

State: Pennsylvania Filing Company: United Security Assurance Company of Pennsylvania

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: PA 2019 TQLTC-97 Rate Increase

Project Name/Number: /

### Filing at a Glance

Company: United Security Assurance Company of Pennsylvania

Product Name: PA 2019 TQLTC-97 Rate Increase

State: Pennsylvania

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Filing Type: Rate - Other (Not M.U. or G.I. Product)

Date Submitted: 09/18/2019

SERFF Tr Num: USPA-132078586

SERFF Status: Assigned

State Tr Num: USPA-132078586

State Status: Received Review in Progress

Co Tr Num: PA 2019 TQLTC-97 RATE INCREASE

Implementation: On Approval

Date Requested:

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

Reviewer(s): Jim Laverty (primary)

Disposition Date:

Disposition Status:

Implementation Date:

State Filing Description:  
Proposed 91.91% increase on 49 policyholders of United Security Assurance LTC form TQLTC-97-U.

**State:** Pennsylvania **Filing Company:** United Security Assurance Company of Pennsylvania

**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified

**Product Name:** PA 2019 TQLTC-97 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: 91.91%	Filing Status Changed: 09/19/2019
	State Status Changed: 09/20/2019
Deemer Date:	Created By: Gary Hulet
Submitted By: Gary Hulet	Corresponding Filing Tracking Number:
	State TOI: LTC03I Individual Long Term Care

### Filing Description:

United Security Assurance Company of Pennsylvania is requesting a rate increase for the block of long-term care insurance issued by the Company from 1998 through 2007 in Pennsylvania.

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

## Company and Contact

### Filing Contact Information

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

### Filing Company Information

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

## Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

SERFF Tracking #:

USPA-132078586

State Tracking #:

USPA-132078586

Company Tracking #:

PA 2019 TQLTC-97 RATE INCREASE

State: Pennsylvania

Filing Company:

United Security Assurance Company of Pennsylvania

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: PA 2019 TQLTC-97 Rate Increase

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## Correspondence Summary

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Excel	Note To Filer	Jim Laverty	09/20/2019	09/20/2019

State: Pennsylvania

Filing Company: United Security Assurance Company of Pennsylvania

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: PA 2019 TQLTC-97 Rate Increase

Project Name/Number: /

## Note To Filer

**Created By:**

Jim Laverty on 09/20/2019 09:38 AM

**Last Edited By:**

Jim Laverty

**Submitted On:**

09/20/2019 09:38 AM

**Subject:**

Excel

**Comments:**

Please provide Exhibits 1 through 13 in an Excel workbook.

SERFF Tracking #:

USPA-132078586

State Tracking #:

USPA-132078586

Company Tracking #:

PA 2019 TQLTC-97 RATE INCREASE

State: Pennsylvania

Filing Company: United Security Assurance Company of Pennsylvania

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: PA 2019 TQLTC-97 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: 11/24/2004

Filing Method of Last Filing: Paper

SERFF Tracking Number of Last Filing:

### 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	91.910%	91.910%	\$100,133	49	\$108,946	91.910%	91.910%

**SERFF Tracking #:**

USPA-132078586

**State Tracking #:**

USPA-132078586

**Company Tracking #:**

PA 2019 TQLTC-97 RATE INCREASE

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

United Security Assurance Company of Pennsylvania

**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified**Product Name:** PA 2019 TQLTC-97 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 Exh 12	TQLTC-97, LTC-HHC/R, LTCIF5, LTC-SBO, WR-97	Revised	Previous State Filing Number: Percent Rate Change Request: 91.91	Exhibit 12 RI 1.pdf, Exhibit 12 RI 2.pdf, Exhibit 12 RI 3.pdf,

Exhibit 12  
 United Security Assurance Company of PA  
 Policy Form Series TQLTC-97-U  
 Rate Sheet  
 Annual Premiums Per \$10 of Daily Benefit  
 Hospitalization Not Required - Level Benefit  
 Standard Class - 0 Day Elimination Period

Issue Age	Benefit Period					
	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	Life
18-59	28.33	46.23	56.67	64.12	71.58	111.84
60	34.30	56.67	67.11	74.56	82.02	117.81
61	37.28	59.65	70.09	77.54	86.49	120.79
62	38.77	62.63	73.07	82.02	89.47	122.28
63	43.25	68.60	82.02	92.46	101.40	132.72
64	47.72	76.05	90.97	102.90	111.84	143.16
65	52.19	82.02	99.91	113.33	123.77	153.60
66	56.67	89.47	108.86	123.77	134.21	165.53
67	61.14	96.93	117.81	134.21	146.14	175.97
68	70.09	110.35	134.21	153.60	168.51	201.32
69	79.04	123.77	150.62	171.49	189.39	226.67
70	86.49	138.69	167.02	189.39	211.76	253.51
71	95.44	152.11	183.42	208.77	234.12	278.86
72	104.39	167.02	198.33	226.67	256.49	305.70
73	120.79	189.39	229.65	260.97	290.79	347.46
74	135.70	213.25	259.48	295.27	326.58	390.70
75	149.12	237.11	289.30	329.56	362.37	432.46
76	164.04	259.48	320.62	363.86	396.67	475.71
77	178.95	283.34	350.44	398.16	432.46	517.46
78	199.83	316.14	389.21	442.90	483.16	577.11
79	220.70	348.95	427.99	489.13	533.86	636.76
80	241.58	381.76	466.76	535.36	583.07	696.41
81	262.46	414.56	505.53	581.58	633.78	756.06
82	283.34	447.37	545.79	626.32	684.48	815.71
83	317.63	499.57	605.44	699.39	763.51	909.66
84	348.95	550.27	666.58	770.97	842.55	1,003.60
85	381.76	602.46	726.23	844.04	923.08	1,097.55
86	414.56	653.16	787.37	917.11	1,002.11	1,191.50
87	447.37	705.36	847.02	988.69	1,081.15	1,285.45
88	472.72	744.13	894.74	1,048.34	1,134.83	1,348.08
89	498.07	782.90	940.97	1,106.50	1,188.52	1,409.22
90-94	568.16	897.73	1,082.64	1,282.47	1,351.06	1,595.63
95-99	614.39	979.74	1,190.01	1,437.56	1,458.43	1,722.38

Exhibit 12  
 United Security Assurance Company of PA  
 Policy Form Series TQLTC-97(ND)-U  
 Rider Form Series: LTCIF5-U Compound Inflation  
 Rate Sheet  
 Annual Premiums Per \$10 of Daily Benefit  
 Hospitalization Not Required - Increasing Benefit  
 Standard Class - 0 Day Elimination Period

