88     | 65.81     | 50.63      | 43.03                               | 35.44     | 30.38     | 30.38     | 25.31      |
| 44                  | 106.31  | 83.53     | 73.41     | 68.34     | 53.16      | 45.56                               | 37.97     | 32.91     | 30.38     | 25.31      |
| 45                  | 111.38  | 88.59     | 75.94     | 70.88     | 53.16      | 48.09                               | 37.97     | 32.91     | 32.91     | 25.31      |
| 46                  | 116.44  | 91.13     | 78.47     | 73.41     | 55.69      | 48.09                               | 40.50     | 35.44     | 32.91     | 25.31      |
| 47                  | 121.50  | 96.19     | 81.00     | 75.94     | 58.22      | 50.63                               | 40.50     | 35.44     | 35.44     | 27.84      |
| 48                  | 126.56  | 98.72     | 86.06     | 81.00     | 60.75      | 53.16                               | 43.03     | 37.97     | 35.44     | 27.84      |
| 49                  | 131.63  | 103.78    | 88.59     | 83.53     | 63.28      | 55.69                               | 45.56     | 40.50     | 37.97     | 27.84      |
| 50                  | 139.22  | 108.84    | 93.66     | 86.06     | 65.81      | 60.75                               | 48.09     | 40.50     | 37.97     | 30.38      |
| 51                  | 146.81  | 113.91    | 96.19     | 91.13     | 68.34      | 63.28                               | 50.63     | 43.03     | 40.50     | 30.38      |
| 52                  | 154.41  | 118.97    | 101.25    | 96.19     | 70.88      | 68.34                               | 53.16     | 45.56     | 43.03     | 32.91      |
| 53                  | 162.00  | 126.56    | 106.31    | 101.25    | 75.94      | 73.41                               | 58.22     | 48.09     | 45.56     | 35.44      |
| 54                  | 169.59  | 131.63    | 111.38    | 106.31    | 78.47      | 78.47                               | 60.75     | 53.16     | 48.09     | 35.44      |
| 55                  | 179.72  | 139.22    | 118.97    | 111.38    | 83.53      | 83.53                               | 65.81     | 55.69     | 53.16     | 37.97      |
| 56                  | 189.84  | 149.34    | 126.56    | 116.44    | 88.59      | 91.13                               | 70.88     | 60.75     | 55.69     | 43.03      |
| 57                  | 202.50  | 156.94    | 131.63    | 124.03    | 93.66      | 98.72                               | 75.94     | 65.81     | 60.75     | 45.56      |
| 58                  | 215.16  | 167.06    | 141.75    | 131.63    | 98.72      | 106.31                              | 81.00     | 70.88     | 65.81     | 48.09      |
| 59                  | 227.81  | 174.66    | 149.34    | 139.22    | 103.78     | 113.91                              | 88.59     | 75.94     | 70.88     | 53.16      |
| 60                  | 240.47  | 184.78    | 156.94    | 146.81    | 111.38     | 124.03                              | 96.19     | 81.00     | 75.94     | 55.69      |
| 61                  | 253.13  | 194.91    | 164.53    | 154.41    | 116.44     | 134.16                              | 103.78    | 88.59     | 83.53     | 60.75      |
| 62                  | 265.78  | 205.03    | 174.66    | 162.00    | 121.50     | 144.28                              | 111.38    | 93.66     | 88.59     | 65.81      |
| 63                  | 278.44  | 215.16    | 182.25    | 172.13    | 129.09     | 154.41                              | 118.97    | 101.25    | 96.19     | 70.88      |
| 64                  | 293.63  | 227.81    | 192.38    | 179.72    | 136.69     | 167.06                              | 129.09    | 108.84    | 103.78    | 78.47      |
| 65                  | 311.34  | 240.47    | 205.03    | 192.38    | 144.28     | 182.25                              | 139.22    | 118.97    | 111.38    | 83.53      |
| 66                  | 331.59  | 255.66    | 217.69    | 205.03    | 154.41     | 197.44                              | 151.88    | 129.09    | 121.50    | 91.13      |
| 67                  | 354.38  | 273.38    | 232.88    | 217.69    | 164.53     | 215.16                              | 164.53    | 139.22    | 131.63    | 98.72      |
| 68                  | 379.69  | 291.09    | 248.06    | 232.88    | 174.66     | 235.41                              | 179.72    | 151.88    | 141.75    | 108.84     |
| 69                  | 405.00  | 313.88    | 265.78    | 248.06    | 187.31     | 255.66                              | 197.44    | 167.06    | 156.94    | 116.44     |
| 70                  | 435.38  | 336.66    | 283.50    | 265.78    | 202.50     | 283.50                              | 217.69    | 184.78    | 172.13    | 129.09     |
| 71                  | 468.28  | 359.44    | 306.28    | 286.03    | 217.69     | 313.88                              | 240.47    | 202.50    | 189.84    | 144.28     |
| 72                  | 503.72  | 387.28    | 326.53    | 306.28    | 232.88     | 346.78                              | 265.78    | 225.28    | 210.09    | 159.47     |
| 73                  | 539.16  | 415.13    | 351.84    | 329.06    | 250.59     | 384.75                              | 293.63    | 248.06    | 232.88    | 177.19     |
| 74                  | 582.19  | 448.03    | 379.69    | 354.38    | 270.84     | 425.25                              | 326.53    | 275.91    | 258.19    | 194.91     |
| 75                  | 630.28  | 483.47    | 410.06    | 382.22    | 293.63     | 473.34                              | 361.97    | 306.28    | 286.03    | 217.69     |
| 76                  | 678.38  | 521.44    | 440.44    | 412.59    | 316.41     | 521.44                              | 399.94    | 336.66    | 316.41    | 240.47     |
| 77                  | 731.53  | 561.94    | 475.88    | 445.50    | 339.19     | 572.06                              | 437.91    | 369.56    | 346.78    | 263.25     |
| 78                  | 789.75  | 604.97    | 511.31    | 478.41    | 367.03     | 627.75                              | 480.94    | 405.00    | 379.69    | 288.56     |
| 79                  | 858.09  | 658.13    | 556.88    | 521.44    | 399.94     | 696.09                              | 531.56    | 448.03    | 420.19    | 321.47     |
| 80                  | 941.63  | 721.41    | 610.03    | 572.06    | 437.91     | 777.09                              | 594.84    | 501.19    | 470.81    | 359.44     |
| 81                  | 1040.34   | 797.34    | 673.31    | 630.28    | 486.00     | 873.28                              | 665.72    | 564.47    | 529.03    | 405.00     |
| 82                  | 1149.19   | 880.88    | 744.19    | 698.63    | 539.16     | 977.06                              | 746.72    | 632.81    | 592.31    | 455.63     |
| 83                  | 1270.69   | 974.53    | 825.19    | 772.03    | 599.91     | 1093.50                             | 837.84    | 708.75    | 663.19    | 513.84     |
| 84                  | 1407.38   | 1080.84   | 913.78    | 858.09    | 668.25     | 1230.19                             | 941.63    | 797.34    | 746.72    | 582.19     |
| 85                  | 1564.31   | 1199.81   | 1017.56   | 954.28    | 744.19     | 1387.13                             | 1063.13   | 898.59    | 842.91    | 660.66     |

**Exhibit 9 - Proposed Rates per \$10  
 United Security Assurance Company of PA  
 Business Assumed Capital Blue Cross Co.  
 Policy Forms - F-778 Series**

|                     |      |
|---------------------|------|
| Options and Factors |      |
| Spouse              | 0.90 |
| Pref NS             | 0.90 |
| 50% HHC             | 0.87 |

**ANNUAL PREMIUMS PER \$10 OF DAILY NURSING HOME BENEFIT  
 \$60,000 Maximum Benefit**

| Issue<br><u>Age</u> | Base Plan                 |           |           |           |            | Base plus<br>Compound Inflation Protection (20years) |           |           |           |            |
|---------------------|---------------------------|-----------|-----------|-----------|------------|--|-----------|-----------|-----------|------------|
|                     | Elimination Period (Days) |           |           |           |            | Elimination Period (Days)                            |           |           |           |            |
|                     | <u>0</u>                  | <u>30</u> | <u>60</u> | <u>90</u> | <u>180</u> | <u>0</u>   | <u>30</u> | <u>60</u> | <u>90</u> | <u>180</u> |
| 18-25               | 20.25                     | 17.72     | 17.72     | 15.19     | 15.19      | 27.84  | 22.78     | 22.78     | 20.25     | 20.25      |
| 26                  | 20.25                     | 17.72     | 17.72     | 17.72     | 15.19      | 27.84  | 25.31     | 22.78     | 22.78     | 20.25      |
| 27                  | 20.25                     | 17.72     | 17.72     | 17.72     | 15.19      | 30.38  | 25.31     | 25.31     | 22.78     | 20.25      |
| 28                  | 20.25                     | 20.25     | 17.72     | 17.72     | 15.19      | 30.38  | 27.84     | 25.31     | 25.31     | 20.25      |
| 29                  | 22.78                     | 20.25     | 17.72     | 17.72     | 17.72      | 32.91  | 27.84     | 25.31     | 25.31     | 22.78      |
| 30                  | 22.78                     | 20.25     | 20.25     | 17.72     | 17.72      | 35.44  | 30.38     | 27.84     | 25.31     | 22.78      |
| 31                  | 22.78                     | 20.25     | 20.25     | 20.25     | 17.72      | 37.97  | 32.91     | 27.84     | 27.84     | 22.78      |
| 32                  | 25.31                     | 22.78     | 20.25     | 20.25     | 17.72      | 37.97  | 32.91     | 30.38     | 30.38     | 25.31      |
| 33                  | 25.31                     | 22.78     | 22.78     | 20.25     | 17.72      | 40.50  | 35.44     | 32.91     | 30.38     | 25.31      |
| 34                  | 27.84                     | 25.31     | 22.78     | 22.78     | 20.25      | 45.56  | 37.97     | 35.44     | 32.91     | 27.84      |
| 35                  | 30.38                     | 25.31     | 22.78     | 22.78     | 20.25      | 48.09  | 40.50     | 35.44     | 35.44     | 30.38      |
| 36                  | 30.38                     | 27.84     | 25.31     | 22.78     | 20.25      | 50.63  | 43.03     | 37.97     | 37.97     | 30.38      |
| 37                  | 32.91                     | 27.84     | 25.31     | 25.31     | 22.78      | 55.69  | 45.56     | 40.50     | 40.50     | 32.91      |
| 38                  | 35.44                     | 30.38     | 27.84     | 27.84     | 22.78      | 58.22  | 50.63     | 43.03     | 43.03     | 35.44      |
| 39                  | 37.97                     | 32.91     | 30.38     | 27.84     | 22.78      | 63.28  | 53.16     | 48.09     | 45.56     | 35.44      |
| 40                  | 40.50                     | 35.44     | 30.38     | 30.38     | 25.31      | 68.34  | 55.69     | 50.63     | 48.09     | 37.97      |
| 41                  | 43.03                     | 35.44     | 32.91     | 30.38     | 25.31      | 70.88  | 60.75     | 53.16     | 50.63     | 40.50      |
| 42                  | 45.56                     | 37.97     | 32.91     | 32.91     | 27.84      | 75.94  | 63.28     | 55.69     | 53.16     | 43.03      |
| 43                  | 48.09                     | 40.50     | 35.44     | 32.91     | 27.84      | 81.00  | 68.34     | 60.75     | 55.69     | 45.56      |
| 44                  | 50.63                     | 40.50     | 37.97     | 35.44     | 27.84      | 86.06  | 70.88     | 63.28     | 60.75     | 48.09      |
| 45                  | 53.16                     | 43.03     | 37.97     | 37.97     | 30.38      | 91.13  | 75.94     | 65.81     | 63.28     | 50.63      |
| 46                  | 55.69                     | 45.56     | 40.50     | 37.97     | 30.38      | 98.72  | 81.00     | 70.88     | 65.81     | 53.16      |
| 47                  | 58.22                     | 48.09     | 43.03     | 40.50     | 32.91      | 103.78   | 86.06     | 75.94     | 70.88     | 55.69      |
| 48                  | 60.75                     | 50.63     | 45.56     | 43.03     | 32.91      | 111.38   | 91.13     | 81.00     | 75.94     | 60.75      |
| 49                  | 63.28                     | 53.16     | 48.09     | 45.56     | 35.44      | 118.97   | 96.19     | 86.06     | 81.00     | 63.28      |
| 50                  | 68.34                     | 55.69     | 50.63     | 48.09     | 37.97      | 126.56   | 103.78    | 91.13     | 86.06     | 68.34      |
| 51                  | 73.41                     | 60.75     | 53.16     | 50.63     | 40.50      | 136.69   | 111.38    | 98.72     | 91.13     | 73.41      |
| 52                  | 78.47                     | 63.28     | 55.69     | 53.16     | 43.03      | 146.81   | 118.97    | 103.78    | 98.72     | 78.47      |
| 53                  | 83.53                     | 68.34     | 60.75     | 55.69     | 45.56      | 156.94   | 129.09    | 111.38    | 106.31    | 83.53      |
| 54                  | 88.59                     | 73.41     | 65.81     | 60.75     | 48.09      | 169.59   | 139.22    | 121.50    | 113.91    | 91.13      |
| 55                  | 96.19                     | 78.47     | 70.88     | 65.81     | 50.63      | 182.25   | 149.34    | 131.63    | 124.03    | 98.72      |
| 56                  | 103.78                    | 86.06     | 75.94     | 70.88     | 55.69      | 197.44   | 162.00    | 141.75    | 134.16    | 106.31     |
| 57                  | 113.91                    | 93.66     | 81.00     | 78.47     | 60.75      | 215.16   | 174.66    | 154.41    | 144.28    | 113.91     |
| 58                  | 124.03                    | 101.25    | 88.59     | 83.53     | 65.81      | 232.88   | 189.84    | 167.06    | 156.94    | 124.03     |
| 59                  | 134.16                    | 108.84    | 96.19     | 91.13     | 70.88      | 250.59   | 205.03    | 179.72    | 169.59    | 134.16     |
| 60                  | 144.28                    | 118.97    | 103.78    | 98.72     | 78.47      | 270.84   | 220.22    | 192.38    | 182.25    | 146.81     |
| 61                  | 156.94                    | 129.09    | 113.91    | 106.31    | 83.53      | 288.56   | 235.41    | 207.56    | 194.91    | 156.94     |
| 62                  | 169.59                    | 139.22    | 121.50    | 116.44    | 91.13      | 308.81   | 250.59    | 222.75    | 210.09    | 167.06     |
| 63                  | 182.25                    | 149.34    | 131.63    | 124.03    | 98.72      | 329.06   | 268.31    | 237.94    | 225.28    | 179.72     |
| 64                  | 197.44                    | 162.00    | 141.75    | 134.16    | 106.31     | 351.84   | 288.56    | 253.13    | 240.47    | 192.38     |
| 65                  | 215.16                    | 177.19    | 156.94    | 146.81    | 116.44     | 379.69   | 308.81    | 273.38    | 258.19    | 207.56     |
| 66                  | 235.41                    | 192.38    | 169.59    | 159.47    | 129.09     | 410.06   | 334.13    | 296.16    | 278.44    | 225.28     |
| 67                  | 255.66                    | 210.09    | 184.78    | 174.66    | 139.22     | 442.97   | 361.97    | 318.94    | 301.22    | 243.00     |
| 68                  | 278.44                    | 227.81    | 202.50    | 189.84    | 151.88     | 478.41   | 389.81    | 344.25    | 326.53    | 263.25     |
| 69                  | 306.28                    | 250.59    | 220.22    | 210.09    | 167.06     | 518.91   | 422.72    | 372.09    | 351.84    | 286.03     |
| 70                  | 339.19                    | 278.44    | 245.53    | 230.34    | 184.78     | 561.94   | 458.16    | 402.47    | 382.22    | 308.81     |
| 71                  | 377.16                    | 308.81    | 270.84    | 255.66    | 205.03     | 607.50   | 496.13    | 435.38    | 412.59    | 334.13     |
| 72                  | 417.66                    | 341.72    | 301.22    | 286.03    | 227.81     | 655.59   | 534.09    | 470.81    | 445.50    | 361.97     |
| 73                  | 463.22                    | 379.69    | 334.13    | 316.41    | 253.13     | 708.75   | 577.13    | 508.78    | 483.47    | 389.81     |
| 74                  | 516.38                    | 420.19    | 369.56    | 351.84    | 280.97     | 766.97   | 625.22    | 551.81    | 523.97    | 422.72     |
| 75                  | 574.59                    | 468.28    | 412.59    | 389.81    | 313.88     | 832.78   | 678.38    | 597.38    | 567.00    | 460.69     |
| 76                  | 632.81                    | 516.38    | 455.63    | 432.84    | 346.78     | 901.13   | 734.06    | 648.00    | 615.09    | 498.66     |
| 77                  | 696.09                    | 567.00    | 501.19    | 473.34    | 382.22     | 972.00   | 792.28    | 698.63    | 663.19    | 536.63     |
| 78                  | 766.97                    | 625.22    | 549.28    | 521.44    | 420.19     | 1053.00  | 858.09    | 754.31    | 716.34    | 582.19     |
| 79                  | 850.50                    | 693.56    | 610.03    | 579.66    | 465.75     | 1146.66  | 934.03    | 822.66    | 779.63    | 635.34     |
| 80                  | 954.28                    | 777.09    | 683.44    | 648.00    | 526.50     | 1263.09  | 1027.69   | 906.19    | 860.63    | 698.63     |
| 81                  | 1073.25                   | 873.28    | 769.50    | 731.53    | 592.31     | 1399.78  | 1139.06   | 1004.91   | 951.75    | 777.09     |
| 82                  | 1204.88                   | 979.59    | 863.16    | 820.13    | 668.25     | 1551.66  | 1260.56   | 1111.22   | 1055.53   | 860.63     |
| 83                  | 1354.22                   | 1101.09   | 972.00    | 921.38    | 751.78     | 1718.72  | 1397.25   | 1232.72   | 1169.44   | 956.81     |
| 84                  | 1526.34                   | 1240.31   | 1093.50   | 1037.81   | 850.50     | 1911.09  | 1551.66   | 1369.41   | 1301.06   | 1065.66    |
| 85                  | 1726.31                   | 1402.31   | 1237.78   | 1174.50   | 966.94     | 2128.78  | 1728.84   | 1526.34   | 1447.88   | 1192.22    |

**Exhibit 9 - Proposed Rates per \$10  
 United Security Assurance Company of PA  
 Business Assumed Capital Blue Cross Co.  
 Policy Forms - F-778 Series**

|                     |      |
|---------------------|------|
| Options and Factors |      |
| Spouse              | 0.90 |
| Pref NS             | 0.90 |
| 50% HHC             | 0.87 |

