

**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:** 2017 CBC Rate Increase

**Project Name/Number:** /

### Filing at a Glance

Company: United Security Assurance Company of Pennsylvania

Product Name: 2017 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: 07/13/2017

SERFF Tr Num: USPA-131116189

SERFF Status: Assigned

State Tr Num: USPA-131116189

State Status: Received Review in Progress

Co Tr Num: PA 2017 CBC RATE INCREASE

Implementation Date Requested: 11/20/2017

Author(s): Martha Stephens, William Neugroschel, Marge Haley

Reviewer(s): Jim Lavery (primary)

Disposition Date:

Disposition Status:

Implementation Date:

State Filing Description:  
Proposed aggregate 30% increase on 524 policyholders of United Security LTC Policy 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:** 2017 CBC Rate Increase  
**Project Name/Number:** /

## General Information

Project Name: Status of Filing in Domicile: Pending  
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: 30% Filing Status Changed: 07/14/2017  
State Status Changed: 07/14/2017  
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  
673 Cherry Lane  
Souderton, PA 18964-1260

mstephens@usa-cal.com  
215-723-3044 [Phone] 124 [Ext]  
215-723-8036 [FAX]

### Filing Company Information

United Security Assurance Company of Pennsylvania  
673 Cherry Lane  
Souderton, PA 18964-1260  
(215) 723-3044 ext. [Phone]

CoCode: 42129  
Group Code:  
Group Name:  
FEIN Number: 23-2227246

State of Domicile: Pennsylvania  
Company Type: Life, Accident/Health  
State ID Number:

## Filing Fees

Fee Required? No  
Retaliatory? No  
Fee Explanation:

SERFF Tracking #:

USPA-131116189

State Tracking #:

USPA-131116189

Company Tracking #:

PA 2017 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: 2017 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: 20.000%

Effective Date of Last Rate Revision: 11/16/2016

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	30.000%	30.000%	\$238,889	524	\$796,298	30.000%	30.000%

**SERFF Tracking #:**

USPA-131116189

**State Tracking #:**

USPA-131116189

**Company Tracking #:**

PA 2017 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:** 2017 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 8	F-701, F-733, F-734, F-771, F-775, F-778	Revised	Previous State Filing Number: USPA-130657975 Percent Rate Change Request: 30	CBC 2018 PA Exhibit 8 at 30% Incr.pdf,

**Exhibit 8 - 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**

	<u>Plan A</u>	<u>Plan B</u>	<u>Plan C</u>	<u>Mode</u>	<u>Factor</u>																	
BP	3	6	99	Annual	1.00	Spouse	0.90															
EP	30	90	90	Semi-Annl	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						
<u>Age</u>	<u>733</u>	<u>733</u>	<u>733</u>	<u>734</u>	<u>734</u>	<u>734</u>	<u>733</u>	<u>733</u>	<u>733</u>	<u>734</u>	<u>734</u>	<u>734</u>	<u>733</u>	<u>733</u>	<u>733</u>	<u>734</u>	<u>734</u>	<u>734</u>	<u>733</u>	<u>733</u>	<u>733</u>	<u>Plans</u>
25	29.25	32.18	46.80	29.25	32.18	46.80	8.78	11.70	20.48	8.78	11.70	20.48	38.03	49.73	70.20	38.03	49.73	70.20	2.93	2.93	2.93	27.6%
26	32.18	35.10	46.80	32.18	35.10	46.80	8.78	14.63	20.48	8.78	14.63	20.48	40.95	49.73	73.13	40.95	49.73	73.13	2.93	2.93	2.93	27.6%
27	32.18	35.10	49.73	32.18	35.10	49.73	11.70	14.63	23.40	11.70	14.63	23.40	43.88	52.65	78.98	43.88	52.65	78.98	2.93	2.93	2.93	27.6%
28	32.18	35.10	49.73	32.18	35.10	49.73	11.70	14.63	23.40	11.70	14.63	23.40	43.88	55.58	81.90	43.88	55.58	81.90	2.93	2.93	2.93	27.6%
29	32.18	38.03	52.65	32.18	38.03	52.65	11.70	17.55	26.33	11.70	17.55	26.33	46.80	61.43	87.75	46.80	61.43	87.75	2.93	2.93	2.93	27.6%
30	35.10	38.03	55.58	35.10	38.03	55.58	14.63	17.55	29.25	14.63	17.55	29.25	49.73	64.35	90.68	49.73	64.35	90.68	2.93	2.93	2.93	27.6%
31	35.10	40.95	58.50	35.10	40.95	58.50	14.63	20.48	32.18	14.63	20.48	32.18	52.65	67.28	96.53	52.65	67.28	96.53	2.93	2.93	2.93	27.6%
32	35.10	40.95	58.50	35.10	40.95	58.50	14.63	20.48	32.18	14.63	20.48	32.18	55.58	70.20	102.38	55.58	70.20	102.38	2.93	2.93	2.93	27.6%
33	38.03	43.88	61.43	38.03	43.88	61.43	17.55	23.40	35.10	17.55	23.40	35.10	58.50	73.13	108.23	58.50	73.13	108.23	2.93	2.93	2.93	27.6%
34	38.03	43.88	67.28	38.03	43.88	67.28	17.55	23.40	38.03	17.55	23.40	38.03	61.43	78.98	111.15	61.43	78.98	111.15	2.93	2.93	2.93	27.6%
35	40.95	46.80	70.20	40.95	46.80	70.20	20.48	26.33	40.95	20.48	26.33	40.95	67.28	81.90	119.93	67.28	81.90	119.93	2.93	2.93	2.93	27.6%
36	43.88	49.73	73.13	43.88	49.73	73.13	20.48	29.25	43.88	20.48	29.25	43.88	70.20	87.75	125.78	70.20	87.75	125.78	2.93	2.93	2.93	27.5%
37	43.88	52.65	78.98	43.88	52.65	78.98	23.40	29.25	46.80	23.40	29.25	46.80	73.13	90.68	131.63	73.13	90.68	131.63	2.93	2.93	5.85	27.3%
38	46.80	55.58	81.90	46.80	55.58	81.90	26.33	32.18	49.73	26.33	32.18	49.73	76.05	96.53	137.48	76.05	96.53	137.48	2.93	2.93	5.85	27.2%
39	49.73	58.50	87.75	49.73	58.50	87.75	26.33	35.10	55.58	26.33	35.10	55.58	81.90	102.38	143.33	81.90	102.38	143.33	2.93	2.93	5.85	27.0%
40	52.65	61.43	93.60	52.65	61.43	93.60	29.25	38.03	58.50	29.25	38.03	58.50	84.83	108.23	152.10	84.83	108.23	152.10	2.93	2.93	5.85	26.9%
41	52.65	64.35	99.45	52.65	64.35	99.45	32.18	40.95	64.35	32.18	40.95	64.35	90.68	111.15	160.88	90.68	111.15	160.88	2.93	2.93	5.85	26.8%
42	55.58	67.28	102.38	55.58	67.28	102.38	35.10	43.88	67.28	35.10	43.88	67.28	96.53	117.00	166.73	96.53	117.00	166.73	2.93	5.85	5.85	26.6%
43	58.50	70.20	108.23	58.50	70.20	108.23	38.03	46.80	73.13	38.03	46.80	73.13	99.45	125.78	175.50	99.45	125.78	175.50	2.93	5.85	8.78	26.5%
44	61.43	76.05	114.08	61.43	76.05	114.08	40.95	52.65	78.98	40.95	52.65	78.98	105.30	131.63	184.28	105.30	131.63	184.28	2.93	5.85	8.78	26.3%
45	64.35	78.98	122.85	64.35	78.98	122.85	43.88	55.58	84.83	43.88	55.58	84.83	111.15	137.48	193.05	111.15	137.48	193.05	2.93	5.85	8.78	26.2%
46	67.28	81.90	128.70	67.28	81.90	128.70	46.80	61.43	90.68	46.80	61.43	90.68	117.00	146.25	201.83	117.00	146.25	201.83	5.85	5.85	8.78	26.0%
47	73.13	87.75	134.55	73.13	87.75	134.55	52.65	67.28	99.45	52.65	67.28	99.45	122.85	152.10	213.53	122.85	152.10	213.53	5.85	5.85	8.78	25.9%
48	76.05	90.68	140.40	76.05	90.68	140.40	58.50	73.13	105.30	58.50	73.13	105.30	128.70	160.88	222.30	128.70	160.88	222.30	5.85	5.85	11.70	25.7%
49	78.98	96.53	149.18	78.98	96.53	149.18	61.43	78.98	114.08	61.43	78.98	114.08	137.48	169.65	234.00	137.48	169.65	234.00	5.85	5.85	11.70	25.6%
50	84.83	102.38	157.95	84.83	102.38	157.95	67.28	84.83	122.85	67.28	84.83	122.85	143.33	178.43	245.70	143.33	178.43	245.70	5.85	8.78	11.70	25.4%
51	90.68	111.15	169.65	90.68	111.15	169.65	76.05	93.60	134.55	76.05	93.60	134.55	152.10	187.20	257.40	152.10	187.20	257.40	5.85	8.78	11.70	25.3%
52	96.53	117.00	181.35	96.53	117.00	181.35	81.90	102.38	146.25	81.90	102.38	146.25	160.88	195.98	272.03	160.88	195.98	272.03	5.85	8.78	14.63	25.1%
53	102.38	125.78	193.05	102.38	125.78	193.05	90.68	111.15	157.95	90.68	111.15	157.95	169.65	207.68	283.73	169.65	207.68	283.73	8.78	8.78	14.63	24.9%
54	111.15	137.48	207.68	111.15	137.48	207.68	96.53	122.85	172.58	96.53	122.85	172.58	178.43	219.38	298.35	178.43	219.38	298.35	8.78	11.70	17.55	24.8%
55	119.93	149.18	225.23	119.93	149.18	225.23	108.23	131.63	187.20	108.23	131.63	187.20	187.20	231.08	312.98	187.20	231.08	312.98	8.78	11.70	17.55	24.6%
56	131.63	160.88	242.78	131.63	160.88	242.78	117.00	146.25	201.83	117.00	146.25	201.83	198.90	242.78	330.53	198.90	242.78	330.53	11.70	14.63	20.48	24.5%
57	143.33	175.50	263.25	143.33	175.50	263.25	128.70	157.95	219.38	128.70	157.95	219.38	207.68	257.40	348.08	207.68	257.40	348.08	11.70	14.63	20.48	24.3%
58	155.03	190.13	283.73	155.03	190.13	283.73	140.40	172.58	236.93	140.40	172.58	236.93	219.38	269.10	365.63	219.38	269.10	365.63	11.70	14.63	23.40	24.1%
59	169.65	207.68	307.13	169.65	207.68	307.13	152.10	187.20	257.40	152.10	187.20	257.40	231.08	283.73	383.18	231.08	283.73	383.18	14.63	17.55	26.33	24.0%
60	184.28	225.23	333.45	184.28	225.23	333.45	163.80	201.83	274.95	163.80	201.83	274.95	242.78	298.35	400.73	242.78	298.35	400.73	14.63	20.48	29.25	23.8%
61	198.90	245.70	359.78	198.90	245.70	359.78	175.50	216.45	295.43	175.50	216.45	295.43	254.48	310.05	415.35	254.48	310.05	415.35	17.55	20.48	32.18	23.6%
62	216.45	266.18	386.10	216.45	266.18	386.10	190.13	231.08	312.98	190.13	231.08	312.98	263.25	321.75	429.98	263.25	321.75	429.98	17.55	23.40	32.18	23.4%
63	236.93	289.58	415.35	236.93	289.58	415.35	201.83	248.63	333.45	201.83	248.63	333.45	274.95	333.45	447.53	274.95	333.45	447.53	20.48	26.33	35.10	23.3%

**Exhibit 8 - 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**

	<u>Plan A</u>	<u>Plan B</u>	<u>Plan C</u>	<u>Mode</u>	<u>Factor</u>																	
BP	3	6	99	Annual	1.00	Spouse	0.90															
EP	30	90	90	Semi-Annl	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						
<u>Age</u>	<u>733</u>	<u>733</u>	<u>733</u>	<u>734</u>	<u>734</u>	<u>734</u>	<u>733</u>	<u>733</u>	<u>733</u>	<u>734</u>	<u>734</u>	<u>734</u>	<u>733</u>	<u>733</u>	<u>733</u>	<u>734</u>	<u>734</u>	<u>734</u>	<u>733</u>	<u>733</u>	<u>733</u>	<u>Plans</u>
64	257.40	315.90	450.45	257.40	315.90	450.45	216.45	263.25	353.93	216.45	263.25	353.93	283.73	348.08	462.15	283.73	348.08	462.15	23.40	29.25	38.03	23.1%
65	283.73	348.08	491.40	283.73	348.08	491.40	231.08	280.80	374.40	231.08	280.80	374.40	298.35	362.70	482.63	298.35	362.70	482.63	26.33	32.18	43.88	22.9%
66	312.98	380.25	538.20	312.98	380.25	538.20	245.70	301.28	400.73	245.70	301.28	400.73	312.98	380.25	503.10	312.98	380.25	503.10	26.33	35.10	46.80	22.7%
67	342.23	418.28	587.93	342.23	418.28	587.93	266.18	324.68	427.05	266.18	324.68	427.05	327.60	400.73	529.43	327.60	400.73	529.43	29.25	38.03	52.65	22.6%
68	377.33	459.23	643.50	377.33	459.23	643.50	283.73	345.15	456.30	283.73	345.15	456.30	345.15	421.20	555.75	345.15	421.20	555.75	35.10	40.95	58.50	22.4%
69	415.35	508.95	710.78	415.35	508.95	710.78	304.20	368.55	485.55	304.20	368.55	485.55	362.70	441.68	582.08	362.70	441.68	582.08	38.03	46.80	64.35	22.2%
70	465.08	567.45	789.75	465.08	567.45	789.75	318.83	389.03	508.95	318.83	389.03	508.95	380.25	462.15	605.48	380.25	462.15	605.48	43.88	52.65	73.13	22.0%
71	523.58	637.65	883.35	523.58	637.65	883.35	336.38	406.58	532.35	336.38	406.58	532.35	397.80	479.70	631.80	397.80	479.70	631.80	49.73	61.43	81.90	21.9%
72	585.00	713.70	982.80	585.00	713.70	982.80	348.08	424.13	552.83	348.08	424.13	552.83	412.43	503.10	658.13	412.43	503.10	658.13	55.58	67.28	90.68	21.7%
73	658.13	801.45	1,096.88	658.13	801.45	1,096.88	362.70	441.68	573.30	362.70	441.68	573.30	429.98	520.65	681.53	429.98	520.65	681.53	61.43	76.05	102.38	21.5%
74	737.10	897.98	1,222.65	737.10	897.98	1,222.65	377.33	456.30	593.78	377.33	456.30	593.78	444.60	541.13	704.93	444.60	541.13	704.93	70.20	87.75	117.00	21.4%
75	827.78	1,009.13	1,368.90	827.78	1,009.13	1,368.90	391.95	473.85	617.18	391.95	473.85	617.18	456.30	552.83	722.48	456.30	552.83	722.48	78.98	99.45	131.63	21.2%
76	924.30	1,126.13	1,523.93	924.30	1,126.13	1,523.93	406.58	491.40	640.58	406.58	491.40	640.58	462.15	561.60	734.18	462.15	561.60	734.18	90.68	111.15	149.18	20.9%
77	1,023.75	1,248.98	1,687.73	1,023.75	1,248.98	1,687.73	421.20	511.88	663.98	421.20	511.88	663.98	473.85	573.30	745.88	473.85	573.30	745.88	99.45	125.78	166.73	20.6%
78	1,134.90	1,389.38	1,869.08	1,134.90	1,389.38	1,869.08	435.83	529.43	687.38	435.83	529.43	687.38	491.40	590.85	763.43	491.40	590.85	763.43	111.15	140.40	184.28	20.3%
79	1,266.53	1,550.25	2,082.60	1,266.53	1,550.25	2,082.60	453.38	549.90	713.70	453.38	549.90	713.70	503.10	608.40	783.90	503.10	608.40	783.90	125.78	157.95	207.68	19.9%
80	1,427.40	1,746.23	2,334.15	1,427.40	1,746.23	2,334.15	473.85	576.23	742.95	473.85	576.23	742.95	514.80	628.88	801.45	514.80	628.88	801.45	143.33	178.43	236.93	19.6%
81	1,608.75	1,968.53	2,614.95	1,608.75	1,968.53	2,614.95	497.25	602.55	780.98	497.25	602.55	780.98	523.58	643.50	819.00	523.58	643.50	819.00	163.80	204.75	269.10	19.3%
82	1,807.65	2,208.38	2,919.15	1,807.65	2,208.38	2,919.15	520.65	634.73	819.00	520.65	634.73	819.00	541.13	661.05	836.55	541.13	661.05	836.55	184.28	231.08	301.28	19.0%
83	2,032.88	2,480.40	3,264.30	2,032.88	2,480.40	3,264.30	549.90	666.90	862.88	549.90	666.90	862.88	558.68	678.60	871.65	558.68	678.60	871.65	210.60	263.25	342.23	18.7%
84	2,290.28	2,793.38	3,656.25	2,290.28	2,793.38	3,656.25	576.23	702.00	906.75	576.23	702.00	906.75	582.08	707.85	912.60	582.08	707.85	912.60	239.85	301.28	389.03	18.4%
85	2,594.48	3,159.00	4,112.55	2,594.48	3,159.00	4,112.55	608.40	737.10	953.55	608.40	737.10	953.55	611.33	740.03	956.48	611.33	740.03	956.48	272.03	345.15	441.68	18.2%