Issue Age	Benefit Period					
	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	Life
18-59	50.70	82.02	104.39	120.79	132.72	216.23
60	59.65	96.93	122.28	140.18	153.60	229.65
61	64.12	102.90	128.25	146.14	161.05	234.12
62	67.11	107.37	134.21	152.11	168.51	238.60
63	74.56	119.30	149.12	168.51	189.39	260.97
64	82.02	131.23	162.55	184.91	210.26	283.34
65	89.47	141.67	177.46	201.32	232.63	304.21
66	96.93	153.60	190.88	216.23	253.51	326.58
67	104.39	165.53	205.79	232.63	274.39	348.95
68	114.83	183.42	226.67	256.49	301.23	381.76
69	126.76	201.32	246.05	280.35	328.07	414.56
70	138.69	219.21	266.93	302.72	354.92	447.37
71	149.12	238.60	287.81	326.58	381.76	480.18
72	161.05	256.49	308.69	350.44	408.60	514.48
73	178.95	281.84	338.51	386.23	450.35	563.69
74	195.35	307.20	369.83	423.51	493.60	612.90
75	208.77	334.04	401.14	460.79	535.36	662.11
76	226.67	359.39	432.46	498.07	577.11	711.32
77	243.07	384.74	463.78	535.36	618.86	760.53
78	265.44	419.04	512.99	590.53	674.04	827.64
79	286.32	453.34	560.71	645.71	729.22	894.74
80	308.69	487.64	609.92	700.88	784.39	961.85
81	329.56	521.93	659.13	756.06	838.08	1,030.45
82	351.93	556.23	708.34	811.23	893.25	1,097.55
83	383.25	602.46	778.43	890.27	967.81	1,188.52
84	411.58	648.69	848.52	969.31	1,042.38	1,279.48
85	441.41	694.92	918.60	1,048.34	1,115.45	1,370.45
86	469.74	741.15	990.18	1,127.38	1,190.01	1,462.91
87	499.57	788.87	1,060.27	1,206.41	1,264.57	1,553.87
88	527.90	830.62	1,118.43	1,279.48	1,327.20	1,628.43
89	556.23	873.87	1,178.08	1,351.06	1,389.84	1,703.00
90-94	635.27	1,003.60	1,354.05	1,565.80	1,579.22	1,928.17
95-99	685.97	1,094.57	1,489.75	1,753.70	1,837.21	2,081.77

Exhibit 12  
 United Security Assurance Company of PA  
 Policy Form Series TQLTC-97(ND)-U  
 Rider Form Series: LTC-HHC/R(ND)-U Home Health Care  
 Rate Sheet  
 Annual Premiums: \$10 of Daily Long Term Care Benefit  
 \$10 Daily Home Health Care  
 Hospitalization Not Required - Level Benefit  
 Standard Class - 0 Day Elimination Period

Issue Age	Benefit Period					
	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	Life
18-59	40.26	65.61	82.02	95.44	102.90	150.62
60	47.72	77.54	95.44	110.35	119.30	161.05
61	50.70	82.02	99.91	114.83	123.77	164.04
62	53.68	86.49	105.88	120.79	129.74	167.02
63	61.14	96.93	119.30	135.70	146.14	189.39
64	67.11	107.37	132.72	150.62	162.55	210.26
65	74.56	117.81	146.14	165.53	180.44	231.14
66	80.53	128.25	159.56	180.44	196.84	253.51
67	87.98	138.69	172.98	195.35	213.25	275.88
68	99.91	158.07	193.86	220.70	241.58	311.67
69	110.35	175.97	216.23	246.05	268.42	345.97
70	122.28	195.35	238.60	271.41	296.76	381.76
71	134.21	213.25	259.48	296.76	325.09	417.55
72	146.14	232.63	281.84	322.11	353.42	453.34
73	167.02	263.95	323.60	371.32	407.11	520.44
74	186.41	293.77	365.35	419.04	460.79	586.06
75	204.30	325.09	408.60	468.25	514.48	653.16
76	223.69	354.92	450.35	517.46	568.16	718.78
77	244.56	386.23	492.11	566.67	621.85	785.88
78	275.88	435.44	550.27	633.78	696.41	878.34
79	304.21	483.16	609.92	700.88	769.48	972.29
80	337.02	530.88	668.08	767.99	844.04	1,064.75
81	366.85	580.09	727.73	835.09	917.11	1,157.20
82	398.16	629.30	785.88	902.20	991.67	1,251.15
83	448.86	706.85	879.83	1,009.57	1,109.48	1,400.27
84	498.07	785.88	973.78	1,116.94	1,227.29	1,547.91
85	548.78	864.92	1,067.73	1,224.31	1,345.10	1,697.03
86	597.99	942.46	1,161.68	1,330.19	1,462.91	1,844.66
87	648.69	1,021.50	1,255.62	1,437.56	1,579.22	1,992.30
88	684.48	1,076.68	1,324.22	1,522.56	1,658.26	2,087.74
89	721.76	1,134.83	1,397.29	1,612.03	1,740.28	2,187.65
90-94	823.16	1,301.85	1,604.57	1,867.03	1,974.40	2,473.97
95-99	869.39	1,385.36	1,725.36	2,043.00	2,083.26	2,615.63

Exhibit 12  
 United Security Assurance Company of PA  
 Policy Form Series TQLTC-97(ND)-U  
 Rider Form Series: LTCIF5-U Compound Inflation  
 Rider Form Series: LTC-HHC/R(ND)-U Home Health Care  
 Rate Sheet  
 Annual Premiums: \$10 of Daily Long Term Care Benefit  
 \$10 Daily Home Health Care Benefit  
 Hospitalization Not Required - Increasing Benefit  
 Standard Class - 0 Day Elimination Period

Issue Age	Benefit Period					
	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	Life
18-59	70.09	113.33	149.12	175.97	193.86	292.28
60	83.51	135.70	174.48	204.30	223.69	311.67
61	87.98	143.16	183.42	213.25	234.12	317.63
62	92.46	149.12	192.37	223.69	243.07	323.60
63	104.39	167.02	213.25	246.05	274.39	368.34
64	114.83	184.91	234.12	268.42	305.70	413.07
65	126.76	201.32	256.49	292.28	337.02	457.81
66	137.19	219.21	277.37	314.65	368.34	502.55
67	149.12	237.11	298.25	338.51	399.65	545.79
68	164.04	260.97	325.09	369.83	432.46	589.04
69	178.95	284.83	353.42	401.14	465.27	632.29
70	193.86	308.69	380.27	432.46	498.07	675.53
71	208.77	332.55	407.11	465.27	530.88	718.78
72	223.69	356.41	435.44	496.58	563.69	762.02
73	247.55	390.70	478.69	548.78	629.30	841.06
74	268.42	423.51	520.44	602.46	693.43	918.60
75	287.81	457.81	563.69	654.65	759.04	997.64
76	310.18	492.11	606.93	708.34	823.16	1,076.68
77	331.06	524.92	648.69	760.53	888.78	1,154.22
78	365.35	575.62	723.25	842.55	969.31	1,260.10
79	395.18	627.81	796.32	923.08	1,051.32	1,365.98
80	429.48	678.51	870.88	1,003.60	1,131.85	1,470.36
81	460.79	729.22	943.95	1,084.13	1,213.87	1,576.24
82	493.60	779.92	1,017.03	1,164.66	1,294.40	1,682.12
83	541.32	851.50	1,127.38	1,282.47	1,406.24	1,825.28
84	584.57	923.08	1,236.24	1,398.78	1,518.08	1,969.93
85	630.79	993.17	1,345.10	1,516.59	1,628.43	2,113.09
86	675.53	1,064.75	1,455.45	1,632.91	1,740.28	2,257.74
87	720.27	1,136.32	1,564.31	1,749.22	1,852.12	2,400.90
88	762.02	1,197.47	1,650.80	1,853.61	1,944.58	2,517.21
89	802.29	1,260.10	1,738.79	1,958.00	2,035.54	2,633.53
90-94	915.62	1,446.50	1,998.26	2,269.67	2,312.91	2,980.99
95-99	988.69	1,576.24	2,198.09	2,542.56	2,691.69	3,218.10