**ANNUAL PREMIUMS PER \$10 OF DAILY NURSING HOME BENEFIT  
 \$60,000 Maximum Benefit**

| Issue<br><u>Age</u> | Base plus<br>Compound Inflation Protection (Lifetime) |           |           |           |            | Base plus<br>Future Purchase Option |           |           |           |            |
|---------------------|---|-----------|-----------|-----------|------------|-------------------------------------|-----------|-----------|-----------|------------|
|                     | Elimination Period (Days)                             |           |           |           |            | Elimination Period (Days)           |           |           |           |            |
|                     | <u>0</u>  | <u>30</u> | <u>60</u> | <u>90</u> | <u>180</u> | <u>0</u>                            | <u>30</u> | <u>60</u> | <u>90</u> | <u>180</u> |
| 18-25               | 50.63   | 43.03     | 40.50     | 37.97     | 32.91      | 20.25                               | 17.72     | 17.72     | 17.72     | 15.19      |
| 26                  | 53.16   | 45.56     | 40.50     | 40.50     | 32.91      | 20.25                               | 17.72     | 17.72     | 17.72     | 15.19      |
| 27                  | 55.69   | 48.09     | 43.03     | 40.50     | 35.44      | 20.25                               | 20.25     | 17.72     | 17.72     | 15.19      |
| 28                  | 58.22   | 50.63     | 45.56     | 43.03     | 35.44      | 22.78                               | 20.25     | 17.72     | 17.72     | 17.72      |
| 29                  | 60.75   | 53.16     | 48.09     | 45.56     | 37.97      | 22.78                               | 20.25     | 20.25     | 17.72     | 17.72      |
| 30                  | 65.81   | 55.69     | 48.09     | 48.09     | 40.50      | 22.78                               | 20.25     | 20.25     | 20.25     | 17.72      |
| 31                  | 68.34   | 58.22     | 50.63     | 50.63     | 40.50      | 25.31                               | 22.78     | 20.25     | 20.25     | 17.72      |
| 32                  | 73.41   | 60.75     | 53.16     | 53.16     | 43.03      | 25.31                               | 22.78     | 22.78     | 20.25     | 17.72      |
| 33                  | 75.94   | 63.28     | 58.22     | 55.69     | 45.56      | 27.84                               | 25.31     | 22.78     | 22.78     | 20.25      |
| 34                  | 81.00   | 68.34     | 60.75     | 58.22     | 48.09      | 30.38                               | 25.31     | 22.78     | 22.78     | 20.25      |
| 35                  | 86.06   | 70.88     | 63.28     | 60.75     | 50.63      | 30.38                               | 27.84     | 25.31     | 22.78     | 20.25      |
| 36                  | 91.13   | 75.94     | 65.81     | 63.28     | 53.16      | 32.91                               | 27.84     | 25.31     | 25.31     | 22.78      |
| 37                  | 96.19   | 81.00     | 70.88     | 68.34     | 55.69      | 35.44                               | 30.38     | 27.84     | 27.84     | 22.78      |
| 38                  | 101.25  | 83.53     | 75.94     | 70.88     | 58.22      | 37.97                               | 32.91     | 30.38     | 27.84     | 22.78      |
| 39                  | 108.84  | 88.59     | 78.47     | 75.94     | 60.75      | 40.50                               | 35.44     | 30.38     | 30.38     | 25.31      |
| 40                  | 113.91  | 93.66     | 83.53     | 78.47     | 63.28      | 43.03                               | 35.44     | 32.91     | 30.38     | 25.31      |
| 41                  | 118.97  | 98.72     | 86.06     | 83.53     | 65.81      | 45.56                               | 37.97     | 35.44     | 32.91     | 27.84      |
| 42                  | 124.03  | 103.78    | 91.13     | 86.06     | 70.88      | 48.09                               | 40.50     | 35.44     | 35.44     | 27.84      |
| 43                  | 131.63  | 106.31    | 93.66     | 88.59     | 73.41      | 50.63                               | 43.03     | 37.97     | 35.44     | 30.38      |
| 44                  | 136.69  | 111.38    | 98.72     | 93.66     | 75.94      | 53.16                               | 45.56     | 40.50     | 37.97     | 30.38      |
| 45                  | 141.75  | 116.44    | 103.78    | 98.72     | 78.47      | 55.69                               | 45.56     | 40.50     | 40.50     | 32.91      |
| 46                  | 149.34  | 121.50    | 108.84    | 101.25    | 81.00      | 58.22                               | 48.09     | 43.03     | 40.50     | 32.91      |
| 47                  | 156.94  | 129.09    | 113.91    | 106.31    | 86.06      | 60.75                               | 50.63     | 45.56     | 43.03     | 35.44      |
| 48                  | 164.53  | 134.16    | 118.97    | 111.38    | 88.59      | 65.81                               | 53.16     | 48.09     | 45.56     | 35.44      |
| 49                  | 172.13  | 139.22    | 124.03    | 116.44    | 93.66      | 68.34                               | 55.69     | 50.63     | 48.09     | 37.97      |
| 50                  | 179.72  | 146.81    | 129.09    | 121.50    | 98.72      | 73.41                               | 60.75     | 53.16     | 50.63     | 40.50      |
| 51                  | 189.84  | 154.41    | 136.69    | 129.09    | 103.78     | 78.47                               | 63.28     | 55.69     | 53.16     | 43.03      |
| 52                  | 199.97  | 162.00    | 144.28    | 134.16    | 108.84     | 83.53                               | 68.34     | 60.75     | 58.22     | 45.56      |
| 53                  | 210.09  | 172.13    | 151.88    | 141.75    | 113.91     | 88.59                               | 73.41     | 65.81     | 60.75     | 48.09      |
| 54                  | 222.75  | 179.72    | 159.47    | 149.34    | 118.97     | 96.19                               | 78.47     | 68.34     | 65.81     | 50.63      |
| 55                  | 235.41  | 192.38    | 167.06    | 159.47    | 126.56     | 103.78                              | 86.06     | 75.94     | 70.88     | 55.69      |
| 56                  | 248.06  | 202.50    | 177.19    | 169.59    | 134.16     | 113.91                              | 93.66     | 81.00     | 75.94     | 60.75      |
| 57                  | 263.25  | 215.16    | 189.84    | 179.72    | 144.28     | 124.03                              | 101.25    | 88.59     | 83.53     | 65.81      |
| 58                  | 280.97  | 227.81    | 199.97    | 189.84    | 151.88     | 134.16                              | 108.84    | 96.19     | 91.13     | 70.88      |
| 59                  | 296.16  | 243.00    | 212.63    | 202.50    | 162.00     | 144.28                              | 118.97    | 103.78    | 98.72     | 75.94      |
| 60                  | 313.88  | 255.66    | 225.28    | 212.63    | 172.13     | 156.94                              | 129.09    | 113.91    | 106.31    | 83.53      |
| 61                  | 331.59  | 270.84    | 237.94    | 225.28    | 179.72     | 169.59                              | 139.22    | 121.50    | 116.44    | 91.13      |
| 62                  | 346.78  | 283.50    | 250.59    | 235.41    | 189.84     | 182.25                              | 149.34    | 131.63    | 124.03    | 98.72      |
| 63                  | 364.50  | 298.69    | 263.25    | 248.06    | 199.97     | 197.44                              | 162.00    | 141.75    | 134.16    | 106.31     |
| 64                  | 384.75  | 313.88    | 278.44    | 263.25    | 212.63     | 215.16                              | 174.66    | 154.41    | 146.81    | 116.44     |
| 65                  | 410.06  | 334.13    | 293.63    | 278.44    | 225.28     | 232.88                              | 189.84    | 169.59    | 159.47    | 126.56     |
| 66                  | 435.38  | 356.91    | 313.88    | 298.69    | 240.47     | 255.66                              | 207.56    | 184.78    | 174.66    | 139.22     |
| 67                  | 465.75  | 379.69    | 336.66    | 318.94    | 258.19     | 278.44                              | 227.81    | 199.97    | 189.84    | 151.88     |
| 68                  | 498.66  | 407.53    | 359.44    | 339.19    | 275.91     | 303.75                              | 248.06    | 217.69    | 207.56    | 164.53     |
| 69                  | 536.63  | 437.91    | 384.75    | 364.50    | 296.16     | 334.13                              | 273.38    | 240.47    | 227.81    | 182.25     |
| 70                  | 577.13  | 470.81    | 415.13    | 392.34    | 316.41     | 369.56                              | 301.22    | 265.78    | 250.59    | 199.97     |
| 71                  | 620.16  | 506.25    | 445.50    | 422.72    | 341.72     | 410.06                              | 334.13    | 296.16    | 278.44    | 222.75     |
| 72                  | 665.72  | 544.22    | 478.41    | 453.09    | 367.03     | 455.63                              | 372.09    | 326.53    | 308.81    | 248.06     |
| 73                  | 716.34  | 584.72    | 516.38    | 488.53    | 394.88     | 506.25                              | 412.59    | 364.50    | 344.25    | 275.91     |
| 74                  | 774.56  | 630.28    | 556.88    | 526.50    | 427.78     | 561.94                              | 458.16    | 402.47    | 382.22    | 306.28     |
| 75                  | 837.84  | 683.44    | 602.44    | 572.06    | 463.22     | 625.22                              | 508.78    | 448.03    | 425.25    | 341.72     |
| 76                  | 906.19  | 739.13    | 650.53    | 617.63    | 501.19     | 691.03                              | 561.94    | 496.13    | 470.81    | 379.69     |
| 77                  | 977.06  | 794.81    | 701.16    | 665.72    | 539.16     | 759.38                              | 617.63    | 544.22    | 516.38    | 417.66     |
| 78                  | 1055.53   | 858.09    | 756.84    | 718.88    | 582.19     | 837.84                              | 680.91    | 599.91    | 569.53    | 458.16     |
| 79                  | 1149.19   | 934.03    | 825.19    | 782.16    | 635.34     | 928.97                              | 756.84    | 665.72    | 632.81    | 511.31     |
| 80                  | 1265.63   | 1030.22   | 906.19    | 860.63    | 701.16     | 1042.88                             | 847.97    | 746.72    | 708.75    | 574.59     |
| 81                  | 1399.78   | 1139.06   | 1004.91   | 951.75    | 777.09     | 1174.50                             | 954.28    | 840.38    | 797.34    | 648.00     |
| 82                  | 1551.66   | 1260.56   | 1111.22   | 1055.53   | 860.63     | 1318.78                             | 1073.25   | 944.16    | 896.06    | 731.53     |
| 83                  | 1721.25   | 1397.25   | 1232.72   | 1169.44   | 956.81     | 1483.31                             | 1204.88   | 1063.13   | 1007.44   | 822.66     |
| 84                  | 1911.09   | 1554.19   | 1369.41   | 1301.06   | 1065.66    | 1673.16                             | 1356.75   | 1197.28   | 1136.53   | 931.50     |
| 85                  | 2128.78   | 1728.84   | 1526.34   | 1447.88   | 1192.22    | 1893.38                             | 1536.47   | 1356.75   | 1288.41   | 1060.59    |

**Exhibit 9 - Proposed Rates per \$10  
 United Security Assurance Company of PA  
 Business Assumed Capital Blue Cross Co.  
 Policy Forms - F-778 Series**

|                     |      |
|---------------------|------|
| Options and Factors |      |
| Spouse              | 0.90 |
| Pref NS             | 0.90 |
| 50% HHC             | 0.87 |

**ANNUAL PREMIUMS PER \$10 OF DAILY NURSING HOME BENEFIT  
 \$120,000 Maximum Benefit**

| Issue<br><u>Age</u> | Base Plan                 |           |           |           |            | Base plus<br>Compound Inflation Protection (20years) |           |           |           |            |
|---------------------|---------------------------|-----------|-----------|-----------|------------|--|-----------|-----------|-----------|------------|
|                     | Elimination Period (Days) |           |           |           |            | Elimination Period (Days)                            |           |           |           |            |
|                     | <u>0</u>                  | <u>30</u> | <u>60</u> | <u>90</u> | <u>180</u> | <u>0</u>   | <u>30</u> | <u>60</u> | <u>90</u> | <u>180</u> |
| 18-25               | 22.78                     | 20.25     | 20.25     | 20.25     | 17.72      | 35.44  | 32.91     | 30.38     | 30.38     | 25.31      |
| 26                  | 25.31                     | 22.78     | 20.25     | 20.25     | 20.25      | 37.97  | 32.91     | 30.38     | 30.38     | 27.84      |
| 27                  | 25.31                     | 22.78     | 22.78     | 22.78     | 20.25      | 40.50  | 35.44     | 32.91     | 32.91     | 27.84      |
| 28                  | 25.31                     | 22.78     | 22.78     | 22.78     | 20.25      | 43.03  | 37.97     | 35.44     | 35.44     | 30.38      |
| 29                  | 27.84                     | 25.31     | 22.78     | 22.78     | 20.25      | 43.03  | 40.50     | 35.44     | 35.44     | 30.38      |
| 30                  | 27.84                     | 25.31     | 25.31     | 25.31     | 22.78      | 48.09  | 43.03     | 37.97     | 37.97     | 32.91      |
| 31                  | 30.38                     | 27.84     | 25.31     | 25.31     | 22.78      | 50.63  | 45.56     | 40.50     | 40.50     | 35.44      |
| 32                  | 32.91                     | 27.84     | 27.84     | 27.84     | 22.78      | 53.16  | 48.09     | 43.03     | 43.03     | 37.97      |
| 33                  | 32.91                     | 30.38     | 27.84     | 27.84     | 25.31      | 58.22  | 50.63     | 45.56     | 45.56     | 37.97      |
| 34                  | 35.44                     | 32.91     | 30.38     | 30.38     | 25.31      | 60.75  | 53.16     | 50.63     | 50.63     | 40.50      |
| 35                  | 37.97                     | 35.44     | 32.91     | 32.91     | 27.84      | 65.81  | 58.22     | 53.16     | 53.16     | 43.03      |
| 36                  | 40.50                     | 37.97     | 35.44     | 35.44     | 30.38      | 70.88  | 63.28     | 58.22     | 58.22     | 48.09      |
| 37                  | 45.56                     | 40.50     | 35.44     | 35.44     | 30.38      | 75.94  | 68.34     | 60.75     | 60.75     | 50.63      |
| 38                  | 48.09                     | 43.03     | 37.97     | 37.97     | 32.91      | 83.53  | 73.41     | 65.81     | 65.81     | 53.16      |
| 39                  | 50.63                     | 45.56     | 40.50     | 40.50     | 35.44      | 88.59  | 78.47     | 70.88     | 70.88     | 58.22      |
| 40                  | 55.69                     | 48.09     | 43.03     | 43.03     | 37.97      | 96.19  | 83.53     | 75.94     | 75.94     | 60.75      |
| 41                  | 58.22                     | 50.63     | 45.56     | 45.56     | 37.97      | 103.78   | 88.59     | 81.00     | 81.00     | 65.81      |
| 42                  | 60.75                     | 53.16     | 48.09     | 48.09     | 40.50      | 108.84   | 93.66     | 86.06     | 86.06     | 68.34      |
| 43                  | 65.81                     | 55.69     | 53.16     | 50.63     | 43.03      | 116.44   | 101.25    | 91.13     | 91.13     | 73.41      |
| 44                  | 68.34                     | 60.75     | 55.69     | 55.69     | 45.56      | 124.03   | 106.31    | 96.19     | 96.19     | 78.47      |
| 45                  | 73.41                     | 63.28     | 58.22     | 58.22     | 45.56      | 131.63   | 113.91    | 103.78    | 103.78    | 83.53      |
| 46                  | 75.94                     | 65.81     | 60.75     | 60.75     | 48.09      | 141.75   | 121.50    | 108.84    | 108.84    | 88.59      |
| 47                  | 81.00                     | 70.88     | 63.28     | 63.28     | 50.63      | 149.34   | 129.09    | 116.44    | 116.44    | 93.66      |
| 48                  | 86.06                     | 73.41     | 68.34     | 65.81     | 53.16      | 159.47   | 139.22    | 124.03    | 124.03    | 98.72      |
| 49                  | 91.13                     | 78.47     | 70.88     | 70.88     | 55.69      | 172.13   | 146.81    | 134.16    | 131.63    | 106.31     |
| 50                  | 96.19                     | 83.53     | 75.94     | 75.94     | 60.75      | 184.78   | 159.47    | 144.28    | 141.75    | 113.91     |
| 51                  | 103.78                    | 88.59     | 81.00     | 81.00     | 63.28      | 197.44   | 172.13    | 154.41    | 154.41    | 121.50     |
| 52                  | 111.38                    | 96.19     | 86.06     | 86.06     | 68.34      | 212.63   | 184.78    | 164.53    | 164.53    | 131.63     |
| 53                  | 118.97                    | 103.78    | 93.66     | 93.66     | 73.41      | 230.34   | 197.44    | 179.72    | 177.19    | 141.75     |
| 54                  | 129.09                    | 111.38    | 101.25    | 98.72     | 78.47      | 248.06   | 215.16    | 192.38    | 192.38    | 151.88     |
| 55                  | 139.22                    | 121.50    | 108.84    | 108.84    | 86.06      | 268.31   | 232.88    | 207.56    | 207.56    | 164.53     |
| 56                  | 151.88                    | 131.63    | 118.97    | 116.44    | 93.66      | 291.09   | 250.59    | 225.28    | 225.28    | 179.72     |
| 57                  | 164.53                    | 141.75    | 129.09    | 126.56    | 101.25     | 316.41   | 273.38    | 245.53    | 245.53    | 194.91     |
| 58                  | 179.72                    | 154.41    | 139.22    | 139.22    | 111.38     | 341.72   | 296.16    | 265.78    | 265.78    | 210.09     |
| 59                  | 194.91                    | 169.59    | 151.88    | 151.88    | 118.97     | 369.56   | 318.94    | 286.03    | 286.03    | 227.81     |
| 60                  | 212.63                    | 182.25    | 164.53    | 164.53    | 129.09     | 399.94   | 344.25    | 308.81    | 308.81    | 245.53     |
| 61                  | 230.34                    | 197.44    | 177.19    | 177.19    | 141.75     | 427.78   | 369.56    | 331.59    | 331.59    | 263.25     |
| 62                  | 248.06                    | 215.16    | 192.38    | 192.38    | 151.88     | 458.16   | 394.88    | 354.38    | 354.38    | 283.50     |
| 63                  | 268.31                    | 230.34    | 207.56    | 207.56    | 164.53     | 488.53   | 422.72    | 379.69    | 379.69    | 303.75     |
| 64                  | 291.09                    | 250.59    | 225.28    | 225.28    | 179.72     | 523.97   | 453.09    | 407.53    | 405.00    | 324.00     |
| 65                  | 318.94                    | 273.38    | 245.53    | 245.53    | 197.44     | 564.47   | 488.53    | 437.91    | 437.91    | 351.84     |
| 66                  | 349.31                    | 301.22    | 270.84    | 268.31    | 215.16     | 612.56   | 526.50    | 475.88    | 473.34    | 379.69     |
| 67                  | 379.69                    | 326.53    | 293.63    | 293.63    | 235.41     | 663.19   | 569.53    | 513.84    | 511.31    | 410.06     |
| 68                  | 417.66                    | 359.44    | 321.47    | 321.47    | 255.66     | 716.34   | 617.63    | 556.88    | 554.34    | 442.97     |
| 69                  | 458.16                    | 394.88    | 354.38    | 354.38    | 283.50     | 777.09   | 668.25    | 602.44    | 599.91    | 480.94     |
| 70                  | 508.78                    | 437.91    | 394.88    | 392.34    | 313.88     | 842.91   | 726.47    | 653.06    | 653.06    | 521.44     |
| 71                  | 567.00                    | 486.00    | 437.91    | 435.38    | 349.31     | 913.78   | 787.22    | 708.75    | 706.22    | 564.47     |
| 72                  | 627.75                    | 541.69    | 486.00    | 483.47    | 387.28     | 987.19   | 850.50    | 766.97    | 764.44    | 610.03     |
| 73                  | 698.63                    | 602.44    | 539.16    | 539.16    | 430.31     | 1068.19  | 921.38    | 827.72    | 825.19    | 660.66     |
| 74                  | 777.09                    | 670.78    | 599.91    | 599.91    | 478.41     | 1159.31  | 997.31    | 898.59    | 896.06    | 716.34     |
| 75                  | 868.22                    | 746.72    | 670.78    | 668.25    | 534.09     | 1260.56  | 1085.91   | 977.06    | 974.53    | 779.63     |
| 76                  | 961.88                    | 827.72    | 741.66    | 739.13    | 589.78     | 1366.88  | 1177.03   | 1058.06   | 1055.53   | 845.44     |
| 77                  | 1058.06                   | 911.25    | 817.59    | 815.06    | 650.53     | 1478.25  | 1273.22   | 1144.13   | 1141.59   | 911.25     |
| 78                  | 1169.44                   | 1004.91   | 901.13    | 898.59    | 718.88     | 1602.28  | 1379.53   | 1240.31   | 1235.25   | 987.19     |
| 79                  | 1301.06                   | 1116.28   | 1002.38   | 999.84    | 797.34     | 1751.63  | 1506.09   | 1354.22   | 1349.16   | 1078.31    |
| 80                  | 1463.06                   | 1255.50   | 1128.94   | 1126.41   | 898.59     | 1933.88  | 1660.50   | 1493.44   | 1490.91   | 1189.69    |
| 81                  | 1650.38                   | 1417.50   | 1273.22   | 1270.69   | 1012.50    | 2149.03  | 1842.75   | 1657.97   | 1652.91   | 1318.78    |
| 82                  | 1857.94                   | 1594.69   | 1432.69   | 1430.16   | 1139.06    | 2386.97  | 2045.25   | 1840.22   | 1835.16   | 1463.06    |
| 83                  | 2093.34                   | 1794.66   | 1612.41   | 1609.88   | 1280.81    | 2652.75  | 2273.06   | 2045.25   | 2040.19   | 1625.06    |
| 84                  | 2364.19                   | 2027.53   | 1822.50   | 1819.97   | 1447.88    | 2956.50  | 2531.25   | 2278.13   | 2273.06   | 1807.31    |
| 85                  | 2685.66                   | 2298.38   | 2070.56   | 2065.50   | 1642.78    | 3303.28  | 2827.41   | 2543.91   | 2536.31   | 2017.41    |

**Exhibit 9 - Proposed Rates per \$10**  
**United Security Assurance Company of PA**  
**Business Assumed Capital Blue Cross Co.**  
**Policy Forms - F-778 Series**

|                     |      |
|---------------------|------|
| Options and Factors |      |
| Spouse              | 0.90 |
| Pref NS             | 0.90 |
| 50% HHC             | 0.87 |