**Exhibit 8 - 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 A - Base Elimination Period				Plan A - 5% Compound 20 for Years Elimination Period				Plan A - 5% Compound for Life Elimination Period				Plan A - Base with FPO Elimination Period				NFO % Prem
	0	30	60	90	0	30	60	90	0	30	60	90	0	30	60	90	Plans
18	43.88	40.95	40.95	40.95	73.13	67.28	64.35	61.43	137.48	125.78	119.93	117.00	46.80	43.88	43.88	40.95	27.6%
19	43.88	40.95	40.95	40.95	73.13	67.28	64.35	61.43	137.48	125.78	119.93	117.00	46.80	43.88	43.88	40.95	27.6%
20	43.88	40.95	40.95	40.95	73.13	67.28	64.35	61.43	137.48	125.78	119.93	117.00	46.80	43.88	43.88	40.95	27.6%
21	43.88	40.95	40.95	40.95	73.13	67.28	64.35	61.43	137.48	125.78	119.93	117.00	46.80	43.88	43.88	40.95	27.6%
22	43.88	40.95	40.95	40.95	73.13	67.28	64.35	61.43	137.48	125.78	119.93	117.00	46.80	43.88	43.88	40.95	27.6%
23	43.88	40.95	40.95	40.95	73.13	67.28	64.35	61.43	137.48	125.78	119.93	117.00	46.80	43.88	43.88	40.95	27.6%
24	43.88	40.95	40.95	40.95	73.13	67.28	64.35	61.43	137.48	125.78	119.93	117.00	46.80	43.88	43.88	40.95	27.6%
25	43.88	40.95	40.95	40.95	73.13	67.28	64.35	61.43	137.48	125.78	119.93	117.00	46.80	43.88	43.88	40.95	27.6%
26	46.80	43.88	43.88	43.88	81.90	76.05	73.13	70.20	155.03	140.40	131.63	125.78	52.65	49.73	46.80	46.80	27.6%
27	49.73	46.80	43.88	43.88	81.90	76.05	73.13	70.20	155.03	140.40	131.63	125.78	52.65	49.73	46.80	46.80	27.6%
28	52.65	46.80	46.80	46.80	84.83	78.98	76.05	73.13	160.88	146.25	140.40	134.55	55.58	49.73	49.73	46.80	27.6%
29	52.65	49.73	49.73	46.80	90.68	84.83	81.90	78.98	169.65	155.03	146.25	140.40	58.50	52.65	49.73	46.80	27.6%
30	55.58	52.65	52.65	49.73	96.53	90.68	84.83	81.90	181.35	163.80	155.03	149.18	61.43	55.58	55.58	52.65	27.6%
31	61.43	55.58	55.58	52.65	105.30	96.53	90.68	87.75	190.13	172.58	163.80	157.95	64.35	58.50	58.50	55.58	27.6%
32	64.35	58.50	58.50	55.58	111.15	102.38	96.53	93.60	201.83	181.35	172.58	166.73	70.20	64.35	61.43	58.50	27.6%
33	70.20	64.35	61.43	58.50	119.93	108.23	105.30	102.38	213.53	193.05	184.28	175.50	73.13	67.28	64.35	64.35	27.6%
34	73.13	67.28	64.35	64.35	128.70	117.00	111.15	108.23	225.23	204.75	193.05	187.20	78.98	73.13	70.20	67.28	27.6%
35	78.98	73.13	70.20	67.28	137.48	125.78	119.93	117.00	239.85	216.45	204.75	195.98	84.83	78.98	76.05	73.13	27.6%
36	84.83	78.98	76.05	73.13	149.18	134.55	128.70	125.78	254.48	228.15	219.38	210.60	90.68	84.83	81.90	78.98	27.5%
37	90.68	84.83	81.90	78.98	160.88	146.25	140.40	134.55	272.03	242.78	231.08	222.30	99.45	90.68	87.75	84.83	27.3%
38	99.45	90.68	87.75	84.83	172.58	157.95	149.18	143.33	286.65	260.33	245.70	236.93	105.30	96.53	93.60	90.68	27.2%
39	105.30	96.53	93.60	90.68	184.28	169.65	160.88	155.03	304.20	274.95	260.33	248.63	114.08	105.30	99.45	96.53	27.0%
40	114.08	105.30	99.45	96.53	198.90	181.35	172.58	166.73	321.75	289.58	274.95	263.25	122.85	111.15	108.23	102.38	26.9%
41	119.93	111.15	105.30	102.38	210.60	190.13	181.35	175.50	336.38	304.20	286.65	274.95	128.70	119.93	114.08	111.15	26.8%
42	128.70	117.00	111.15	108.23	225.23	201.83	193.05	187.20	351.00	315.90	301.28	286.65	137.48	125.78	119.93	117.00	26.6%
43	134.55	122.85	117.00	114.08	236.93	213.53	204.75	195.98	368.55	330.53	312.98	298.35	146.25	131.63	125.78	122.85	26.5%
44	143.33	128.70	122.85	119.93	251.55	228.15	216.45	207.68	383.18	345.15	327.60	312.98	152.10	140.40	134.55	128.70	26.3%
45	149.18	137.48	128.70	125.78	266.18	239.85	228.15	219.38	400.73	359.78	339.30	324.68	160.88	146.25	140.40	134.55	26.2%
46	157.95	143.33	137.48	131.63	283.73	254.48	242.78	234.00	418.28	374.40	353.93	339.30	169.65	155.03	146.25	143.33	26.0%
47	166.73	149.18	143.33	137.48	298.35	269.10	257.40	245.70	435.83	391.95	368.55	353.93	178.43	160.88	155.03	149.18	25.9%
48	172.58	157.95	149.18	143.33	315.90	286.65	272.03	260.33	456.30	406.58	386.10	368.55	187.20	169.65	160.88	155.03	25.7%
49	181.35	166.73	157.95	152.10	336.38	304.20	286.65	274.95	476.78	427.05	403.65	386.10	198.90	178.43	169.65	163.80	25.6%
50	193.05	175.50	166.73	160.88	359.78	321.75	307.13	292.50	497.25	447.53	421.20	403.65	210.60	190.13	181.35	172.58	25.4%
51	207.68	187.20	178.43	169.65	386.10	345.15	327.60	312.98	523.58	468.00	441.68	424.13	225.23	201.83	193.05	184.28	25.3%
52	222.30	198.90	190.13	181.35	412.43	368.55	351.00	336.38	549.90	491.40	465.08	444.60	239.85	216.45	204.75	195.98	25.1%
53	236.93	213.53	201.83	195.98	441.68	397.80	374.40	359.78	579.15	517.73	488.48	468.00	257.40	231.08	219.38	210.60	24.9%
54	254.48	228.15	216.45	207.68	473.85	424.13	400.73	386.10	611.33	544.05	514.80	491.40	274.95	248.63	234.00	225.23	24.8%
55	274.95	245.70	234.00	225.23	511.88	456.30	432.90	412.43	643.50	576.23	544.05	517.73	295.43	266.18	251.55	242.78	24.6%
56	295.43	266.18	251.55	239.85	549.90	491.40	465.08	444.60	681.53	608.40	573.30	546.98	321.75	286.65	272.03	260.33	24.5%
57	318.83	286.65	272.03	260.33	593.78	529.43	500.18	479.70	719.55	643.50	605.48	579.15	345.15	310.05	295.43	280.80	24.3%
58	345.15	310.05	292.50	280.80	640.58	570.38	538.20	514.80	763.43	678.60	640.58	611.33	374.40	336.38	315.90	304.20	24.1%
59	371.48	333.45	315.90	301.28	687.38	614.25	579.15	552.83	804.38	719.55	675.68	646.43	403.65	362.70	342.23	327.60	24.0%
60	403.65	359.78	339.30	324.68	737.10	658.13	620.10	590.85	851.18	757.58	713.70	681.53	435.83	391.95	368.55	353.93	23.8%
61	432.90	386.10	365.63	348.08	789.75	702.00	661.05	631.80	895.05	795.60	751.73	713.70	470.93	421.20	394.88	380.25	23.6%
62	462.15	412.43	389.03	371.48	839.48	748.80	704.93	669.83	938.93	836.55	786.83	748.80	503.10	450.45	424.13	403.65	23.4%
63	497.25	441.68	418.28	397.80	895.05	795.60	748.80	713.70	985.73	877.50	824.85	783.90	541.13	482.63	453.38	432.90	23.3%
64	535.28	476.78	450.45	429.98	956.48	848.25	798.53	760.50	1,038.38	924.30	868.73	824.85	585.00	520.65	488.48	468.00	23.1%
65	585.00	520.65	488.48	465.08	1,029.60	912.60	857.03	816.08	1,105.65	979.88	921.38	877.50	637.65	564.53	532.35	506.03	22.9%
66	637.65	567.45	532.35	508.95	1,111.50	985.73	927.23	880.43	1,178.78	1,047.15	982.80	936.00	696.15	617.18	582.08	552.83	22.7%
67	696.15	617.18	582.08	552.83	1,202.18	1,064.70	1,000.35	950.63	1,263.60	1,120.28	1,050.08	997.43	760.50	672.75	631.80	602.55	22.6%
68	763.43	675.68	634.73	605.48	1,301.63	1,152.45	1,082.25	1,029.60	1,354.28	1,199.25	1,126.13	1,070.55	833.63	737.10	693.23	661.05	22.4%
69	842.40	745.88	699.08	666.90	1,412.78	1,248.98	1,172.93	1,114.43	1,459.58	1,289.93	1,210.95	1,149.53	918.45	813.15	763.43	728.33	22.2%
70	936.00	827.78	778.05	740.03	1,535.63	1,357.20	1,272.38	1,208.03	1,576.58	1,392.30	1,304.55	1,240.20	1,020.83	903.83	848.25	807.30	22.0%
71	1,044.23	921.38	865.80	821.93	1,667.25	1,474.20	1,380.60	1,313.33	1,702.35	1,503.45	1,409.85	1,336.73	1,140.75	1,006.20	944.78	897.98	21.9%
72	1,161.23	1,023.75	962.33	912.60	1,810.58	1,597.05	1,497.60	1,421.55	1,836.90	1,620.45	1,521.00	1,442.03	1,269.45	1,120.28	1,050.08	997.43	21.7%
73	1,295.78	1,140.75	1,067.63	1,014.98	1,965.60	1,731.60	1,623.38	1,538.55	1,989.00	1,752.08	1,640.93	1,556.10	1,415.70	1,246.05	1,170.00	1,111.50	21.5%
74	1,444.95	1,272.38	1,190.48	1,131.98	2,141.10	1,883.70	1,763.78	1,673.10	2,158.65	1,898.33	1,778.40	1,687.73	1,582.43	1,392.30	1,304.55	1,237.28	21.4%
75	1,617.53	1,421.55	1,330.88	1,263.60	2,340.00	2,056.28	1,924.65	1,825.20	2,351.70	2,067.98	1,936.35	1,833.98	1,772.55	1,559.03	1,459.58	1,383.53	21.2%
76	1,804																

**Exhibit 8 - 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 B - Base				Plan B - 5% Compound 20 for Years				Plan B - 5% Compound for Life				Plan B - Base with PFO			
	Elimination Period				Elimination Period				Elimination Period				Elimination Period			
	0	30	60	90	0	30	60	90	0	30	60	90	0	30	60	90
18	24.75	22.50	22.50	22.50	36.00	33.75	31.50	31.50	72.00	63.00	58.50	58.50	27.00	24.75	22.50	22.50
19	24.75	22.50	22.50	22.50	36.00	33.75	31.50	31.50	72.00	63.00	58.50	58.50	27.00	24.75	22.50	22.50
20	24.75	22.50	22.50	22.50	36.00	33.75	31.50	31.50	72.00	63.00	58.50	58.50	27.00	24.75	22.50	22.50
21	24.75	22.50	22.50	22.50	36.00	33.75	31.50	31.50	72.00	63.00	58.50	58.50	27.00	24.75	22.50	22.50
22	24.75	22.50	22.50	22.50	36.00	33.75	31.50	31.50	72.00	63.00	58.50	58.50	27.00	24.75	22.50	22.50
23	24.75	22.50	22.50	22.50	36.00	33.75	31.50	31.50	72.00	63.00	58.50	58.50	27.00	24.75	22.50	22.50
24	24.75	22.50	22.50	22.50	36.00	33.75	31.50	31.50	72.00	63.00	58.50	58.50	27.00	24.75	22.50	22.50
25	24.75	22.50	22.50	22.50	36.00	33.75	31.50	31.50	72.00	63.00	58.50	58.50	27.00	24.75	22.50	22.50
26	24.75	24.75	22.50	22.50	38.25	36.00	33.75	33.75	74.25	65.25	60.75	60.75	27.00	24.75	24.75	24.75
27	27.00	24.75	24.75	24.75	40.50	36.00	33.75	33.75	78.75	69.75	63.00	63.00	27.00	24.75	24.75	24.75
28	27.00	24.75	24.75	24.75	42.75	38.25	36.00	36.00	83.25	72.00	67.50	67.50	29.25	27.00	24.75	24.75
29	29.25	27.00	24.75	24.75	45.00	40.50	38.25	38.25	87.75	76.50	69.75	69.75	29.25	27.00	27.00	27.00
30	29.25	27.00	27.00	27.00	47.25	42.75	40.50	40.50	92.25	81.00	74.25	74.25	31.50	29.25	27.00	27.00
31	31.50	29.25	27.00	27.00	51.75	45.00	42.75	42.75	96.75	85.50	78.75	78.75	33.75	31.50	29.25	29.25
32	33.75	31.50	29.25	29.25	54.00	47.25	45.00	45.00	101.25	90.00	81.00	81.00	36.00	31.50	29.25	29.25
33	36.00	31.50	29.25	29.25	58.50	51.75	47.25	47.25	108.00	94.50	85.50	85.50	38.25	33.75	31.50	31.50
34	38.25	33.75	31.50	31.50	63.00	54.00	49.50	49.50	114.75	99.00	92.25	90.00	40.50	36.00	33.75	33.75
35	40.50	36.00	33.75	33.75	67.50	58.50	54.00	54.00	121.50	105.75	96.75	96.75	42.75	38.25	36.00	36.00
36	42.75	38.25	36.00	36.00	72.00	63.00	58.50	58.50	128.25	112.50	101.25	101.25	45.00	40.50	38.25	38.25
37	45.00	40.50	38.25	38.25	76.50	67.50	63.00	63.00	137.25	119.25	108.00	108.00	49.50	42.75	40.50	40.50
38	49.50	42.75	40.50	40.50	83.25	72.00	65.25	65.25	144.00	126.00	114.75	114.75	51.75	47.25	42.75	42.75
39	51.75	47.25	42.75	42.75	90.00	78.75	72.00	72.00	153.00	132.75	121.50	121.50	56.25	49.50	45.00	45.00
40	56.25	49.50	45.00	45.00	94.50	83.25	76.50	76.50	162.00	139.50	128.25	128.25	58.50	51.75	47.25	47.25
41	58.50	51.75	47.25	47.25	101.25	87.75	81.00	81.00	168.75	146.25	132.75	132.75	63.00	56.25	51.75	51.75
42	63.00	54.00	49.50	49.50	108.00	94.50	85.50	85.50	177.75	153.00	139.50	139.50	65.25	58.50	54.00	54.00
43	65.25	56.25	51.75	51.75	114.75	99.00	90.00	90.00	184.50	159.75	146.25	146.25	69.75	60.75	56.25	56.25
44	69.75	60.75	54.00	54.00	121.50	105.75	96.75	96.75	193.50	168.75	150.75	150.75	74.25	65.25	58.50	58.50
45	72.00	63.00	58.50	58.50	130.50	112.50	101.25	101.25	202.50	175.50	159.75	159.75	78.75	67.50	63.00	60.75
46	76.50	67.50	60.75	60.75	137.25	119.25	108.00	108.00	211.50	182.25	166.50	166.50	81.00	72.00	65.25	65.25
47	81.00	69.75	63.00	63.00	146.25	126.00	114.75	114.75	220.50	191.25	173.25	173.25	85.50	74.25	67.50	67.50
48	85.50	74.25	67.50	67.50	155.25	135.00	121.50	121.50	231.75	200.25	182.25	180.00	90.00	78.75	72.00	72.00
49	90.00	78.75	69.75	69.75	166.50	144.00	130.50	130.50	243.00	209.25	189.00	189.00	96.75	83.25	76.50	76.50
50	94.50	83.25	74.25	74.25	177.75	155.25	139.50	139.50	254.25	220.50	200.25	198.00	103.50	90.00	81.00	81.00
51	101.25	87.75	78.75	78.75	191.25	166.50	150.75	148.50	267.75	231.75	209.25	209.25	110.25	94.50	85.50	85.50
52	108.00	94.50	85.50	85.50	207.00	177.75	162.00	159.75	283.50	245.25	220.50	220.50	117.00	101.25	92.25	92.25
53	117.00	101.25	92.25	90.00	222.75	191.25	173.25	173.25	299.25	256.50	231.75	231.75	126.00	110.25	99.00	99.00
54	126.00	108.00	99.00	99.00	240.75	207.00	186.75	186.75	315.00	272.25	245.25	245.25	137.25	117.00	105.75	105.75
55	137.25	117.00	105.75	105.75	258.75	225.00	202.50	202.50	333.00	288.00	258.75	258.75	148.50	128.25	114.75	114.75
56	148.50	128.25	114.75	114.75	281.25	243.00	218.25	218.25	353.25	306.00	274.50	274.50	159.75	137.25	123.75	123.75
57	159.75	139.50	123.75	123.75	303.75	263.25	236.25	236.25	375.75	324.00	292.50	290.25	173.25	150.75	135.00	135.00
58	173.25	150.75	135.00	135.00	328.50	283.50	256.50	254.25	398.25	344.25	310.50	308.25	189.00	162.00	146.25	146.25
59	189.00	164.25	146.25	146.25	355.50	308.25	276.75	276.75	423.00	364.50	328.50	326.25	204.75	177.75	159.75	159.75
60	204.75	177.75	159.75	159.75	384.75	330.75	299.25	297.00	447.75	387.00	348.75	346.50	222.75	193.50	173.25	173.25
61	222.75	193.50	173.25	173.25	414.00	355.50	321.75	319.50	472.50	407.25	366.75	366.75	243.00	209.25	186.75	186.75
62	240.75	207.00	186.75	186.75	441.00	380.25	344.25	342.00	497.25	429.75	387.00	384.75	261.00	225.00	202.50	202.50
63	261.00	225.00	202.50	200.25	472.50	407.25	366.75	366.75	524.25	452.25	407.25	407.25	281.25	243.00	218.25	218.25
64	283.50	243.00	218.25	218.25	508.50	438.75	393.75	393.75	555.75	479.25	432.00	429.75	306.00	265.50	238.50	236.25
65	308.25	265.50	238.50	238.50	549.00	472.50	425.25	425.25	591.75	510.75	459.00	459.00	335.25	290.25	261.00	258.75
66	337.50	292.50	261.00	261.00	594.00	510.75	461.25	459.00	632.25	544.50	490.50	490.50	369.00	317.25	285.75	283.50
67	369.00	317.25	285.75	285.75	643.50	553.50	499.50	497.25	677.25	582.75	526.50	524.25	402.75	346.50	310.50	310.50
68	405.00	348.75	312.75	312.75	697.50	600.75	540.00	537.75	726.75	625.50	564.75	562.50	441.00	378.00	339.75	339.75
69	447.75	384.75	344.25	344.25	756.00	650.25	587.25	585.00	783.00	672.75	607.50	605.25	486.00	418.50	375.75	375.75
70	497.25	427.50	384.75	382.50	823.50	708.75	639.00	636.75	846.00	729.00	657.00	654.75	542.25	465.75	418.50	418.50
71	555.75	477.00	429.75	427.50	895.50	771.75	695.25	693.00	915.75	787.50	708.75	706.50	605.25	522.00	468.00	465.75
72	621.00	533.25	479.25	477.00	974.25	839.25	753.75	751.50	990.00	852.75	767.25	765.00	677.25	582.75	522.00	522.00
73	693.00	596.25	535.50	533.25	1,059.75	911.25	821.25	816.75	1,071.00	922.50	830.25	828.00	756.00	650.25	585.00	582.75
74	774.00	666.00	598.50	596.25	1,154.25	994.50	893.25	891.00	1,163.25	1,001.25	900.00	897.75	846.00	729.00	652.50	652.50
75	868.50	747.00	670.50	668.25	1,260.00	1,086.75	976.50	974.25	1,269.00	1,091.25	981.00	978.75	949.50	816.75	731.25	729.00
76	965.25	832.50	747.00	744.75	1,374.75	1,183.50	1,064.25	1,059.75	1,381.50	1,188.00	1,068.75	1,064.25	1,057.50	909.00	814.50	812.25
77	1,068.75	920.25	825.75	823.50	1,494.00	1,284.75	1,154.25	1,152.00	1,498.50	1,287.00	1,156.50	1,154.25	1,170.00	1,005.75	902.25	900.00
78	1,185.75	1,019.25	913.50	911.25	1,626.75	1,397.25	1,255.50	1,253.25	1,629.00	1,399.50	1,257.75	1,255.50	1,298.25	1,116.00	1,001.25	999.00
79	1,323.00	1,136.25	1,019.25	1,017.00	1,782.00	1,530.00	1,374.75	1,370.25	1,784.25	1,532.25	1,377.00	1,372.50	1,449.00	1,244.25	1,116.00	1,113.75
80	1,489.50	1,278.00	1,147.50	1,145.25	1,968.75	1,689.7										