Exhibit 12  
 United Security Assurance Company of PA  
 Policy Form Series TQLTC-97(ND)-U  
 Rider Form Series: LTC-HHC/R(ND)-U Home Health Care  
 Rate Sheet  
 Annual Premiums: \$10 of Daily Long Term Care Benefit  
 \$5 Daily Home Health Care Benefit  
 Hospitalization Not Required - Level Benefit  
 Standard Class - 0 Day Elimination Period

Issue Age	Benefit Period					
	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	Life
18-59	34.30	55.18	67.11	77.54	85.00	128.25
60	40.26	65.61	79.04	89.47	98.42	135.70
61	43.25	68.60	82.02	93.95	101.40	138.69
62	44.74	71.58	86.49	96.93	105.88	141.67
63	50.70	80.53	96.93	110.35	119.30	156.58
64	55.18	89.47	108.86	122.28	134.21	171.49
65	61.14	96.93	119.30	135.70	147.63	186.41
66	67.11	105.88	129.74	147.63	161.05	201.32
67	71.58	114.83	141.67	159.56	174.48	217.72
68	82.02	129.74	159.56	181.93	198.33	247.55
69	92.46	146.14	177.46	202.81	223.69	277.37
70	101.40	162.55	196.84	223.69	247.55	307.20
71	111.84	177.46	214.74	244.56	271.41	337.02
72	122.28	193.86	232.63	266.93	296.76	366.85
73	140.18	220.70	268.42	307.20	340.00	419.04
74	156.58	247.55	304.21	347.46	381.76	472.72
75	171.49	272.90	338.51	387.72	425.00	524.92
76	189.39	299.74	374.30	427.99	468.25	577.11
77	205.79	326.58	410.09	468.25	511.50	629.30
78	231.14	365.35	456.32	521.93	571.14	702.37
79	255.00	405.62	504.04	577.11	632.29	776.94
80	280.35	444.39	551.76	632.29	691.94	850.01
81	305.70	483.16	597.99	687.46	751.58	924.57
82	331.06	523.43	645.71	741.15	812.73	997.64
83	372.81	586.06	720.27	829.13	908.17	1,113.96
84	411.58	648.69	794.83	915.62	1,003.60	1,231.76
85	451.85	711.32	869.39	1,002.11	1,099.04	1,348.08
86	490.62	773.95	943.95	1,090.10	1,194.48	1,461.42
87	530.88	838.08	1,018.52	1,176.59	1,289.92	1,582.21
88	562.20	882.81	1,073.69	1,246.68	1,354.05	1,658.26
89	590.53	929.04	1,130.36	1,316.76	1,418.17	1,734.31
90-94	674.04	1,066.24	1,300.36	1,527.03	1,610.54	1,962.47
95-99	729.22	1,163.17	1,430.10	1,710.45	1,738.79	2,119.05

Exhibit 12  
 United Security Assurance Company of PA  
 Policy Form Series TQLTC-97(ND)-U  
 Rider Form Series: LTCIF5-U Compound Inflation  
 Rider Form Series: LTC-HHC/R(ND)-U Home Health Care  
 Rate Sheet  
 Annual Premiums: \$10 of Daily Long Term Care Benefit  
 \$5 Daily Home Health Care Benefit  
 Hospitalization Not Required - Increasing Benefit  
 Standard Class - 0 Day Elimination Period

Issue Age	Benefit Period					
	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	Life
18-59	58.16	95.44	122.28	143.16	159.56	247.55
60	70.09	113.33	144.65	165.53	183.42	263.95
61	74.56	119.30	150.62	172.98	192.37	268.42
62	77.54	125.26	158.07	181.93	199.83	274.39
63	86.49	138.69	175.97	199.83	225.18	305.70
64	95.44	153.60	192.37	219.21	250.53	337.02
65	104.39	167.02	210.26	238.60	275.88	368.34
66	113.33	180.44	226.67	257.98	301.23	401.14
67	122.28	193.86	244.56	277.37	326.58	432.46
68	135.70	214.74	266.93	304.21	356.41	469.74
69	149.12	235.62	290.79	331.06	386.23	507.02
70	161.05	256.49	314.65	357.90	416.06	544.30
71	174.48	277.37	338.51	384.74	444.39	581.58
72	187.90	298.25	360.88	411.58	474.21	618.86
73	207.28	328.07	398.16	454.83	524.92	680.01
74	226.67	356.41	433.95	499.57	577.11	741.15
75	243.07	386.23	469.74	542.81	629.30	803.78
76	262.46	416.06	505.53	586.06	680.01	864.92
77	280.35	444.39	541.32	630.79	732.20	927.55
78	307.20	486.14	600.97	696.41	797.81	1,009.57
79	332.55	526.41	660.62	762.02	864.92	1,093.08
80	359.39	568.16	718.78	827.64	932.03	1,176.59
81	384.74	608.43	778.43	894.74	996.15	1,260.10
82	411.58	650.18	838.08	960.36	1,063.25	1,343.61
83	448.86	706.85	924.57	1,054.31	1,152.73	1,455.45
84	483.16	763.51	1,011.06	1,149.75	1,243.69	1,568.78
85	520.44	818.69	1,097.55	1,243.69	1,333.17	1,682.12
86	554.74	875.36	1,184.04	1,339.13	1,424.13	1,795.45
87	592.02	932.03	1,270.54	1,433.08	1,513.61	1,908.79
88	624.83	984.22	1,340.62	1,519.57	1,589.66	1,999.75
89	657.64	1,034.92	1,410.71	1,604.57	1,664.22	2,092.21
90-94	751.58	1,187.03	1,622.47	1,859.58	1,890.89	2,368.09
95-99	811.23	1,294.40	1,785.01	2,083.26	2,199.58	2,557.48

Exhibit 12  
 United Security Assurance Company of PA  
 Policy Form Series TQLTC-97(ND)-U  
 Rider Form Series: LTC-HHC/R(ND)-U Home Health Care  
 Rider Form Series: LTCIF5-U Compound Inflation  
 Rider Form Series: WR-97-U Waiver of Premium/Restoration  
 Rider Form Series: LTC-SBO-U Non-Forfeiture Option

RATE SCHEDULE

I. Other Rate Classifications

Preferred/Standard	=	100%
Class 1	=	140%
Class 2	=	200%

II. Husband and Wife Discount

If the husband and wife are covered simultaneously, a 10% discount is applied to the insured with the higher premium.