**ANNUAL PREMIUMS PER \$10 OF DAILY NURSING HOME BENEFIT**  
**\$120,000 Maximum Benefit**

| Issue<br><u>Age</u> | Base plus<br>Compound Inflation Protection (Lifetime) |           |           |           |            | Base plus<br>Future Purchase Option |           |           |           |            |
|---------------------|---|-----------|-----------|-----------|------------|-------------------------------------|-----------|-----------|-----------|------------|
|                     | Elimination Period (Days)                             |           |           |           |            | Elimination Period (Days)           |           |           |           |            |
|                     | <u>0</u>  | <u>30</u> | <u>60</u> | <u>90</u> | <u>180</u> | <u>0</u>                            | <u>30</u> | <u>60</u> | <u>90</u> | <u>180</u> |
| 18-25               | 70.88   | 63.28     | 58.22     | 58.22     | 48.09      | 25.31                               | 22.78     | 20.25     | 20.25     | 20.25      |
| 26                  | 75.94   | 65.81     | 60.75     | 60.75     | 50.63      | 25.31                               | 22.78     | 22.78     | 22.78     | 20.25      |
| 27                  | 78.47   | 68.34     | 63.28     | 63.28     | 53.16      | 25.31                               | 22.78     | 22.78     | 22.78     | 20.25      |
| 28                  | 83.53   | 73.41     | 65.81     | 65.81     | 55.69      | 27.84                               | 25.31     | 22.78     | 22.78     | 20.25      |
| 29                  | 88.59   | 75.94     | 70.88     | 70.88     | 58.22      | 27.84                               | 25.31     | 25.31     | 25.31     | 22.78      |
| 30                  | 93.66   | 81.00     | 73.41     | 73.41     | 60.75      | 30.38                               | 27.84     | 25.31     | 25.31     | 22.78      |
| 31                  | 98.72   | 86.06     | 78.47     | 78.47     | 63.28      | 32.91                               | 27.84     | 27.84     | 27.84     | 22.78      |
| 32                  | 103.78  | 91.13     | 83.53     | 83.53     | 68.34      | 32.91                               | 30.38     | 27.84     | 27.84     | 25.31      |
| 33                  | 108.84  | 96.19     | 86.06     | 86.06     | 70.88      | 35.44                               | 32.91     | 30.38     | 30.38     | 25.31      |
| 34                  | 116.44  | 101.25    | 91.13     | 91.13     | 75.94      | 37.97                               | 35.44     | 32.91     | 32.91     | 27.84      |
| 35                  | 124.03  | 106.31    | 98.72     | 96.19     | 78.47      | 40.50                               | 37.97     | 32.91     | 35.44     | 30.38      |
| 36                  | 131.63  | 113.91    | 103.78    | 103.78    | 83.53      | 45.56                               | 40.50     | 35.44     | 35.44     | 30.38      |
| 37                  | 139.22  | 121.50    | 108.84    | 108.84    | 88.59      | 48.09                               | 43.03     | 37.97     | 37.97     | 32.91      |
| 38                  | 146.81  | 129.09    | 116.44    | 116.44    | 93.66      | 50.63                               | 45.56     | 40.50     | 40.50     | 35.44      |
| 39                  | 156.94  | 136.69    | 124.03    | 121.50    | 98.72      | 55.69                               | 48.09     | 45.56     | 45.56     | 37.97      |
| 40                  | 164.53  | 141.75    | 129.09    | 129.09    | 103.78     | 58.22                               | 50.63     | 48.09     | 48.09     | 40.50      |
| 41                  | 172.13  | 149.34    | 136.69    | 136.69    | 108.84     | 63.28                               | 55.69     | 50.63     | 50.63     | 40.50      |
| 42                  | 182.25  | 156.94    | 141.75    | 141.75    | 113.91     | 65.81                               | 58.22     | 53.16     | 53.16     | 43.03      |
| 43                  | 189.84  | 164.53    | 149.34    | 149.34    | 118.97     | 70.88                               | 60.75     | 55.69     | 55.69     | 45.56      |
| 44                  | 199.97  | 172.13    | 154.41    | 154.41    | 124.03     | 73.41                               | 63.28     | 58.22     | 58.22     | 48.09      |
| 45                  | 207.56  | 179.72    | 162.00    | 162.00    | 129.09     | 78.47                               | 68.34     | 60.75     | 60.75     | 50.63      |
| 46                  | 217.69  | 189.84    | 169.59    | 169.59    | 136.69     | 83.53                               | 70.88     | 65.81     | 65.81     | 53.16      |
| 47                  | 227.81  | 197.44    | 177.19    | 177.19    | 141.75     | 88.59                               | 75.94     | 68.34     | 68.34     | 55.69      |
| 48                  | 240.47  | 207.56    | 187.31    | 184.78    | 149.34     | 91.13                               | 81.00     | 73.41     | 70.88     | 58.22      |
| 49                  | 250.59  | 217.69    | 194.91    | 194.91    | 154.41     | 98.72                               | 83.53     | 75.94     | 75.94     | 60.75      |
| 50                  | 263.25  | 227.81    | 205.03    | 205.03    | 164.53     | 103.78                              | 91.13     | 81.00     | 81.00     | 65.81      |
| 51                  | 278.44  | 240.47    | 217.69    | 215.16    | 172.13     | 111.38                              | 96.19     | 86.06     | 86.06     | 68.34      |
| 52                  | 293.63  | 253.13    | 227.81    | 227.81    | 182.25     | 121.50                              | 103.78    | 93.66     | 93.66     | 73.41      |
| 53                  | 308.81  | 265.78    | 240.47    | 240.47    | 192.38     | 129.09                              | 111.38    | 101.25    | 101.25    | 78.47      |
| 54                  | 326.53  | 280.97    | 253.13    | 253.13    | 202.50     | 139.22                              | 121.50    | 108.84    | 108.84    | 86.06      |
| 55                  | 346.78  | 298.69    | 268.31    | 268.31    | 212.63     | 151.88                              | 131.63    | 116.44    | 116.44    | 93.66      |
| 56                  | 367.03  | 316.41    | 286.03    | 283.50    | 227.81     | 164.53                              | 141.75    | 126.56    | 126.56    | 101.25     |
| 57                  | 389.81  | 336.66    | 303.75    | 301.22    | 240.47     | 179.72                              | 154.41    | 139.22    | 139.22    | 108.84     |
| 58                  | 415.13  | 356.91    | 321.47    | 321.47    | 255.66     | 194.91                              | 167.06    | 151.88    | 149.34    | 118.97     |
| 59                  | 440.44  | 379.69    | 341.72    | 339.19    | 270.84     | 212.63                              | 182.25    | 164.53    | 164.53    | 129.09     |
| 60                  | 465.75  | 402.47    | 361.97    | 359.44    | 288.56     | 230.34                              | 199.97    | 179.72    | 177.19    | 141.75     |
| 61                  | 491.06  | 422.72    | 382.22    | 379.69    | 303.75     | 250.59                              | 215.16    | 192.38    | 192.38    | 154.41     |
| 62                  | 516.38  | 445.50    | 399.94    | 399.94    | 318.94     | 270.84                              | 232.88    | 210.09    | 207.56    | 167.06     |
| 63                  | 541.69  | 468.28    | 422.72    | 420.19    | 336.66     | 291.09                              | 250.59    | 225.28    | 225.28    | 179.72     |
| 64                  | 572.06  | 493.59    | 445.50    | 442.97    | 354.38     | 316.41                              | 273.38    | 245.53    | 245.53    | 194.91     |
| 65                  | 610.03  | 526.50    | 473.34    | 473.34    | 377.16     | 346.78                              | 298.69    | 268.31    | 268.31    | 212.63     |
| 66                  | 650.53  | 561.94    | 506.25    | 503.72    | 405.00     | 379.69                              | 326.53    | 293.63    | 293.63    | 232.88     |
| 67                  | 698.63  | 599.91    | 541.69    | 539.16    | 432.84     | 415.13                              | 356.91    | 321.47    | 318.94    | 255.66     |
| 68                  | 749.25  | 642.94    | 579.66    | 579.66    | 463.22     | 453.09                              | 389.81    | 351.84    | 349.31    | 278.44     |
| 69                  | 804.94  | 691.03    | 622.69    | 622.69    | 498.66     | 501.19                              | 430.31    | 387.28    | 384.75    | 306.28     |
| 70                  | 865.69  | 746.72    | 670.78    | 670.78    | 536.63     | 554.34                              | 478.41    | 427.78    | 427.78    | 341.72     |
| 71                  | 934.03  | 802.41    | 723.94    | 721.41    | 577.13     | 617.63                              | 531.56    | 478.41    | 475.88    | 379.69     |
| 72                  | 1004.91   | 865.69    | 777.09    | 777.09    | 620.16     | 685.97                              | 589.78    | 529.03    | 529.03    | 422.72     |
| 73                  | 1080.84   | 931.50    | 837.84    | 835.31    | 668.25     | 761.91                              | 655.59    | 589.78    | 587.25    | 468.28     |
| 74                  | 1169.44   | 1007.44   | 906.19    | 903.66    | 721.41     | 850.50                              | 731.53    | 655.59    | 653.06    | 521.44     |
| 75                  | 1268.16   | 1090.97   | 982.13    | 979.59    | 782.16     | 946.69                              | 815.06    | 731.53    | 729.00    | 582.19     |
| 76                  | 1374.47   | 1182.09   | 1063.13   | 1060.59   | 847.97     | 1050.47                             | 903.66    | 812.53    | 810.00    | 645.47     |
| 77                  | 1483.31   | 1275.75   | 1146.66   | 1144.13   | 913.78     | 1156.78                             | 994.78    | 893.53    | 891.00    | 711.28     |
| 78                  | 1607.34   | 1382.06   | 1240.31   | 1237.78   | 989.72     | 1278.28                             | 1098.56   | 987.19    | 984.66    | 784.69     |
| 79                  | 1754.16   | 1506.09   | 1354.22   | 1351.69   | 1078.31    | 1425.09                             | 1222.59   | 1098.56   | 1096.03   | 873.28     |
| 80                  | 1936.41   | 1663.03   | 1495.97   | 1490.91   | 1189.69    | 1604.81                             | 1377.00   | 1235.25   | 1232.72   | 982.13     |
| 81                  | 2149.03   | 1845.28   | 1657.97   | 1655.44   | 1318.78    | 1812.38                             | 1554.19   | 1394.72   | 1392.19   | 1108.69    |
| 82                  | 2386.97   | 2047.78   | 1840.22   | 1835.16   | 1463.06    | 2040.19                             | 1749.09   | 1571.91   | 1569.38   | 1247.91    |
| 83                  | 2652.55   | 2273.06   | 2045.25   | 2040.19   | 1625.06    | 2300.91                             | 1971.84   | 1771.88   | 1766.81   | 1407.38    |
| 84                  | 2956.50   | 2531.25   | 2278.13   | 2273.06   | 1807.31    | 2604.66                             | 2227.50   | 2004.75   | 1999.69   | 1589.63    |
| 85                  | 3303.28   | 2827.41   | 2543.91   | 2536.31   | 2017.41    | 2959.03                             | 2528.72   | 2275.59   | 2270.53   | 1804.78    |

**Exhibit 9 - Proposed Rates per \$10**  
**United Security Assurance Company of PA**  
**Business Assumed Capital Blue Cross Co.**  
**Policy Forms - F-778 Series**

|                     |      |
|---------------------|------|
| Options and Factors |      |
| Spouse              | 0.90 |
| Pref NS             | 0.90 |
| 50% HHC             | 0.87 |

**ANNUAL PREMIUMS PER \$10 OF DAILY NURSING HOME BENEFIT**  
**\$300,000 Maximum Benefit**

| Issue | Base Plan                 |           |           |           |            | Base plus<br>Compound Inflation Protection (20years) |           |           |           |            |
|-------|---------------------------|-----------|-----------|-----------|------------|--|-----------|-----------|-----------|------------|
|       | Elimination Period (Days) |           |           |           |            | Elimination Period (Days)                            |           |           |           |            |
|       | <u>0</u>                  | <u>30</u> | <u>60</u> | <u>90</u> | <u>180</u> | <u>0</u>   | <u>30</u> | <u>60</u> | <u>90</u> | <u>180</u> |
| 18-25 | 30.38                     | 27.84     | 25.31     | 25.31     | 22.78      | 48.09  | 45.56     | 43.03     | 40.50     | 35.44      |
| 26    | 30.38                     | 30.38     | 27.84     | 27.84     | 25.31      | 53.16  | 48.09     | 45.56     | 43.03     | 37.97      |
| 27    | 32.91                     | 30.38     | 27.84     | 27.84     | 25.31      | 55.69  | 50.63     | 48.09     | 45.56     | 40.50      |
| 28    | 35.44                     | 32.91     | 30.38     | 30.38     | 27.84      | 58.22  | 53.16     | 50.63     | 48.09     | 43.03      |
| 29    | 35.44                     | 32.91     | 32.91     | 30.38     | 27.84      | 63.28  | 55.69     | 53.16     | 50.63     | 45.56      |
| 30    | 37.97                     | 35.44     | 32.91     | 32.91     | 30.38      | 65.81  | 60.75     | 55.69     | 55.69     | 48.09      |
| 31    | 40.50                     | 37.97     | 35.44     | 35.44     | 30.38      | 70.88  | 63.28     | 60.75     | 58.22     | 50.63      |
| 32    | 43.03                     | 40.50     | 37.97     | 35.44     | 32.91      | 75.94  | 68.34     | 63.28     | 63.28     | 53.16      |
| 33    | 45.56                     | 43.03     | 40.50     | 37.97     | 35.44      | 81.00  | 73.41     | 68.34     | 65.81     | 58.22      |
| 34    | 50.63                     | 45.56     | 43.03     | 40.50     | 37.97      | 88.59  | 78.47     | 73.41     | 70.88     | 60.75      |
| 35    | 53.16                     | 48.09     | 45.56     | 45.56     | 37.97      | 93.66  | 86.06     | 78.47     | 75.94     | 65.81      |
| 36    | 58.22                     | 53.16     | 48.09     | 48.09     | 43.03      | 101.25   | 91.13     | 86.06     | 83.53     | 70.88      |
| 37    | 63.28                     | 55.69     | 53.16     | 50.63     | 45.56      | 111.38   | 98.72     | 91.13     | 88.59     | 75.94      |
| 38    | 68.34                     | 60.75     | 55.69     | 55.69     | 48.09      | 118.97   | 106.31    | 98.72     | 96.19     | 81.00      |
| 39    | 73.41                     | 65.81     | 60.75     | 58.22     | 50.63      | 129.09   | 113.91    | 106.31    | 103.78    | 88.59      |
| 40    | 78.47                     | 68.34     | 65.81     | 63.28     | 53.16      | 139.22   | 124.03    | 113.91    | 108.84    | 93.66      |
| 41    | 83.53                     | 73.41     | 68.34     | 65.81     | 58.22      | 146.81   | 131.63    | 121.50    | 116.44    | 98.72      |
| 42    | 88.59                     | 78.47     | 73.41     | 70.88     | 60.75      | 156.94   | 139.22    | 129.09    | 124.03    | 103.78     |
| 43    | 93.66                     | 83.53     | 75.94     | 73.41     | 63.28      | 167.06   | 146.81    | 136.69    | 131.63    | 111.38     |
| 44    | 98.72                     | 86.06     | 81.00     | 78.47     | 65.81      | 177.19   | 156.94    | 144.28    | 139.22    | 116.44     |
| 45    | 103.78                    | 91.13     | 86.06     | 81.00     | 70.88      | 189.84   | 167.06    | 154.41    | 149.34    | 124.03     |
| 46    | 108.84                    | 96.19     | 88.59     | 86.06     | 73.41      | 202.50   | 177.19    | 164.53    | 156.94    | 131.63     |
| 47    | 116.44                    | 101.25    | 93.66     | 91.13     | 75.94      | 215.16   | 189.84    | 174.66    | 167.06    | 139.22     |
| 48    | 121.50                    | 108.84    | 98.72     | 96.19     | 81.00      | 227.81   | 199.97    | 184.78    | 177.19    | 149.34     |
| 49    | 129.09                    | 113.91    | 106.31    | 101.25    | 86.06      | 243.00   | 215.16    | 197.44    | 189.84    | 159.47     |
| 50    | 136.69                    | 121.50    | 111.38    | 108.84    | 91.13      | 260.72   | 230.34    | 212.63    | 202.50    | 169.59     |
| 51    | 146.81                    | 129.09    | 118.97    | 116.44    | 96.19      | 280.97   | 248.06    | 227.81    | 217.69    | 182.25     |
| 52    | 159.47                    | 139.22    | 129.09    | 124.03    | 103.78     | 301.22   | 265.78    | 245.53    | 235.41    | 194.91     |
| 53    | 169.59                    | 149.34    | 139.22    | 134.16    | 111.38     | 326.53   | 286.03    | 263.25    | 253.13    | 210.09     |
| 54    | 184.78                    | 162.00    | 149.34    | 144.28    | 118.97     | 351.84   | 308.81    | 283.50    | 273.38    | 225.28     |
| 55    | 199.97                    | 174.66    | 162.00    | 154.41    | 129.09     | 379.69   | 331.59    | 306.28    | 293.63    | 243.00     |
| 56    | 215.16                    | 189.84    | 174.66    | 167.06    | 139.22     | 410.06   | 359.44    | 331.59    | 318.94    | 263.25     |
| 57    | 235.41                    | 205.03    | 189.84    | 182.25    | 151.88     | 442.97   | 389.81    | 356.91    | 344.25    | 283.50     |
| 58    | 253.13                    | 222.75    | 205.03    | 197.44    | 164.53     | 478.41   | 420.19    | 384.75    | 372.09    | 306.28     |
| 59    | 275.91                    | 240.47    | 222.75    | 212.63    | 177.19     | 516.38   | 453.09    | 415.13    | 399.94    | 331.59     |
| 60    | 298.69                    | 260.72    | 240.47    | 230.34    | 192.38     | 554.34   | 486.00    | 448.03    | 430.31    | 354.38     |
| 61    | 321.47                    | 280.97    | 258.19    | 248.06    | 207.56     | 594.84   | 521.44    | 478.41    | 460.69    | 379.69     |
| 62    | 346.78                    | 303.75    | 278.44    | 268.31    | 222.75     | 632.81   | 554.34    | 508.78    | 488.53    | 405.00     |
| 63    | 372.09                    | 326.53    | 298.69    | 288.56    | 237.94     | 673.31   | 589.78    | 541.69    | 521.44    | 430.31     |
| 64    | 402.47                    | 351.84    | 324.00    | 311.34    | 258.19     | 721.41   | 630.28    | 579.66    | 556.88    | 460.69     |
| 65    | 437.91                    | 384.75    | 351.84    | 339.19    | 280.97     | 774.56   | 678.38    | 622.69    | 599.91    | 496.13     |
| 66    | 478.41                    | 420.19    | 384.75    | 369.56    | 306.28     | 837.84   | 734.06    | 673.31    | 648.00    | 534.09     |
| 67    | 523.97                    | 458.16    | 420.19    | 405.00    | 334.13     | 906.19   | 792.28    | 729.00    | 698.63    | 577.13     |
| 68    | 572.06                    | 501.19    | 460.69    | 442.97    | 364.50     | 979.59   | 858.09    | 787.22    | 756.84    | 622.69     |
| 69    | 630.28                    | 551.81    | 506.25    | 486.00    | 399.94     | 1063.13  | 928.97    | 853.03    | 820.13    | 675.84     |
| 70    | 701.16                    | 610.03    | 559.41    | 539.16    | 442.97     | 1151.72  | 1007.44   | 923.91    | 888.47    | 731.53     |
| 71    | 777.09                    | 678.38    | 622.69    | 597.38    | 491.06     | 1247.91  | 1090.97   | 999.84    | 959.34    | 789.75     |
| 72    | 863.16                    | 751.78    | 688.50    | 663.19    | 544.22     | 1346.63  | 1177.03   | 1078.31   | 1037.81   | 853.03     |
| 73    | 956.81                    | 832.78    | 764.44    | 734.06    | 604.97     | 1458.00  | 1270.69   | 1166.91   | 1118.81   | 918.84     |
| 74    | 1063.13                   | 926.44    | 850.50    | 815.06    | 670.78     | 1579.50  | 1377.00   | 1263.09   | 1212.47   | 994.78     |
| 75    | 1187.16                   | 1032.75   | 946.69    | 908.72    | 746.72     | 1718.72  | 1498.50   | 1371.94   | 1318.78   | 1080.84    |
| 76    | 1316.25                   | 1146.66   | 1050.47   | 1007.44   | 827.72     | 1868.06  | 1627.59   | 1488.38   | 1430.16   | 1171.97    |
| 77    | 1452.94                   | 1263.09   | 1156.78   | 1111.22   | 911.25     | 2019.94  | 1759.22   | 1609.88   | 1546.59   | 1265.63    |
| 78    | 1604.81                   | 1394.72   | 1278.28   | 1225.13   | 1004.91    | 2194.59  | 1908.56   | 1746.56   | 1675.69   | 1371.94    |
| 79    | 1787.06                   | 1551.66   | 1420.03   | 1361.81   | 1116.28    | 2399.63  | 2085.75   | 1908.56   | 1830.09   | 1498.50    |
| 80    | 2012.34                   | 1744.03   | 1594.69   | 1528.88   | 1250.44    | 2650.22  | 2300.91   | 2103.47   | 2017.41   | 1647.84    |
| 81    | 2265.47                   | 1964.25   | 1794.66   | 1721.25   | 1404.84    | 2941.31  | 2551.50   | 2331.28   | 2235.09   | 1822.50    |
| 82    | 2546.44                   | 2204.72   | 2012.34   | 1931.34   | 1571.91    | 3262.78  | 2827.41   | 2581.88   | 2473.03   | 2012.34    |
| 83    | 2865.38                   | 2478.09   | 2260.41   | 2166.75   | 1761.75    | 3624.75  | 3136.22   | 2862.84   | 2741.34   | 2227.50    |
| 84    | 3232.41                   | 2791.97   | 2546.44   | 2440.13   | 1979.44    | 4034.81  | 3488.06   | 3179.25   | 3047.63   | 2470.50    |
| 85    | 3662.72                   | 3159.00   | 2878.03   | 2759.06   | 2235.09    | 4503.09  | 3888.00   | 3541.22   | 3391.88   | 2743.88    |