**Exhibit 8 - 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				Plan C - 5% Compound 20 for Years				Plan C - 5% Compound for Life				Plan C - Base with PFO			
	Elimination Period				Elimination Period				Elimination Period				Elimination Period			
	0	30	60	90	0	30	60	90	0	30	60	90	0	30	60	90
18	31.50	29.25	29.25	27.00	49.50	45.00	42.75	42.75	96.75	87.75	81.00	78.75	33.75	31.50	29.25	29.25
19	31.50	29.25	29.25	27.00	49.50	45.00	42.75	42.75	96.75	87.75	81.00	78.75	33.75	31.50	29.25	29.25
20	31.50	29.25	29.25	27.00	49.50	45.00	42.75	42.75	96.75	87.75	81.00	78.75	33.75	31.50	29.25	29.25
21	31.50	29.25	29.25	27.00	49.50	45.00	42.75	42.75	96.75	87.75	81.00	78.75	33.75	31.50	29.25	29.25
22	31.50	29.25	29.25	27.00	49.50	45.00	42.75	42.75	96.75	87.75	81.00	78.75	33.75	31.50	29.25	29.25
23	31.50	29.25	29.25	27.00	49.50	45.00	42.75	42.75	96.75	87.75	81.00	78.75	33.75	31.50	29.25	29.25
24	31.50	29.25	29.25	27.00	49.50	45.00	42.75	42.75	96.75	87.75	81.00	78.75	33.75	31.50	29.25	29.25
25	31.50	29.25	29.25	27.00	49.50	45.00	42.75	42.75	96.75	87.75	81.00	78.75	33.75	31.50	29.25	29.25
26	33.75	31.50	29.25	29.25	51.75	47.25	45.00	45.00	103.50	92.25	85.50	83.25	33.75	31.50	31.50	29.25
27	33.75	31.50	31.50	29.25	56.25	49.50	47.25	47.25	108.00	96.75	90.00	87.75	36.00	33.75	31.50	31.50
28	36.00	33.75	31.50	31.50	58.50	54.00	49.50	49.50	114.75	101.25	94.50	92.25	38.25	36.00	33.75	33.75
29	38.25	33.75	33.75	31.50	63.00	56.25	54.00	51.75	119.25	108.00	99.00	96.75	40.50	36.00	36.00	33.75
30	40.50	36.00	33.75	33.75	67.50	60.75	56.25	54.00	126.00	112.50	105.75	101.25	42.75	38.25	36.00	36.00
31	42.75	38.25	36.00	36.00	72.00	65.25	60.75	58.50	132.75	119.25	110.25	108.00	45.00	40.50	38.25	38.25
32	45.00	40.50	38.25	38.25	76.50	67.50	65.25	63.00	141.75	126.00	117.00	112.50	47.25	42.75	40.50	40.50
33	47.25	42.75	40.50	40.50	81.00	74.25	67.50	67.50	150.75	132.75	123.75	119.25	49.50	47.25	42.75	42.75
34	51.75	47.25	42.75	42.75	87.75	78.75	74.25	72.00	159.75	141.75	130.50	126.00	54.00	49.50	47.25	45.00
35	54.00	49.50	47.25	45.00	94.50	83.25	78.75	76.50	168.75	150.75	139.50	135.00	58.50	51.75	49.50	47.25
36	58.50	54.00	49.50	49.50	101.25	90.00	85.50	81.00	177.75	159.75	146.25	141.75	63.00	56.25	54.00	51.75
37	63.00	56.25	54.00	51.75	110.25	96.75	90.00	87.75	189.00	168.75	155.25	150.75	67.50	60.75	56.25	56.25
38	67.50	60.75	56.25	56.25	117.00	105.75	96.75	94.50	202.50	180.00	166.50	159.75	72.00	65.25	60.75	58.50
39	72.00	65.25	60.75	58.50	126.00	112.50	105.75	101.25	213.75	189.00	175.50	168.75	78.75	69.75	65.25	63.00
40	76.50	69.75	65.25	63.00	135.00	121.50	112.50	108.00	225.00	200.25	184.50	177.75	83.25	74.25	69.75	67.50
41	83.25	74.25	69.75	67.50	144.00	128.25	119.25	114.75	236.25	209.25	193.50	186.75	87.75	78.75	74.25	72.00
42	87.75	78.75	72.00	69.75	153.00	137.25	126.00	121.50	247.50	218.25	202.50	195.75	94.50	83.25	78.75	74.25
43	92.25	81.00	76.50	74.25	162.00	144.00	132.75	128.25	258.75	229.50	211.50	202.50	99.00	87.75	81.00	78.75
44	96.75	85.50	81.00	76.50	173.25	153.00	141.75	137.25	270.00	238.50	220.50	211.50	103.50	92.25	85.50	83.25
45	101.25	90.00	83.25	81.00	184.50	162.00	150.75	144.00	283.50	249.75	229.50	220.50	110.25	96.75	90.00	87.75
46	108.00	96.75	87.75	85.50	195.75	173.25	159.75	153.00	294.75	261.00	240.75	231.75	117.00	103.50	94.50	92.25
47	112.50	101.25	92.25	90.00	207.00	184.50	168.75	164.25	308.25	272.25	249.75	240.75	121.50	108.00	101.25	96.75
48	119.25	105.75	96.75	94.50	220.50	195.75	180.00	173.25	321.75	283.50	261.00	252.00	128.25	114.75	105.75	101.25
49	126.00	112.50	103.50	99.00	236.25	207.00	191.25	184.50	337.50	297.00	274.50	263.25	137.25	121.50	110.25	108.00
50	135.00	119.25	110.25	105.75	252.00	222.75	204.75	198.00	355.50	312.75	288.00	276.75	146.25	128.25	119.25	114.75
51	144.00	126.00	117.00	112.50	272.25	238.50	220.50	211.50	373.50	328.50	303.75	290.25	155.25	137.25	126.00	121.50
52	155.25	135.00	126.00	121.50	292.50	256.50	236.25	227.25	393.75	346.50	319.50	306.00	166.50	146.25	135.00	130.50
53	166.50	146.25	135.00	130.50	312.75	276.75	254.25	245.25	414.00	364.50	335.25	324.00	180.00	157.50	146.25	139.50
54	177.75	157.50	144.00	139.50	337.50	297.00	272.25	263.25	438.75	384.75	353.25	339.75	193.50	171.00	157.50	150.75
55	193.50	171.00	157.50	150.75	364.50	319.50	294.75	283.50	463.50	407.25	373.50	360.00	209.25	184.50	168.75	164.25
56	209.25	184.50	168.75	162.00	393.75	346.50	317.25	306.00	490.50	432.00	396.00	380.25	227.25	200.25	182.25	175.50
57	227.25	198.00	182.25	175.50	425.25	373.50	344.25	330.75	519.75	456.75	418.50	402.75	245.25	216.00	198.00	191.25
58	245.25	216.00	198.00	191.25	459.00	402.75	371.25	357.75	551.25	483.75	443.25	427.50	265.50	234.00	213.75	207.00
59	265.50	234.00	213.75	207.00	495.00	434.25	400.50	384.75	582.75	510.75	470.25	452.25	288.00	252.00	231.75	225.00
60	288.00	252.00	231.75	222.75	533.25	468.00	429.75	414.00	616.50	542.25	497.25	479.25	312.75	274.50	252.00	243.00
61	310.50	272.25	249.75	240.75	571.50	501.75	461.25	443.25	650.25	571.50	524.25	504.00	337.50	297.00	272.25	261.00
62	335.25	292.50	270.00	258.75	609.75	535.50	490.50	472.50	684.00	598.50	551.25	528.75	362.25	317.25	292.50	281.25
63	360.00	315.00	290.25	279.00	650.25	571.50	524.25	504.00	720.00	630.00	578.25	555.75	391.50	342.00	315.00	303.75
64	389.25	342.00	312.75	301.50	697.50	612.00	562.50	540.00	760.50	666.00	612.00	407.25	423.00	371.25	342.00	328.50
65	425.25	373.50	342.00	328.50	751.50	659.25	605.25	582.75	807.75	708.75	650.25	625.50	463.50	405.00	373.50	357.75
66	465.75	407.25	373.50	360.00	814.50	713.25	654.75	627.75	864.00	756.00	695.25	668.25	506.25	443.25	407.25	391.50
67	508.50	445.50	407.25	391.50	879.75	769.50	706.50	679.50	924.75	810.00	742.50	715.50	553.50	483.75	445.50	427.50
68	558.00	486.00	447.75	429.75	954.00	834.75	765.00	735.75	992.25	868.50	796.50	767.25	607.50	531.00	486.00	468.00
69	614.25	537.75	492.75	472.50	1,035.00	904.50	830.25	796.50	1,068.75	936.00	857.25	823.50	670.50	585.00	537.75	515.25
70	684.00	596.25	546.75	526.50	1,125.00	983.25	902.25	866.25	1,156.50	1,010.25	927.00	891.00	747.00	652.50	598.50	573.75
71	762.75	666.00	609.75	587.25	1,224.00	1,068.75	981.00	942.75	1,251.00	1,091.25	1,001.25	960.75	834.75	726.75	666.00	641.25
72	850.50	742.50	679.50	652.50	1,329.75	1,161.00	1,064.25	1,021.50	1,350.00	1,179.00	1,080.00	1,037.25	931.50	810.00	742.50	713.25
73	949.50	828.00	758.25	729.00	1,444.50	1,260.00	1,156.50	1,109.25	1,462.50	1,275.75	1,170.00	1,122.75	1,039.50	904.50	828.00	796.50
74	1,062.00	924.75	846.00	812.25	1,575.00	1,372.50	1,257.75	1,208.25	1,588.50	1,383.75	1,269.00	1,217.25	1,161.00	1,010.25	927.00	888.75
75	1,188.00	1,035.00	947.25	909.00	1,721.25	1,500.75	1,374.75	1,318.50	1,732.50	1,509.75	1,381.50	1,327.50	1,302.75	1,134.00	1,037.25	994.50
76	1,325.25	1,152.00	1,055.25	1,012.50	1,878.75	1,635.75	1,498.50	1,437.75	1,887.75	1,642.50	1,503.00	1,442.25	1,453.50	1,264.50	1,156.50	1,109.25
77	1,469.25	1,278.00	1,170.00	1,122.75	2,045.25	1,779.75	1,629.00	1,561.50	2,049.75	1,784.25	1,633.50	1,566.00	1,613.25	1,401.75	1,282.50	1,230.75
78	1,631.25	1,417.50	1,296.00	1,244.25	2,229.75	1,937.25	1,773.00	1,701.00	2,232.00	1,941.75	1,775.25	1,703.25	1,793.25	1,554.75	1,422.00	1,365.75
79	1,822.50	1,581.75	1,446.75	1,388.25	2,443.50	2,124.00	1,94									

**Exhibit 8 - 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				Plan D - 5% Compound 20 for Years				Plan D - 5% Compound for Life				Plan D - Base with FPO			
	Elimination Period				Elimination Period				Elimination Period				Elimination Period			
	0	30	60	90	0	30	60	90	0	30	60	90	0	30	60	90
18	33.75	31.50	31.50	31.50	56.25	51.75	49.50	47.25	105.75	96.75	92.25	90.00	36.00	33.75	33.75	31.50
19	33.75	31.50	31.50	31.50	56.25	51.75	49.50	47.25	105.75	96.75	92.25	90.00	36.00	33.75	33.75	31.50
20	33.75	31.50	31.50	31.50	56.25	51.75	49.50	47.25	105.75	96.75	92.25	90.00	36.00	33.75	33.75	31.50
21	33.75	31.50	31.50	31.50	56.25	51.75	49.50	47.25	105.75	96.75	92.25	90.00	36.00	33.75	33.75	31.50
22	33.75	31.50	31.50	31.50	56.25	51.75	49.50	47.25	105.75	96.75	92.25	90.00	36.00	33.75	33.75	31.50
23	33.75	31.50	31.50	31.50	56.25	51.75	49.50	47.25	105.75	96.75	92.25	90.00	36.00	33.75	33.75	31.50
24	33.75	31.50	31.50	31.50	56.25	51.75	49.50	47.25	105.75	96.75	92.25	90.00	36.00	33.75	33.75	31.50
25	33.75	31.50	31.50	31.50	56.25	51.75	49.50	47.25	105.75	96.75	92.25	90.00	36.00	33.75	33.75	31.50
26	36.00	33.75	33.75	31.50	58.50	54.00	51.75	112.50	101.25	96.75	92.25	94.50	38.25	36.00	33.75	33.75
27	38.25	36.00	33.75	33.75	63.00	58.50	56.25	54.00	119.25	108.00	101.25	99.00	40.50	38.25	36.00	36.00
28	40.50	36.00	36.00	36.00	65.25	60.75	58.50	56.25	123.75	112.50	108.00	103.50	42.75	38.25	38.25	36.00
29	40.50	38.25	38.25	36.00	69.75	65.25	63.00	60.75	130.50	119.25	112.50	108.00	45.00	40.50	40.50	38.25
30	42.75	40.50	40.50	38.25	74.25	69.75	65.25	63.00	139.50	126.00	119.25	114.75	47.25	42.75	42.75	40.50
31	47.25	42.75	42.75	40.50	81.00	74.25	69.75	67.50	146.25	132.75	126.00	121.50	49.50	45.00	45.00	42.75
32	49.50	45.00	45.00	42.75	85.50	78.75	74.25	72.00	155.25	139.50	132.75	128.25	54.00	49.50	47.25	45.00
33	54.00	49.50	47.25	45.00	92.25	83.25	81.00	78.75	164.25	148.50	141.75	135.00	56.25	51.75	49.50	49.50
34	56.25	51.75	49.50	49.50	99.00	90.00	85.50	83.25	173.25	157.50	148.50	144.00	60.75	56.25	54.00	51.75
35	60.75	56.25	54.00	51.75	105.75	96.75	92.25	90.00	184.50	166.50	157.50	150.75	65.25	60.75	58.50	56.25
36	65.25	60.75	58.50	56.25	114.75	103.50	99.00	96.75	195.75	175.50	168.75	162.00	69.75	65.25	63.00	60.75
37	69.75	65.25	63.00	60.75	123.75	112.50	108.00	103.50	209.25	186.75	177.75	171.00	76.50	69.75	67.50	65.25
38	76.50	69.75	67.50	65.25	132.75	121.50	114.75	110.25	220.50	200.25	189.00	182.25	81.00	74.25	72.00	69.75
39	81.00	74.25	72.00	69.75	141.75	130.50	123.75	119.25	234.00	211.50	200.25	191.25	87.75	81.00	76.50	74.25
40	87.75	81.00	76.50	74.25	153.00	139.50	132.75	128.25	247.50	222.75	211.50	202.50	94.50	85.50	83.25	78.75
41	92.25	85.50	81.00	78.75	162.00	146.25	139.50	135.00	258.75	234.00	220.50	211.50	99.00	92.25	87.75	85.50
42	99.00	90.00	85.50	83.25	173.25	155.25	148.50	144.00	270.00	243.00	231.75	220.50	105.75	96.75	92.25	90.00
43	103.50	94.50	90.00	87.75	182.25	164.25	157.50	150.75	283.50	254.25	240.75	229.50	112.50	101.25	96.75	94.50
44	110.25	99.00	94.50	92.25	193.50	175.50	166.50	159.75	294.75	265.50	252.00	240.75	117.00	108.00	103.50	99.00
45	114.75	105.75	99.00	96.75	204.75	184.50	175.50	168.75	308.25	276.75	261.00	249.75	123.75	112.50	108.00	103.50
46	121.50	110.25	105.75	101.25	218.25	195.75	186.75	180.00	321.75	288.00	272.25	261.00	130.50	119.25	112.50	110.25
47	128.25	114.75	110.25	105.75	229.50	207.00	198.00	189.00	335.25	301.50	283.50	272.25	137.25	123.75	119.25	114.75
48	132.75	121.50	114.75	110.25	243.00	220.50	209.25	200.25	351.00	312.75	297.00	283.50	144.00	130.50	123.75	119.25
49	139.50	128.25	121.50	117.00	258.75	234.00	220.50	211.50	366.75	328.50	310.50	297.00	153.00	137.25	130.50	126.00
50	148.50	135.00	128.25	123.75	276.75	247.50	236.25	225.00	382.50	344.25	324.00	310.50	162.00	146.25	139.50	132.75
51	159.75	144.00	137.25	130.50	297.00	265.50	252.00	240.75	402.75	360.00	339.75	326.25	173.25	155.25	148.50	141.75
52	171.00	153.00	146.25	139.50	317.25	283.50	270.00	258.75	423.00	378.00	357.75	342.00	184.50	166.50	157.50	150.75
53	182.25	164.25	155.25	150.75	339.75	306.00	288.00	276.75	445.50	398.25	375.75	360.00	198.00	177.75	168.75	162.00
54	195.75	175.50	166.50	159.75	364.50	326.25	308.25	297.00	470.25	418.50	396.00	378.00	211.50	191.25	180.00	173.25
55	211.50	189.00	180.00	173.25	393.75	351.00	333.00	317.25	495.00	443.25	418.50	398.25	227.25	204.75	193.50	186.75
56	227.25	204.75	193.50	184.50	423.00	378.00	357.75	342.00	524.25	468.00	441.00	420.75	247.50	220.50	209.25	200.25
57	245.25	220.50	209.25	200.25	456.75	407.25	384.75	369.00	553.50	495.00	465.75	445.50	265.50	238.50	227.25	216.00
58	265.50	238.50	225.00	216.00	492.75	438.75	414.00	396.00	587.25	522.00	492.75	470.25	288.00	258.75	243.00	234.00
59	285.75	256.50	243.00	231.75	528.75	472.50	445.50	425.25	618.75	553.50	519.75	497.25	310.50	279.00	263.25	252.00
60	310.50	276.75	261.00	249.75	567.00	506.25	477.00	454.50	654.75	582.75	549.00	524.25	335.25	301.50	283.50	272.25
61	333.00	297.00	281.25	267.75	607.50	540.00	508.50	486.00	688.50	612.00	578.25	549.00	362.25	324.00	303.75	292.50
62	355.50	317.25	299.25	285.75	645.75	576.00	542.25	515.25	722.25	643.50	605.25	576.00	387.00	346.50	326.25	310.50
63	382.50	339.75	321.75	306.00	688.50	612.00	576.00	549.00	758.25	675.00	634.50	603.00	416.25	371.25	348.75	333.00
64	411.75	366.75	346.50	330.75	735.75	652.50	614.25	585.00	798.75	711.00	668.25	634.50	450.00	400.50	375.75	360.00
65	450.00	400.50	375.75	357.75	792.00	702.00	659.25	627.75	850.50	753.75	708.75	675.00	490.50	434.25	409.50	389.25
66	490.50	436.50	409.50	391.50	855.00	758.25	713.25	677.25	906.75	805.50	756.00	720.00	535.50	474.75	447.75	425.25
67	535.50	474.75	447.75	425.25	924.75	819.00	769.50	731.25	972.00	861.75	807.75	767.25	585.00	517.50	486.00	463.50
68	587.25	519.75	488.25	465.75	1,001.25	886.50	832.50	792.00	1,041.75	922.50	866.25	823.50	641.25	567.00	533.25	508.50
69	648.00	573.75	537.75	513.00	1,086.75	960.75	902.25	857.25	1,122.75	992.25	931.50	884.25	706.50	625.50	587.25	560.25
70	720.00	636.75	598.50	569.25	1,181.25	1,044.00	978.75	929.25	1,212.75	1,071.00	1,003.50	954.00	785.25	695.25	652.50	621.00
71	803.25	708.75	666.00	632.25	1,282.50	1,134.00	1,062.00	1,010.25	1,309.50	1,156.50	1,084.50	1,028.25	877.50	774.00	726.75	690.75
72	893.25	787.50	740.25	702.00	1,392.75	1,228.50	1,152.00	1,093.50	1,413.00	1,246.50	1,170.00	1,109.25	976.50	861.75	807.75	767.25
73	996.75	877.50	821.25	780.75	1,512.00	1,332.00	1,248.75	1,183.50	1,530.00	1,347.75	1,262.25	1,197.00	1,089.00	958.50	900.00	855.00
74	1,111.50	978.75	915.75	870.75	1,647.00	1,449.00	1,356.75	1,287.00	1,660.50	1,460.25	1,368.00	1,298.25	1,217.25	1,071.00	1,003.50	951.75
75	1,244.25	1,093.50	1,023.75	972.00	1,800.00	1,581.75	1,480.50	1,404.00	1,809.00	1,590.75	1,489.50	1,410.75	1,363.50	1,199.25	1,122.75	1,064.25
76	1,388.25	1,219.50	1,140.75	1,082.25	1,964.25	1,725.75	1,613.25	1,527.75	1,971.00	1,732.50	1,620.00	1,534.50	1,523.25	1,336.50	1,251.00	1,185.75
77	1,539.00	1,350.00	1,264.50	1,199.25	2,135.25	1,874.25	1,755.00	1,660.50	2,142.00	1,881.00	1,759.50	1,665.00	1,689.75	1,480.50	1,386.00	1,314.00
78	1,707.75	1,498.50	1,401.75	1,327.50	2,328.75	2,043.00	1,910.25	1,806.75	2,333.25	2,045.25	1,912.50	1,811.25	1,876.50	1,644.75	1,536.75	1,455.75
79	1															