III. Policy Fee (One time): \$ 25.00

IV. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

V. Elimination Periods      Discount

20 Days	5%
100 Days	15%

Exhibit 12  
 United Security Assurance Company of PA  
 Rider Form Series: LTC-SBO-U  
 Non-Forfeiture Shortened Benefit Period  
 Rate Sheet

Issue Age	SBP % of Base Prem + Other Riders
62 & Under	24.0%
63	24.0%
64	24.0%
65	24.0%
66	24.0%
67	24.0%
68	23.7%
69	23.4%
70	23.1%
71	22.8%
72	22.5%
73	22.0%
74	21.5%
75	21.0%
76	20.5%
77	20.0%
78	19.6%
79	19.2%
80	18.8%
81	18.4%
82	18.0%
83	17.8%
84	17.6%
85	17.4%
86	17.2%
87 & Over	17.0%

Exhibit 12  
United Security Assurance Company of PA  
Policy Form Series LTC-97(ND)-U, TQLTC-97(ND)-U  
Rider Form Series: WR-97-U  
Waiver of Premium and Restoration of Benefits  
Rider Annual Premium for \$100 of annual premium

<u>Issue Age</u>	<u>Premium</u>
18-99	\$5.00

The rider premium of \$5 per \$100 is applied to the annual premium for the base policy and any riders attached to the base policy, excluding non-forfeiture riders.

Exhibit 12  
 United Security Assurance Company of PA  
 Policy Form Series TQLTC-97-U  
 Rate Sheet  
 Annual Premiums Per \$10 of Daily Benefit  
 Hospitalization Not Required - Level Benefit  
 Standard Class - 0 Day Elimination Period

Issue Age	Benefit Period					
	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	Life
18-59	35.21	57.45	70.42	79.69	88.95	138.99
60	42.62	70.42	83.39	92.66	101.92	146.40
61	46.33	74.13	87.10	96.36	107.48	150.11
62	48.18	77.83	90.81	101.92	111.19	151.96
63	53.74	85.25	101.92	114.90	126.02	164.93
64	59.30	94.51	113.04	127.87	138.99	177.90
65	64.86	101.92	124.16	140.84	153.81	190.88
66	70.42	111.19	135.28	153.81	166.78	205.70
67	75.98	120.46	146.40	166.78	181.61	218.67
68	87.10	137.13	166.78	190.88	209.41	250.18
69	98.22	153.81	187.17	213.11	235.35	281.68
70	107.48	172.34	207.55	235.35	263.15	315.04
71	118.60	189.02	227.94	259.44	290.95	346.54
72	129.72	207.55	246.47	281.68	318.74	379.90
73	150.11	235.35	285.39	324.30	361.37	431.79
74	168.64	265.00	322.45	366.93	405.84	485.53
75	185.32	294.65	359.51	409.55	450.32	537.42
76	203.85	322.45	398.43	452.17	492.94	591.16
77	222.38	352.10	435.49	494.79	537.42	643.05
78	248.32	392.87	483.68	550.39	600.43	717.17
79	274.27	433.64	531.86	607.84	663.43	791.30
80	300.21	474.41	580.04	665.29	724.59	865.43
81	326.16	515.18	628.22	722.73	787.59	939.55
82	352.10	555.95	678.26	778.33	850.60	1,013.68
83	394.72	620.81	752.38	869.13	948.82	1,130.43
84	433.64	683.82	828.36	958.09	1,047.04	1,247.18
85	474.41	748.68	902.49	1,048.89	1,147.11	1,363.93
86	515.18	811.69	978.47	1,139.70	1,245.33	1,480.68
87	555.95	876.55	1,052.60	1,228.65	1,343.54	1,597.43
88	587.45	924.73	1,111.90	1,302.77	1,410.26	1,675.26
89	618.96	972.91	1,169.35	1,375.05	1,476.97	1,751.24
90-94	706.06	1,115.60	1,345.40	1,593.72	1,678.97	1,982.89
95-99	763.50	1,217.53	1,478.82	1,786.45	1,812.39	2,140.40

Exhibit 12  
 United Security Assurance Company of PA  
 Policy Form Series TQLTC-97(ND)-U  
 Rider Form Series: LTCIF5-U Compound Inflation  
 Rate Sheet  
 Annual Premiums Per \$10 of Daily Benefit  
 Hospitalization Not Required - Increasing Benefit  
 Standard Class - 0 Day Elimination Period

Issue Age	Benefit Period					
	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	Life
18-59	63.01	101.92	129.72	150.11	164.93	268.71
60	74.13	120.46	151.96	174.20	190.88	285.39
61	79.69	127.87	159.37	181.61	200.14	290.95
62	83.39	133.43	166.78	189.02	209.41	296.51
63	92.66	148.25	185.32	209.41	235.35	324.30
64	101.92	163.08	201.99	229.79	261.30	352.10
65	111.19	176.05	220.53	250.18	289.09	378.05
66	120.46	190.88	237.20	268.71	315.04	405.84
67	129.72	205.70	255.74	289.09	340.98	433.64
68	142.69	227.94	281.68	318.74	374.34	474.41
69	157.52	250.18	305.77	348.39	407.70	515.18
70	172.34	272.42	331.72	376.19	441.05	555.95
71	185.32	296.51	357.66	405.84	474.41	596.72
72	200.14	318.74	383.60	435.49	507.77	639.34
73	222.38	350.25	420.67	479.97	559.66	700.50
74	242.76	381.75	459.58	526.30	613.40	761.65
75	259.44	415.11	498.50	572.63	665.29	822.80
76	281.68	446.61	537.42	618.96	717.17	883.96
77	302.07	478.12	576.33	665.29	769.06	945.11
78	329.86	520.74	637.49	733.85	837.63	1,028.51
79	355.81	563.36	696.79	802.42	906.20	1,111.90
80	383.60	605.98	757.94	870.99	974.76	1,195.29
81	409.55	648.61	819.10	939.55	1,041.48	1,280.54
82	437.35	691.23	880.25	1,008.12	1,110.05	1,363.93
83	476.26	748.68	967.35	1,106.34	1,202.70	1,476.97
84	511.47	806.13	1,054.45	1,204.56	1,295.36	1,590.01
85	548.54	863.57	1,141.55	1,302.77	1,386.17	1,703.06
86	583.75	921.02	1,230.50	1,400.99	1,478.82	1,817.95
87	620.81	980.32	1,317.60	1,499.21	1,571.48	1,931.00
88	656.02	1,032.21	1,389.87	1,590.01	1,649.32	2,023.66
89	691.23	1,085.95	1,464.00	1,678.97	1,727.15	2,116.31
90-94	789.45	1,247.18	1,682.67	1,945.82	1,962.50	2,396.14
95-99	852.46	1,360.22	1,851.31	2,179.32	2,283.10	2,587.02

Exhibit 12  
 United Security Assurance Company of PA  
 Policy Form Series TQLTC-97(ND)-U  
 Rider Form Series: LTC-HHC/R(ND)-U Home Health Care  
 Rate Sheet  
 Annual Premiums: \$10 of Daily Long Term Care Benefit  
 \$10 Daily Home Health Care  
 Hospitalization Not Required - Level Benefit  
 Standard Class - 0 Day Elimination Period