**Exhibit 9 - Proposed Rates per \$10  
 United Security Assurance Company of PA  
 Business Assumed Capital Blue Cross Co.  
 Policy Forms - F-778 Series**

|                     |      |
|---------------------|------|
| Options and Factors |      |
| Spouse              | 0.90 |
| Pref NS             | 0.90 |
| 50% HHC             | 0.87 |

**ANNUAL PREMIUMS PER \$10 OF DAILY NURSING HOME BENEFIT  
 \$300,000 Maximum Benefit**

| Issue<br>Age | Base plus<br>Compound Inflation Protection (Lifetime)<br>Elimination Period (Days) |           |           |           |            | Base plus<br>Future Purchase Option<br>Elimination Period (Days) |           |           |           |            |
|--------------|--|-----------|-----------|-----------|------------|--|-----------|-----------|-----------|------------|
|              | <u>0</u>   | <u>30</u> | <u>60</u> | <u>90</u> | <u>180</u> | <u>0</u>   | <u>30</u> | <u>60</u> | <u>90</u> | <u>180</u> |
|              | 18-25  | 98.72     | 88.59     | 81.00     | 78.47      | 68.34  | 32.91     | 30.38     | 27.84     | 27.84      |
| 26           | 103.78   | 93.66     | 86.06     | 83.53     | 70.88      | 32.91  | 30.38     | 30.38     | 27.84     | 25.31      |
| 27           | 108.84   | 98.72     | 91.13     | 88.59     | 75.94      | 35.44  | 32.91     | 30.38     | 30.38     | 27.84      |
| 28           | 116.44   | 103.78    | 96.19     | 93.66     | 78.47      | 35.44  | 32.91     | 32.91     | 30.38     | 27.84      |
| 29           | 121.50   | 108.84    | 101.25    | 98.72     | 83.53      | 37.97  | 35.44     | 32.91     | 32.91     | 30.38      |
| 30           | 129.09   | 113.91    | 106.31    | 103.78    | 88.59      | 40.50  | 37.97     | 35.44     | 35.44     | 30.38      |
| 31           | 136.69   | 121.50    | 113.91    | 108.84    | 93.66      | 43.03  | 40.50     | 37.97     | 35.44     | 32.91      |
| 32           | 144.28   | 129.09    | 118.97    | 113.91    | 98.72      | 45.56  | 43.03     | 40.50     | 37.97     | 35.44      |
| 33           | 151.88   | 136.69    | 126.56    | 121.50    | 103.78     | 50.63  | 45.56     | 43.03     | 40.50     | 37.97      |
| 34           | 162.00   | 144.28    | 134.16    | 129.09    | 108.84     | 53.16  | 48.09     | 45.56     | 43.03     | 37.97      |
| 35           | 172.13   | 151.88    | 141.75    | 136.69    | 116.44     | 58.22  | 53.16     | 48.09     | 48.09     | 43.03      |
| 36           | 182.25   | 162.00    | 149.34    | 144.28    | 121.50     | 63.28  | 55.69     | 53.16     | 50.63     | 45.56      |
| 37           | 194.91   | 172.13    | 159.47    | 154.41    | 129.09     | 68.34  | 60.75     | 55.69     | 55.69     | 48.09      |
| 38           | 207.56   | 182.25    | 169.59    | 164.53    | 136.69     | 73.41  | 65.81     | 60.75     | 58.22     | 50.63      |
| 39           | 220.22   | 194.91    | 179.72    | 172.13    | 144.28     | 78.47  | 70.88     | 65.81     | 63.28     | 55.69      |
| 40           | 232.88   | 205.03    | 189.84    | 182.25    | 151.88     | 83.53  | 75.94     | 70.88     | 68.34     | 58.22      |
| 41           | 243.00   | 215.16    | 197.44    | 192.38    | 159.47     | 88.59  | 78.47     | 73.41     | 70.88     | 60.75      |
| 42           | 255.66   | 225.28    | 207.56    | 199.97    | 167.06     | 93.66  | 83.53     | 78.47     | 75.94     | 65.81      |
| 43           | 265.78   | 235.41    | 217.69    | 210.09    | 174.66     | 101.25   | 88.59     | 83.53     | 78.47     | 68.34      |
| 44           | 278.44   | 245.53    | 225.28    | 217.69    | 182.25     | 106.31   | 93.66     | 86.06     | 83.53     | 70.88      |
| 45           | 291.09   | 258.19    | 237.94    | 227.81    | 189.84     | 111.38   | 98.72     | 91.13     | 88.59     | 75.94      |
| 46           | 306.28   | 268.31    | 248.06    | 237.94    | 199.97     | 118.97   | 103.78    | 96.19     | 93.66     | 78.47      |
| 47           | 318.94   | 280.97    | 258.19    | 248.06    | 207.56     | 124.03   | 111.38    | 101.25    | 98.72     | 83.53      |
| 48           | 334.13   | 293.63    | 270.84    | 260.72    | 217.69     | 131.63   | 116.44    | 106.31    | 103.78    | 86.06      |
| 49           | 349.31   | 308.81    | 283.50    | 273.38    | 227.81     | 139.22   | 124.03    | 113.91    | 108.84    | 91.13      |
| 50           | 369.56   | 324.00    | 298.69    | 286.03    | 237.94     | 149.34   | 131.63    | 121.50    | 116.44    | 98.72      |
| 51           | 387.28   | 341.72    | 313.88    | 301.22    | 250.59     | 159.47   | 141.75    | 129.09    | 124.03    | 103.78     |
| 52           | 407.53   | 359.44    | 331.59    | 318.94    | 263.25     | 172.13   | 151.88    | 139.22    | 134.16    | 111.38     |
| 53           | 430.31   | 379.69    | 349.31    | 334.13    | 278.44     | 184.78   | 162.00    | 149.34    | 144.28    | 121.50     |
| 54           | 455.63   | 399.94    | 367.03    | 354.38    | 293.63     | 199.97   | 174.66    | 162.00    | 154.41    | 129.09     |
| 55           | 480.94   | 422.72    | 389.81    | 374.63    | 308.81     | 215.16   | 189.84    | 174.66    | 167.06    | 139.22     |
| 56           | 511.31   | 448.03    | 412.59    | 394.88    | 326.53     | 235.41   | 205.03    | 189.84    | 182.25    | 151.88     |
| 57           | 541.69   | 475.88    | 435.38    | 420.19    | 346.78     | 255.66   | 222.75    | 205.03    | 197.44    | 164.53     |
| 58           | 574.59   | 503.72    | 463.22    | 445.50    | 367.03     | 275.91   | 243.00    | 222.75    | 215.16    | 177.19     |
| 59           | 607.50   | 534.09    | 491.06    | 470.81    | 389.81     | 298.69   | 263.25    | 240.47    | 232.88    | 192.38     |
| 60           | 642.94   | 564.47    | 518.91    | 498.66    | 410.06     | 324.00   | 283.50    | 260.72    | 250.59    | 207.56     |
| 61           | 675.84   | 592.31    | 544.22    | 523.97    | 432.84     | 349.31   | 306.28    | 280.97    | 270.84    | 225.28     |
| 62           | 708.75   | 622.69    | 572.06    | 549.28    | 453.09     | 377.16   | 329.06    | 301.22    | 291.09    | 240.47     |
| 63           | 744.19   | 653.06    | 599.91    | 577.13    | 475.88     | 405.00   | 354.38    | 326.53    | 313.88    | 258.19     |
| 64           | 784.69   | 688.50    | 632.81    | 607.50    | 501.19     | 437.91   | 382.22    | 351.84    | 339.19    | 280.97     |
| 65           | 832.78   | 729.00    | 670.78    | 645.47    | 531.56     | 478.41   | 417.66    | 384.75    | 369.56    | 303.75     |
| 66           | 891.00   | 779.63    | 716.34    | 688.50    | 567.00     | 521.44   | 455.63    | 420.19    | 402.47    | 334.13     |
| 67           | 951.75   | 832.78    | 764.44    | 736.59    | 604.97     | 569.53   | 498.66    | 458.16    | 440.44    | 361.97     |
| 68           | 1022.63  | 893.53    | 820.13    | 787.22    | 648.00     | 625.22   | 546.75    | 501.19    | 480.94    | 397.41     |
| 69           | 1098.56  | 959.34    | 880.88    | 845.44    | 696.09     | 688.50   | 602.44    | 551.81    | 529.03    | 437.91     |
| 70           | 1182.09  | 1035.28   | 949.22    | 911.25    | 749.25     | 764.44   | 665.72    | 612.56    | 587.25    | 483.47     |
| 71           | 1273.22  | 1113.75   | 1020.09   | 979.59    | 804.94     | 850.50   | 741.66    | 678.38    | 653.06    | 536.63     |
| 72           | 1369.41  | 1194.75   | 1096.03   | 1053.00   | 865.69     | 941.63   | 822.66    | 754.31    | 723.94    | 594.84     |
| 73           | 1473.19  | 1285.88   | 1179.56   | 1131.47   | 931.50     | 1045.41  | 911.25    | 835.31    | 802.41    | 660.66     |
| 74           | 1592.16  | 1389.66   | 1273.22   | 1222.59   | 1002.38    | 1164.38  | 1015.03   | 928.97    | 891.00    | 731.53     |
| 75           | 1728.84  | 1506.09   | 1379.53   | 1326.38   | 1088.44    | 1298.53  | 1131.47   | 1035.28   | 994.78    | 815.06     |
| 76           | 1875.66  | 1632.66   | 1495.97   | 1435.22   | 1177.03    | 1442.81  | 1255.50   | 1149.19   | 1103.63   | 903.66     |
| 77           | 2027.53  | 1764.28   | 1614.94   | 1549.13   | 1270.69    | 1592.16  | 1384.59   | 1268.16   | 1215.00   | 997.31     |
| 78           | 2197.13  | 1911.09   | 1749.09   | 1678.22   | 1374.47    | 1761.75  | 1531.41   | 1399.78   | 1344.09   | 1101.09    |
| 79           | 2402.16  | 2088.28   | 1911.09   | 1832.63   | 1498.50    | 1964.25  | 1706.06   | 1559.25   | 1495.97   | 1222.59    |
| 80           | 2652.75  | 2303.44   | 2106.00   | 2019.94   | 1650.38    | 2212.31  | 1918.69   | 1751.63   | 1680.75   | 1371.94    |
| 81           | 2941.31  | 2551.50   | 2331.28   | 2235.09   | 1822.50    | 2495.81  | 2161.69   | 1974.38   | 1890.84   | 1541.53    |
| 82           | 3265.31  | 2827.41   | 2581.88   | 2475.56   | 2014.88    | 2807.16  | 2430.00   | 2214.84   | 2123.72   | 1728.84    |
| 83           | 3624.75  | 3138.75   | 2862.84   | 2743.88   | 2227.50    | 3161.53  | 2731.22   | 2490.75   | 2386.97   | 1936.41    |
| 84           | 4037.34  | 3488.06   | 3179.25   | 3047.63   | 2470.50    | 3571.59  | 3083.06   | 2807.16   | 2688.19   | 2179.41    |
| 85           | 4503.09  | 3888.00   | 3541.22   | 3391.88   | 2743.88    | 4052.53  | 3493.13   | 3179.25   | 3042.56   | 2460.38    |

**Exhibit 9 - Proposed Rates per \$10**  
**United Security Assurance Company of PA**  
**Business Assumed Capital Blue Cross Co.**  
**Policy Forms - F-778 Series**

|                     |      |
|---------------------|------|
| Options and Factors |      |
| Spouse              | 0.90 |
| Pref NS             | 0.90 |
| 50% HHC             | 0.87 |

**ANNUAL PREMIUMS PER \$10 OF DAILY NURSING HOME BENEFIT**  
**Unlimited Maximum Benefit**

| Issue<br><u>Age</u> | Base Plan                 |           |           |           |            | Base plus<br>Compound Inflation Protection (20years) |           |           |           |            |
|---------------------|---------------------------|-----------|-----------|-----------|------------|--|-----------|-----------|-----------|------------|
|                     | Elimination Period (Days) |           |           |           |            | Elimination Period (Days)                            |           |           |           |            |
|                     | <u>0</u>                  | <u>30</u> | <u>60</u> | <u>90</u> | <u>180</u> | <u>0</u>   | <u>30</u> | <u>60</u> | <u>90</u> | <u>180</u> |
| 18-25               | 32.91                     | 30.38     | 30.38     | 30.38     | 27.84      | 55.69  | 50.63     | 48.09     | 48.09     | 45.56      |
| 26                  | 35.44                     | 32.91     | 30.38     | 30.38     | 30.38      | 58.22  | 53.16     | 50.63     | 50.63     | 48.09      |
| 27                  | 35.44                     | 32.91     | 32.91     | 32.91     | 30.38      | 63.28  | 58.22     | 55.69     | 53.16     | 50.63      |
| 28                  | 37.97                     | 35.44     | 35.44     | 32.91     | 32.91      | 65.81  | 60.75     | 58.22     | 55.69     | 53.16      |
| 29                  | 40.50                     | 37.97     | 35.44     | 35.44     | 32.91      | 70.88  | 63.28     | 60.75     | 60.75     | 55.69      |
| 30                  | 43.03                     | 40.50     | 37.97     | 37.97     | 35.44      | 75.94  | 68.34     | 65.81     | 63.28     | 60.75      |
| 31                  | 45.56                     | 43.03     | 40.50     | 40.50     | 37.97      | 81.00  | 73.41     | 70.88     | 68.34     | 63.28      |
| 32                  | 48.09                     | 45.56     | 43.03     | 43.03     | 40.50      | 86.06  | 78.47     | 75.94     | 73.41     | 68.34      |
| 33                  | 53.16                     | 48.09     | 45.56     | 45.56     | 43.03      | 93.66  | 83.53     | 81.00     | 78.47     | 73.41      |
| 34                  | 55.69                     | 50.63     | 50.63     | 48.09     | 45.56      | 98.72  | 91.13     | 86.06     | 83.53     | 78.47      |
| 35                  | 60.75                     | 55.69     | 53.16     | 50.63     | 48.09      | 106.31   | 98.72     | 93.66     | 91.13     | 83.53      |
| 36                  | 65.81                     | 60.75     | 58.22     | 55.69     | 53.16      | 116.44   | 106.31    | 101.25    | 96.19     | 91.13      |
| 37                  | 70.88                     | 65.81     | 63.28     | 60.75     | 55.69      | 124.03   | 113.91    | 108.84    | 103.78    | 96.19      |
| 38                  | 75.94                     | 70.88     | 65.81     | 65.81     | 60.75      | 134.16   | 121.50    | 116.44    | 113.91    | 103.78     |
| 39                  | 81.00                     | 75.94     | 70.88     | 70.88     | 65.81      | 144.28   | 131.63    | 126.56    | 121.50    | 111.38     |
| 40                  | 88.59                     | 81.00     | 75.94     | 73.41     | 68.34      | 156.94   | 141.75    | 134.16    | 129.09    | 118.97     |
| 41                  | 93.66                     | 86.06     | 81.00     | 78.47     | 73.41      | 167.06   | 149.34    | 144.28    | 136.69    | 126.56     |
| 42                  | 98.72                     | 91.13     | 86.06     | 83.53     | 78.47      | 177.19   | 159.47    | 151.88    | 146.81    | 134.16     |
| 43                  | 106.31                    | 96.19     | 91.13     | 88.59     | 81.00      | 187.31   | 169.59    | 162.00    | 154.41    | 144.28     |
| 44                  | 111.38                    | 101.25    | 96.19     | 93.66     | 86.06      | 199.97   | 179.72    | 169.59    | 164.53    | 151.88     |
| 45                  | 116.44                    | 106.31    | 101.25    | 98.72     | 91.13      | 210.09   | 189.84    | 179.72    | 174.66    | 159.47     |
| 46                  | 124.03                    | 111.38    | 106.31    | 103.78    | 96.19      | 225.28   | 202.50    | 192.38    | 184.78    | 169.59     |
| 47                  | 129.09                    | 118.97    | 111.38    | 108.84    | 101.25     | 237.94   | 212.63    | 202.50    | 194.91    | 179.72     |
| 48                  | 136.69                    | 124.03    | 116.44    | 113.91    | 103.78     | 253.13   | 227.81    | 215.16    | 205.03    | 189.84     |
| 49                  | 144.28                    | 129.09    | 124.03    | 118.97    | 111.38     | 268.31   | 240.47    | 227.81    | 217.69    | 199.97     |
| 50                  | 154.41                    | 139.22    | 131.63    | 126.56    | 116.44     | 286.03   | 258.19    | 243.00    | 232.88    | 215.16     |
| 51                  | 164.53                    | 146.81    | 139.22    | 134.16    | 124.03     | 306.28   | 275.91    | 260.72    | 250.59    | 227.81     |
| 52                  | 174.66                    | 156.94    | 149.34    | 144.28    | 131.63     | 329.06   | 293.63    | 278.44    | 268.31    | 245.53     |
| 53                  | 187.31                    | 169.59    | 159.47    | 154.41    | 141.75     | 351.84   | 316.41    | 298.69    | 286.03    | 260.72     |
| 54                  | 202.50                    | 182.25    | 172.13    | 164.53    | 151.88     | 379.69   | 339.19    | 321.47    | 306.28    | 280.97     |
| 55                  | 217.69                    | 194.91    | 184.78    | 177.19    | 164.53     | 407.53   | 364.50    | 344.25    | 329.06    | 301.22     |
| 56                  | 235.41                    | 210.09    | 199.97    | 192.38    | 177.19     | 440.44   | 394.88    | 372.09    | 354.38    | 324.00     |
| 57                  | 253.13                    | 227.81    | 215.16    | 207.56    | 189.84     | 475.88   | 425.25    | 399.94    | 382.22    | 349.31     |
| 58                  | 275.91                    | 245.53    | 232.88    | 222.75    | 205.03     | 511.31   | 458.16    | 430.31    | 412.59    | 374.63     |
| 59                  | 296.16                    | 265.78    | 250.59    | 240.47    | 220.22     | 551.81   | 491.06    | 463.22    | 442.97    | 402.47     |
| 60                  | 321.47                    | 286.03    | 270.84    | 258.19    | 237.94     | 592.31   | 526.50    | 496.13    | 473.34    | 430.31     |
| 61                  | 344.25                    | 308.81    | 291.09    | 278.44    | 253.13     | 630.28   | 561.94    | 529.03    | 503.72    | 458.16     |
| 62                  | 369.56                    | 329.06    | 311.34    | 296.16    | 270.84     | 670.78   | 597.38    | 561.94    | 534.09    | 483.47     |
| 63                  | 394.88                    | 351.84    | 331.59    | 316.41    | 288.56     | 711.28   | 632.81    | 594.84    | 567.00    | 513.84     |
| 64                  | 425.25                    | 379.69    | 356.91    | 341.72    | 308.81     | 759.38   | 675.84    | 635.34    | 604.97    | 544.22     |
| 65                  | 463.22                    | 412.59    | 387.28    | 369.56    | 334.13     | 815.06   | 723.94    | 680.91    | 648.00    | 584.72     |
| 66                  | 506.25                    | 448.03    | 422.72    | 402.47    | 364.50     | 880.88   | 782.16    | 734.06    | 698.63    | 627.75     |
| 67                  | 551.81                    | 491.06    | 460.69    | 437.91    | 397.41     | 951.75   | 842.91    | 792.28    | 754.31    | 678.38     |
| 68                  | 604.97                    | 536.63    | 503.72    | 478.41    | 432.84     | 1030.22  | 911.25    | 855.56    | 815.06    | 731.53     |
| 69                  | 665.72                    | 589.78    | 551.81    | 526.50    | 475.88     | 1113.75  | 987.19    | 926.44    | 880.88    | 789.75     |
| 70                  | 736.59                    | 650.53    | 612.56    | 582.19    | 523.97     | 1207.41  | 1068.19   | 1002.38   | 951.75    | 855.56     |
| 71                  | 817.59                    | 721.41    | 678.38    | 645.47    | 579.66     | 1306.13  | 1154.25   | 1083.38   | 1027.69   | 921.38     |
| 72                  | 906.19                    | 799.88    | 749.25    | 711.28    | 640.41     | 1409.91  | 1245.38   | 1166.91   | 1108.69   | 992.25     |
| 73                  | 1002.38                   | 883.41    | 830.25    | 787.22    | 706.22     | 1523.81  | 1344.09   | 1258.03   | 1194.75   | 1068.19    |
| 74                  | 1113.75                   | 982.13    | 918.84    | 873.28    | 782.16     | 1650.38  | 1452.94   | 1361.81   | 1290.94   | 1154.25    |
| 75                  | 1242.84                   | 1093.50   | 1022.63   | 972.00    | 868.22     | 1794.66  | 1579.50   | 1480.78   | 1402.31   | 1250.44    |
| 76                  | 1377.00                   | 1209.94   | 1134.00   | 1075.78   | 961.88     | 1949.06  | 1713.66   | 1604.81   | 1521.28   | 1354.22    |
| 77                  | 1521.28                   | 1333.97   | 1250.44   | 1184.63   | 1058.06    | 2111.06  | 1855.41   | 1736.44   | 1642.78   | 1463.06    |
| 78                  | 1680.75                   | 1475.72   | 1379.53   | 1308.66   | 1166.91    | 2290.78  | 2012.34   | 1880.72   | 1782.00   | 1584.56    |
| 79                  | 1870.59                   | 1640.25   | 1533.94   | 1452.94   | 1293.47    | 2505.94  | 2197.13   | 2052.84   | 1941.47   | 1726.31    |
| 80                  | 2100.94                   | 1840.22   | 1718.72   | 1627.59   | 1445.34    | 2764.13  | 2419.88   | 2260.41   | 2136.38   | 1895.91    |
| 81                  | 2364.19                   | 2065.50   | 1928.81   | 1825.03   | 1617.47    | 3065.34  | 2678.06   | 2500.88   | 2361.66   | 2088.28    |
| 82                  | 2652.75                   | 2316.09   | 2159.16   | 2040.19   | 1804.78    | 3396.94  | 2964.09   | 2764.13   | 2607.19   | 2300.91    |
| 83                  | 2979.28                   | 2597.06   | 2419.88   | 2283.19   | 2014.88    | 3766.50  | 3283.03   | 3060.28   | 2883.09   | 2538.84    |
| 84                  | 3356.44                   | 2918.53   | 2718.56   | 2561.63   | 2255.34    | 4189.22  | 3645.00   | 3394.41   | 3191.91   | 2807.16    |
| 85                  | 3794.34                   | 3295.69   | 3065.34   | 2883.09   | 2533.78    | 4667.63  | 4055.06   | 3771.56   | 3543.75   | 3108.38    |