**Exhibit 8 - 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	Base Plan					Base plus Compound Inflation Protection (20years)				
	Elimination Period (Days)					Elimination Period (Days)				
	0	30	60	90	180	0	30	60	90	180
18-25	23.40	20.48	20.48	17.55	17.55	29.25	26.33	23.40	23.40	20.48
26	23.40	20.48	20.48	20.48	17.55	32.18	26.33	26.33	23.40	23.40
27	23.40	20.48	20.48	20.48	17.55	32.18	29.25	26.33	26.33	23.40
28	23.40	23.40	20.48	20.48	17.55	32.18	29.25	26.33	26.33	23.40
29	26.33	23.40	20.48	20.48	20.48	35.10	29.25	26.33	26.33	23.40
30	26.33	23.40	23.40	20.48	20.48	35.10	32.18	29.25	26.33	23.40
31	26.33	23.40	23.40	23.40	20.48	38.03	32.18	29.25	29.25	23.40
32	29.25	26.33	23.40	23.40	20.48	40.95	35.10	32.18	29.25	26.33
33	29.25	26.33	23.40	23.40	20.48	40.95	35.10	32.18	32.18	26.33
34	29.25	26.33	26.33	23.40	20.48	43.88	38.03	35.10	32.18	26.33
35	32.18	29.25	26.33	26.33	23.40	46.80	40.95	35.10	35.10	29.25
36	32.18	29.25	26.33	26.33	23.40	49.73	40.95	38.03	35.10	29.25
37	35.10	29.25	26.33	26.33	23.40	52.65	43.88	38.03	38.03	29.25
38	38.03	32.18	29.25	29.25	23.40	58.50	46.80	40.95	40.95	32.18
39	38.03	32.18	29.25	29.25	23.40	61.43	49.73	43.88	40.95	32.18
40	40.95	35.10	32.18	29.25	26.33	64.35	52.65	46.80	43.88	35.10
41	43.88	35.10	32.18	32.18	26.33	67.28	55.58	49.73	46.80	35.10
42	43.88	38.03	32.18	32.18	26.33	73.13	58.50	49.73	46.80	38.03
43	46.80	38.03	35.10	32.18	26.33	76.05	61.43	52.65	49.73	38.03
44	49.73	40.95	35.10	35.10	26.33	81.90	64.35	55.58	52.65	40.95
45	52.65	40.95	38.03	35.10	29.25	84.83	67.28	58.50	55.58	40.95
46	52.65	43.88	38.03	35.10	29.25	90.68	73.13	61.43	58.50	43.88
47	55.58	46.80	40.95	38.03	29.25	96.53	76.05	64.35	61.43	46.80
48	58.50	46.80	40.95	38.03	29.25	102.38	78.98	67.28	64.35	49.73
49	61.43	49.73	43.88	40.95	32.18	108.23	84.83	73.13	67.28	49.73
50	64.35	52.65	43.88	43.88	32.18	114.08	90.68	76.05	73.13	52.65
51	70.20	55.58	46.80	43.88	35.10	122.85	96.53	81.90	76.05	58.50
52	73.13	58.50	49.73	46.80	35.10	131.63	102.38	87.75	81.90	61.43
53	78.98	61.43	52.65	49.73	38.03	140.40	111.15	93.60	87.75	64.35
54	84.83	67.28	55.58	52.65	40.95	152.10	119.93	99.45	93.60	70.20
55	90.68	70.20	61.43	55.58	43.88	163.80	128.70	108.23	102.38	76.05
56	96.53	76.05	64.35	61.43	46.80	178.43	137.48	117.00	108.23	81.90
57	105.30	81.90	70.20	64.35	49.73	190.13	149.18	125.78	117.00	87.75
58	114.08	87.75	76.05	70.20	52.65	207.68	160.88	134.55	125.78	93.60
59	122.85	96.53	81.90	76.05	55.58	222.30	172.58	146.25	137.48	102.38
60	131.63	102.38	87.75	81.90	61.43	239.85	184.28	157.95	146.25	108.23
61	143.33	111.15	93.60	87.75	67.28	257.40	198.90	166.73	157.95	117.00
62	155.03	119.93	102.38	96.53	70.20	272.03	210.60	178.43	166.73	125.78
63	166.73	128.70	108.23	102.38	76.05	292.50	225.23	190.13	178.43	134.55
64	178.43	137.48	117.00	111.15	84.83	310.05	239.85	204.75	190.13	143.33
65	193.05	149.18	128.70	119.93	90.68	333.45	257.40	219.38	204.75	155.03
66	210.60	163.80	137.48	131.63	99.45	359.78	277.88	236.93	222.30	166.73
67	231.08	175.50	149.18	140.40	105.30	389.03	298.35	254.48	236.93	181.35
68	248.63	193.05	163.80	152.10	114.08	427.05	321.75	274.95	257.40	193.05
69	274.95	210.60	178.43	166.73	125.78	453.38	348.08	295.43	277.88	210.60
70	301.28	231.08	195.98	184.28	137.48	491.40	377.33	318.83	298.35	228.15
71	333.45	254.48	216.45	201.83	152.10	529.43	406.58	345.15	321.75	245.70
72	368.55	283.73	239.85	225.23	169.65	570.38	438.75	371.48	348.08	266.18
73	409.50	312.98	266.18	248.63	187.20	617.18	473.85	400.73	374.40	286.65
74	453.38	345.15	292.50	274.95	207.68	666.90	511.88	432.90	400.73	310.05
75	503.10	383.18	324.68	304.20	231.08	722.48	555.75	470.93	438.75	336.38
76	552.83	424.13	359.78	336.38	254.48	780.98	599.63	508.95	476.78	362.70
77	608.40	465.08	391.95	368.55	280.80	842.40	646.43	546.98	511.88	391.95
78	666.90	508.95	429.98	403.65	307.13	909.68	696.15	590.85	552.83	424.13
79	737.10	564.53	476.78	444.60	339.30	988.65	757.58	640.58	599.63	459.23
80	824.85	628.88	532.35	497.25	380.25	1,088.10	833.63	704.93	661.05	506.03
81	924.30	704.93	596.70	558.68	429.98	1,199.25	921.38	778.05	728.33	561.60
82	1,035.45	789.75	669.83	625.95	482.63	1,325.03	1,017.90	859.95	807.30	623.03
83	1,158.30	886.28	748.80	702.00	544.05	1,468.35	1,126.13	953.55	892.13	693.23
84	1,301.63	994.50	842.40	789.75	614.25	1,626.30	1,248.98	1,055.93	991.58	772.20
85	1,465.43	1,123.20	950.63	892.13	699.08	1,807.65	1,386.45	1,175.85	1,102.73	859.95

**Exhibit 8 - 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 Age	Base plus Compound Inflation Protection (Lifetime) Elimination Period (Days)					Base plus Future Purchase Option Elimination Period (Days)				
	0	30	60	90	180	0	30	60	90	180
	18-25	49.73	40.95	38.03	35.10	32.18	23.40	20.48	20.48	20.48
26	52.65	43.88	38.03	38.03	32.18	23.40	20.48	20.48	20.48	17.55
27	55.58	46.80	40.95	38.03	32.18	23.40	23.40	20.48	20.48	17.55
28	58.50	46.80	40.95	40.95	32.18	26.33	23.40	20.48	20.48	20.48
29	58.50	49.73	43.88	40.95	35.10	26.33	23.40	23.40	20.48	20.48
30	61.43	52.65	46.80	43.88	35.10	26.33	23.40	23.40	23.40	20.48
31	64.35	52.65	46.80	43.88	38.03	29.25	26.33	23.40	23.40	20.48
32	70.20	55.58	49.73	46.80	38.03	29.25	26.33	23.40	23.40	20.48
33	73.13	58.50	52.65	49.73	40.95	29.25	26.33	23.40	23.40	20.48
34	76.05	61.43	55.58	52.65	40.95	32.18	26.33	26.33	26.33	23.40
35	78.98	64.35	55.58	52.65	43.88	32.18	29.25	26.33	26.33	23.40
36	84.83	67.28	58.50	55.58	43.88	35.10	29.25	26.33	26.33	23.40
37	87.75	73.13	61.43	58.50	46.80	38.03	32.18	29.25	29.25	23.40
38	93.60	76.05	64.35	61.43	49.73	38.03	32.18	29.25	29.25	23.40
39	99.45	78.98	67.28	64.35	49.73	40.95	35.10	32.18	29.25	26.33
40	105.30	81.90	73.13	67.28	52.65	43.88	35.10	32.18	32.18	26.33
41	108.23	87.75	76.05	70.20	55.58	43.88	38.03	35.10	32.18	26.33
42	114.08	90.68	78.98	73.13	55.58	46.80	38.03	35.10	32.18	26.33
43	119.93	93.60	81.90	76.05	58.50	49.73	40.95	35.10	35.10	29.25
44	122.85	96.53	84.83	78.98	61.43	52.65	43.88	38.03	35.10	29.25
45	128.70	102.38	87.75	81.90	61.43	55.58	43.88	38.03	38.03	29.25
46	134.55	105.30	90.68	84.83	64.35	55.58	46.80	40.95	38.03	29.25
47	140.40	111.15	93.60	87.75	67.28	58.50	46.80	40.95	40.95	32.18
48	146.25	114.08	99.45	93.60	70.20	61.43	49.73	43.88	40.95	32.18
49	152.10	119.93	102.38	96.53	73.13	64.35	52.65	46.80	43.88	32.18
50	160.88	125.78	108.23	99.45	76.05	70.20	55.58	46.80	43.88	35.10
51	169.65	131.63	111.15	105.30	78.98	73.13	58.50	49.73	46.80	35.10
52	178.43	137.48	117.00	111.15	81.90	78.98	61.43	52.65	49.73	38.03
53	187.20	146.25	122.85	117.00	87.75	84.83	67.28	55.58	52.65	40.95
54	195.98	152.10	128.70	122.85	90.68	90.68	70.20	61.43	55.58	40.95
55	207.68	160.88	137.48	128.70	96.53	96.53	76.05	64.35	61.43	43.88
56	219.38	172.58	146.25	134.55	102.38	105.30	81.90	70.20	64.35	49.73
57	234.00	181.35	152.10	143.33	108.23	114.08	87.75	76.05	70.20	52.65
58	248.63	193.05	163.80	152.10	114.08	122.85	93.60	81.90	76.05	55.58
59	263.25	201.83	172.58	160.88	119.93	131.63	102.38	87.75	81.90	61.43
60	277.88	213.53	181.35	169.65	128.70	143.33	111.15	93.60	87.75	64.35
61	292.50	225.23	190.13	178.43	134.55	155.03	119.93	102.38	96.53	70.20
62	307.13	236.93	201.83	187.20	140.40	166.73	128.70	108.23	102.38	76.05
63	321.75	248.63	210.60	198.90	149.18	178.43	137.48	117.00	111.15	81.90
64	339.30	263.25	222.30	207.68	157.95	193.05	149.18	125.78	119.93	90.68
65	359.78	277.88	236.93	222.30	166.73	210.60	160.88	137.48	128.70	96.53
66	383.18	295.43	251.55	236.93	178.43	228.15	175.50	149.18	140.40	105.30
67	409.50	315.90	269.10	251.55	190.13	248.63	190.13	160.88	152.10	114.08
68	438.75	336.38	286.65	269.10	201.83	272.03	207.68	175.50	163.80	125.78
69	468.00	362.70	307.13	286.65	216.45	295.43	228.15	193.05	181.35	134.55
70	503.10	389.03	327.60	307.13	234.00	327.60	251.55	213.53	198.90	149.18
71	541.13	415.35	353.93	330.53	251.55	362.70	277.88	234.00	219.38	166.73
72	582.08	447.53	377.33	353.93	269.10	400.73	307.13	260.33	242.78	184.28
73	623.03	479.70	406.58	380.25	289.58	444.60	339.30	286.65	269.10	204.75
74	672.75	517.73	438.75	409.50	312.98	491.40	377.33	318.83	298.35	225.23
75	728.33	558.68	473.85	441.68	339.30	546.98	418.28	353.93	330.53	251.55
76	783.90	602.55	508.95	476.78	365.63	602.55	462.15	389.03	365.63	277.88
77	845.33	649.35	549.90	514.80	391.95	661.05	506.03	427.05	400.73	304.20
78	912.60	699.08	590.85	552.83	424.13	725.40	555.75	468.00	438.75	333.45
79	991.58	760.50	643.50	602.55	462.15	804.38	614.25	517.73	485.55	371.48
80	1,088.10	833.63	704.93	661.05	506.03	897.98	687.38	579.15	544.05	415.35
81	1,202.18	921.38	778.05	728.33	561.60	1,009.13	769.28	652.28	611.33	468.00
82	1,327.95	1,017.90	859.95	807.30	623.03	1,129.05	862.88	731.25	684.45	526.50
83	1,468.35	1,126.13	953.55	892.13	693.23	1,263.60	968.18	819.00	766.35	593.78
84	1,626.30	1,248.98	1,055.93	991.58	772.20	1,421.55	1,088.10	921.38	862.88	672.75
85	1,807.65	1,386.45	1,175.85	1,102.73	859.95	1,602.90	1,228.50	1,038.38	974.03	763.43