Issue Age	Benefit Period					
	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	Life
18-59	50.04	81.54	101.92	118.60	127.87	187.17
60	59.30	96.36	118.60	137.13	148.25	200.14
61	63.01	101.92	124.16	142.69	153.81	203.85
62	66.71	107.48	131.57	150.11	161.23	207.55
63	75.98	120.46	148.25	168.64	181.61	235.35
64	83.39	133.43	164.93	187.17	201.99	261.30
65	92.66	146.40	181.61	205.70	224.23	287.24
66	100.07	159.37	198.29	224.23	244.62	315.04
67	109.34	172.34	214.97	242.76	265.00	342.84
68	124.16	196.44	240.91	274.27	300.21	387.31
69	137.13	218.67	268.71	305.77	333.57	429.93
70	151.96	242.76	296.51	337.28	368.78	474.41
71	166.78	265.00	322.45	368.78	403.99	518.89
72	181.61	289.09	350.25	400.28	439.20	563.36
73	207.55	328.01	402.14	461.44	505.91	646.75
74	231.65	365.07	454.03	520.74	572.63	728.29
75	253.88	403.99	507.77	581.89	639.34	811.69
76	277.97	441.05	559.66	643.05	706.06	893.23
77	303.92	479.97	611.54	704.20	772.77	976.62
78	342.84	541.12	683.82	787.59	865.43	1,091.51
79	378.05	600.43	757.94	870.99	956.23	1,208.26
80	418.82	659.73	830.22	954.38	1,048.89	1,323.16
81	455.88	720.88	904.34	1,037.77	1,139.70	1,438.06
82	494.79	782.04	976.62	1,121.16	1,232.35	1,554.80
83	557.80	878.40	1,093.37	1,254.59	1,378.75	1,740.12
84	618.96	976.62	1,210.12	1,388.02	1,525.15	1,923.58
85	681.96	1,074.84	1,326.87	1,521.45	1,671.55	2,108.90
86	743.12	1,171.20	1,443.61	1,653.02	1,817.95	2,292.36
87	806.13	1,269.42	1,560.36	1,786.45	1,962.50	2,475.83
88	850.60	1,337.98	1,645.61	1,892.08	2,060.72	2,594.43
89	896.93	1,410.26	1,736.41	2,003.27	2,162.64	2,718.59
90-94	1,022.95	1,617.81	1,994.00	2,320.16	2,453.59	3,074.40
95-99	1,080.39	1,721.59	2,144.11	2,538.83	2,588.87	3,250.45

Exhibit 12  
 United Security Assurance Company of PA  
 Policy Form Series TQLTC-97(ND)-U  
 Rider Form Series: LTCIF5-U Compound Inflation  
 Rider Form Series: LTC-HHC/R(ND)-U Home Health Care  
 Rate Sheet  
 Annual Premiums: \$10 of Daily Long Term Care Benefit  
 \$10 Daily Home Health Care Benefit  
 Hospitalization Not Required - Increasing Benefit  
 Standard Class - 0 Day Elimination Period

Issue Age	Benefit Period					
	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	Life
18-59	87.10	140.84	185.32	218.67	240.91	363.22
60	103.78	168.64	216.82	253.88	277.97	387.31
61	109.34	177.90	227.94	265.00	290.95	394.72
62	114.90	185.32	239.06	277.97	302.07	402.14
63	129.72	207.55	265.00	305.77	340.98	457.73
64	142.69	229.79	290.95	333.57	379.90	513.33
65	157.52	250.18	318.74	363.22	418.82	568.92
66	170.49	272.42	344.69	391.02	457.73	624.52
67	185.32	294.65	370.63	420.67	496.65	678.26
68	203.85	324.30	403.99	459.58	537.42	732.00
69	222.38	353.95	439.20	498.50	578.19	785.74
70	240.91	383.60	472.56	537.42	618.96	839.48
71	259.44	413.26	505.91	578.19	659.73	893.23
72	277.97	442.91	541.12	617.10	700.50	946.97
73	307.63	485.53	594.87	681.96	782.04	1,045.18
74	333.57	526.30	646.75	748.68	861.72	1,141.55
75	357.66	568.92	700.50	813.54	943.26	1,239.77
76	385.46	611.54	754.24	880.25	1,022.95	1,337.98
77	411.40	652.31	806.13	945.11	1,104.49	1,434.35
78	454.03	715.32	898.78	1,047.04	1,204.56	1,565.92
79	491.09	780.18	989.59	1,147.11	1,306.48	1,697.50
80	533.71	843.19	1,082.25	1,247.18	1,406.55	1,827.22
81	572.63	906.20	1,173.05	1,347.25	1,508.48	1,958.79
82	613.40	969.20	1,263.86	1,447.32	1,608.55	2,090.37
83	672.70	1,058.16	1,400.99	1,593.72	1,747.53	2,268.27
84	726.44	1,147.11	1,536.27	1,738.27	1,886.52	2,448.03
85	783.89	1,234.21	1,671.55	1,884.67	2,023.66	2,625.93
86	839.48	1,323.16	1,808.69	2,029.21	2,162.64	2,805.69
87	895.08	1,412.11	1,943.97	2,173.76	2,301.63	2,983.59
88	946.97	1,488.09	2,051.45	2,303.48	2,416.53	3,128.14
89	997.00	1,565.92	2,160.79	2,433.20	2,529.57	3,272.69
90-94	1,137.84	1,797.57	2,483.24	2,820.52	2,874.26	3,704.47
95-99	1,228.65	1,958.79	2,731.56	3,159.64	3,344.96	3,999.13

Exhibit 12  
 United Security Assurance Company of PA  
 Policy Form Series TQLTC-97(ND)-U  
 Rider Form Series: LTC-HHC/R(ND)-U Home Health Care  
 Rate Sheet  
 Annual Premiums: \$10 of Daily Long Term Care Benefit  
 \$5 Daily Home Health Care Benefit  
 Hospitalization Not Required - Level Benefit  
 Standard Class - 0 Day Elimination Period