**Exhibit 9 - Proposed Rates per \$10  
 United Security Assurance Company of PA  
 Business Assumed Capital Blue Cross Co.  
 Policy Forms - F-778 Series**

|                     |      |
|---------------------|------|
| Options and Factors |      |
| Spouse              | 0.90 |
| Pref NS             | 0.90 |
| 50% HHC             | 0.87 |

**ANNUAL PREMIUMS PER \$10 OF DAILY NURSING HOME BENEFIT  
 Unlimited Maximum Benefit**

| Issue<br>Age | Base plus<br>Compound Inflation Protection (Lifetime) |         |         |         |         | Base plus<br>Future Purchase Option |         |         |         |         |
|--------------|---|---------|---------|---------|---------|-------------------------------------|---------|---------|---------|---------|
|              | Elimination Period (Days)                             |         |         |         |         | Elimination Period (Days)           |         |         |         |         |
|              | 0   | 30      | 60      | 90      | 180     | 0                                   | 30      | 60      | 90      | 180     |
| 18-25        | 108.84  | 98.72   | 93.66   | 91.13   | 83.53   | 35.44                               | 32.91   | 32.91   | 30.38   | 30.38   |
| 26           | 113.91  | 103.78  | 98.72   | 93.66   | 88.59   | 37.97                               | 35.44   | 32.91   | 32.91   | 30.38   |
| 27           | 121.50  | 108.84  | 103.78  | 98.72   | 91.13   | 37.97                               | 35.44   | 35.44   | 32.91   | 32.91   |
| 28           | 126.56  | 113.91  | 108.84  | 103.78  | 96.19   | 40.50                               | 37.97   | 35.44   | 35.44   | 32.91   |
| 29           | 134.16  | 121.50  | 113.91  | 111.38  | 101.25  | 43.03                               | 40.50   | 37.97   | 37.97   | 35.44   |
| 30           | 141.75  | 129.09  | 121.50  | 116.44  | 106.31  | 45.56                               | 43.03   | 40.50   | 40.50   | 37.97   |
| 31           | 149.34  | 134.16  | 129.09  | 124.03  | 113.91  | 48.09                               | 45.56   | 43.03   | 43.03   | 40.50   |
| 32           | 159.47  | 144.28  | 136.69  | 131.63  | 118.97  | 53.16                               | 48.09   | 45.56   | 45.56   | 43.03   |
| 33           | 167.06  | 151.88  | 144.28  | 139.22  | 126.56  | 55.69                               | 50.63   | 50.63   | 48.09   | 45.56   |
| 34           | 177.19  | 159.47  | 151.88  | 146.81  | 134.16  | 60.75                               | 55.69   | 53.16   | 50.63   | 48.09   |
| 35           | 189.84  | 169.59  | 162.00  | 154.41  | 141.75  | 65.81                               | 60.75   | 58.22   | 55.69   | 53.16   |
| 36           | 199.97  | 179.72  | 172.13  | 164.53  | 151.88  | 70.88                               | 63.28   | 60.75   | 60.75   | 55.69   |
| 37           | 212.63  | 192.38  | 182.25  | 174.66  | 159.47  | 75.94                               | 70.88   | 65.81   | 65.81   | 60.75   |
| 38           | 227.81  | 205.03  | 192.38  | 184.78  | 169.59  | 83.53                               | 75.94   | 70.88   | 70.88   | 65.81   |
| 39           | 240.47  | 215.16  | 205.03  | 197.44  | 179.72  | 88.59                               | 81.00   | 78.47   | 75.94   | 70.88   |
| 40           | 253.13  | 227.81  | 215.16  | 207.56  | 189.84  | 96.19                               | 86.06   | 83.53   | 81.00   | 75.94   |
| 41           | 265.78  | 240.47  | 227.81  | 217.69  | 199.97  | 101.25                              | 91.13   | 88.59   | 86.06   | 78.47   |
| 42           | 278.44  | 250.59  | 237.94  | 227.81  | 207.56  | 106.31                              | 98.72   | 93.66   | 91.13   | 83.53   |
| 43           | 291.09  | 260.72  | 248.06  | 237.94  | 217.69  | 113.91                              | 103.78  | 98.72   | 96.19   | 88.59   |
| 44           | 303.75  | 273.38  | 258.19  | 248.06  | 225.28  | 121.50                              | 108.84  | 103.78  | 101.25  | 93.66   |
| 45           | 318.94  | 286.03  | 270.84  | 258.19  | 235.41  | 126.56                              | 116.44  | 108.84  | 106.31  | 98.72   |
| 46           | 331.59  | 298.69  | 280.97  | 270.84  | 245.53  | 134.16                              | 121.50  | 116.44  | 111.38  | 103.78  |
| 47           | 346.78  | 311.34  | 293.63  | 280.97  | 255.66  | 141.75                              | 126.56  | 121.50  | 116.44  | 108.84  |
| 48           | 361.97  | 324.00  | 306.28  | 293.63  | 268.31  | 146.81                              | 134.16  | 126.56  | 121.50  | 113.91  |
| 49           | 379.69  | 339.19  | 321.47  | 306.28  | 278.44  | 156.94                              | 141.75  | 134.16  | 129.09  | 118.97  |
| 50           | 397.41  | 356.91  | 336.66  | 321.47  | 293.63  | 167.06                              | 149.34  | 141.75  | 136.69  | 126.56  |
| 51           | 417.66  | 374.63  | 351.84  | 336.66  | 306.28  | 177.19                              | 159.47  | 151.88  | 146.81  | 134.16  |
| 52           | 440.44  | 392.34  | 372.09  | 354.38  | 321.47  | 189.84                              | 172.13  | 162.00  | 156.94  | 144.28  |
| 53           | 463.22  | 412.59  | 389.81  | 372.09  | 339.19  | 202.50                              | 182.25  | 174.66  | 167.06  | 154.41  |
| 54           | 488.53  | 435.38  | 412.59  | 392.34  | 356.91  | 220.22                              | 197.44  | 187.31  | 179.72  | 164.53  |
| 55           | 516.38  | 460.69  | 432.84  | 415.13  | 377.16  | 235.41                              | 212.63  | 199.97  | 192.38  | 177.19  |
| 56           | 544.22  | 486.00  | 458.16  | 437.91  | 397.41  | 255.66                              | 230.34  | 217.69  | 207.56  | 189.84  |
| 57           | 577.13  | 513.84  | 486.00  | 463.22  | 420.19  | 275.91                              | 248.06  | 235.41  | 225.28  | 205.03  |
| 58           | 610.03  | 544.22  | 513.84  | 488.53  | 442.97  | 298.69                              | 268.31  | 253.13  | 243.00  | 222.75  |
| 59           | 645.47  | 574.59  | 541.69  | 516.38  | 468.28  | 324.00                              | 288.56  | 273.38  | 260.72  | 237.94  |
| 60           | 683.44  | 607.50  | 572.06  | 544.22  | 493.59  | 349.31                              | 311.34  | 293.63  | 280.97  | 258.19  |
| 61           | 716.34  | 637.88  | 599.91  | 572.06  | 516.38  | 374.63                              | 334.13  | 316.41  | 301.22  | 275.91  |
| 62           | 749.25  | 665.72  | 627.75  | 597.38  | 539.16  | 399.94                              | 356.91  | 336.66  | 321.47  | 293.63  |
| 63           | 784.69  | 698.63  | 655.59  | 625.22  | 561.94  | 430.31                              | 382.22  | 359.44  | 344.25  | 313.88  |
| 64           | 825.19  | 734.06  | 688.50  | 655.59  | 589.78  | 463.22                              | 412.59  | 387.28  | 369.56  | 336.66  |
| 65           | 875.81  | 777.09  | 731.53  | 693.56  | 625.22  | 503.72                              | 448.03  | 422.72  | 402.47  | 364.50  |
| 66           | 934.03  | 827.72  | 779.63  | 739.13  | 665.72  | 551.81                              | 488.53  | 460.69  | 437.91  | 397.41  |
| 67           | 999.84  | 885.94  | 832.78  | 789.75  | 711.28  | 602.44                              | 534.09  | 501.19  | 478.41  | 432.84  |
| 68           | 1070.72   | 949.22  | 891.00  | 847.97  | 759.38  | 658.13                              | 584.72  | 549.28  | 521.44  | 470.81  |
| 69           | 1151.72   | 1020.09 | 956.81  | 908.72  | 815.06  | 726.47                              | 642.94  | 602.44  | 574.59  | 518.91  |
| 70           | 1240.31   | 1096.03 | 1027.69 | 977.06  | 875.81  | 804.94                              | 711.28  | 668.25  | 635.34  | 572.06  |
| 71           | 1333.97   | 1179.56 | 1106.16 | 1047.94 | 939.09  | 893.53                              | 789.75  | 739.13  | 703.69  | 632.81  |
| 72           | 1432.69   | 1265.63 | 1184.63 | 1126.41 | 1007.44 | 989.72                              | 873.28  | 817.59  | 777.09  | 698.63  |
| 73           | 1541.53   | 1359.28 | 1273.22 | 1207.41 | 1080.84 | 1098.56                             | 966.94  | 906.19  | 860.63  | 772.03  |
| 74           | 1665.56   | 1465.59 | 1374.47 | 1301.06 | 1161.84 | 1220.06                             | 1073.25 | 1004.91 | 954.28  | 855.56  |
| 75           | 1807.31   | 1589.63 | 1488.38 | 1409.91 | 1258.03 | 1361.81                             | 1197.28 | 1121.34 | 1063.13 | 949.22  |
| 76           | 1959.19   | 1721.25 | 1612.41 | 1526.34 | 1359.28 | 1511.16                             | 1326.38 | 1242.84 | 1177.03 | 1050.47 |
| 77           | 2116.13   | 1860.47 | 1738.97 | 1647.84 | 1468.13 | 1668.09                             | 1463.06 | 1369.41 | 1298.53 | 1159.31 |
| 78           | 2295.84   | 2014.88 | 1885.78 | 1784.53 | 1587.09 | 1845.28                             | 1617.47 | 1513.69 | 1435.22 | 1278.28 |
| 79           | 2508.47   | 2199.66 | 2055.38 | 1944.00 | 1728.84 | 2055.38                             | 1799.72 | 1683.28 | 1594.69 | 1417.50 |
| 80           | 2766.66   | 2422.41 | 2262.94 | 2138.91 | 1895.91 | 2313.56                             | 2022.47 | 1888.31 | 1787.06 | 1584.56 |
| 81           | 3065.34   | 2680.59 | 2500.88 | 2361.66 | 2090.81 | 2604.66                             | 2275.59 | 2121.19 | 2004.75 | 1774.41 |
| 82           | 3396.94   | 2964.09 | 2766.66 | 2607.19 | 2303.44 | 2926.13                             | 2551.50 | 2376.84 | 2242.69 | 1981.97 |
| 83           | 3769.03   | 3285.56 | 3060.28 | 2883.09 | 2538.84 | 3290.63                             | 2862.84 | 2665.41 | 2513.53 | 2214.84 |
| 84           | 4189.22   | 3645.00 | 3394.41 | 3191.91 | 2807.16 | 3710.81                             | 3222.28 | 2999.53 | 2822.34 | 2480.63 |
| 85           | 4667.63   | 4055.06 | 3771.56 | 3543.75 | 3108.38 | 4201.88                             | 3645.00 | 3386.81 | 3181.78 | 2789.44 |

**Exhibit 9 - Proposed Rates per \$10  
 United Security Assurance Company of PA  
 Business Assumed Capital Blue Cross Co.  
 Policy Forms - F-778 Series**

|                     |      |
|---------------------|------|
| Options and Factors |      |
| Spouse              | 0.90 |
| Pref NS             | 0.90 |
| 50% HHC             | 0.87 |

**ANNUAL PREMIUMS PER \$10 OF DAILY NURSING HOME BENEFIT**

**ANNUAL PREMIUM FOR RESTORATION OF BENEFITS OPTION**

| <u>Maximum Benefit</u> | <u>Increase in Premium</u> |
|------------------------|----------------------------|
| \$30,000               | 15%                        |
| \$60,000               | 12%                        |
| \$12,000               | 7%                         |
| \$30,000               | 5%                         |
| Unlimited              | 0%                         |

**PREMIUM INCREASE FOR NONFORFEIT\URE LAPSE BENEFIT OPTION**

| <u>Issue Age</u> | <u>Percent Increase<br/>In Premium</u> |
|------------------|--|
| 35 and under     | 27.6%                                  |
| 36               | 27.5                                   |
| 37               | 27.3                                   |
| 38               | 27.2                                   |
| 39               | 27.0                                   |
| 40               | 26.9                                   |
| 41               | 26.8                                   |
| 42               | 26.6                                   |
| 43               | 26.5                                   |
| 44               | 26.3                                   |
| 45               | 26.2                                   |
| 46               | 26.0                                   |
| 47               | 25.9                                   |
| 48               | 25.7                                   |
| 49               | 25.6                                   |
| 50               | 25.4                                   |
| 51               | 25.3                                   |
| 52               | 25.1                                   |
| 53               | 24.9                                   |
| 54               | 24.8                                   |
| 55               | 24.6                                   |
| 56               | 24.5                                   |
| 57               | 24.3                                   |
| 58               | 24.1                                   |
| 59               | 24.0                                   |
| 60               | 23.8                                   |
| 61               | 23.6                                   |
| 62               | 23.4                                   |
| 63               | 23.3                                   |
| 64               | 23.1                                   |
| 65               | 22.9                                   |
| 66               | 22.7                                   |
| 67               | 22.6                                   |
| 68               | 22.4                                   |
| 69               | 22.2                                   |
| 70               | 22.0                                   |
| 71               | 21.9                                   |
| 72               | 21.7                                   |
| 73               | 21.5                                   |
| 74               | 21.4                                   |
| 75               | 21.2                                   |
| 76               | 20.9                                   |
| 77               | 20.6                                   |
| 78               | 20.3                                   |
| 79               | 19.9                                   |
| 80               | 19.6                                   |
| 81               | 19.3                                   |
| 82               | 19.0                                   |
| 83               | 18.7                                   |
| 84               | 18.4                                   |
| 85 and over      | 18.2                                   |

State: Pennsylvania

Filing Company:

United Security Assurance Company of Pennsylvania

TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.003 Other

Product Name: 2016 CBC Rate Increase

Project Name/Number: /

## Supporting Document Schedules

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | Transmittal Letter (A&H)                    |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | 2016 CBC Rate Increase - Submission Ltr.pdf |
| <b>Item Status:</b>      |   |
| <b>Status Date:</b>      |   |

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

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Actuarial Memorandum and Explanatory Information (A&H)       |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | CBC 2017_PA_ActMemo_final.pdf<br>CBC 2017 PA Exhibits v3.pdf |
| <b>Item Status:</b>      |  |
| <b>Status Date:</b>      |  |

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

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

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

SERFF Tracking #:

USPA-130657975

State Tracking #:

USPA-130657975

Company Tracking #:

PA 2016 CBC RATE INCREASE

State: Pennsylvania

Filing Company:

United Security Assurance Company of Pennsylvania

TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.003 Other

Product Name: 2016 CBC Rate Increase

Project Name/Number: /

|                         |   |
|-------------------------|---|
| <b>Status Date:</b>     |   |
| <b>Bypassed - Item:</b> | Rate Table (A&H)                                |
| <b>Bypass Reason:</b>   | See rate tab for revised rates. Not new forms   |
| <b>Attachment(s):</b>   |   |
| <b>Item Status:</b>     |   |
| <b>Status Date:</b>     |   |
| <b>Bypassed - Item:</b> | Replacement Form with Highlighted Changes (A&H) |
| <b>Bypass Reason:</b>   | N/A   |
| <b>Attachment(s):</b>   |   |
| <b>Item Status:</b>     |   |
| <b>Status Date:</b>     |   |
| <b>Bypassed - Item:</b> | Reserve Calculation (A&H)                       |
| <b>Bypass Reason:</b>   | N/A   |
| <b>Attachment(s):</b>   |   |
| <b>Item Status:</b>     |   |
| <b>Status Date:</b>     |   |
| <b>Bypassed - Item:</b> | Variability Explanation (A&H)                   |
| <b>Bypass Reason:</b>   | No variables                                    |
| <b>Attachment(s):</b>   |   |
| <b>Item Status:</b>     |   |
| <b>Status Date:</b>     |   |

# United Security Assurance

## Company of Pennsylvania

673 East Cherry Lane, P.O. Box 64477,  
Souderton, Pennsylvania 18964  
(800) 872-3044

July 19, 2016

Commissioner Teresa D Miller  
Pennsylvania Insurance Department  
1326 Strawberry Square  
Harrisburg, PA 17120

RE: United Security Assurance Company of Pennsylvania – NAIC # 42129  
Rate Increase Request for Long Term Care Policy Forms: F-701, F-733, F-734,  
F-771, F-775, and F-778


Dear Commissioner Miller:

United Security Assurance Company of Pennsylvania is requesting a rate increase for the block of long-term care insurance issued by Capital Blue Cross (“CBC”) from 1992 through 2004 in Pennsylvania only. This block of business was acquired by United Security Assurance in 2009.