**Exhibit 8 - 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 Age	Base Plan					Base plus Compound Inflation Protection (20years)				
	Elimination Period (Days)					Elimination Period (Days)				
	0	30	60	90	180	0	30	60	90	180
18-25	23.40	20.48	20.48	17.55	17.55	32.18	26.33	26.33	26.33	23.40
26	23.40	20.48	20.48	20.48	17.55	32.18	29.25	26.33	26.33	23.40
27	23.40	20.48	20.48	20.48	17.55	35.10	29.25	29.25	26.33	23.40
28	23.40	23.40	20.48	20.48	17.55	35.10	32.18	29.25	29.25	23.40
29	26.33	23.40	20.48	20.48	20.48	38.03	32.18	29.25	29.25	26.33
30	26.33	23.40	23.40	20.48	20.48	40.95	35.10	32.18	29.25	26.33
31	26.33	23.40	23.40	23.40	20.48	43.88	38.03	32.18	32.18	26.33
32	29.25	26.33	23.40	23.40	20.48	43.88	38.03	35.10	35.10	29.25
33	29.25	26.33	26.33	23.40	20.48	46.80	40.95	38.03	35.10	29.25
34	32.18	29.25	26.33	26.33	23.40	52.65	43.88	40.95	38.03	32.18
35	35.10	29.25	26.33	26.33	23.40	55.58	46.80	40.95	40.95	35.10
36	35.10	32.18	29.25	26.33	23.40	58.50	49.73	43.88	43.88	35.10
37	38.03	32.18	29.25	29.25	26.33	64.35	52.65	46.80	46.80	38.03
38	40.95	35.10	32.18	32.18	26.33	67.28	58.50	49.73	49.73	40.95
39	43.88	38.03	35.10	32.18	26.33	73.13	61.43	55.58	52.65	40.95
40	46.80	40.95	35.10	35.10	29.25	78.98	64.35	58.50	55.58	43.88
41	49.73	40.95	38.03	35.10	29.25	81.90	70.20	61.43	58.50	46.80
42	52.65	43.88	38.03	38.03	32.18	87.75	73.13	64.35	61.43	49.73
43	55.58	46.80	40.95	38.03	32.18	93.60	78.98	70.20	64.35	52.65
44	58.50	46.80	43.88	40.95	32.18	99.45	81.90	73.13	70.20	55.58
45	61.43	49.73	43.88	43.88	35.10	105.30	87.75	76.05	73.13	58.50
46	64.35	52.65	46.80	43.88	35.10	114.08	93.60	81.90	76.05	61.43
47	67.28	55.58	49.73	46.80	38.03	119.93	99.45	87.75	81.90	64.35
48	70.20	58.50	52.65	49.73	38.03	128.70	105.30	93.60	87.75	70.20
49	73.13	61.43	55.58	52.65	40.95	137.48	111.15	99.45	93.60	73.13
50	78.98	64.35	58.50	55.58	43.88	146.25	119.93	105.30	99.45	78.98
51	84.83	70.20	61.43	58.50	46.80	157.95	128.70	114.08	105.30	84.83
52	90.68	73.13	64.35	61.43	49.73	169.65	137.48	119.93	114.08	90.68
53	96.53	78.98	70.20	64.35	52.65	181.35	149.18	128.70	122.85	96.53
54	102.38	84.83	76.05	70.20	55.58	195.98	160.88	140.40	131.63	105.30
55	111.15	90.68	81.90	76.05	58.50	210.60	172.58	152.10	143.33	114.08
56	119.93	99.45	87.75	81.90	64.35	228.15	187.20	163.80	155.03	122.85
57	131.63	108.23	93.60	90.68	70.20	248.63	201.83	178.43	166.73	131.63
58	143.33	117.00	102.38	96.53	76.05	269.10	219.38	193.05	181.35	143.33
59	155.03	125.78	111.15	105.30	81.90	289.58	236.93	207.68	195.98	155.03
60	166.73	137.48	119.93	114.08	90.68	312.98	254.48	222.30	210.60	169.65
61	181.35	149.18	131.63	122.85	96.53	333.45	272.03	239.85	225.23	181.35
62	195.98	160.88	140.40	134.55	105.30	356.85	289.58	257.40	242.78	193.05
63	210.60	172.58	152.10	143.33	114.08	380.25	310.05	274.95	260.33	207.68
64	228.15	187.20	163.80	155.03	122.85	406.58	333.45	292.50	277.88	222.30
65	248.63	204.75	181.35	169.65	134.55	438.75	356.85	315.90	298.35	239.85
66	272.03	222.30	195.98	184.28	149.18	473.85	386.10	342.23	321.75	260.33
67	295.43	242.78	213.53	201.83	160.88	511.88	418.28	368.55	348.08	280.80
68	321.75	263.25	234.00	219.38	175.50	552.83	450.45	397.80	377.33	304.20
69	353.93	289.58	254.48	242.78	193.05	599.63	488.48	429.98	406.58	330.53
70	391.95	321.75	283.73	266.18	213.53	649.35	529.43	465.08	441.68	356.85
71	435.83	356.85	312.98	295.43	236.93	702.00	573.30	503.10	476.78	386.10
72	482.63	394.88	348.08	330.53	263.25	757.58	617.18	544.05	514.80	418.28
73	535.28	438.75	386.10	365.63	292.50	819.00	666.90	587.93	558.68	450.45
74	596.70	485.55	427.05	406.58	324.68	886.28	722.48	637.65	605.48	488.48
75	663.98	541.13	476.78	450.45	362.70	962.33	783.90	690.30	655.20	532.35
76	731.25	596.70	526.50	500.18	400.73	1,041.30	848.25	748.80	710.78	576.23
77	804.38	655.20	579.15	546.98	441.68	1,123.20	915.53	807.30	766.35	620.10
78	886.28	722.48	634.73	602.55	485.55	1,216.80	991.58	871.65	827.78	672.75
79	982.80	801.45	704.93	669.83	538.20	1,325.03	1,079.33	950.63	900.90	734.18
80	1,102.73	897.98	789.75	748.80	608.40	1,459.58	1,187.55	1,047.15	994.50	807.30
81	1,240.20	1,009.13	889.20	845.33	684.45	1,617.53	1,316.25	1,161.23	1,099.80	897.98
82	1,392.30	1,131.98	997.43	947.70	772.20	1,793.03	1,456.65	1,284.08	1,219.73	994.50
83	1,564.88	1,272.38	1,123.20	1,064.70	868.73	1,986.08	1,614.60	1,424.48	1,351.35	1,105.65
84	1,763.78	1,433.25	1,263.60	1,199.25	982.80	2,208.38	1,793.03	1,582.43	1,503.45	1,231.43
85	1,994.85	1,620.45	1,430.33	1,357.20	1,117.35	2,459.93	1,997.78	1,763.78	1,673.10	1,377.68

**Exhibit 8 - 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 Age	Base plus Compound Inflation Protection (Lifetime) Elimination Period (Days)					Base plus Future Purchase Option Elimination Period (Days)				
	0	30	60	90	180	0	30	60	90	180
	18-25	58.50	49.73	46.80	43.88	38.03	23.40	20.48	20.48	20.48
26	61.43	52.65	46.80	46.80	38.03	23.40	20.48	20.48	20.48	17.55
27	64.35	55.58	49.73	46.80	40.95	23.40	23.40	20.48	20.48	17.55
28	67.28	58.50	52.65	49.73	40.95	26.33	23.40	20.48	20.48	20.48
29	70.20	61.43	55.58	52.65	43.88	26.33	23.40	23.40	20.48	20.48
30	76.05	64.35	55.58	55.58	46.80	26.33	23.40	23.40	23.40	20.48
31	78.98	67.28	58.50	58.50	46.80	29.25	26.33	23.40	23.40	20.48
32	84.83	70.20	61.43	61.43	49.73	29.25	26.33	26.33	23.40	20.48
33	87.75	73.13	67.28	64.35	52.65	32.18	29.25	26.33	26.33	23.40
34	93.60	78.98	70.20	67.28	55.58	35.10	29.25	26.33	26.33	23.40
35	99.45	81.90	73.13	70.20	58.50	35.10	32.18	29.25	26.33	23.40
36	105.30	87.75	76.05	73.13	61.43	38.03	32.18	29.25	29.25	26.33
37	111.15	93.60	81.90	78.98	64.35	40.95	35.10	32.18	32.18	26.33
38	117.00	96.53	87.75	81.90	67.28	43.88	38.03	35.10	32.18	26.33
39	125.78	102.38	90.68	87.75	70.20	46.80	40.95	35.10	35.10	29.25
40	131.63	108.23	96.53	90.68	73.13	49.73	40.95	38.03	35.10	29.25
41	137.48	114.08	99.45	96.53	76.05	52.65	43.88	40.95	38.03	32.18
42	143.33	119.93	105.30	99.45	81.90	55.58	46.80	40.95	40.95	32.18
43	152.10	122.85	108.23	102.38	84.83	58.50	49.73	43.88	40.95	35.10
44	157.95	128.70	114.08	108.23	87.75	61.43	52.65	46.80	43.88	35.10
45	163.80	134.55	119.93	114.08	90.68	64.35	52.65	46.80	46.80	38.03
46	172.58	140.40	125.78	117.00	93.60	67.28	55.58	49.73	46.80	38.03
47	181.35	149.18	131.63	122.85	99.45	70.20	58.50	52.65	49.73	40.95
48	190.13	155.03	137.48	128.70	102.38	76.05	61.43	55.58	52.65	40.95
49	198.90	160.88	143.33	134.55	108.23	78.98	64.35	58.50	55.58	43.88
50	207.68	169.65	149.18	140.40	114.08	84.83	70.20	61.43	58.50	46.80
51	219.38	178.43	157.95	149.18	119.93	90.68	73.13	64.35	61.43	49.73
52	231.08	187.20	166.73	155.03	125.78	96.53	78.98	70.20	67.28	52.65
53	242.78	198.90	175.50	163.80	131.63	102.38	84.83	76.05	70.20	55.58
54	257.40	207.68	184.28	172.58	137.48	111.15	90.68	78.98	76.05	58.50
55	272.03	222.30	193.05	184.28	146.25	119.93	99.45	87.75	81.90	64.35
56	286.65	234.00	204.75	195.98	155.03	131.63	108.23	93.60	87.75	70.20
57	304.20	248.63	219.38	207.68	166.73	143.33	117.00	102.38	96.53	76.05
58	324.68	263.25	231.08	219.38	175.50	155.03	125.78	111.15	105.30	81.90
59	342.23	280.80	245.70	234.00	187.20	166.73	137.48	119.93	114.08	87.75
60	362.70	295.43	260.33	245.70	198.90	181.35	149.18	131.63	122.85	96.53
61	383.18	312.98	274.95	260.33	207.68	195.98	160.88	140.40	134.55	105.30
62	400.73	327.60	289.58	272.03	219.38	210.60	172.58	152.10	143.33	114.08
63	421.20	345.15	304.20	286.65	231.08	228.15	187.20	163.80	155.03	122.85
64	444.60	362.70	321.75	304.20	245.70	248.63	201.83	178.43	169.65	134.55
65	473.85	386.10	339.30	321.75	260.33	269.10	219.38	195.98	184.28	146.25
66	503.10	412.43	362.70	345.15	277.88	295.43	239.85	213.53	201.83	160.88
67	538.20	438.75	389.03	368.55	298.35	321.75	263.25	231.08	219.38	175.50
68	576.23	470.93	415.35	391.95	318.83	351.00	286.65	251.55	239.85	190.13
69	620.10	506.03	444.60	421.20	342.23	386.10	315.90	277.88	263.25	210.60
70	666.90	544.05	479.70	453.38	365.63	427.05	348.08	307.13	289.58	231.08
71	716.63	585.00	514.80	488.48	394.88	473.85	386.10	342.23	321.75	257.40
72	769.28	628.88	552.83	523.58	424.13	526.50	429.98	377.33	356.85	286.65
73	827.78	675.68	596.70	564.53	456.30	585.00	476.78	421.20	397.80	318.83
74	895.05	728.33	643.50	608.40	494.33	649.35	529.43	465.08	441.68	353.93
75	968.18	789.75	696.15	661.05	535.28	722.48	587.93	517.73	491.40	394.88
76	1,047.15	854.10	751.73	713.70	579.15	798.53	649.35	573.30	544.05	438.75
77	1,129.05	918.45	810.23	769.28	623.03	877.50	713.70	628.88	596.70	482.63
78	1,219.73	991.58	874.58	830.70	672.75	968.18	786.83	693.23	658.13	529.43
79	1,327.95	1,079.33	953.55	903.83	734.18	1,073.48	874.58	769.28	731.25	590.85
80	1,462.50	1,190.48	1,047.15	994.50	810.23	1,205.10	979.88	862.88	819.00	663.98
81	1,617.53	1,316.25	1,161.23	1,099.80	897.98	1,357.20	1,102.73	971.10	921.38	748.80
82	1,793.03	1,456.65	1,284.08	1,219.73	994.50	1,523.93	1,240.20	1,091.03	1,035.45	845.33
83	1,989.00	1,614.60	1,424.48	1,351.35	1,105.65	1,714.05	1,392.30	1,228.50	1,164.15	950.63
84	2,208.38	1,795.95	1,582.43	1,503.45	1,231.43	1,933.43	1,567.80	1,383.53	1,313.33	1,076.40
85	2,459.93	1,997.78	1,763.78	1,673.10	1,377.68	2,187.90	1,775.48	1,567.80	1,488.83	1,225.58

**Exhibit 8 - 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	Base Plan					Base plus Compound Inflation Protection (20years)				
	Elimination Period (Days)					Elimination Period (Days)				
	0	30	60	90	180	0	30	60	90	180
18-25	26.33	23.40	23.40	23.40	20.48	40.95	38.03	35.10	35.10	29.25
26	29.25	26.33	23.40	23.40	23.40	43.88	38.03	35.10	35.10	32.18
27	29.25	26.33	26.33	26.33	23.40	46.80	40.95	38.03	38.03	32.18
28	29.25	26.33	26.33	26.33	23.40	49.73	43.88	40.95	40.95	35.10
29	32.18	29.25	26.33	26.33	23.40	49.73	46.80	40.95	40.95	35.10
30	32.18	29.25	29.25	29.25	26.33	55.58	49.73	43.88	43.88	38.03
31	35.10	32.18	29.25	29.25	26.33	58.50	52.65	46.80	46.80	40.95
32	38.03	32.18	32.18	32.18	26.33	61.43	55.58	49.73	49.73	43.88
33	38.03	35.10	32.18	32.18	29.25	67.28	58.50	52.65	52.65	43.88
34	40.95	38.03	35.10	35.10	29.25	70.20	61.43	58.50	58.50	46.80
35	43.88	40.95	38.03	38.03	32.18	76.05	67.28	61.43	61.43	49.73
36	46.80	43.88	40.95	40.95	35.10	81.90	73.13	67.28	67.28	55.58
37	52.65	46.80	40.95	40.95	35.10	87.75	78.98	70.20	70.20	58.50
38	55.58	49.73	43.88	43.88	38.03	96.53	84.83	76.05	76.05	61.43
39	58.50	52.65	46.80	46.80	40.95	102.38	90.68	81.90	81.90	67.28
40	64.35	55.58	49.73	49.73	43.88	111.15	96.53	87.75	87.75	70.20
41	67.28	58.50	52.65	52.65	43.88	119.93	102.38	93.60	93.60	76.05
42	70.20	61.43	55.58	55.58	46.80	125.78	108.23	99.45	99.45	78.98
43	76.05	64.35	61.43	58.50	49.73	134.55	117.00	105.30	105.30	84.83
44	78.98	70.20	64.35	64.35	52.65	143.33	122.85	111.15	111.15	90.68
45	84.83	73.13	67.28	67.28	52.65	152.10	131.63	119.93	119.93	96.53
46	87.75	76.05	70.20	70.20	55.58	163.80	140.40	125.78	125.78	102.38
47	93.60	81.90	73.13	73.13	58.50	172.58	149.18	134.55	134.55	108.23
48	99.45	84.83	78.98	76.05	61.43	184.28	160.88	143.33	143.33	114.08
49	105.30	90.68	81.90	81.90	64.35	198.90	169.65	155.03	152.10	122.85
50	111.15	96.53	87.75	87.75	70.20	213.53	184.28	166.73	163.80	131.63
51	119.93	102.38	93.60	93.60	73.13	228.15	198.90	178.43	178.43	140.40
52	128.70	111.15	99.45	99.45	78.98	245.70	213.53	190.13	190.13	152.10
53	137.48	119.93	108.23	108.23	84.83	266.18	228.15	207.68	204.75	163.80
54	149.18	128.70	117.00	114.08	90.68	286.65	248.63	222.30	222.30	175.50
55	160.88	140.40	125.78	125.78	99.45	310.05	269.10	239.85	239.85	190.13
56	175.50	152.10	137.48	134.55	108.23	336.38	289.58	260.33	260.33	207.68
57	190.13	163.80	149.18	146.25	117.00	365.63	315.90	283.73	283.73	225.23
58	207.68	178.43	160.88	160.88	128.70	394.88	342.23	307.13	307.13	242.78
59	225.23	195.98	175.50	175.50	137.48	427.05	368.55	330.53	330.53	263.25
60	245.70	210.60	190.13	190.13	149.18	462.15	397.80	356.85	356.85	283.73
61	266.18	228.15	204.75	204.75	163.80	494.33	427.05	383.18	383.18	304.20
62	286.65	248.63	222.30	222.30	175.50	529.43	456.30	409.50	409.50	327.60
63	310.05	266.18	239.85	239.85	190.13	564.53	488.48	438.75	438.75	351.00
64	336.38	289.58	260.33	260.33	207.68	605.48	523.58	470.93	468.00	374.40
65	368.55	315.90	283.73	283.73	228.15	652.28	564.53	506.03	506.03	406.58
66	403.65	348.08	312.98	310.05	248.63	707.85	608.40	549.90	546.98	438.75
67	438.75	377.33	339.30	339.30	272.03	766.35	658.13	593.78	590.85	473.85
68	482.63	415.35	371.48	371.48	295.43	827.78	713.70	643.50	640.58	511.88
69	529.43	456.30	409.50	409.50	327.60	897.98	772.20	696.15	693.23	555.75
70	587.93	506.03	456.30	453.38	362.70	974.03	839.48	754.65	754.65	602.55
71	655.20	561.60	506.03	503.10	403.65	1055.93	909.68	819.00	816.08	652.28
72	725.40	625.95	561.60	558.68	447.53	1140.75	982.80	886.28	883.35	704.93
73	807.30	696.15	623.03	623.03	497.25	1234.35	1064.70	956.48	953.55	763.43
74	897.98	775.13	693.23	693.23	552.83	1339.65	1152.45	1038.38	1035.45	827.78
75	1003.28	862.88	775.13	772.20	617.18	1456.65	1254.83	1129.05	1126.13	900.90
76	1111.50	956.48	857.03	854.10	681.53	1579.50	1360.13	1222.65	1219.73	976.95
77	1222.65	1053.00	944.78	941.85	751.73	1708.20	1471.28	1322.10	1319.18	1053.00
78	1351.35	1161.23	1041.30	1038.38	830.70	1851.53	1594.13	1433.25	1427.40	1140.75
79	1503.45	1289.93	1158.30	1155.38	921.38	2024.10	1740.38	1564.88	1559.03	1246.05
80	1690.65	1450.80	1304.55	1301.63	1038.38	2234.70	1918.80	1725.75	1722.83	1374.75
81	1907.10	1638.00	1471.28	1468.35	1170.00	2483.33	2129.40	1915.88	1910.03	1523.93
82	2146.95	1842.75	1655.55	1652.63	1316.25	2758.28	2363.40	2126.48	2120.63	1690.65
83	2418.98	2073.83	1863.23	1860.30	1480.05	3065.40	2626.65	2363.40	2357.55	1877.85
84	2731.95	2342.93	2106.00	2103.08	1673.10	3416.40	2925.00	2632.50	2626.65	2088.45
85	3103.43	2655.90	2392.65	2386.80	1898.33	3817.13	3267.23	2939.63	2930.85	2331.23