Issue Age	Benefit Period					
	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	Life
18-59	42.62	68.57	83.39	96.36	105.63	159.37
60	50.04	81.54	98.22	111.19	122.31	168.64
61	53.74	85.25	101.92	116.75	126.02	172.34
62	55.59	88.95	107.48	120.46	131.57	176.05
63	63.01	100.07	120.46	137.13	148.25	194.58
64	68.57	111.19	135.28	151.96	166.78	213.11
65	75.98	120.46	148.25	168.64	183.46	231.65
66	83.39	131.57	161.23	183.46	200.14	250.18
67	88.95	142.69	176.05	198.29	216.82	270.56
68	101.92	161.23	198.29	226.09	246.47	307.63
69	114.90	181.61	220.53	252.03	277.97	344.69
70	126.02	201.99	244.62	277.97	307.63	381.75
71	138.99	220.53	266.86	303.92	337.28	418.82
72	151.96	240.91	289.09	331.72	368.78	455.88
73	174.20	274.27	333.57	381.75	422.52	520.74
74	194.58	307.63	378.05	431.79	474.41	587.45
75	213.11	339.13	420.67	481.82	528.15	652.31
76	235.35	372.49	465.14	531.86	581.89	717.17
77	255.74	405.84	509.62	581.89	635.64	782.04
78	287.24	454.03	567.07	648.61	709.76	872.84
79	316.89	504.06	626.37	717.17	785.74	965.50
80	348.39	552.24	685.67	785.74	859.87	1,056.30
81	379.90	600.43	743.12	854.31	933.99	1,148.96
82	411.40	650.46	802.42	921.02	1,009.97	1,239.77
83	463.29	728.29	895.08	1,030.36	1,128.58	1,384.31
84	511.47	806.13	987.74	1,137.84	1,247.18	1,530.71
85	561.51	883.96	1,080.39	1,245.33	1,365.78	1,675.26
86	609.69	961.79	1,173.05	1,354.66	1,484.38	1,816.10
87	659.73	1,041.48	1,265.71	1,462.15	1,602.99	1,966.21
88	698.64	1,097.07	1,334.28	1,549.25	1,682.67	2,060.72
89	733.85	1,154.52	1,404.70	1,636.34	1,762.36	2,155.23
90-94	837.63	1,325.01	1,615.96	1,897.64	2,001.42	2,438.76
95-99	906.20	1,445.47	1,777.18	2,125.58	2,160.79	2,633.35

Exhibit 12  
 United Security Assurance Company of PA  
 Policy Form Series TQLTC-97(ND)-U  
 Rider Form Series: LTCIF5-U Compound Inflation  
 Rider Form Series: LTC-HHC/R(ND)-U Home Health Care  
 Rate Sheet  
 Annual Premiums: \$10 of Daily Long Term Care Benefit  
 \$5 Daily Home Health Care Benefit  
 Hospitalization Not Required - Increasing Benefit  
 Standard Class - 0 Day Elimination Period

Issue Age	Benefit Period					
	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	Life
18-59	72.27	118.60	151.96	177.90	198.29	307.63
60	87.10	140.84	179.76	205.70	227.94	328.01
61	92.66	148.25	187.17	214.97	239.06	333.57
62	96.36	155.67	196.44	226.09	248.32	340.98
63	107.48	172.34	218.67	248.32	279.83	379.90
64	118.60	190.88	239.06	272.42	311.33	418.82
65	129.72	207.55	261.30	296.51	342.84	457.73
66	140.84	224.23	281.68	320.60	374.34	498.50
67	151.96	240.91	303.92	344.69	405.84	537.42
68	168.64	266.86	331.72	378.05	442.91	583.75
69	185.32	292.80	361.37	411.40	479.97	630.08
70	200.14	318.74	391.02	444.76	517.03	676.40
71	216.82	344.69	420.67	478.12	552.24	722.73
72	233.50	370.63	448.47	511.47	589.31	769.06
73	257.59	407.70	494.79	565.22	652.31	845.04
74	281.68	442.91	539.27	620.81	717.17	921.02
75	302.07	479.97	583.75	674.55	782.04	998.86
76	326.16	517.03	628.22	728.29	845.04	1,074.84
77	348.39	552.24	672.70	783.89	909.90	1,152.67
78	381.75	604.13	746.83	865.43	991.44	1,254.59
79	413.26	654.17	820.95	946.97	1,074.84	1,358.37
80	446.61	706.06	893.23	1,028.51	1,158.23	1,462.15
81	478.12	756.09	967.35	1,111.90	1,237.91	1,565.92
82	511.47	807.98	1,041.48	1,193.44	1,321.31	1,669.70
83	557.80	878.40	1,148.96	1,310.19	1,432.50	1,808.69
84	600.43	948.82	1,256.45	1,428.79	1,545.54	1,949.53
85	646.75	1,017.39	1,363.93	1,545.54	1,656.73	2,090.37
86	689.38	1,087.81	1,471.41	1,664.14	1,769.77	2,231.21
87	735.71	1,158.23	1,578.90	1,780.89	1,880.96	2,372.05
88	776.48	1,223.09	1,665.99	1,888.37	1,975.47	2,485.09
89	817.25	1,286.10	1,753.09	1,994.00	2,068.13	2,599.99
90-94	933.99	1,475.12	2,016.24	2,310.90	2,349.81	2,942.82
95-99	1,008.12	1,608.55	2,218.24	2,588.87	2,733.42	3,178.18

Exhibit 12  
 United Security Assurance Company of PA  
 Policy Form Series TQLTC-97(ND)-U  
 Rider Form Series: LTC-HHC/R(ND)-U Home Health Care  
 Rider Form Series: LTCIF5-U Compound Inflation  
 Rider Form Series: WR-97-U Waiver of Premium/Restoration  
 Rider Form Series: LTC-SBO-U Non-Forfeiture Option

RATE SCHEDULE

I. Other Rate Classifications

Preferred/Standard	=	100%
Class 1	=	140%
Class 2	=	200%

II. Husband and Wife Discount

If the husband and wife are covered simultaneously, a 10% discount is applied to the insured with the higher premium.

III. Policy Fee (One time): \$ 25.00

IV. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

V. Elimination Periods      Discount

20 Days	5%
100 Days	15%

Exhibit 12  
 United Security Assurance Company of PA  
 Rider Form Series: LTC-SBO-U  
 Non-Forfeiture Shortened Benefit Period  
 Rate Sheet

<u>Issue Age</u>	<u>SBP % of Base Prem + Other Riders</u>
62 & Under	24.0%
63	24.0%
64	24.0%
65	24.0%
66	24.0%
67	24.0%
68	23.7%
69	23.4%
70	23.1%
71	22.8%
72	22.5%
73	22.0%
74	21.5%
75	21.0%
76	20.5%
77	20.0%
78	19.6%
79	19.2%
80	18.8%
81	18.4%
82	18.0%
83	17.8%
84	17.6%
85	17.4%
86	17.2%
87 & Over	17.0%

Exhibit 12  
United Security Assurance Company of PA  
Policy Form Series LTC-97(ND)-U, TQLTC-97(ND)-U  
Rider Form Series: WR-97-U  
Waiver of Premium and Restoration of Benefits  
Rider Annual Premium for \$100 of annual premium

Issue Age   Premium

18-99      \$5.00

The rider premium of \$5 per \$100 is applied to the annual premium for the base policy and any riders attached to the base policy, excluding non-forfeiture riders.