Attached, please find the proposed rates, as well as an actuarial memorandum outlining the rationale for the requested rate increase.

Thank you for your consideration of this filing. Please do not hesitate to contact me at the number listed below if I can be of any assistance as your complete your review. All correspondence regarding this filing may be sent to my attention at the email address below.

Sincerely,



Martha Stephens  
Vice President, Operations  
Phone: (215) 723-3044  
E-Mail: mstephens@usa-cal.com

Enclosures

UNITED SECURITY ASSURANCE INSURANCE COMPANY OF PA  
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| <u>Product</u>              | <u>Policy Form Series</u>                 |
|-----------------------------|---|
| F-700 Series Long Term Care | F-701, F-733, F-734 , F-771, F-775, F-778 |

These policy forms were issued by Capital Blue Cross (CBC) from 1992 through 2004 in Pennsylvania only. The business was subsequently assumed by United Security Assurance Company of PA (“United Security”) as of September 30, 2009. These policies 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 of this product meets the minimum requirements and demonstrates compliance with your jurisdiction. This filing may not be suitable for other purposes.

The rate increase being requested will only apply to those policies not on waiver of premium; policies currently on waiver of premium will be subject to the rate increase upon return to premium-paying status.

Policies in claim at the time of the rate increase effective date (but not on waiver of premium) will not be allowed to modify the policy until they are no longer in claim.

Of the 576 policies in force (as of April 30, 2016) and subject to this rate increase filing, all but 3 were issued prior to rate stabilization regulations (September 16, 2002). However, as shown in Exhibit 7, these policies, as a group, under this rate increase request, do still meet the Rate Stabilization guidelines of PA.

As noted in Section 15, United Security has received three prior rate increases on this block; no rate increase(s) were implemented on this block prior to its acquisition by United Security.

As part of the rate increase notification process, the Company will provide each insured with the opportunity to discuss policy modifications which can either moderate or fully offset rate increases through an adjustment to benefits. The premium resulting from a policy modification will be consistent with the post-increase rate table applicable to the policyholder’s policy form.

Policy modifications may include changes to and/or removal of some or all of the following: (i) the benefit period (or pool amount); (ii) the elimination period; (iii) the inflation provisions, if applicable; (iv) the home care percent; and/or (v) the daily benefit amount. The Company will also make available (if the policyholder is otherwise eligible) the contingent non-forfeiture benefit should a policyholder elect not to pay the rate increase or effect a policy modification.

## **2. Description of Benefits**

These are lifetime premium, individually underwritten policy forms that provide nursing home benefits and, with the selection of an appropriate option, home care benefits (80% of policyholders have some level of home care benefits). Each form has benefit eligibility requirements which



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involve activities of daily living (ADL) deficiencies or cognitive impairment. Waiver of premium is provided when certain benefits are being paid. Benefits are restored if 180 days of separation occurs between incurred dates.

At issue, the insured selected their daily benefit, elimination period, benefit period, home care benefit level, inflation option, and other benefits like non-forfeiture. Descriptions and distributions of these and other demographic traits are shown in Exhibit 5.

**3. Renewability**

These policies are guaranteed renewable for life.

**4. Applicability**

As these policy forms are no longer being sold, this filing is applicable to in force policies only. The premium changes will apply to the base forms as well as all applicable options and riders.

**5. Actuarial Assumptions**

- a. Expected Claim Costs are 171% of the original pricing claim costs, which include durational adjustment factors like selection. The following table presents the historical product experience since acquisition split by morbidity study year, where the study is conducted every September (in support of the year-end actuarial analysis and opinion).

| Morbidity Study Year | Actual Loss Ratio | Expected Loss Ratio | Actual / Expected |
|----------------------|-------------------|---------------------|-------------------|
| 2010                 | 141%              | 102%                | 138%              |
| 2011                 | 93%               | 108%                | 86%               |
| 2012                 | 145%              | 121%                | 119%              |
| 2013                 | 159%              | 133%                | 120%              |
| 2014                 | 274%              | 143%                | 192%              |
| 2015                 | 270%              | 158%                | 171%              |

- b. Voluntary Lapse Rates are 1% for all durations. The following table presents the historical experience since 2011 where actual is derived from an expected mortality rate based on sex-distinct 94GAM table rates, plus the voluntary lapse. The expected lapse rate is that assumed in the original pricing (see Section 16b).

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| Termination<br>Study Year | Actual<br>Lapse Rate | Expected Lapse<br>Rate | Actual Less<br>Expected |
|---------------------------|----------------------|------------------------|-------------------------|
| 2011                      | 2.8%                 | 6.0%                   | -3.2%                   |
| 2012                      | 0.8%                 | 6.0%                   | -5.2%                   |
| 2013                      | 2.9%                 | 6.0%                   | -3.1%                   |
| 2014                      | 1.9%                 | 6.0%                   | -4.1%                   |
| 2015                      | 3.7%                 | 6.0%                   | -2.3%                   |

- c. Mortality is assumed to follow the gender specific 1994 Group Annuitant Mortality Table.
- d. Adverse Selection. We have not modeled any shock lapse or adverse morbidity selection associated with this rate increase.
- e. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

The above assumptions are based on the experience of United Security Assurance Company and CBC, industry experience, and judgment. The experience period for the termination study and morbidity analysis is from the date of the assumption through September 30, 2015.

These assumptions are based on the experience of the particular policy forms in this filing since acquisition. The assumptions used in this filing are considered best-estimate. In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policy forms were taken into consideration. The Company has also applied the claims management practices used on its direct issue products (which have performed well over the last twenty years) to the block acquired from CBC.

**6. Marketing Method**

These policy forms were marketed by agents and brokers of CBC. These forms are no longer marketed or sold.

**7. Underwriting Description**

These policies were fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

**8. Premiums**

Premiums are unisex and payable for life. The premiums may vary by issue age, benefit period, initial daily benefit, elimination period, inflation option, premium payment option, risk class, and the selection of any riders.

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**9. Issue Age Range**

Issue ages range from 23 to 85 with a current in force average issue age of 50.

**10. Area Factors**

Area factors are not used for this product.

**11. Premium Modal Factors**

The following modal factors are applied to the annual premium (AP): annual 100%, semi-annual 52%, quarterly 27% and monthly 9%.

**12. Reserves**

Active life reserves have not been used in this analysis.

The split of claims into paid claims and incurred was not available prior to acquisition of the block; the claim data was communicated to us as incurred claims so to the extent they are paid claims instead of incurred claims the loss ratios would be understated.

In the above, claim reserves include incurred but not reported (IBNR) reserves.

**13. Trend Assumptions**

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

**14. Past and Future Experience**

Experience for the above-referenced forms is shown in Exhibit 1.

Historical experience is shown on a calendar year basis. Since acquisition (2010), the annual change in claim reserves has been explicitly included in the development of historical incurred claims; the split of incurred claims into paid claims and claim reserves was not available prior to acquisition so the exhibits set the two equal.

Claim reserves since 2011 reflect claim reserve (increase in the continuation of claim probabilities) and IBNR strengthening implemented across all blocks in years 2012 and 2014 and adjustments resulting from the 2015 financial review applicable to year-end 2014..

Projected experience for 2016 is based on actual experience through April 30, 2016 and extrapolated to a full year in a manner consistent with projections used in support of other management analysis (best estimate).

The loss ratios shown in Exhibits 1, 3, and 4 are computed using a 4.62% interest rate (approximating the weighted average rate used for statutory reserves). For purposes of

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accumulating historical experience for a historical or lifetime loss ratio calculation, the calendar year totals are assumed to represent a mid-year value.

The anticipated (2017 and after) incurred claims and earned premiums are based on ratios of successive projected-year annual premiums in force and incurred claims derived from a seriatim projection of the 576 policies in force as of April 30, 2016. The assumptions underlying this projection are those underlying the monthly valuation of reserves.

Exhibit 2 sets forth a comparison (to actual), for years 2010-2015, of expected incurred claims and in force based on a seriatim projection done at time of acquisition (2010) using the same reserve-basis assumptions as those used in the seriatim projection mentioned above.

Column 1 is the actual incurred claims, Column 2 is the expected incurred claims (based on the year-end 2010 post-acquisition projection), and Column 3 is the ratio of actual to expected.

Similarly, Column 5 is the actual in force and Column 4 is the expected in force; a comparison of the two indicating that actual persistency is emerging consistent with the reserve-basis assumptions thereby providing a reasonable trend upon which to base the run-off of in force premium and expected incurred claims.

Comparing the emerging trends in incurred claims to those expected by the reserve-basis assumptions (ratios in Column 3), we see 2016 expected to produce an A/E factor of 237.6% which is higher than any of the prior 6 years. Using the run-out trend in incurred claims from the seriatim projection mentioned above produces the projected incurred claims in Column 1 and the resulting A/E ratios in Column 3.

A lifetime loss ratio as of December 31, 2015 is calculated using the sum of accumulated historical experience and discounted future experience.

Exhibit 1 shows the anticipated lifetime loss ratio without an assumed rate increase.

Exhibit 3 shows the anticipated lifetime loss ratio with the requested 35% rate increase.

Exhibit 4 shows the anticipated lifetime loss ratio with the permissible 749.4% rate increase.

And, to give proper credence to the 3 policies which were issued after the effective date of Pennsylvania's Rate Stabilization regulation, the values in Exhibit 7 provide a demonstration 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, for the entire block of policies, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 58%;
2. 85% of the accumulated value of prior premium rate schedule increases;
3. Present value of future projected initial earned premium times 58%; and

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4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

Present and accumulated values in Exhibit 7 are determined using the before mentioned 4.62% interest rate.

**15. History of Previous Rate Revisions**

A rate increase of 25% was filed in June, 2013, subsequently approved, and implemented for premium due dates starting December 22, 2013.

A rate increase of 35% was filed in July, 2014, with 20% subsequently approved, and implemented for premium due dates starting January, 2015.

A rate increase of 35% was filed in July, 2015, with 25% subsequently approved, and implemented for premium due dates starting February, 2016.

Last August (2015), Mr. Lavery requested that we restate the historical and projected earned premium so that the business from inception appears to have all been earned at the current Pennsylvania rate level. Exhibit 8 shows the results of restating the historical premiums using the 3 approved rate increases: 25% in 2013, 20% in 2014, and another 25% in 2015. This produces an expected lifetime loss ratio of 66.6%. To lower this expected lifetime loss ratio down to the target of 60.0% would require a 153% rate increase at this time (last year this block only needed 114% to achieve the same result).

**16. Analysis Performed to Consider a Rate Increase**

The initial premium schedule was based on pricing assumptions believed to be appropriate given industry experience available when the initial rate schedule was developed. The original pricing assumptions for claim costs, voluntary lapse rates, mortality, and interest were only available via high level summaries in some cases, but a general description of these is as follows:

- a. Original Pricing Expected Claim Costs. Original pricing expected nursing home and home health care incidence rates and continuance tables were taken from early SOA and NCHS studies. All values were adjusted to reflect elimination periods, policy maximums, and eligibility standards. In addition, adjustments were made by duration to reflect expected underwriting. The original pricing durational loss ratios are shown in Exhibit 6.
- b. Original Pricing Expected Voluntary Lapse Rates. Original pricing expected lapse rates varied by duration with 6% being the ultimate lapse rate for durations 6+.
- c. Original Pricing Expected Mortality. 1983 Individual Annuitant Mortality (IAM) Table.
- d. Original Pricing Expected Investment Earnings. 6.5% grading to 5.5% ultimate.

As part of the in force management of the business, United Security monitors the performance of the business by completing periodic analysis of morbidity and persistency. The analyses used to

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develop the assumptions in this filing (described in Section 5) have shown adverse variation in the morbidity and persistency from expected levels.

The actuary has 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 original rate schedule may be considered, as well as the seriatim in-force and claim data used in developing the exhibits.

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

An increase of 749.4% is justified as shown in Exhibit 4 (or 153% as shown in Exhibit 8) at this time (producing a lifetime loss ratio of 60.0%). These premium rate increases (749.4% or 153%) are supportable, respectively, under the Loss Ratio regulation and Rate Stabilization regulation.

The Company, however, is requesting a 35% rate increase. From this, experience will continue to be monitored and further rate action will be requested in the future if justified by the experience.

Projected experience assuming a 35% increase is shown in Exhibit 3. This assumed rate increase reduces the expected lifetime loss ratio from 116.2% (Exhibit 1) to 112.0% (Exhibit 3).

Corresponding rate tables reflecting the 35% increase are shown in Exhibit 9.

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

Based on April 30, 2016 in-force, the number of insureds and annualized premium that will be affected by this increase in this jurisdiction and nationwide are shown in the table below.

|              | Number of Policies | Annualized Premium Before Incr | Average Annualized Premium Before Incr | Proposed Increase | Proposed Annualized Premium After Incr | Average Annualized Premium After Incr |
|--------------|--------------------|--------------------------------|--|-------------------|--|---------------------------------------|
| Nationwide   | 576                | 770,010                        | 1,337                                  | 35%               | 1,039,514                              | 1,805                                 |
| Pennsylvania | 576                | 770,010                        | 1,337                                  | 35%               | 1,039,514                              | 1,805                                 |

**19. Proposed Effective Date**

The rate increase would become effective no earlier than November 19, 2016 and implemented no earlier than for premium due dates starting January 19, 2017; these dates coincide with the completion of the ending due date applicable to the current rate increase implementation and satisfy the 60-day policyholder notification period following approval.

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**20. Actuarial Certification**

I am an Associate of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including Actuarial Standards of Practice No. 8 and 18.

As the Company is not requesting the maximum permissible rate increase of 749.4%, in consideration of the premium-paying policyholder's financial well-being, I am not providing a certification as specified in Title 31 Pa. Code Chapter 89a. Section 118.(b)(2)(i) at this time. The Company will continue to monitor experience and further modest rate action will be taken in the future if experience continues to justify as much.

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 of Insurance, with the exception mentioned in the preceding paragraph. In my opinion the rates are not excessive or unfairly discriminatory. This filing will enhance premium adequacy.



Gary R. Hulet, ASA, MAAA

Staff Actuary

United Security Assurance Company of Pennsylvania

Date: July 19, 2016

Exhibit 1  
United Security Assurance Company of PA  
Business Assumed Capital Blue Cross  
Current Expectations with 0% Rate Increase: Loss Ratio Method  
Nationwide/PA (as of 4/30/2016)

| Year                 | Cash<br>Premium | Earned<br>Premium | Paid<br>Claims | Incurred<br>Claims | Loss<br>Ratio |
|----------------------|-----------------|-------------------|----------------|--------------------|---------------|
| 1992                 | 109,605         | 109,605           | -              | -                  | 0.0%          |
| 1993                 | 197,363         | 197,363           | -              | -                  | 0.0%          |
| 1994                 | 239,113         | 239,113           | 331            | 331                | 0.1%          |
| 1995                 | 260,369         | 260,369           | -              | -                  | 0.0%          |
| 1996                 | 297,324         | 297,324           | -              | -                  | 0.0%          |
| 1997                 | 501,800         | 501,800           | 496            | 496                | 0.1%          |
| 1998                 | 900,785         | 900,785           | 15,081         | 15,081             | 1.7%          |
| 1999                 | 1,222,897       | 1,222,897         | 20,451         | 20,451             | 1.7%          |
| 2000                 | 1,196,039       | 1,196,039         | 124,132        | 124,132            | 10.4%         |
| 2001                 | 1,171,359       | 1,171,359         | 183,586        | 183,586            | 15.7%         |
| 2002                 | 1,145,467       | 1,145,467         | 472,761        | 472,761            | 41.3%         |
| 2003                 | 1,118,728       | 1,118,728         | 826,023        | 826,023            | 73.8%         |
| 2004                 | 1,093,459       | 1,093,459         | 636,694        | 636,694            | 58.2%         |
| 2005                 | 1,067,606       | 1,067,606         | 744,145        | 744,145            | 69.7%         |
| 2006                 | 1,042,363       | 1,042,363         | 473,155        | 473,155            | 45.4%         |
| 2007                 | 1,017,718       | 1,017,718         | 624,916        | 624,916            | 61.4%         |
| 2008                 | 969,581         | 969,581           | 618,477        | 618,477            | 63.8%         |
| 2009                 | 910,475         | 910,475           | 299,124        | 299,124            | 32.9%         |
| 2010                 | 739,222         | 821,460           | 158,016        | 841,221            | 102.4%        |
| 2011                 | 724,917         | 745,877           | 803,496        | 1,163,028          | 155.9%        |
| 2012                 | 664,381         | 681,090           | 799,691        | 1,161,975          | 170.6%        |
| 2013                 | 617,757         | 622,685           | 894,023        | 1,083,222          | 174.0%        |
| 2014                 | 651,799         | 656,998           | 1,114,500      | 1,757,169          | 267.5%        |
| 2015                 | 719,086         | 724,823           | 1,103,246      | 1,950,139          | 269.1%        |
| Cumulative @ 4.62%   |                 | 31,462,047        |                | 17,135,543         | 54.5%         |
| 2016                 | 662,060         | 667,342           | 1,090,096      | 1,926,893          | 288.7%        |
| 2017                 | 607,080         | 611,922           | 1,076,311      | 1,902,526          | 310.9%        |
| 2018                 | 554,423         | 558,846           | 1,058,028      | 1,870,209          | 334.7%        |
| 2019                 | 504,315         | 508,338           | 1,032,972      | 1,825,919          | 359.2%        |
| 2020                 | 456,929         | 460,574           | 996,919        | 1,762,191          | 382.6%        |
| 2021                 | 412,404         | 415,694           | 961,432        | 1,699,462          | 408.8%        |
| 2022                 | 370,838         | 373,796           | 924,272        | 1,633,777          | 437.1%        |
| 2023                 | 332,271         | 334,922           | 898,217        | 1,587,721          | 474.1%        |
| 2024                 | 296,691         | 299,058           | 885,692        | 1,565,582          | 523.5%        |
| 2025                 | 264,037         | 266,144           | 875,556        | 1,547,665          | 581.5%        |
| 2026                 | 234,212         | 236,081           | 877,411        | 1,550,944          | 657.0%        |
| 2027                 | 207,094         | 208,746           | 888,594        | 1,570,711          | 752.4%        |
| 2028                 | 182,539         | 183,995           | 903,249        | 1,596,615          | 867.8%        |
| 2029                 | 160,383         | 161,662           | 918,663        | 1,623,863          | 1004.5%       |
| 2030                 | 140,454         | 141,574           | 942,630        | 1,666,227          | 1176.9%       |
| 2031                 | 122,572         | 123,550           | 962,533        | 1,701,408          | 1377.1%       |
| 2032                 | 106,556         | 107,406           | 979,176        | 1,730,828          | 1611.5%       |
| 2033                 | 92,225          | 92,961            | 968,067        | 1,711,191          | 1840.8%       |
| 2034                 | 79,411          | 80,044            | 931,392        | 1,646,362          | 2056.8%       |
| 2035                 | 67,961          | 68,503            | 884,585        | 1,563,624          | 2282.6%       |
| 2036                 | 57,752          | 58,213            | 827,421        | 1,462,579          | 2512.5%       |
| 2037                 | 48,685          | 49,073            | 763,786        | 1,350,096          | 2751.2%       |
| 2038                 | 40,677          | 41,001            | 688,472        | 1,216,967          | 2968.1%       |
| 2039                 | 33,652          | 33,920            | 606,234        | 1,071,601          | 3159.2%       |
| 2040                 | 19,100          | 19,252            | 382,035        | 675,300            | 3507.7%       |
| 2041                 | 15,240          | 15,362            | 319,573        | 564,888            | 3677.2%       |
| 2042                 | 12,001          | 12,097            | 260,715        | 460,850            | 3809.7%       |
| 2043                 | 9,320           | 9,394             | 207,257        | 366,356            | 3899.7%       |
| 2044                 | 7,133           | 7,190             | 161,721        | 285,864            | 3975.7%       |
| 2045                 | 5,378           | 5,420             | 123,727        | 218,704            | 4034.8%       |
| 2046                 | 3,990           | 4,022             | 93,080         | 164,532            | 4090.7%       |
| 2047                 | 2,913           | 2,936             | 68,577         | 121,220            | 4128.2%       |
| 2048                 | 2,092           | 2,109             | 49,550         | 87,587             | 4153.3%       |
| PV of Future @ 4.62% |                 | 4,495,506         |                | 24,652,605         | 548.4%        |
| Total                |                 | 35,957,553        |                | 41,788,148         | 116.2%        |