**Exhibit 8 - 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 Age	Base plus Compound Inflation Protection (Lifetime) Elimination Period (Days)					Base plus Future Purchase Option Elimination Period (Days)				
	0	30	60	90	180	0	30	60	90	180
	18-25	81.90	73.13	67.28	67.28	55.58	29.25	26.33	23.40	23.40
26	87.75	76.05	70.20	70.20	58.50	29.25	26.33	26.33	26.33	23.40
27	90.68	78.98	73.13	73.13	61.43	29.25	29.25	26.33	26.33	23.40
28	96.53	84.83	76.05	76.05	64.35	32.18	29.25	26.33	26.33	23.40
29	102.38	87.75	81.90	81.90	67.28	32.18	29.25	29.25	29.25	26.33
30	108.23	93.60	84.83	84.83	70.20	35.10	32.18	29.25	29.25	26.33
31	114.08	99.45	90.68	90.68	73.13	38.03	32.18	32.18	32.18	26.33
32	119.93	105.30	96.53	96.53	78.98	38.03	35.10	32.18	32.18	29.25
33	125.78	111.15	99.45	99.45	81.90	40.95	38.03	35.10	35.10	29.25
34	134.55	117.00	105.30	105.30	87.75	43.88	40.95	38.03	38.03	32.18
35	143.33	122.85	114.08	111.15	90.68	46.80	43.88	38.03	40.95	35.10
36	152.10	131.63	119.93	119.93	96.53	52.65	46.80	40.95	40.95	35.10
37	160.88	140.40	125.78	125.78	102.38	55.58	49.73	43.88	43.88	38.03
38	169.65	149.18	134.55	134.55	108.23	58.50	52.65	46.80	46.80	40.95
39	181.35	157.95	143.33	140.40	114.08	64.35	55.58	52.65	52.65	43.88
40	190.13	163.80	149.18	149.18	119.93	67.28	58.50	55.58	55.58	46.80
41	198.90	172.58	157.95	157.95	125.78	73.13	64.35	58.50	58.50	46.80
42	210.60	181.35	163.80	163.80	131.63	76.05	67.28	61.43	61.43	49.73
43	219.38	190.13	172.58	172.58	137.48	81.90	70.20	64.35	64.35	52.65
44	231.08	198.90	178.43	178.43	143.33	84.83	73.13	67.28	67.28	55.58
45	239.85	207.68	187.20	187.20	149.18	90.68	78.98	70.20	70.20	58.50
46	251.55	219.38	195.98	195.98	157.95	96.53	81.90	76.05	76.05	61.43
47	263.25	228.15	204.75	204.75	163.80	102.38	87.75	78.98	78.98	64.35
48	277.88	239.85	216.45	213.53	172.58	105.30	93.60	84.83	81.90	67.28
49	289.58	251.55	225.23	225.23	178.43	114.08	96.53	87.75	87.75	70.20
50	304.20	263.25	236.93	236.93	190.13	119.93	105.30	93.60	93.60	76.05
51	321.75	277.88	251.55	248.63	198.90	128.70	111.15	99.45	99.45	78.98
52	339.30	292.50	263.25	263.25	210.60	140.40	119.93	108.23	108.23	84.83
53	356.85	307.13	277.88	277.88	222.30	149.18	128.70	117.00	117.00	90.68
54	377.33	324.68	292.50	292.50	234.00	160.88	140.40	125.78	125.78	99.45
55	400.73	345.15	310.05	310.05	245.70	175.50	152.10	134.55	134.55	108.23
56	424.13	365.63	330.53	327.60	263.25	190.13	163.80	146.25	146.25	117.00
57	450.45	389.03	351.00	348.08	277.88	207.68	178.43	160.88	160.88	125.78
58	479.70	412.43	371.48	371.48	295.43	225.23	193.05	175.50	172.58	137.48
59	508.95	438.75	394.88	391.95	312.98	245.70	210.60	190.13	190.13	149.18
60	538.20	465.08	418.28	415.35	333.45	266.18	231.08	207.68	204.75	163.80
61	567.45	488.48	441.68	438.75	351.00	289.58	248.63	222.30	222.30	178.43
62	596.70	514.80	462.15	462.15	368.55	312.98	269.10	242.78	239.85	193.05
63	625.95	541.13	488.48	485.55	389.03	336.38	289.58	260.33	260.33	207.68
64	661.05	570.38	514.80	511.88	409.50	365.63	315.90	283.73	283.73	225.23
65	704.93	608.40	546.98	546.98	435.83	400.73	345.15	310.05	310.05	245.70
66	751.73	649.35	585.00	582.08	468.00	438.75	377.33	339.30	339.30	269.10
67	807.30	693.23	625.95	623.03	500.18	479.70	412.43	371.48	368.55	295.43
68	865.80	742.95	669.83	669.83	535.28	523.58	450.45	406.58	403.65	321.75
69	930.15	798.53	719.55	719.55	576.23	579.15	497.25	447.53	444.60	353.93
70	1,000.35	862.88	775.13	775.13	620.10	640.58	552.83	494.33	494.33	394.88
71	1,079.33	927.23	836.55	833.63	666.90	713.70	614.25	552.83	549.90	438.75
72	1,161.23	1,000.35	897.98	897.98	716.63	792.68	681.53	611.33	611.33	488.48
73	1,248.98	1,076.40	968.18	965.25	772.20	880.43	757.58	681.53	678.60	541.13
74	1,351.35	1,164.15	1,047.15	1,044.23	833.63	982.80	845.33	757.58	754.65	602.55
75	1,465.43	1,260.68	1,134.90	1,131.98	903.83	1,093.95	941.85	845.33	842.40	672.75
76	1,588.28	1,365.98	1,228.50	1,225.58	979.88	1,213.88	1,044.23	938.93	936.00	745.88
77	1,714.05	1,474.20	1,325.03	1,322.10	1,055.93	1,336.73	1,149.53	1,032.53	1,029.60	821.93
78	1,857.38	1,597.05	1,433.25	1,430.33	1,143.68	1,477.13	1,269.45	1,140.75	1,137.83	906.75
79	2,027.03	1,740.38	1,564.88	1,561.95	1,246.05	1,646.78	1,412.78	1,269.45	1,266.53	1,009.13
80	2,237.63	1,921.73	1,728.68	1,722.83	1,374.75	1,854.45	1,591.20	1,427.40	1,424.48	1,134.90
81	2,483.33	2,132.33	1,915.88	1,912.95	1,523.93	2,094.30	1,795.95	1,611.68	1,608.75	1,281.15
82	2,758.28	2,366.33	2,126.48	2,120.63	1,690.65	2,357.55	2,021.18	1,816.43	1,813.50	1,442.03
83	3,065.40	2,626.65	2,363.40	2,357.55	1,877.85	2,658.83	2,278.58	2,047.50	2,041.65	1,626.30
84	3,416.40	2,925.00	2,632.50	2,626.65	2,088.45	3,009.83	2,574.00	2,316.60	2,310.75	1,836.90
85	3,817.13	3,267.23	2,939.63	2,930.85	2,331.23	3,419.33	2,922.08	2,629.58	2,623.73	2,085.53



**Exhibit 8 - 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 <u>Age</u>	Base Plan					Base plus Compound Inflation Protection (20years)				
	Elimination Period (Days)					Elimination Period (Days)				
	0	30	60	90	180	0	30	60	90	180
18-25	35.10	32.18	29.25	29.25	26.33	55.58	52.65	49.73	46.80	40.95
26	35.10	35.10	32.18	32.18	29.25	61.43	55.58	52.65	49.73	43.88
27	38.03	35.10	32.18	32.18	29.25	64.35	58.50	55.58	52.65	46.80
28	40.95	38.03	35.10	35.10	32.18	67.28	61.43	58.50	55.58	49.73
29	40.95	38.03	38.03	35.10	32.18	73.13	64.35	61.43	58.50	52.65
30	43.88	40.95	38.03	38.03	35.10	76.05	70.20	64.35	64.35	55.58
31	46.80	43.88	40.95	40.95	35.10	81.90	73.13	70.20	67.28	58.50
32	49.73	46.80	43.88	40.95	38.03	87.75	78.98	73.13	73.13	61.43
33	52.65	49.73	46.80	43.88	40.95	93.60	84.83	78.98	76.05	67.28
34	58.50	52.65	49.73	46.80	43.88	102.38	90.68	84.83	81.90	70.20
35	61.43	55.58	52.65	52.65	43.88	108.23	99.45	90.68	87.75	76.05
36	67.28	61.43	55.58	55.58	49.73	117.00	105.30	99.45	96.53	81.90
37	73.13	64.35	61.43	58.50	52.65	128.70	114.08	105.30	102.38	87.75
38	78.98	70.20	64.35	64.35	55.58	137.48	122.85	114.08	111.15	93.60
39	84.83	76.05	70.20	67.28	58.50	149.18	131.63	122.85	119.93	102.38
40	90.68	78.98	76.05	73.13	61.43	160.88	143.33	131.63	125.78	108.23
41	96.53	84.83	78.98	76.05	67.28	169.65	152.10	140.40	134.55	114.08
42	102.38	90.68	84.83	81.90	70.20	181.35	160.88	149.18	143.33	119.93
43	108.23	96.53	87.75	84.83	73.13	193.05	169.65	157.95	152.10	128.70
44	114.08	99.45	93.60	90.68	76.05	204.75	181.35	166.73	160.88	134.55
45	119.93	105.30	99.45	93.60	81.90	219.38	193.05	178.43	172.58	143.33
46	125.78	111.15	102.38	99.45	84.83	234.00	204.75	190.13	181.35	152.10
47	134.55	117.00	108.23	105.30	87.75	248.63	219.38	201.83	193.05	160.88
48	140.40	125.78	114.08	111.15	93.60	263.25	231.08	213.53	204.75	172.58
49	149.18	131.63	122.85	117.00	99.45	280.80	248.63	228.15	219.38	184.28
50	157.95	140.40	128.70	125.78	105.30	301.28	266.18	245.70	234.00	195.98
51	169.65	149.18	137.48	134.55	111.15	324.68	286.65	263.25	251.55	210.60
52	184.28	160.88	149.18	143.33	119.93	348.08	307.13	283.73	272.03	225.23
53	195.98	172.58	160.88	155.03	128.70	377.33	330.53	304.20	292.50	242.78
54	213.53	187.20	172.58	166.73	137.48	406.58	356.85	327.60	315.90	260.33
55	231.08	201.83	187.20	178.43	149.18	438.75	383.18	353.93	339.30	280.80
56	248.63	219.38	201.83	193.05	160.88	473.85	415.35	383.18	368.55	304.20
57	272.03	236.93	219.38	210.60	175.50	511.88	450.45	412.43	397.80	327.60
58	292.50	257.40	236.93	228.15	190.13	552.83	485.55	444.60	429.98	353.93
59	318.83	277.88	257.40	245.70	204.75	596.70	523.58	479.70	462.15	383.18
60	345.15	301.28	277.88	266.18	222.30	640.58	561.60	517.73	497.25	409.50
61	371.48	324.68	298.35	286.65	239.85	687.38	602.55	552.83	532.35	438.75
62	400.73	351.00	321.75	310.05	257.40	731.25	640.58	587.93	564.53	468.00
63	429.98	377.33	345.15	333.45	274.95	778.05	681.53	625.95	602.55	497.25
64	465.08	406.58	374.40	359.78	298.35	833.63	728.33	669.83	643.50	532.35
65	506.03	444.60	406.58	391.95	324.68	895.05	783.90	719.55	693.23	573.30
66	552.83	485.55	444.60	427.05	353.93	968.18	848.25	778.05	748.80	617.18
67	605.48	529.43	485.55	468.00	386.10	1,047.15	915.53	842.40	807.30	666.90
68	661.05	579.15	532.35	511.88	421.20	1,131.98	991.58	909.68	874.58	719.55
69	728.33	637.65	585.00	561.60	462.15	1,228.50	1,073.48	985.73	947.70	780.98
70	810.23	704.93	646.43	623.03	511.88	1,330.88	1,164.15	1,067.63	1,026.68	845.33
71	897.98	783.90	719.55	690.30	567.45	1,442.03	1,260.68	1,155.38	1,108.58	912.60
72	997.43	868.73	795.60	766.35	628.88	1,556.10	1,360.13	1,246.05	1,199.25	985.73
73	1,105.65	962.33	883.35	848.25	699.08	1,684.80	1,468.35	1,348.43	1,292.85	1,061.78
74	1,228.50	1,070.55	982.80	941.85	775.13	1,825.20	1,591.20	1,459.58	1,401.08	1,149.53
75	1,371.83	1,193.40	1,093.95	1,050.08	862.88	1,986.08	1,731.60	1,585.35	1,523.93	1,248.98
76	1,521.00	1,325.03	1,213.88	1,164.15	956.48	2,158.65	1,880.78	1,719.90	1,652.63	1,354.28
77	1,678.95	1,459.58	1,336.73	1,284.08	1,053.00	2,334.15	2,032.88	1,860.30	1,787.18	1,462.50
78	1,854.45	1,611.68	1,477.13	1,415.70	1,161.23	2,535.98	2,205.45	2,018.25	1,936.35	1,585.35
79	2,065.05	1,793.03	1,640.93	1,573.65	1,289.93	2,772.90	2,410.20	2,205.45	2,114.78	1,731.60
80	2,325.38	2,015.33	1,842.75	1,766.70	1,444.95	3,062.48	2,658.83	2,430.68	2,331.23	1,904.18
81	2,617.88	2,269.80	2,073.83	1,989.00	1,623.38	3,398.85	2,948.40	2,693.93	2,582.78	2,106.00
82	2,942.55	2,547.68	2,325.38	2,231.78	1,816.43	3,770.33	3,267.23	2,983.50	2,857.73	2,325.38
83	3,311.10	2,863.58	2,612.03	2,503.80	2,035.80	4,188.60	3,624.08	3,308.18	3,167.78	2,574.00
84	3,735.23	3,226.28	2,942.55	2,819.70	2,287.35	4,662.45	4,030.65	3,673.80	3,521.70	2,854.80
85	4,232.48	3,650.40	3,325.73	3,188.25	2,582.78	5,203.58	4,492.80	4,092.08	3,919.50	3,170.70

**Exhibit 8 - 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 Age	Base plus Compound Inflation Protection (Lifetime)					Base plus Future Purchase Option				
	Elimination Period (Days)					Elimination Period (Days)				
	0	30	60	90	180	0	30	60	90	180
18-25	114.08	102.38	93.60	90.68	78.98	38.03	35.10	32.18	32.18	29.25
26	119.93	108.23	99.45	96.53	81.90	38.03	35.10	35.10	32.18	29.25
27	125.78	114.08	105.30	102.38	87.75	40.95	38.03	35.10	35.10	32.18
28	134.55	119.93	111.15	108.23	90.68	40.95	38.03	38.03	35.10	32.18
29	140.40	125.78	117.00	114.08	96.53	43.88	40.95	38.03	38.03	35.10
30	149.18	131.63	122.85	119.93	102.38	46.80	43.88	40.95	40.95	35.10
31	157.95	140.40	131.63	125.78	108.23	49.73	46.80	43.88	40.95	38.03
32	166.73	149.18	137.48	131.63	114.08	52.65	49.73	46.80	43.88	40.95
33	175.50	157.95	146.25	140.40	119.93	58.50	52.65	49.73	46.80	43.88
34	187.20	166.73	155.03	149.18	125.78	61.43	55.58	52.65	49.73	43.88
35	198.90	175.50	163.80	157.95	134.55	67.28	61.43	55.58	55.58	49.73
36	210.60	187.20	172.58	166.73	140.40	73.13	64.35	61.43	58.50	52.65
37	225.23	198.90	184.28	178.43	149.18	78.98	70.20	64.35	64.35	55.58
38	239.85	210.60	195.98	190.13	157.95	84.83	76.05	70.20	67.28	58.50
39	254.48	225.23	207.68	198.90	166.73	90.68	81.90	76.05	73.13	64.35
40	269.10	236.93	219.38	210.60	175.50	96.53	87.75	81.90	78.98	67.28
41	280.80	248.63	228.15	222.30	184.28	102.38	90.68	84.83	81.90	70.20
42	295.43	260.33	239.85	231.08	193.05	108.23	96.53	90.68	87.75	76.05
43	307.13	272.03	251.55	242.78	201.83	117.00	102.38	96.53	90.68	78.98
44	321.75	283.73	260.33	251.55	210.60	122.85	108.23	99.45	96.53	81.90
45	336.38	298.35	274.95	263.25	219.38	128.70	114.08	105.30	102.38	87.75
46	353.93	310.05	286.65	274.95	231.08	137.48	119.93	111.15	108.23	90.68
47	368.55	324.68	298.35	286.65	239.85	143.33	128.70	117.00	114.08	96.53
48	386.10	339.30	312.98	301.28	251.55	152.10	134.55	122.85	119.93	99.45
49	403.65	356.85	327.60	315.90	263.25	160.88	143.33	131.63	125.78	105.30
50	427.05	374.40	345.15	330.53	274.95	172.58	152.10	140.40	134.55	114.08
51	447.53	394.88	362.70	348.08	289.58	184.28	163.80	149.18	143.33	119.93
52	470.93	415.35	383.18	368.55	304.20	198.90	175.50	160.88	155.03	128.70
53	497.25	438.75	403.65	386.10	321.75	213.53	187.20	172.58	166.73	140.40
54	526.50	462.15	424.13	409.50	339.30	231.08	201.83	187.20	178.43	149.18
55	555.75	488.48	450.45	432.90	356.85	248.63	219.38	201.83	193.05	160.88
56	590.85	517.73	476.78	456.30	377.33	272.03	236.93	219.38	210.60	175.50
57	625.95	549.90	503.10	485.55	400.73	295.43	257.40	236.93	228.15	190.13
58	663.98	582.08	535.28	514.80	424.13	318.83	280.80	257.40	248.63	204.75
59	702.00	617.18	567.45	544.05	450.45	345.15	304.20	277.88	269.10	222.30
60	742.95	652.28	599.63	576.23	473.85	374.40	327.60	301.28	289.58	239.85
61	780.98	684.45	628.88	605.48	500.18	403.65	353.93	324.68	312.98	260.33
62	819.00	719.55	661.05	634.73	523.58	435.83	380.25	348.08	336.38	277.88
63	859.95	754.65	693.23	666.90	549.90	468.00	409.50	377.33	362.70	298.35
64	906.75	795.60	731.25	702.00	579.15	506.03	441.68	406.58	391.95	324.68
65	962.33	842.40	775.13	745.88	614.25	552.83	482.63	444.60	427.05	351.00
66	1,029.60	900.90	827.78	795.60	655.20	602.55	526.50	485.55	465.08	386.10
67	1,099.80	962.33	883.35	851.18	699.08	658.13	576.23	529.43	508.95	418.28
68	1,181.70	1,032.53	947.70	909.68	748.80	722.48	631.80	579.15	555.75	459.23
69	1,269.45	1,108.58	1,017.90	976.95	804.38	795.60	696.15	637.65	611.33	506.03
70	1,365.98	1,196.33	1,096.88	1,053.00	865.80	883.35	769.28	707.85	678.60	558.68
71	1,471.28	1,287.00	1,178.78	1,131.98	930.15	982.80	857.03	783.90	754.65	620.10
72	1,582.43	1,380.60	1,266.53	1,216.80	1,000.35	1,088.10	950.63	871.65	836.55	687.38
73	1,702.35	1,485.90	1,363.05	1,307.48	1,076.40	1,208.03	1,053.00	965.25	927.23	763.43
74	1,839.83	1,605.83	1,471.28	1,412.78	1,158.30	1,345.50	1,172.93	1,073.48	1,029.60	845.33
75	1,997.78	1,740.38	1,594.13	1,532.70	1,257.75	1,500.53	1,307.48	1,196.33	1,149.53	941.85
76	2,167.43	1,886.63	1,728.68	1,658.48	1,360.13	1,667.25	1,450.80	1,327.95	1,275.30	1,044.23
77	2,342.93	2,038.73	1,866.15	1,790.10	1,468.35	1,839.83	1,599.98	1,465.43	1,404.00	1,152.45
78	2,538.90	2,208.38	2,021.18	1,939.28	1,588.28	2,035.80	1,769.63	1,617.53	1,553.18	1,272.38
79	2,775.83	2,413.13	2,208.38	2,117.70	1,731.60	2,269.80	1,971.45	1,801.80	1,728.68	1,412.78
80	3,065.40	2,661.75	2,433.60	2,334.15	1,907.10	2,556.45	2,217.15	2,024.10	1,942.20	1,585.35
81	3,398.85	2,948.40	2,693.93	2,582.78	2,106.00	2,884.05	2,497.95	2,281.50	2,184.98	1,781.33
82	3,773.25	3,267.23	2,983.50	2,860.65	2,328.30	3,243.83	2,808.00	2,559.38	2,454.08	1,997.78
83	4,188.60	3,627.00	3,308.18	3,170.70	2,574.00	3,653.33	3,156.08	2,878.20	2,758.28	2,237.63
84	4,665.38	4,030.65	3,673.80	3,521.70	2,854.80	4,127.18	3,562.65	3,243.83	3,106.35	2,518.43
85	5,203.58	4,492.80	4,092.08	3,919.50	3,170.70	4,682.93	4,036.50	3,673.80	3,515.85	2,843.10