Exhibit 12  
 United Security Assurance Company of PA  
 Policy Form Series TQLTC-97-U  
 Rate Sheet  
 Annual Premiums Per \$10 of Daily Benefit  
 Hospitalization Not Required - Level Benefit  
 Standard Class - 0 Day Elimination Period

Issue Age	Benefit Period					
	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	Life
18-59	43.76	71.39	87.51	99.03	110.54	172.72
60	52.97	87.51	103.63	115.15	126.66	181.93
61	57.57	92.12	108.24	119.75	133.57	186.54
62	59.88	96.72	112.84	126.66	138.18	188.84
63	66.78	105.93	126.66	142.78	156.60	204.96
64	73.69	117.45	140.48	158.90	172.72	221.08
65	80.60	126.66	154.30	175.02	191.14	237.20
66	87.51	138.18	168.11	191.14	207.26	255.62
67	94.42	149.69	181.93	207.26	225.69	271.75
68	108.24	170.42	207.26	237.20	260.23	310.90
69	122.06	191.14	232.60	264.84	292.47	350.04
70	133.57	214.17	257.93	292.47	327.02	391.50
71	147.39	234.90	283.26	322.41	361.56	430.65
72	161.20	257.93	306.29	350.04	396.10	472.10
73	186.54	292.47	354.65	403.01	449.07	536.58
74	209.57	329.32	400.71	455.98	504.34	603.37
75	230.29	366.17	446.77	508.95	559.61	667.85
76	253.32	400.71	495.13	561.91	612.58	734.63
77	276.35	437.56	541.19	614.88	667.85	799.12
78	308.59	488.22	601.06	683.97	746.15	891.23
79	340.83	538.88	660.94	755.36	824.45	983.35
80	373.07	589.55	720.82	826.75	900.44	1,075.47
81	405.32	640.21	780.69	898.14	978.74	1,167.58
82	437.56	690.88	842.87	967.23	1,057.04	1,259.70
83	490.52	771.48	934.99	1,080.07	1,179.10	1,404.79
84	538.88	849.78	1,029.41	1,190.61	1,301.15	1,549.87
85	589.55	930.38	1,121.53	1,303.46	1,425.51	1,694.95
86	640.21	1,008.68	1,215.95	1,416.30	1,547.57	1,840.04
87	690.88	1,089.28	1,308.06	1,526.84	1,669.62	1,985.12
88	730.03	1,149.16	1,381.76	1,618.96	1,752.53	2,081.85
89	769.18	1,209.04	1,453.15	1,708.77	1,835.43	2,176.27
90-94	877.42	1,386.36	1,671.92	1,980.52	2,086.45	2,464.13
95-99	948.81	1,513.02	1,837.74	2,220.02	2,252.26	2,659.88

Exhibit 12  
 United Security Assurance Company of PA  
 Policy Form Series TQLTC-97(ND)-U  
 Rider Form Series: LTCIF5-U Compound Inflation  
 Rate Sheet  
 Annual Premiums Per \$10 of Daily Benefit  
 Hospitalization Not Required - Increasing Benefit  
 Standard Class - 0 Day Elimination Period

Issue Age	Benefit Period					
	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	Life
18-59	78.30	126.66	161.20	186.54	204.96	333.92
60	92.12	149.69	188.84	216.48	237.20	354.65
61	99.03	158.90	198.05	225.69	248.72	361.56
62	103.63	165.81	207.26	234.90	260.23	368.47
63	115.15	184.23	230.29	260.23	292.47	403.01
64	126.66	202.66	251.02	285.56	324.71	437.56
65	138.18	218.78	274.05	310.90	359.26	469.80
66	149.69	237.20	294.77	333.92	391.50	504.34
67	161.20	255.62	317.80	359.26	423.74	538.88
68	177.33	283.26	350.04	396.10	465.19	589.55
69	195.75	310.90	379.98	432.95	506.64	640.21
70	214.17	338.53	412.22	467.49	548.10	690.88
71	230.29	368.47	444.46	504.34	589.55	741.54
72	248.72	396.10	476.71	541.19	631.00	794.51
73	276.35	435.25	522.76	596.46	695.48	870.51
74	301.68	474.40	571.13	654.03	762.27	946.50
75	322.41	515.86	619.49	711.60	826.75	1,022.50
76	350.04	555.01	667.85	769.18	891.23	1,098.50
77	375.38	594.16	716.21	826.75	955.71	1,174.49
78	409.92	647.12	792.21	911.96	1,040.92	1,278.12
79	442.16	700.09	865.90	997.17	1,126.13	1,381.76
80	476.71	753.06	941.90	1,082.38	1,211.34	1,485.39
81	508.95	806.02	1,017.89	1,167.58	1,294.24	1,591.32
82	543.49	858.99	1,093.89	1,252.79	1,379.45	1,694.95
83	591.85	930.38	1,202.13	1,374.85	1,494.60	1,835.43
84	635.61	1,001.77	1,310.37	1,496.90	1,609.75	1,975.91
85	681.67	1,073.16	1,418.60	1,618.96	1,722.59	2,116.39
86	725.42	1,144.55	1,529.14	1,741.01	1,837.74	2,259.17
87	771.48	1,218.25	1,637.38	1,863.07	1,952.88	2,399.65
88	815.24	1,282.73	1,727.20	1,975.91	2,049.60	2,514.80
89	858.99	1,349.52	1,819.31	2,086.45	2,146.33	2,629.94
90-94	981.05	1,549.87	2,091.06	2,418.07	2,438.80	2,977.68
95-99	1,059.35	1,690.35	2,300.62	2,708.24	2,837.21	3,214.89

Exhibit 12  
 United Security Assurance Company of PA  
 Policy Form Series TQLTC-97(ND)-U  
 Rider Form Series: LTC-HHC/R(ND)-U Home Health Care  
 Rate Sheet  
 Annual Premiums: \$10 of Daily Long Term Care Benefit  
 \$10 Daily Home Health Care  
 Hospitalization Not Required - Level Benefit  
 Standard Class - 0 Day Elimination Period

Issue Age	Benefit Period					
	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	Life
18-59	62.18	101.33	126.66	147.39	158.90	232.60
60	73.69	119.75	147.39	170.42	184.23	248.72
61	78.30	126.66	154.30	177.33	191.14	253.32
62	82.91	133.57	163.51	186.54	200.35	257.93
63	94.42	149.69	184.23	209.57	225.69	292.47
64	103.63	165.81	204.96	232.60	251.02	324.71
65	115.15	181.93	225.69	255.62	278.65	356.95
66	124.36	198.05	246.41	278.65	303.99	391.50
67	135.87	214.17	267.14	301.68	329.32	426.04
68	154.30	244.11	299.38	340.83	373.07	481.31
69	170.42	271.75	333.92	379.98	414.53	534.28
70	188.84	301.68	368.47	419.13	458.28	589.55
71	207.26	329.32	400.71	458.28	502.04	644.82
72	225.69	359.26	435.25	497.43	545.79	700.09
73	257.93	407.62	499.74	573.43	628.70	803.72
74	287.87	453.68	564.22	647.12	711.60	905.05
75	315.50	502.04	631.00	723.12	794.51	1,008.68
76	345.44	548.10	695.48	799.12	877.42	1,110.01
77	377.68	596.46	759.97	875.11	960.32	1,213.64
78	426.04	672.45	849.78	978.74	1,075.47	1,356.42
79	469.80	746.15	941.90	1,082.38	1,188.31	1,501.51
80	520.46	819.84	1,031.71	1,186.01	1,303.46	1,644.29
81	566.52	895.84	1,123.83	1,289.64	1,416.30	1,787.07
82	614.88	971.84	1,213.64	1,393.27	1,531.45	1,932.16
83	693.18	1,091.59	1,358.73	1,559.08	1,713.38	2,162.45
84	769.18	1,213.64	1,503.81	1,724.89	1,895.31	2,390.44
85	847.48	1,335.70	1,648.90	1,890.70	2,077.24	2,620.73
86	923.47	1,455.45	1,793.98	2,054.21	2,259.17	2,848.72
87	1,001.77	1,577.50	1,939.06	2,220.02	2,438.80	3,076.71
88	1,057.04	1,662.71	2,045.00	2,351.29	2,560.85	3,224.10
89	1,114.62	1,752.53	2,157.84	2,489.46	2,687.52	3,378.39
90-94	1,271.22	2,010.46	2,477.95	2,883.26	3,049.08	3,820.56
95-99	1,342.61	2,139.42	2,664.49	3,155.01	3,217.19	4,039.33