Exhibit 2  
 United Security Assurance Company of PA  
 Business Assumed Capital Blue Cross  
 BASIS FOR PROJECTED INCURRED CLAIMS

| <u>Year</u> | <u>ACTUAL CLAIMS</u> | <u>YE10 PROJ CLAIMS</u> | <u>A/E YE PROJ CLAIMS</u> | <u>YE10 PROJ COUNT</u> | <u>ACT COUNT</u>       |
|-------------|----------------------|-------------------------|---------------------------|------------------------|------------------------|
| 2010        | 841,221              | 885,728                 | 95.0%                     | 859                    | 859                    |
| 2011        | 1,163,028            | 893,309                 | 130.2%                    | 811                    | 804                    |
| 2012        | 1,161,975            | 890,002                 | 130.6%                    | 764                    | 765                    |
| 2013        | 1,083,222            | 884,724                 | 122.4%                    | 718                    | 717                    |
| 2014        | 1,757,169            | 866,704                 | 202.7%                    | 674                    | 671                    |
| 2015        | 1,950,139            | 838,391                 | 232.6%                    | 631                    | 623                    |
|             | <u>PROJ CLAIMS</u>   | <u>YE10 PROJ CLAIMS</u> | <u>A/E YE PROJ CLAIMS</u> | <u>YE10 PROJ COUNT</u> | <u>YE15 PROJ COUNT</u> |
| 2016        | 1,926,893            | 810,845                 | 237.6%                    | 589                    | 590                    |
| 2017        | 1,902,526            | 784,659                 | 242.5%                    | 549                    | 557                    |
| 2018        | 1,870,209            | 756,932                 | 247.1%                    | 511                    | 526                    |
| 2019        | 1,825,919            | 726,103                 | 251.5%                    | 475                    | 494                    |
| 2020        | 1,762,191            | 689,353                 | 255.6%                    | 440                    | 464                    |
| 2021        | 1,699,462            | 654,538                 | 259.6%                    | 406                    | 434                    |
| 2022        | 1,633,777            | 620,247                 | 263.4%                    | 375                    | 405                    |
| 2023        | 1,587,721            | 593,640                 | 267.5%                    | 345                    | 377                    |
| 2024        | 1,565,582            | 576,829                 | 271.4%                    | 316                    | 350                    |
| 2025        | 1,547,665            | 562,274                 | 275.3%                    | 289                    | 324                    |
| 2026        | 1,550,944            | 556,180                 | 278.9%                    | 264                    | 298                    |
| 2027        | 1,570,711            | 556,314                 | 282.3%                    | 240                    | 274                    |
| 2028        | 1,596,615            | 559,185                 | 285.5%                    | 217                    | 251                    |
| 2029        | 1,623,863            | 562,654                 | 288.6%                    | 196                    | 228                    |
| 2030        | 1,666,227            | 571,152                 | 291.7%                    | 176                    | 207                    |
| 2031        | 1,701,408            | 577,046                 | 294.8%                    | 157                    | 187                    |
| 2032        | 1,730,828            | 580,891                 | 298.0%                    | 139                    | 168                    |
| 2033        | 1,711,191            | 569,735                 | 300.3%                    | 123                    | 149                    |
| 2034        | 1,646,362            | 542,386                 | 303.5%                    | 108                    | 132                    |
| 2035        | 1,563,624            | 515,128                 | 303.5%                    | 94                     | 116                    |
| 2036        | 1,462,579            | 481,839                 | 303.5%                    | 82                     | 100                    |
| 2037        | 1,350,096            | 444,782                 | 303.5%                    | 70                     | 86                     |
| 2038        | 1,216,967            | 400,924                 | 303.5%                    | 60                     | 73                     |
| 2039        | 1,071,601            | 353,034                 | 303.5%                    | 50                     | 61                     |
| 2040        | 675,300              | 222,474                 | 303.5%                    | 30                     | 37                     |
| 2041        | 564,888              | 186,100                 | 303.5%                    | 24                     | 30                     |
| 2042        | 460,850              | 151,825                 | 303.5%                    | 19                     | 23                     |
| 2043        | 366,356              | 120,694                 | 303.5%                    | 15                     | 18                     |
| 2044        | 285,864              | 94,177                  | 303.5%                    | 11                     | 14                     |
| 2045        | 218,704              | 72,051                  | 303.5%                    | 9                      | 11                     |
| 2046        | 164,532              | 54,204                  | 303.5%                    | 6                      | 8                      |
| 2047        | 121,220              | 39,935                  | 303.5%                    | 5                      | 6                      |
| 2048        | 87,587               | 28,855                  | 303.5%                    | 3                      | 4                      |

Exhibit 3  
 United Security Assurance Company of PA  
 Business Assumed Capital Blue Cross  
 Current Expectations with 35% Rate Increase: Loss Ratio Method  
 Nationwide/PA (as of 4/30/2016)

| Year                 | Cash<br>Premium | Earned<br>Premium | Paid<br>Claims | Incurred<br>Claims | Loss<br>Ratio |
|----------------------|-----------------|-------------------|----------------|--------------------|---------------|
| 1992                 | 109,605         | 109,605           | -              | -                  | 0.0%          |
| 1993                 | 197,363         | 197,363           | -              | -                  | 0.0%          |
| 1994                 | 239,113         | 239,113           | 331            | 331                | 0.1%          |
| 1995                 | 260,369         | 260,369           | -              | -                  | 0.0%          |
| 1996                 | 297,324         | 297,324           | -              | -                  | 0.0%          |
| 1997                 | 501,800         | 501,800           | 496            | 496                | 0.1%          |
| 1998                 | 900,785         | 900,785           | 15,081         | 15,081             | 1.7%          |
| 1999                 | 1,222,897       | 1,222,897         | 20,451         | 20,451             | 1.7%          |
| 2000                 | 1,196,039       | 1,196,039         | 124,132        | 124,132            | 10.4%         |
| 2001                 | 1,171,359       | 1,171,359         | 183,586        | 183,586            | 15.7%         |
| 2002                 | 1,145,467       | 1,145,467         | 472,761        | 472,761            | 41.3%         |
| 2003                 | 1,118,728       | 1,118,728         | 826,023        | 826,023            | 73.8%         |
| 2004                 | 1,093,459       | 1,093,459         | 636,694        | 636,694            | 58.2%         |
| 2005                 | 1,067,606       | 1,067,606         | 744,145        | 744,145            | 69.7%         |
| 2006                 | 1,042,363       | 1,042,363         | 473,155        | 473,155            | 45.4%         |
| 2007                 | 1,017,718       | 1,017,718         | 624,916        | 624,916            | 61.4%         |
| 2008                 | 969,581         | 969,581           | 618,477        | 618,477            | 63.8%         |
| 2009                 | 910,475         | 910,475           | 299,124        | 299,124            | 32.9%         |
| 2010                 | 739,222         | 821,460           | 158,016        | 841,221            | 102.4%        |
| 2011                 | 724,917         | 745,877           | 803,496        | 1,163,028          | 155.9%        |
| 2012                 | 664,381         | 681,090           | 799,691        | 1,161,975          | 170.6%        |
| 2013                 | 617,757         | 622,685           | 894,023        | 1,083,222          | 174.0%        |
| 2014                 | 651,799         | 656,998           | 1,114,500      | 1,757,169          | 267.5%        |
| 2015                 | 719,086         | 724,823           | 1,103,246      | 1,950,139          | 269.1%        |
| Cumulative @ 4.62%   |                 | 31,462,047        |                | 17,135,543         | 54.5%         |
| 2016                 | 893,781         | 900,911           | 1,090,096      | 1,926,893          | 213.9%        |
| 2017                 | 819,558         | 826,095           | 1,076,311      | 1,902,526          | 230.3%        |
| 2018                 | 748,472         | 754,442           | 1,058,028      | 1,870,209          | 247.9%        |
| 2019                 | 680,825         | 686,256           | 1,032,972      | 1,825,919          | 266.1%        |
| 2020                 | 616,854         | 621,775           | 996,919        | 1,762,191          | 283.4%        |
| 2021                 | 556,745         | 561,187           | 961,432        | 1,699,462          | 302.8%        |
| 2022                 | 500,631         | 504,625           | 924,272        | 1,633,777          | 323.8%        |
| 2023                 | 448,566         | 452,144           | 898,217        | 1,587,721          | 351.2%        |
| 2024                 | 400,533         | 403,728           | 885,692        | 1,565,582          | 387.8%        |
| 2025                 | 356,450         | 359,294           | 875,556        | 1,547,665          | 430.8%        |
| 2026                 | 316,187         | 318,709           | 877,411        | 1,550,944          | 486.6%        |
| 2027                 | 279,577         | 281,808           | 888,594        | 1,570,711          | 557.4%        |
| 2028                 | 246,427         | 248,393           | 903,249        | 1,596,615          | 642.8%        |
| 2029                 | 216,516         | 218,244           | 918,663        | 1,623,863          | 744.1%        |
| 2030                 | 189,613         | 191,125           | 942,630        | 1,666,227          | 871.8%        |
| 2031                 | 165,472         | 166,792           | 962,533        | 1,701,408          | 1020.1%       |
| 2032                 | 143,850         | 144,998           | 979,176        | 1,730,828          | 1193.7%       |
| 2033                 | 124,504         | 125,497           | 968,067        | 1,711,191          | 1363.5%       |
| 2034                 | 107,205         | 108,060           | 931,392        | 1,646,362          | 1523.6%       |
| 2035                 | 91,747          | 92,479            | 884,585        | 1,563,624          | 1690.8%       |
| 2036                 | 77,965          | 78,587            | 827,421        | 1,462,579          | 1861.1%       |
| 2037                 | 65,724          | 66,249            | 763,786        | 1,350,096          | 2037.9%       |
| 2038                 | 54,913          | 55,351            | 688,472        | 1,216,967          | 2198.6%       |
| 2039                 | 45,430          | 45,793            | 606,234        | 1,071,601          | 2340.1%       |
| 2040                 | 25,784          | 25,990            | 382,035        | 675,300            | 2598.3%       |
| 2041                 | 20,574          | 20,738            | 319,573        | 564,888            | 2723.9%       |
| 2042                 | 16,202          | 16,331            | 260,715        | 460,850            | 2822.0%       |
| 2043                 | 12,582          | 12,682            | 207,257        | 366,356            | 2888.7%       |
| 2044                 | 9,630           | 9,707             | 161,721        | 285,864            | 2944.9%       |
| 2045                 | 7,260           | 7,318             | 123,727        | 218,704            | 2988.7%       |
| 2046                 | 5,387           | 5,430             | 93,080         | 164,532            | 3030.1%       |
| 2047                 | 3,933           | 3,964             | 68,577         | 121,220            | 3057.9%       |
| 2048                 | 2,824           | 2,847             | 49,550         | 87,587             | 3076.5%       |
| PV of Future @ 4.62% |                 | 6,068,933         |                | 24,652,605         | 406.2%        |
| Total                |                 | 37,530,980        |                | 41,788,148         | 111.3%        |

Exhibit 4  
United Security Assurance Company of PA  
Business Assumed Capital Blue Cross  
Current Expectations with 749.4% Rate Increase: Loss Ratio Method  
Nationwide/PA (as of 4/30/2016)

| Year                 | Cash<br>Premium | Earned<br>Premium | Paid<br>Claims | Incurred<br>Claims | Loss<br>Ratio |
|----------------------|-----------------|-------------------|----------------|--------------------|---------------|
| 1992                 | 109,605         | 109,605           | -              | -                  | 0.0%          |
| 1993                 | 197,363         | 197,363           | -              | -                  | 0.0%          |
| 1994                 | 239,113         | 239,113           | 331            | 331                | 0.1%          |
| 1995                 | 260,369         | 260,369           | -              | -                  | 0.0%          |
| 1996                 | 297,324         | 297,324           | -              | -                  | 0.0%          |
| 1997                 | 501,800         | 501,800           | 496            | 496                | 0.1%          |
| 1998                 | 900,785         | 900,785           | 15,081         | 15,081             | 1.7%          |
| 1999                 | 1,222,897       | 1,222,897         | 20,451         | 20,451             | 1.7%          |
| 2000                 | 1,196,039       | 1,196,039         | 124,132        | 124,132            | 10.4%         |
| 2001                 | 1,171,359       | 1,171,359         | 183,586        | 183,586            | 15.7%         |
| 2002                 | 1,145,467       | 1,145,467         | 472,761        | 472,761            | 41.3%         |
| 2003                 | 1,118,728       | 1,118,728         | 826,023        | 826,023            | 73.8%         |
| 2004                 | 1,093,459       | 1,093,459         | 636,694        | 636,694            | 58.2%         |
| 2005                 | 1,067,606       | 1,067,606         | 744,145        | 744,145            | 69.7%         |
| 2006                 | 1,042,363       | 1,042,363         | 473,155        | 473,155            | 45.4%         |
| 2007                 | 1,017,718       | 1,017,718         | 624,916        | 624,916            | 61.4%         |
| 2008                 | 969,581         | 969,581           | 618,477        | 618,477            | 63.8%         |
| 2009                 | 910,475         | 910,475           | 299,124        | 299,124            | 32.9%         |
| 2010                 | 739,222         | 821,460           | 158,016        | 841,221            | 102.4%        |
| 2011                 | 724,917         | 745,877           | 803,496        | 1,163,028          | 155.9%        |
| 2012                 | 664,381         | 681,090           | 799,691        | 1,161,975          | 170.6%        |
| 2013                 | 617,757         | 622,685           | 894,023        | 1,083,222          | 174.0%        |
| 2014                 | 651,799         | 656,998           | 1,114,500      | 1,757,169          | 267.5%        |
| 2015                 | 719,086         | 724,823           | 1,103,246      | 1,950,139          | 269.1%        |
| Cumulative @ 4.62%   |                 | 31,462,047        |                | 17,135,543         | 54.5%         |
| 2016                 | 5,623,539       | 5,668,399         | 1,090,096      | 1,926,893          | 34.0%         |
| 2017                 | 5,156,534       | 5,197,669         | 1,076,311      | 1,902,526          | 36.6%         |
| 2018                 | 4,709,273       | 4,746,840         | 1,058,028      | 1,870,209          | 39.4%         |
| 2019                 | 4,283,649       | 4,317,820         | 1,032,972      | 1,825,919          | 42.3%         |
| 2020                 | 3,881,156       | 3,912,117         | 996,919        | 1,762,191          | 45.0%         |
| 2021                 | 3,502,959       | 3,530,903         | 961,432        | 1,699,462          | 48.1%         |
| 2022                 | 3,149,897       | 3,175,024         | 924,272        | 1,633,777          | 51.5%         |
| 2023                 | 2,822,311       | 2,844,826         | 898,217        | 1,587,721          | 55.8%         |
| 2024                 | 2,520,092       | 2,540,195         | 885,692        | 1,565,582          | 61.6%         |
| 2025                 | 2,242,733       | 2,260,623         | 875,556        | 1,547,665          | 68.5%         |
| 2026                 | 1,989,400       | 2,005,270         | 877,411        | 1,550,944          | 77.3%         |
| 2027                 | 1,759,059       | 1,773,092         | 888,594        | 1,570,711          | 88.6%         |
| 2028                 | 1,550,483       | 1,562,852         | 903,249        | 1,596,615          | 102.2%        |
| 2029                 | 1,362,289       | 1,373,156         | 918,663        | 1,623,863          | 118.3%        |
| 2030                 | 1,193,015       | 1,202,532         | 942,630        | 1,666,227          | 138.6%        |
| 2031                 | 1,041,128       | 1,049,433         | 962,533        | 1,701,408          | 162.1%        |
| 2032                 | 905,083         | 912,303           | 979,176        | 1,730,828          | 189.7%        |
| 2033                 | 783,362         | 789,611           | 968,067        | 1,711,191          | 216.7%        |
| 2034                 | 674,515         | 679,896           | 931,392        | 1,646,362          | 242.1%        |
| 2035                 | 577,260         | 581,864           | 884,585        | 1,563,624          | 268.7%        |
| 2036                 | 490,544         | 494,458           | 827,421        | 1,462,579          | 295.8%        |
| 2037                 | 413,527         | 416,826           | 763,786        | 1,350,096          | 323.9%        |
| 2038                 | 345,507         | 348,263           | 688,472        | 1,216,967          | 349.4%        |
| 2039                 | 285,840         | 288,120           | 606,234        | 1,071,601          | 371.9%        |
| 2040                 | 162,231         | 163,526           | 382,035        | 675,300            | 413.0%        |
| 2041                 | 129,451         | 130,484           | 319,573        | 564,888            | 432.9%        |
| 2042                 | 101,938         | 102,751           | 260,715        | 460,850            | 448.5%        |
| 2043                 | 79,164          | 79,796            | 207,257        | 366,356            | 459.1%        |
| 2044                 | 60,591          | 61,075            | 161,721        | 285,864            | 468.1%        |
| 2045                 | 45,677          | 46,041            | 123,727        | 218,704            | 475.0%        |
| 2046                 | 33,893          | 34,164            | 93,080         | 164,532            | 481.6%        |
| 2047                 | 24,745          | 24,942            | 68,577         | 121,220            | 486.0%        |
| 2048                 | 17,771          | 17,913            | 49,550         | 87,587             | 489.0%        |
| PV of Future @ 4.62% |                 | 38,184,825        |                | 24,652,605         | 64.6%         |
| Total                |                 | 69,646,872        |                | 41,788,148         | 60.0%         |

Exhibit 5  
 United Security Assurance Company of PA  
 Business Assumed Capital Blue Cross  
 Nationwide/PA (as of 4/30/2016)

| <u>Issue Age</u> | <u>Policy Count</u> | <u>Annual Premium</u> | <u>Percent</u>     |
|------------------|---------------------|-----------------------|--------------------|
| < 50             | 303                 | 146,545               | 20.13%             |
| 50-54            | 52                  | 58,104                | 7.98%              |
| 55-59            | 35                  | 51,689                | 7.10%              |
| 60-64            | 55                  | 115,152               | 15.82%             |
| 65-69            | 77                  | 175,530               | 24.12%             |
| 70-74            | 42                  | 143,178               | 19.67%             |
| 75-79            | 10                  | 31,611                | 4.34%              |
| <u>&gt; 79</u>   | <u>2</u>            | <u>6,020</u>          | <u>0.83%</u>       |
| Total            | 576                 | 727,829               | 50.5 Avg. Iss. Age |

| <u>Attained Age</u> | <u>Policy Count</u> | <u>Annual Premium</u> | <u>Percent</u>     |
|---------------------|---------------------|-----------------------|--------------------|
| < 50                | 5                   | 1,224                 | 0.17%              |
| 50-59               | 100                 | 35,007                | 4.81%              |
| 60-69               | 182                 | 101,182               | 13.90%             |
| 70-79               | 111                 | 135,515               | 18.62%             |
| 80-89               | 141                 | 331,926               | 45.60%             |
| 90-99               | 37                  | 122,975               | 16.90%             |
| <u>&gt; 99</u>      | <u>-</u>            | <u>-</u>              | <u>0.00%</u>       |
| Total               | 576                 | 727,829               | 71.2 Avg. Att. Age |

| <u>Benefit Period</u> | <u>Policy Count</u> | <u>Annual Premium</u> | <u>Percent</u> |
|-----------------------|---------------------|-----------------------|----------------|
| 1 Year                | 1                   | 940                   | 0.13%          |
| 2 Year                | 3                   | 3,932                 | 0.54%          |
| 3 Year                | 51                  | 98,211                | 13.49%         |
| 4 Year                | 1                   | 2,890                 | 0.40%          |
| 5 Year                | 1                   | 3,645                 | 0.50%          |
| 6 Year                | 26                  | 60,150                | 8.26%          |
| Lifetime              | 49                  | 131,682               | 18.09%         |
| < 100k                | 72                  | 63,879                | 8.78%          |
| 100k - 199k           | 216                 | 223,478               | 30.70%         |
| 200k - 299k           | 2                   | 6,069                 | 0.83%          |
| 300k - 399k           | 147                 | 124,651               | 17.13%         |
| <u>&gt; 399k</u>      | <u>7</u>            | <u>8,301</u>          | <u>1.14%</u>   |
| Total                 | 576                 | 727,829               |                |

| <u>Elimination Period</u> | <u>Policy Count</u> | <u>Annual Premium</u> | <u>Percent</u>    |
|---------------------------|---------------------|-----------------------|-------------------|
| 0 Days                    | 14                  | 44,804                | 6.16%             |
| 30 Days                   | 129                 | 248,892               | 34.20%            |
| 60 Days                   | 29                  | 80,387                | 11.04%            |
| 90 Days                   | 396                 | 345,868               | 47.52%            |
| <u>180 Days</u>           | <u>8</u>            | <u>7,877</u>          | <u>1.08%</u>      |
| Total                     | 576                 | 727,829               | 74.1 Avg. EP Days |