**Exhibit 8 - 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 Age	Base Plan					Base plus Compound Inflation Protection (20years)				
	Elimination Period (Days)					Elimination Period (Days)				
	0	30	60	90	180	0	30	60	90	180
18-25	38.03	35.10	35.10	35.10	32.18	64.35	58.50	55.58	55.58	52.65
26	40.95	38.03	35.10	35.10	35.10	67.28	61.43	58.50	58.50	55.58
27	40.95	38.03	38.03	38.03	35.10	73.13	67.28	64.35	61.43	58.50
28	43.88	40.95	40.95	38.03	38.03	76.05	70.20	67.28	64.35	61.43
29	46.80	43.88	40.95	40.95	38.03	81.90	73.13	70.20	70.20	64.35
30	49.73	46.80	43.88	43.88	40.95	87.75	78.98	76.05	73.13	70.20
31	52.65	49.73	46.80	46.80	43.88	93.60	84.83	81.90	78.98	73.13
32	55.58	52.65	49.73	49.73	46.80	99.45	90.68	87.75	84.83	78.98
33	61.43	55.58	52.65	52.65	49.73	108.23	96.53	93.60	90.68	84.83
34	64.35	58.50	58.50	55.58	52.65	114.08	105.30	99.45	96.53	90.68
35	70.20	64.35	61.43	58.50	55.58	122.85	114.08	108.23	105.30	96.53
36	76.05	70.20	67.28	64.35	61.43	134.55	122.85	117.00	111.15	105.30
37	81.90	76.05	73.13	70.20	64.35	143.33	131.63	125.78	119.93	111.15
38	87.75	81.90	76.05	76.05	70.20	155.03	140.40	134.55	131.63	119.93
39	93.60	87.75	81.90	81.90	76.05	166.73	152.10	146.25	140.40	128.70
40	102.38	93.60	87.75	84.83	78.98	181.35	163.80	155.03	149.18	137.48
41	108.23	99.45	93.60	90.68	84.83	193.05	172.58	166.73	157.95	146.25
42	114.08	105.30	99.45	96.53	90.68	204.75	184.28	175.50	169.65	155.03
43	122.85	111.15	105.30	102.38	93.60	216.45	195.98	187.20	178.43	166.73
44	128.70	117.00	111.15	108.23	99.45	231.08	207.68	195.98	190.13	175.50
45	134.55	122.85	117.00	114.08	105.30	242.78	219.38	207.68	201.83	184.28
46	143.33	128.70	122.85	119.93	111.15	260.33	234.00	222.30	213.53	195.98
47	149.18	137.48	128.70	125.78	117.00	274.95	245.70	234.00	225.23	207.68
48	157.95	143.33	134.55	131.63	119.93	292.50	263.25	248.63	236.93	219.38
49	166.73	149.18	143.33	137.48	128.70	310.05	277.88	263.25	251.55	231.08
50	178.43	160.88	152.10	146.25	134.55	330.53	298.35	280.80	269.10	248.63
51	190.13	169.65	160.88	155.03	143.33	353.93	318.83	301.28	289.58	263.25
52	201.83	181.35	172.58	166.73	152.10	380.25	339.30	321.75	310.05	283.73
53	216.45	195.98	184.28	178.43	163.80	406.58	365.63	345.15	330.53	301.28
54	234.00	210.60	198.90	190.13	175.50	438.75	391.95	371.48	353.93	324.68
55	251.55	225.23	213.53	204.75	190.13	470.93	421.20	397.80	380.25	348.08
56	272.03	242.78	231.08	222.30	204.75	508.95	456.30	429.98	409.50	374.40
57	292.50	263.25	248.63	239.85	219.38	549.90	491.40	462.15	441.68	403.65
58	318.83	283.73	269.10	257.40	236.93	590.85	529.43	497.25	476.78	432.90
59	342.23	307.13	289.58	277.88	254.48	637.65	567.45	535.28	511.88	465.08
60	371.48	330.53	312.98	298.35	274.95	684.45	608.40	573.30	546.98	497.25
61	397.80	356.85	336.38	321.75	292.50	728.33	649.35	611.33	582.08	529.43
62	427.05	380.25	359.78	342.23	312.98	775.13	690.30	649.35	617.18	558.68
63	456.30	406.58	383.18	365.63	333.45	821.93	731.25	687.38	655.20	593.78
64	491.40	438.75	412.43	394.88	356.85	877.50	780.98	734.18	699.08	628.88
65	535.28	476.78	447.53	427.05	386.10	941.85	836.55	786.83	748.80	675.68
66	585.00	517.73	488.48	465.08	421.20	1,017.90	903.83	848.25	807.30	725.40
67	637.65	567.45	532.35	506.03	459.23	1,099.80	974.03	915.53	871.65	783.90
68	699.08	620.10	582.08	552.83	500.18	1,190.48	1,053.00	988.65	941.85	845.33
69	769.28	681.53	637.65	608.40	549.90	1,287.00	1,140.75	1,070.55	1,017.90	912.60
70	851.18	751.73	707.85	672.75	605.48	1,395.23	1,234.35	1,158.30	1,099.80	988.65
71	944.78	833.63	783.90	745.88	669.83	1,509.30	1,333.80	1,251.90	1,187.55	1,064.70
72	1,047.15	924.30	865.80	821.93	740.03	1,629.23	1,439.10	1,348.43	1,281.15	1,146.60
73	1,158.30	1,020.83	959.40	909.68	816.08	1,760.85	1,553.18	1,453.73	1,380.60	1,234.35
74	1,287.00	1,134.90	1,061.78	1,009.13	903.83	1,907.10	1,678.95	1,573.65	1,491.75	1,333.80
75	1,436.18	1,263.60	1,181.70	1,123.20	1,003.28	2,073.83	1,825.20	1,711.13	1,620.45	1,444.95
76	1,591.20	1,398.15	1,310.40	1,243.13	1,111.50	2,252.25	1,980.23	1,854.45	1,757.93	1,564.88
77	1,757.93	1,541.48	1,444.95	1,368.90	1,222.65	2,439.45	2,144.03	2,006.55	1,898.33	1,690.65
78	1,942.20	1,705.28	1,594.13	1,512.23	1,348.43	2,647.13	2,325.38	2,173.28	2,059.20	1,831.05
79	2,161.58	1,895.40	1,772.55	1,678.95	1,494.68	2,895.75	2,538.90	2,372.18	2,243.48	1,994.85
80	2,427.75	2,126.48	1,986.08	1,880.78	1,670.18	3,194.10	2,796.30	2,612.03	2,468.70	2,190.83
81	2,731.95	2,386.80	2,228.85	2,108.93	1,869.98	3,542.18	3,094.65	2,889.90	2,729.03	2,413.13
82	3,065.40	2,676.38	2,495.03	2,357.55	2,085.53	3,925.35	3,425.18	3,194.10	3,012.75	2,658.83
83	3,442.73	3,001.05	2,796.30	2,638.35	2,328.30	4,352.40	3,793.73	3,536.33	3,331.58	2,933.78
84	3,878.55	3,372.53	3,141.45	2,960.10	2,606.18	4,840.88	4,212.00	3,922.43	3,688.43	3,243.83
85	4,384.58	3,808.35	3,542.18	3,331.58	2,927.93	5,393.70	4,685.85	4,358.25	4,095.00	3,591.90

**Exhibit 8 - 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 Age	Base plus Compound Inflation Protection (Lifetime) Elimination Period (Days)					Base plus Future Purchase Option Elimination Period (Days)				
	0	30	60	90	180	0	30	60	90	180
	18-25	125.78	114.08	108.23	105.30	96.53	40.95	38.03	38.03	35.10
26	131.63	119.93	114.08	108.23	102.38	43.88	40.95	38.03	38.03	35.10
27	140.40	125.78	119.93	114.08	105.30	43.88	40.95	40.95	38.03	38.03
28	146.25	131.63	125.78	119.93	111.15	46.80	43.88	40.95	40.95	38.03
29	155.03	140.40	131.63	128.70	117.00	49.73	46.80	43.88	43.88	40.95
30	163.80	149.18	140.40	134.55	122.85	52.65	49.73	46.80	46.80	43.88
31	172.58	155.03	149.18	143.33	131.63	55.58	52.65	49.73	49.73	46.80
32	184.28	166.73	157.95	152.10	137.48	61.43	55.58	52.65	52.65	49.73
33	193.05	175.50	166.73	160.88	146.25	64.35	58.50	58.50	55.58	52.65
34	204.75	184.28	175.50	169.65	155.03	70.20	64.35	61.43	58.50	55.58
35	219.38	195.98	187.20	178.43	163.80	76.05	70.20	67.28	64.35	61.43
36	231.08	207.68	198.90	190.13	175.50	81.90	73.13	70.20	70.20	64.35
37	245.70	222.30	210.60	201.83	184.28	87.75	81.90	76.05	76.05	70.20
38	263.25	236.93	222.30	213.53	195.98	96.53	87.75	81.90	81.90	76.05
39	277.88	248.63	236.93	228.15	207.68	102.38	93.60	90.68	87.75	81.90
40	292.50	263.25	248.63	239.85	219.38	111.15	99.45	96.53	93.60	87.75
41	307.13	277.88	263.25	251.55	231.08	117.00	105.30	102.38	99.45	90.68
42	321.75	289.58	274.95	263.25	239.85	122.85	114.08	108.23	105.30	96.53
43	336.38	301.28	286.65	274.95	251.55	131.63	119.93	114.08	111.15	102.38
44	351.00	315.90	298.35	286.65	260.33	140.40	125.78	119.93	117.00	108.23
45	368.55	330.53	312.98	298.35	272.03	146.25	134.55	125.78	122.85	114.08
46	383.18	345.15	324.68	312.98	283.73	155.03	140.40	134.55	128.70	119.93
47	400.73	359.78	339.30	324.68	295.43	163.80	146.25	140.40	134.55	125.78
48	418.28	374.40	353.93	339.30	310.05	169.65	155.03	146.25	140.40	131.63
49	438.75	391.95	371.48	353.93	321.75	181.35	163.80	155.03	149.18	137.48
50	459.23	412.43	389.03	371.48	339.30	193.05	172.58	163.80	157.95	146.25
51	482.63	432.90	406.58	389.03	353.93	204.75	184.28	175.50	169.65	155.03
52	508.95	453.38	429.98	409.50	371.48	219.38	198.90	187.20	181.35	166.73
53	535.28	476.78	450.45	429.98	391.95	234.00	210.60	201.83	193.05	178.43
54	564.53	503.10	476.78	453.38	412.43	254.48	228.15	216.45	207.68	190.13
55	596.70	532.35	500.18	479.70	435.83	272.03	245.70	231.08	222.30	204.75
56	628.88	561.60	529.43	506.03	459.23	295.43	266.18	251.55	239.85	219.38
57	666.90	593.78	561.60	535.28	485.55	318.83	286.65	272.03	260.33	236.93
58	704.93	628.88	593.78	564.53	511.88	345.15	310.05	292.50	280.80	257.40
59	745.88	663.98	625.95	596.70	541.13	374.40	333.45	315.90	301.28	274.95
60	789.75	702.00	661.05	628.88	570.38	403.65	359.78	339.30	324.68	298.35
61	827.78	737.10	693.23	661.05	596.70	432.90	386.10	365.63	348.08	318.83
62	865.80	769.28	725.40	690.30	623.03	462.15	412.43	389.03	371.48	339.30
63	906.75	807.30	757.58	722.48	649.35	497.25	441.68	415.35	397.80	362.70
64	953.55	848.25	795.60	757.58	681.53	535.28	476.78	447.53	427.05	389.03
65	1,012.05	897.98	845.33	801.45	722.48	582.08	517.73	488.48	465.08	421.20
66	1,079.33	956.48	900.90	854.10	769.28	637.65	564.53	532.35	506.03	459.23
67	1,155.38	1,023.75	962.33	912.60	821.93	696.15	617.18	579.15	552.83	500.18
68	1,237.28	1,096.88	1,029.60	979.88	877.50	760.50	675.68	634.73	602.55	544.05
69	1,330.88	1,178.78	1,105.65	1,050.08	941.85	839.48	742.95	696.15	663.98	599.63
70	1,433.25	1,266.53	1,187.55	1,129.05	1,012.05	930.15	821.93	772.20	734.18	661.05
71	1,541.48	1,363.05	1,278.23	1,210.95	1,085.18	1,032.53	912.60	854.10	813.15	731.25
72	1,655.55	1,462.50	1,368.90	1,301.63	1,164.15	1,143.68	1,009.13	944.78	897.98	807.30
73	1,781.33	1,570.73	1,471.28	1,395.23	1,248.98	1,269.45	1,117.35	1,047.15	994.50	892.13
74	1,924.65	1,693.58	1,588.28	1,503.45	1,342.58	1,409.85	1,240.20	1,161.23	1,102.73	988.65
75	2,088.45	1,836.90	1,719.90	1,629.23	1,453.73	1,573.65	1,383.53	1,295.78	1,228.50	1,096.88
76	2,263.95	1,989.00	1,863.23	1,763.78	1,570.73	1,746.23	1,532.70	1,436.18	1,360.13	1,213.88
77	2,445.30	2,149.88	2,009.48	1,904.18	1,696.50	1,927.58	1,690.65	1,582.43	1,500.53	1,339.65
78	2,652.98	2,328.30	2,179.13	2,062.13	1,833.98	2,132.33	1,869.08	1,749.15	1,658.48	1,477.13
79	2,898.68	2,541.83	2,375.10	2,246.40	1,997.78	2,375.10	2,079.68	1,945.13	1,842.75	1,638.00
80	3,197.03	2,799.23	2,614.95	2,471.63	2,190.83	2,673.45	2,337.08	2,182.05	2,065.05	1,831.05
81	3,542.18	3,097.58	2,889.90	2,729.03	2,416.05	3,009.83	2,629.58	2,451.15	2,316.60	2,050.43
82	3,925.35	3,425.18	3,197.03	3,012.75	2,661.75	3,381.30	2,948.40	2,746.58	2,591.55	2,290.28
83	4,355.33	3,796.65	3,536.33	3,331.58	2,933.78	3,802.50	3,308.18	3,080.03	2,904.53	2,559.38
84	4,840.88	4,212.00	3,922.43	3,688.43	3,243.83	4,288.05	3,723.53	3,466.13	3,261.38	2,866.50
85	5,393.70	4,685.85	4,358.25	4,095.00	3,591.90	4,855.50	4,212.00	3,913.65	3,676.73	3,223.35

**Exhibit 8 - 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%
\$120,000	7%
\$300,000	5%
Unlimited	0%

**PREMIUM INCREASE FOR NONFORFEITURE\LAPSE BENEFIT OPTION**

<u>Issue Age</u>	<u>Percent Increase 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: 2017 CBC Rate Increase

Project Name/Number: /

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Transmittal Letter (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	2017 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 2017-18_PA_ActMemo_v2.pdf CBC 2017-18 PA Exhibits.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>	

<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>	

<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-131116189

State Tracking #:

USPA-131116189

Company Tracking #:

PA 2017 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: 2017 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 13, 2017

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.

We are filing the proposed rates, as well as an actuarial memorandum with exhibits 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 during your review.

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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July 12, 2017

Product

Policy Form Series

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 524 policies in force (as of April 30, 2017) and subject to this rate increase filing, all but 2 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 four 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 (about 88% of policyholders have some level of home care benefits). Each form has benefit eligibility

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requirements which 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 for years 2010 through 2015 were the original pricing claim costs, which include durational adjustment factors like selection. Further actual-to-expected adjustment factors have been applied based on historical experience of this block. For the 2016 morbidity study, our Appointed Actuary (Milliman), changed the claims cost basis to the Milliman 2011 LTC Guidelines. This change is responsible for the dramatic drop in the Expected Loss Ratio for 2016 in the table below. 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). Even with the unexpectedly low 2016 actual loss ratio, the 7 year average of Actual Loss Ratios to Expected Loss Ratios is still over 133%.