Exhibit 5  
United Security Assurance Company of PA  
Business Assumed Capital Blue Cross  
Nationwide/PA (as of 4/30/2016)

| <u>Inflation Option</u> | <u>Policy Count</u> | <u>Annual Premium</u> | <u>Percent</u> |
|-------------------------|---------------------|-----------------------|----------------|
| None                    | 274                 | 403,627               | 55.46%         |
| 5% Compound (20 yrs)    | 287                 | 289,788               | 39.82%         |
| 5% Compound (lifetime)  | 15                  | 34,414                | 4.73%          |
| Total                   | 576                 | 727,829               |                |

| <u>HHC Benefit</u> | <u>Policy Count</u> | <u>Annual Premium</u> | <u>Percent</u> |
|--------------------|---------------------|-----------------------|----------------|
| No                 | 77                  | 145,150               | 19.94%         |
| 50%                | 455                 | 463,648               | 63.70%         |
| 100%               | 44                  | 119,031               | 16.35%         |
| Total              | 576                 | 727,829               |                |

| <u>Initial Daily Benefit</u> | <u>Policy Count</u> | <u>Annual Premium</u> | <u>Percent</u>        |
|------------------------------|---------------------|-----------------------|-----------------------|
| < 60                         | 2                   | 1,239                 | 0.17%                 |
| 60-69                        | 2                   | 3,767                 | 0.52%                 |
| 70-79                        | 2                   | 2,620                 | 0.36%                 |
| 80-89                        | 180                 | 106,687               | 14.66%                |
| 90-99                        | 10                  | 4,676                 | 0.64%                 |
| 100-109                      | 135                 | 243,723               | 33.49%                |
| 110-119                      | 15                  | 18,556                | 2.55%                 |
| 120-129                      | 157                 | 181,579               | 24.95%                |
| 130-139                      | 18                  | 42,109                | 5.79%                 |
| 140-149                      | 15                  | 27,586                | 3.79%                 |
| 150-159                      | 14                  | 36,891                | 5.07%                 |
| 160-169                      | 9                   | 14,619                | 2.01%                 |
| 170-179                      | 9                   | 24,683                | 3.39%                 |
| 180-189                      | 3                   | 6,536                 | 0.90%                 |
| 190-199                      | 3                   | 10,312                | 1.42%                 |
| > 199                        | 2                   | 2,244                 | 0.31%                 |
| Total                        | 576                 | 727,829               | 105.4 Avg. Init. Ben. |

| <u>Policy Form</u> | <u>Policy Count</u> | <u>Annual Premium</u> | <u>Percent</u> |
|--------------------|---------------------|-----------------------|----------------|
| F-701(1/97)        | 70                  | 164,397               | 22.59%         |
| F-701(2/95)        | 10                  | 15,868                | 2.18%          |
| F-701(R2/92)       | 16                  | 30,341                | 4.17%          |
| F-733(2/95)        | 1                   | 970                   | 0.13%          |
| F-733(R2/92)       | 340                 | 196,818               | 27.04%         |
| F-734(2/92)        | 1                   | 1,806                 | 0.25%          |
| F-771(7/97)        | 56                  | 167,676               | 23.04%         |
| F-775(7/97)        | 76                  | 143,425               | 19.71%         |
| F-778(5/98)        | 6                   | 6,528                 | 0.90%          |
| Total              | 576                 | 727,829               |                |

**Exhibit 6**  
**United Security Assurance Company of PA**  
**Business Assumed from Capital Blue Cross Co.**  
**Original Pricing Loss Ratios**

| DURATION | Policy Form |             |              |             |              |             |             |             |             |
|----------|-------------|-------------|--------------|-------------|--------------|-------------|-------------|-------------|-------------|
|          | F-701(1/97) | F-701(2/95) | F-701(R2/92) | F-733(2/95) | F-733(R2/92) | F-734(2/92) | F-771(7/97) | F-775(7/97) | F-778(5/98) |
| 1        | 10.7%       | 10.7%       | 11.4%        | 11.2%       | 14.2%        | 14.2%       | 15.7%       | 15.7%       | 17.0%       |
| 2        | 14.9%       | 14.9%       | 16.3%        | 14.2%       | 19.8%        | 19.8%       | 20.5%       | 20.5%       | 22.0%       |
| 3        | 20.9%       | 20.9%       | 21.3%        | 16.0%       | 25.7%        | 25.7%       | 27.7%       | 27.7%       | 29.8%       |
| 4        | 24.1%       | 24.1%       | 25.6%        | 17.2%       | 29.4%        | 29.4%       | 31.8%       | 31.8%       | 34.3%       |
| 5        | 27.6%       | 27.6%       | 28.6%        | 18.4%       | 32.9%        | 32.9%       | 39.9%       | 39.9%       | 43.0%       |
| 6        | 30.8%       | 30.8%       | 32.0%        | 19.9%       | 36.7%        | 36.7%       | 49.2%       | 49.2%       | 53.0%       |
| 7        | 35.0%       | 35.0%       | 36.1%        | 23.9%       | 41.5%        | 41.5%       | 54.8%       | 54.8%       | 59.0%       |
| 8        | 39.5%       | 39.5%       | 41.7%        | 25.9%       | 47.9%        | 47.9%       | 61.9%       | 61.9%       | 66.7%       |
| 9        | 44.8%       | 44.8%       | 48.5%        | 29.8%       | 55.7%        | 55.7%       | 71.9%       | 71.9%       | 77.4%       |
| 10       | 50.9%       | 50.9%       | 56.1%        | 32.6%       | 64.4%        | 64.4%       | 93.1%       | 93.1%       | 100.2%      |
| 11       | 55.9%       | 55.9%       | 65.1%        | 33.8%       | 74.7%        | 74.7%       | 106.0%      | 106.0%      | 114.1%      |
| 12       | 67.7%       | 67.7%       | 76.1%        | 38.3%       | 87.3%        | 87.3%       | 120.5%      | 120.5%      | 129.8%      |
| 13       | 76.7%       | 76.7%       | 89.5%        | 43.5%       | 102.7%       | 102.7%      | 137.0%      | 137.0%      | 147.5%      |
| 14       | 87.2%       | 87.2%       | 104.3%       | 48.2%       | 119.7%       | 119.7%      | 155.4%      | 155.4%      | 167.4%      |
| 15       | 99.7%       | 99.7%       | 120.0%       | 55.3%       | 137.7%       | 137.7%      | 186.6%      | 186.6%      | 201.0%      |
| 16       | 112.4%      | 112.4%      | 138.1%       | 83.9%       | 158.5%       | 158.5%      | 210.8%      | 210.8%      | 227.1%      |
| 17       | 147.6%      | 147.6%      | 156.9%       | 94.8%       | 183.6%       | 183.6%      | 237.1%      | 237.1%      | 255.4%      |
| 18       | 169.5%      | 169.5%      | 191.0%       | 106.5%      | 219.2%       | 219.2%      | 266.3%      | 266.3%      | 286.8%      |
| 19       | 194.6%      | 194.6%      | 220.9%       | 120.2%      | 253.5%       | 253.5%      | 301.1%      | 301.1%      | 327.6%      |
| 20       | 222.7%      | 222.7%      | 260.5%       | 135.8%      | 299.0%       | 299.0%      | 340.7%      | 340.7%      | 361.3%      |
| 21       | 249.4%      | 249.4%      | 291.8%       | 152.1%      | 334.9%       | 334.9%      | 381.6%      | 381.6%      | 404.7%      |
| 22       | 279.4%      | 279.4%      | 326.8%       | 170.3%      | 375.1%       | 375.1%      | 427.4%      | 427.4%      | 453.2%      |
| 23       | 312.9%      | 312.9%      | 366.0%       | 190.8%      | 420.1%       | 420.1%      | 478.7%      | 478.7%      | 507.6%      |
| 24       | 350.4%      | 350.4%      | 409.9%       | 213.7%      | 470.5%       | 470.5%      | 536.1%      | 536.1%      | 568.5%      |
| 25       | 392.5%      | 392.5%      | 459.1%       | 239.3%      | 526.9%       | 526.9%      | 600.4%      | 600.4%      | 636.7%      |
| 26       | 439.6%      | 439.6%      | 514.2%       | 268.0%      | 590.2%       | 590.2%      | 672.5%      | 672.5%      | 713.1%      |
| 27       | 492.3%      | 492.3%      | 575.9%       | 300.2%      | 661.0%       | 661.0%      | 753.2%      | 753.2%      | 798.7%      |
| 28       | 551.4%      | 551.4%      | 645.0%       | 336.2%      | 740.3%       | 740.3%      | 843.6%      | 843.6%      | 894.6%      |
| 29       | 617.6%      | 617.6%      | 722.4%       | 376.6%      | 829.2%       | 829.2%      | 944.8%      | 944.8%      | 1001.9%     |
| 30       | 691.7%      | 691.7%      | 809.1%       | 421.8%      | 928.6%       | 928.6%      | 1058.2%     | 1058.2%     | 1122.1%     |
| 31       | 774.7%      | 774.7%      | 906.2%       | 472.4%      | 1040.1%      | 1040.1%     | 1185.1%     | 1185.1%     | 1256.8%     |
| 32       | 867.6%      | 867.6%      | 1014.9%      | 529.1%      | 1164.9%      | 1164.9%     | 1327.4%     | 1327.4%     | 1407.6%     |
| 33       | 971.7%      | 971.7%      | 1136.7%      | 592.6%      | 1304.7%      | 1304.7%     | 1486.6%     | 1486.6%     | 1576.5%     |
| 34       | 1088.4%     | 1088.4%     | 1273.1%      | 663.7%      | 1461.2%      | 1461.2%     | 1665.0%     | 1665.0%     | 1765.7%     |
| 35       | 1219.0%     | 1219.0%     | 1425.9%      | 743.3%      | 1636.6%      | 1636.6%     | 1864.8%     | 1864.8%     | 1977.6%     |
| 36       | 1365.2%     | 1365.2%     | 1597.0%      | 832.5%      | 1833.0%      | 1833.0%     | 2088.6%     | 2088.6%     | 2214.9%     |
| 37       | 1529.1%     | 1529.1%     | 1788.6%      | 932.4%      | 2052.9%      | 2052.9%     | 2339.3%     | 2339.3%     | 2480.7%     |
| 38       | 1712.6%     | 1712.6%     | 2003.2%      | 1044.3%     | 2299.3%      | 2299.3%     | 2620.0%     | 2620.0%     | 2778.4%     |
| 39       | 1918.1%     | 1918.1%     | 2243.6%      | 1169.6%     | 2575.2%      | 2575.2%     | 2934.4%     | 2934.4%     | 3111.8%     |
| 40       | 2148.2%     | 2148.2%     | 2512.9%      | 1310.0%     | 2884.2%      | 2884.2%     | 3286.5%     | 3286.5%     | 3485.2%     |
| 41       | 2406.0%     | 2406.0%     | 2814.4%      | 1467.2%     | 3230.4%      | 3230.4%     | 3680.9%     | 3680.9%     | 3903.4%     |
| 42       | 2694.7%     | 2694.7%     | 3152.1%      | 1643.2%     | 3618.0%      | 3618.0%     | 4122.6%     | 4122.6%     | 4371.8%     |
| 43       | 3018.1%     | 3018.1%     | 3530.4%      | 1840.4%     | 4052.2%      | 4052.2%     | 4617.3%     | 4617.3%     | 4896.5%     |
| 44       | 3380.3%     | 3380.3%     | 3954.0%      | 2061.3%     | 4538.4%      | 4538.4%     | 5171.4%     | 5171.4%     | 5484.0%     |
| 45       | 3785.9%     | 3785.9%     | 4428.5%      | 2308.6%     | 5083.0%      | 5083.0%     | 5791.9%     | 5791.9%     | 6142.1%     |
| 46       | 4240.2%     | 4240.2%     | 4959.9%      | 2585.6%     | 5693.0%      | 5693.0%     | 6487.0%     | 6487.0%     | 6879.2%     |
| 47       | 4749.1%     | 4749.1%     | 5555.1%      | 2895.9%     | 6376.1%      | 6376.1%     | 7265.4%     | 7265.4%     | 7704.7%     |
| 48       | 5318.9%     | 5318.9%     | 6221.7%      | 3243.4%     | 7141.3%      | 7141.3%     | 8137.2%     | 8137.2%     | 8629.2%     |
| 49       | 5957.2%     | 5957.2%     | 6968.4%      | 3632.6%     | 7998.2%      | 7998.2%     | 9113.7%     | 9113.7%     | 9664.7%     |
| 50       | 6672.1%     | 6672.1%     | 7804.6%      | 4068.6%     | 8958.0%      | 8958.0%     | 10207.3%    | 10207.3%    | 10824.5%    |
| 51       | 7472.7%     | 7472.7%     | 8741.1%      | 4556.8%     | 10033.0%     | 10033.0%    | 11432.2%    | 11432.2%    | 12123.5%    |
| Lifetime | 60.00%      | 60.00%      | 60.06%       | 65.00%      | 60.00%       | 60.00%      | 60.00%      | 60.00%      | 60.00%      |

Exhibit 7  
 Demonstration that Lifetime Incurred Claims with Requested 35% Increase Are Not Less Than  
 Lifetime Earned Premium with Prescribed Factors  
 Nationwide/PA (as of 4/30/2016)

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|  |            |         |            |
|--|------------|---------|------------|
| 1 Accumulated Value of Initial Earned Premium  | 29,006,784 | x 58% = | 16,823,935 |
| 2a Accumulated Value of Earned Premium   | 31,462,047 |         |            |
| 2b Accumulated Value of Prior Premium Rate Schedule Increases (2a - 1)                         | 2,455,264  | x 85% = | 2,086,974  |
| 3 Present Value of Future Projected Initial Earned Premium                                     | 2,954,751  | x 58% = | 1,713,755  |
| 4a Present Value of Future Projected Premium   | 6,068,933  |         |            |
| 4b Present Value of Future Projected Premium in excess of initial earned premiums (4a - 3)     | 3,114,182  | x 85% = | 2,647,055  |
| 5 Lifetime Earned Premium Times Prescribed Factor: (1 + 2b + 3 + 4b)                           |            |         | 23,271,719 |
| 6a Accumulated Value of Incurred Claims without Inclusion of Active Life Reserves              |            |         | 17,135,543 |
| 6b Present Value of Future Projected Incurred Claims without Inclusion of Active Life Reserves |            |         | 24,652,605 |
| 7 Lifetime Incurred Claims (6a + 6b)   |            |         | 41,788,148 |
| 8 Test: 7 greater than or equal to 5   |            |         | Pass       |

Exhibit 8  
United Security Assurance Company of PA  
Business Assumed from Capital Blue Cross  
Assuming Current Premium Levels since Inception  
Nationwide/PA (as of 4/30/2016)

| Year                 | Cash<br>Premium | Earned<br>Premium | Paid<br>Claims | Incurred<br>Claims | Loss<br>Ratio |
|----------------------|-----------------|-------------------|----------------|--------------------|---------------|
| 1992                 | 205,509         | 205,509           | -              | -                  | 0.0%          |
| 1993                 | 370,056         | 370,056           | -              | -                  | 0.0%          |
| 1994                 | 448,337         | 448,337           | 331            | 331                | 0.1%          |
| 1995                 | 488,192         | 488,192           | -              | -                  | 0.0%          |
| 1996                 | 557,483         | 557,483           | -              | -                  | 0.0%          |
| 1997                 | 940,875         | 940,875           | 496            | 496                | 0.1%          |
| 1998                 | 1,688,972       | 1,688,972         | 15,081         | 15,081             | 0.9%          |
| 1999                 | 2,292,932       | 2,292,932         | 20,451         | 20,451             | 0.9%          |
| 2000                 | 2,242,573       | 2,242,573         | 124,132        | 124,132            | 5.5%          |
| 2001                 | 2,196,298       | 2,196,298         | 183,586        | 183,586            | 8.4%          |
| 2002                 | 2,147,751       | 2,147,751         | 472,761        | 472,761            | 22.0%         |
| 2003                 | 2,097,615       | 2,097,615         | 826,023        | 826,023            | 39.4%         |
| 2004                 | 2,050,236       | 2,050,236         | 636,694        | 636,694            | 31.1%         |
| 2005                 | 2,001,761       | 2,001,761         | 744,145        | 744,145            | 37.2%         |
| 2006                 | 1,954,431       | 1,954,431         | 473,155        | 473,155            | 24.2%         |
| 2007                 | 1,908,221       | 1,908,221         | 624,916        | 624,916            | 32.7%         |
| 2008                 | 1,817,964       | 1,817,964         | 618,477        | 618,477            | 34.0%         |
| 2009                 | 1,707,141       | 1,707,141         | 299,124        | 299,124            | 17.5%         |
| 2010                 | 1,386,041       | 1,540,238         | 158,016        | 841,221            | 54.6%         |
| 2011                 | 1,359,219       | 1,398,519         | 803,496        | 1,163,028          | 83.2%         |
| 2012                 | 1,245,714       | 1,277,044         | 799,691        | 1,161,975          | 91.0%         |
| 2013                 | 1,158,294       | 1,167,534         | 894,023        | 1,083,222          | 92.8%         |
| 2014                 | 977,698         | 985,497           | 1,114,500      | 1,757,169          | 178.3%        |
| 2015                 | 898,858         | 906,028           | 1,103,246      | 1,950,139          | 215.2%        |
| Cumulative @ 4.62%   |                 | 58,264,335        |                | 17,135,543         | 29.4%         |
| 2016                 | 662,060         | 667,342           | 1,090,096      | 1,926,893          | 288.7%        |
| 2017                 | 607,080         | 611,922           | 1,076,311      | 1,902,526          | 310.9%        |
| 2018                 | 554,423         | 558,846           | 1,058,028      | 1,870,209          | 334.7%        |
| 2019                 | 504,315         | 508,338           | 1,032,972      | 1,825,919          | 359.2%        |
| 2020                 | 456,929         | 460,574           | 996,919        | 1,762,191          | 382.6%        |
| 2021                 | 412,404         | 415,694           | 961,432        | 1,699,462          | 408.8%        |
| 2022                 | 370,838         | 373,796           | 924,272        | 1,633,777          | 437.1%        |
| 2023                 | 332,271         | 334,922           | 898,217        | 1,587,721          | 474.1%        |
| 2024                 | 296,691         | 299,058           | 885,692        | 1,565,582          | 523.5%        |
| 2025                 | 264,037         | 266,144           | 875,556        | 1,547,665          | 581.5%        |
| 2026                 | 234,212         | 236,081           | 877,411        | 1,550,944          | 657.0%        |
| 2027                 | 207,094         | 208,746           | 888,594        | 1,570,711          | 752.4%        |
| 2028                 | 182,539         | 183,995           | 903,249        | 1,596,615          | 867.8%        |
| 2029                 | 160,383         | 161,662           | 918,663        | 1,623,863          | 1004.5%       |
| 2030                 | 140,454         | 141,574           | 942,630        | 1,666,227          | 1176.9%       |
| 2031                 | 122,572         | 123,550           | 962,533        | 1,701,408          | 1377.1%       |
| 2032                 | 106,556         | 107,406           | 979,176        | 1,730,828          | 1611.5%       |
| 2033                 | 92,225          | 92,961            | 968,067        | 1,711,191          | 1840.8%       |
| 2034                 | 79,411          | 80,044            | 931,392        | 1,646,362          | 2056.8%       |
| 2035                 | 67,961          | 68,503            | 884,585        | 1,563,624          | 2282.6%       |
| 2036                 | 57,752          | 58,213            | 827,421        | 1,462,579          | 2512.5%       |
| 2037                 | 48,685          | 49,073            | 763,786        | 1,350,096          | 2751.2%       |
| 2038                 | 40,677          | 41,001            | 688,472        | 1,216,967          | 2968.1%       |
| 2039                 | 33,652          | 33,920            | 606,234        | 1,071,601          | 3159.2%       |
| 2040                 | 19,100          | 19,252            | 382,035        | 675,300            | 3507.7%       |
| 2041                 | 15,240          | 15,362            | 319,573        | 564,888            | 3677.2%       |
| 2042                 | 12,001          | 12,097            | 260,715        | 460,850            | 3809.7%       |
| 2043                 | 9,320           | 9,394             | 207,257        | 366,356            | 3899.7%       |
| 2044                 | 7,133           | 7,190             | 161,721        | 285,864            | 3975.7%       |
| 2045                 | 5,378           | 5,420             | 123,727        | 218,704            | 4034.8%       |
| 2046                 | 3,990           | 4,022             | 93,080         | 164,532            | 4090.7%       |
| 2047                 | 2,913           | 2,936             | 68,577         | 121,220            | 4128.2%       |
| 2048                 | 2,092           | 2,109             | 49,550         | 87,587             | 4153.3%       |
| PV of Future @ 4.62% |                 | 4,495,506         |                | 24,652,605         | 548.4%        |
| Total                |                 | 62,759,840        |                | 41,788,148         | 66.6%         |