<b>Morbidity Study Year</b>	<b>Actual Loss Ratio</b>	<b>Expected Loss Ratio</b>	<b>Actual / Expected</b>
2010	141%	102%	138%
2011	93%	108%	86%
2012	145%	121%	119%
2013	159%	133%	120%
2014	274%	143%	192%
2015	270%	158%	171%
2016	37%	74%	50%

It also should be noted that the 2016 actual paid claims were higher than the amounts paid in 2014 and 2015 (see paid claims columns in the Exhibits), but that higher paid amount is obscured in the loss ratio calculations due to the reserve releases which occurred at year-end 2016. There were 45 policies in 2014 which received claim payments, 42 policies in 2015, and 45 policies which

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received claim payments in 2016. Indications of the first 4 months of 2017 show this trend continuing.

- b. Voluntary Termination (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. The expected termination (lapse) rate is that assumed in the original pricing.

<b>Termination Study Year</b>	<b>Actual Term Rate</b>	<b>Expected Term Rate</b>	<b>Actual Less Expected</b>
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%
2016	3.0%	6.0%	-3.0%

- 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, 2016.

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 24 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.

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**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.

**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.

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Claim reserves since 2011 reflect claim reserve strengthening (increase in the continuation in claim probabilities) 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 2017 is based on actual experience through April 30, 2017 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 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 (2018 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 524 policies in force as of April 30, 2017. The assumptions underlying this projection are those underlying the monthly valuation of reserves.

Exhibit 2 sets forth a comparison (to actual), for years 2010-2016, 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 2010 expected incurred claims, 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 2017 expected to produce an A/E factor of 167.4% which is 23.7% higher than the average of the prior 7 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, 2016 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 30% rate increase.

Exhibit 4 shows the anticipated lifetime loss ratio with the permissible 417% rate increase.

And, to give proper credence to the 2 policies which were issued after the effective date of Pennsylvania's Rate Stabilization regulation, the values in Exhibit 7 provide a demonstration that

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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
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 in January, 2015.

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

A rate increase of 35% was filed in July, 2016, with 20% subsequently approved, and implemented for premium due dates starting in February, 2017.

**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 termination 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 Termination 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.

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

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

An increase of 417% is justified as shown in Exhibit 4 at this time (producing a lifetime loss ratio of 60.0%). This premium rate increase is supportable under the Loss Ratio regulation and Rate Stabilization regulation (see Exhibit 7).

The Company, however, is requesting a 30% 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 30% increase is shown in Exhibit 3. This assumed rate increase reduces the expected lifetime loss ratio from 92.0% (Exhibit 1) to 88.6% (Exhibit 3).

Corresponding rate tables reflecting the 30% increase are shown in Exhibit 8.

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

Based on April 30, 2017 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	524	796,298	1,520	30%	1,035,187	1,976
Pennsylvania	524	796,298	1,520	30%	1,035,187	1,976

**19. Proposed Effective Date**

The rate increase would become effective no earlier than November 20, 2017 and implemented no earlier than for premium due dates starting February 1, 2018; these dates coincide with the completion of the ending due date applicable to the current rate increase implementation (January 31, 2018) and satisfy the 60-day policyholder notification period following approval.

UNITED SECURITY ASSURANCE INSURANCE COMPANY OF PA  
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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 417%, 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 12, 2017



Exhibit 1  
United Security Assurance Company of PA  
Business Assumed Capital Blue Cross  
Current Expectations with 0% Rate Increase: Loss Ratio Method  
Nationwide/PA (4/30/2017)

Year	Cash Premium	Earned Premium	Paid Claims	Incurred Claims	Loss 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%
2016	736,454	742,328	1,197,415	272,959	36.8%
Cumulative @ 4.62%		33,674,877		18,206,398	54.1%
2017	732,438	738,281	1,185,233	1,313,257	177.9%
2018	670,059	675,404	1,168,114	1,294,289	191.6%
2019	610,597	615,468	1,143,299	1,266,794	205.8%
2020	554,271	558,692	1,107,879	1,227,548	219.7%
2021	501,251	505,250	1,072,250	1,188,071	235.1%
2022	451,667	455,270	1,034,103	1,145,803	251.7%
2023	405,578	408,813	1,010,022	1,119,121	273.7%
2024	362,977	365,873	1,000,865	1,108,975	303.1%
2025	323,799	326,382	998,544	1,106,404	339.0%
2026	287,936	290,233	1,007,336	1,116,145	384.6%
2027	255,247	257,283	1,026,707	1,137,608	442.2%
2028	225,562	227,361	1,048,543	1,161,802	511.0%
2029	198,689	200,274	1,071,114	1,186,812	592.6%
2030	174,428	175,820	1,099,798	1,218,594	693.1%
2031	152,574	153,791	1,125,237	1,246,781	810.7%
2032	132,917	133,977	1,146,547	1,270,393	948.2%
2033	115,252	116,172	1,134,034	1,256,528	1081.6%
2034	99,385	100,178	1,092,139	1,210,107	1208.0%
2035	85,146	85,825	1,033,380	1,145,002	1334.1%
2036	72,399	72,977	966,418	1,070,807	1467.3%
2037	61,041	61,528	891,653	987,966	1605.7%
2038	50,983	51,390	802,828	889,546	1731.0%
2039	42,143	42,479	706,142	782,417	1841.9%
2040	34,441	34,716	608,591	674,329	1942.4%
2041	27,799	28,021	516,640	572,446	2042.9%
2042	22,141	22,318	427,479	473,654	2122.3%
2043	17,390	17,528	345,425	382,736	2183.5%
2044	13,459	13,566	273,551	303,099	2234.2%
2045	10,258	10,340	212,440	235,387	2276.5%
2046	7,694	7,755	162,184	179,702	2317.2%
2047	5,676	5,721	121,388	134,500	2351.1%
2048	4,116	4,149	88,965	98,574	2375.7%
PV of Future @ 4.62%		4,934,724		17,303,982	350.7%
Total		38,609,601		35,510,380	92.0%

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	675
2015	1,950,139	838,391	232.6%	631	623
2016	272,959	810,845	33.7%	589	577
	<u>PROJ CLAIMS</u>	<u>YE10 PROJ CLAIMS</u>	<u>A/E YE PROJ CLAIMS</u>	<u>YE10 PROJ COUNT</u>	<u>YE16 PROJ COUNT</u>
2017	1,313,257	784,659	167.4%	549	546
2018	1,294,289	756,932	171.0%	511	515
2019	1,266,794	726,103	174.5%	475	485
2020	1,227,548	689,353	178.1%	440	455
2021	1,188,071	654,538	181.5%	406	426
2022	1,145,803	620,247	184.7%	375	398
2023	1,119,121	593,640	188.5%	345	371
2024	1,108,975	576,829	192.3%	316	345
2025	1,106,404	562,274	196.8%	289	319
2026	1,116,145	556,180	200.7%	264	295
2027	1,137,608	556,314	204.5%	240	271
2028	1,161,802	559,185	207.8%	217	248
2029	1,186,812	562,654	210.9%	196	226
2030	1,218,594	571,152	213.4%	176	205
2031	1,246,781	577,046	216.1%	157	185
2032	1,270,393	580,891	218.7%	139	166
2033	1,256,528	569,735	220.5%	123	148
2034	1,210,107	542,386	223.1%	108	130
2035	1,145,002	513,205	223.1%	94	114
2036	1,070,807	479,950	223.1%	82	99
2037	987,966	442,819	223.1%	70	85
2038	889,546	398,706	223.1%	59	72
2039	782,417	350,689	223.1%	50	60
2040	674,329	302,243	223.1%	41	50
2041	572,446	256,578	223.1%	33	40
2042	473,654	212,298	223.1%	27	32
2043	382,736	171,547	223.1%	21	25
2044	303,099	135,853	223.1%	16	20
2045	235,387	105,503	223.1%	12	15
2046	179,702	80,545	223.1%	9	11
2047	134,500	60,285	223.1%	7	8
2048	98,574	44,182	223.1%	5	6

Exhibit 3  
United Security Assurance Company of PA  
Business Assumed Capital Blue Cross  
Current Expectations with 30% Rate Increase: Loss Ratio Method  
Nationwide/PA (4/30/2017)

Year	Cash Premium	Earned Premium	Paid Claims	Incurred Claims	Loss 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%
2016	736,454	742,328	1,197,415	272,959	36.8%
Cumulative @ 4.62%		33,674,877		18,206,398	54.1%
2017	952,170	959,765	1,185,233	1,313,257	136.8%
2018	871,077	878,025	1,168,114	1,294,289	147.4%
2019	793,777	800,109	1,143,299	1,266,794	158.3%
2020	720,552	726,300	1,107,879	1,227,548	169.0%
2021	651,627	656,825	1,072,250	1,188,071	180.9%
2022	587,167	591,851	1,034,103	1,145,803	193.6%
2023	527,251	531,457	1,010,022	1,119,121	210.6%
2024	471,870	475,634	1,000,865	1,108,975	233.2%
2025	420,939	424,297	998,544	1,106,404	260.8%
2026	374,317	377,303	1,007,336	1,116,145	295.8%
2027	331,821	334,468	1,026,707	1,137,608	340.1%
2028	293,231	295,570	1,048,543	1,161,802	393.1%
2029	258,296	260,356	1,071,114	1,186,812	455.8%
2030	226,757	228,566	1,099,798	1,218,594	533.1%
2031	198,346	199,928	1,125,237	1,246,781	623.6%
2032	172,792	174,170	1,146,547	1,270,393	729.4%
2033	149,828	151,023	1,134,034	1,256,528	832.0%
2034	129,200	130,231	1,092,139	1,210,107	929.2%
2035	110,689	111,572	1,033,380	1,145,002	1026.2%
2036	94,119	94,870	966,418	1,070,807	1128.7%
2037	79,353	79,986	891,653	987,966	1235.2%
2038	66,278	66,806	802,828	889,546	1331.5%
2039	54,786	55,223	706,142	782,417	1416.8%
2040	44,773	45,131	608,591	674,329	1494.2%
2041	36,139	36,427	516,640	572,446	1571.5%
2042	28,783	29,013	427,479	473,654	1632.6%
2043	22,606	22,787	345,425	382,736	1679.6%
2044	17,497	17,636	273,551	303,099	1718.6%
2045	13,335	13,442	212,440	235,387	1751.2%
2046	10,002	10,082	162,184	179,702	1782.5%
2047	7,378	7,437	121,388	134,500	1808.5%
2048	5,351	5,394	88,965	98,574	1827.5%
PV of Future @ 4.62%		6,415,141		17,303,982	269.7%
Total		40,090,018		35,510,380	88.6%

Exhibit 4  
United Security Assurance Company of PA  
Business Assumed Capital Blue Cross  
Current Expectations with 417% Rate Increase: Loss Ratio  
Nationwide/PA (4/30/2017)

<u>Year</u>	<u>Cash Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>
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%
2016	736,454	742,328	1,197,415	272,959	36.8%
Cumulative @ 4.62%		33,674,877		18,206,398	54.1%
2017	3,786,705	3,816,913	1,185,233	1,313,257	34.4%
2018	3,464,204	3,491,839	1,168,114	1,294,289	37.1%
2019	3,156,789	3,181,971	1,143,299	1,266,794	39.8%
2020	2,865,580	2,888,439	1,107,879	1,227,548	42.5%
2021	2,591,469	2,612,142	1,072,250	1,188,071	45.5%
2022	2,335,119	2,353,747	1,034,103	1,145,803	48.7%
2023	2,096,838	2,113,565	1,010,022	1,119,121	52.9%
2024	1,876,591	1,891,561	1,000,865	1,108,975	58.6%
2025	1,674,042	1,687,397	998,544	1,106,404	65.6%
2026	1,488,629	1,500,504	1,007,336	1,116,145	74.4%
2027	1,319,628	1,330,155	1,026,707	1,137,608	85.5%
2028	1,166,156	1,175,458	1,048,543	1,161,802	98.8%
2029	1,027,223	1,035,417	1,071,114	1,186,812	114.6%
2030	901,795	908,989	1,099,798	1,218,594	134.1%
2031	788,807	795,099	1,125,237	1,246,781	156.8%
2032	687,181	692,663	1,146,547	1,270,393	183.4%
2033	595,854	600,608	1,134,034	1,256,528	209.2%
2034	513,820	517,919	1,092,139	1,210,107	233.6%
2035	440,203	443,714	1,033,380	1,145,002	258.0%
2036	374,305	377,291	966,418	1,070,807	283.8%
2037	315,582	318,099	891,653	987,966	310.6%
2038	263,581	265,684	802,828	889,546	334.8%
2039	217,880	219,618	706,142	782,417	356.3%
2040	178,060	179,481	608,591	674,329	375.7%
2041	143,720	144,867	516,640	572,446	395.2%
2042	114,469	115,383	427,479	473,654	410.5%
2043	89,904	90,621	345,425	382,736	422.3%
2044	69,583	70,138	273,551	303,099	432.1%
2045	53,034	53,457	212,440	235,387	440.3%
2046	39,777	40,094	162,184	179,702	448.2%
2047	29,342	29,577	121,388	134,500	454.8%
2048	21,282	21,452	88,965	98,574	459.5%
PV of Future @ 4.62%		25,512,523		17,303,982	67.8%
Total		59,187,400		35,510,380	60.0%

Exhibit 5  
United Security Assurance Company of PA  
Business Assumed Capital Blue Cross  
Nationwide/PA (as of 4/30/2017)

<u>Issue Age</u>	<u>Policy Count</u>	<u>Annual Premium</u>	<u>Percent</u>
< 50	290	169,813	22.13%
50-54	50	66,575	8.67%
55-59	31	54,573	7.11%
60-64	44	106,523	13.88%
65-69	64	184,291	24.01%
70-74	34	142,974	18.63%
75-79	10	39,036	5.09%
<u>&gt; 79</u>	<u>1</u>	<u>3,686</u>	<u>0.48%</u>
Total	524	767,471	49.7

<u>Attained Age</u>	<u>Policy Count</u>	<u>Annual Premium</u>	<u>Percent</u>
< 50	3	1,052	0.14%
50-59	91	37,221	4.85%
60-69	169	109,820	14.31%
70-79	108	144,556	18.84%
80-89	116	323,061	42.09%
90-99	37	151,761	19.77%
<u>&gt; 99</u>	<u>-</u>	<u>-</u>	<u>0.00%</u>
Total	524	767,471	71.5

<u>Benefit Period</u>	<u>Policy Count</u>	<u>Annual Premium</u>	<u>Percent</u>
1 Year	-	-	0.00%
2 Year	3	5,029	0.66%
3 Year	39	91,883	11.97%
4 Year	-	-	0.00%
5 Year	1	4,374	0.57%
6 Year	23	66,370	8.65%
Lifetime	44	140,710	18.33%
< 100k	67	68,216	8.89%
100k - 199k	200	242,047	31.54%
200k - 299k	3	8,696	1.13%
300k - 399k	138	133,955	17.45%
<u>&gt; 399k</u>	<u>6</u>	<u>6,192</u>	<u>0.81%</u>
Total	524	767,471	

<u>Elimination Period</u>	<u>Policy Count</u>	<u>Annual Premium</u>	<u>Percent</u>
0 Days	12	43,109	5.62%
30 Days	109	253,230	33.00%
60 Days	25	75,159	9.79%
90 Days	373	390,782	50.92%
<u>180 Days</u>	<u>5</u>	<u>5,192</u>	<u>0.68%</u>
Total	524	767,471	74.9

Exhibit 5  
United Security Assurance Company of PA  
Business Assumed Capital Blue Cross  
Nationwide/PA (as of 4/30/2017)

<u>Inflation Option</u>	<u>Policy Count</u>	<u>Annual Premium</u>	<u>Percent</u>
None	242	414,374	53.99%
5% Compound (20 yrs)	271	320,938	41.82%
<u>5% Compound (lifetime)</u>	<u>11</u>	<u>32,159</u>	4.19%
Total	524	767,471	

<u>HHC Benefit</u>	<u>Policy Count</u>	<u>Annual Premium</u>	<u>Percent</u>
No	64	142,187	18.53%
50%	418	492,907	64.22%
<u>100%</u>	<u>42</u>	<u>132,378</u>	<u>17.25%</u>
Total	524	767,471	

<u>Initial Daily Benefit</u>	<u>Policy Count</u>	<u>Annual Premium</u>	<u>Percent</u>
< 60	2	1,520	0.20%
60-69	2	3,834	0.50%
70-79	1	2,588	0.34%
80-89	171	125,048	16.29%
90-99	11	11,425	1.49%
100-109	118	253,374	33.01%
110-119	11	11,028	1.44%
120-129	141	186,264	24.27%
130-139	17	41,088	5.35%
140-149	16	36,202	4.72%
150-159	12	41,021	5.34%
160-169	6	4,758	0.62%
170-179	8	26,104	3.40%
180-189	3	8,149	1.06%
190-199	3	12,375	1.61%
<u>&gt; 199</u>	<u>2</u>	<u>2,693</u>	<u>0.35%</u>
Total	524	767,471	104.9

<u>Policy Form</u>	<u>Policy Count</u>	<u>Annual Premium</u>	<u>Percent</u>
F-701(1/97)	56	161,872	21.09%
F-701(2/95)	8	16,110	2.10%
F-701(R2/92)	13	31,524	4.11%
F-733(2/95)	1	1,212	0.16%
F-733(R2/92)	325	230,286	30.01%
F-734(2/92)	1	1,806	0.24%
F-771(7/97)	51	176,798	23.04%
F-775(7/97)	63	140,030	18.25%
<u>F-778(5/98)</u>	<u>6</u>	<u>7,834</u>	<u>1.02%</u>
Total	524	767,471	

**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 30% Increase Are Not Less Than  
 Lifetime Earned Premium with Prescribed Factors  
 Nationwide/PA (as of 4/30/2017)

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1 Accumulated Value of Initial Earned Premium	32,925,862	x 58% =	19,097,000
2a Accumulated Value of Earned Premium	33,674,877		
2b Accumulated Value of Prior Premium Rate Schedule Increases (2a - 1)	749,014	x 85% =	636,662
3 Present Value of Future Projected Initial Earned Premium	2,360,139	x 58% =	1,368,881
4a Present Value of Future Projected Premium	6,415,141		
4b Present Value of Future Projected Premium in excess of initial earned premiums (4a - 3)	4,055,002	x 85% =	3,446,752
5 Lifetime Earned Premium Times Prescribed Factor: (1 + 2b + 3 + 4b)			24,549,295
6a Accumulated Value of Incurred Claims without Inclusion of Active Life Reserves			18,206,398
6b Present Value of Future Projected Incurred Claims without Inclusion of Active Life Reserves			17,303,982
7 Lifetime Incurred Claims (6a + 6b)			35,510,380
8 Test: 7 greater than or equal to 5			Pass