Exhibit 12  
 United Security Assurance Company of PA  
 Policy Form Series TQLTC-97(ND)-U  
 Rider Form Series: LTCIF5-U Compound Inflation  
 Rider Form Series: LTC-HHC/R(ND)-U Home Health Care  
 Rate Sheet  
 Annual Premiums: \$10 of Daily Long Term Care Benefit  
 \$10 Daily Home Health Care Benefit  
 Hospitalization Not Required - Increasing Benefit  
 Standard Class - 0 Day Elimination Period

Issue Age	Benefit Period					
	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	Life
18-59	108.24	175.02	230.29	271.75	299.38	451.37
60	128.96	209.57	269.44	315.50	345.44	481.31
61	135.87	221.08	283.26	329.32	361.56	490.52
62	142.78	230.29	297.08	345.44	375.38	499.74
63	161.20	257.93	329.32	379.98	423.74	568.82
64	177.33	285.56	361.56	414.53	472.10	637.91
65	195.75	310.90	396.10	451.37	520.46	707.00
66	211.87	338.53	428.34	485.92	568.82	776.09
67	230.29	366.17	460.59	522.76	617.18	842.87
68	253.32	403.01	502.04	571.13	667.85	909.66
69	276.35	439.86	545.79	619.49	718.51	976.44
70	299.38	476.71	587.25	667.85	769.18	1,043.23
71	322.41	513.55	628.70	718.51	819.84	1,110.01
72	345.44	550.40	672.45	766.87	870.51	1,176.80
73	382.29	603.37	739.24	847.48	971.84	1,298.85
74	414.53	654.03	803.72	930.38	1,070.86	1,418.60
75	444.46	707.00	870.51	1,010.98	1,172.19	1,540.66
76	479.01	759.97	937.29	1,093.89	1,271.22	1,662.71
77	511.25	810.63	1,001.77	1,174.49	1,372.54	1,782.47
78	564.22	888.93	1,116.92	1,301.15	1,496.90	1,945.97
79	610.28	969.53	1,229.76	1,425.51	1,623.56	2,109.48
80	663.24	1,047.83	1,344.91	1,549.87	1,747.92	2,270.69
81	711.60	1,126.13	1,457.75	1,674.23	1,874.58	2,434.19
82	762.27	1,204.43	1,570.60	1,798.59	1,998.94	2,597.70
83	835.96	1,314.97	1,741.01	1,980.52	2,171.66	2,818.78
84	902.75	1,425.51	1,909.13	2,160.15	2,344.38	3,042.17
85	974.14	1,533.75	2,077.24	2,342.08	2,514.80	3,263.25
86	1,043.23	1,644.29	2,247.66	2,521.70	2,687.52	3,486.63
87	1,112.31	1,754.83	2,415.77	2,701.33	2,860.24	3,707.71
88	1,176.80	1,849.25	2,549.34	2,862.54	3,003.02	3,887.34
89	1,238.97	1,945.97	2,685.21	3,023.74	3,143.50	4,066.97
90-94	1,414.00	2,233.84	3,085.92	3,505.05	3,571.84	4,603.55
95-99	1,526.84	2,434.19	3,394.51	3,926.49	4,156.78	4,969.72

Exhibit 12  
 United Security Assurance Company of PA  
 Policy Form Series TQLTC-97(ND)-U  
 Rider Form Series: LTC-HHC/R(ND)-U Home Health Care  
 Rate Sheet  
 Annual Premiums: \$10 of Daily Long Term Care Benefit  
 \$5 Daily Home Health Care Benefit  
 Hospitalization Not Required - Level Benefit  
 Standard Class - 0 Day Elimination Period

Issue Age	Benefit Period					
	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	Life
18-59	52.97	85.21	103.63	119.75	131.27	198.05
60	62.18	101.33	122.06	138.18	151.99	209.57
61	66.78	105.93	126.66	145.08	156.60	214.17
62	69.09	110.54	133.57	149.69	163.51	218.78
63	78.30	124.36	149.69	170.42	184.23	241.81
64	85.21	138.18	168.11	188.84	207.26	264.84
65	94.42	149.69	184.23	209.57	227.99	287.87
66	103.63	163.51	200.35	227.99	248.72	310.90
67	110.54	177.33	218.78	246.41	269.44	336.23
68	126.66	200.35	246.41	280.96	306.29	382.29
69	142.78	225.69	274.05	313.20	345.44	428.34
70	156.60	251.02	303.99	345.44	382.29	474.40
71	172.72	274.05	331.62	377.68	419.13	520.46
72	188.84	299.38	359.26	412.22	458.28	566.52
73	216.48	340.83	414.53	474.40	525.07	647.12
74	241.81	382.29	469.80	536.58	589.55	730.03
75	264.84	421.44	522.76	598.76	656.33	810.63
76	292.47	462.89	578.03	660.94	723.12	891.23
77	317.80	504.34	633.30	723.12	789.90	971.84
78	356.95	564.22	704.70	806.02	882.02	1,084.68
79	393.80	626.40	778.39	891.23	976.44	1,199.82
80	432.95	686.27	852.08	976.44	1,068.56	1,312.67
81	472.10	746.15	923.47	1,061.65	1,160.68	1,427.81
82	511.25	808.33	997.17	1,144.55	1,255.10	1,540.66
83	575.73	905.05	1,112.31	1,280.43	1,402.48	1,720.29
84	635.61	1,001.77	1,227.46	1,414.00	1,549.87	1,902.22
85	697.79	1,098.50	1,342.61	1,547.57	1,697.26	2,081.85
86	757.66	1,195.22	1,457.75	1,683.44	1,844.64	2,256.87
87	819.84	1,294.24	1,572.90	1,817.01	1,992.03	2,443.41
88	868.20	1,363.33	1,658.11	1,925.25	2,091.06	2,560.85
89	911.96	1,434.72	1,745.62	2,033.48	2,190.08	2,678.30
90-94	1,040.92	1,646.59	2,008.15	2,358.20	2,487.16	3,030.65
95-99	1,126.13	1,796.28	2,208.51	2,641.46	2,685.21	3,272.46

Exhibit 12  
 United Security Assurance Company of PA  
 Policy Form Series TQLTC-97(ND)-U  
 Rider Form Series: LTCIF5-U Compound Inflation  
 Rider Form Series: LTC-HHC/R(ND)-U Home Health Care  
 Rate Sheet  
 Annual Premiums: \$10 of Daily Long Term Care Benefit  
 \$5 Daily Home Health Care Benefit  
 Hospitalization Not Required - Increasing Benefit  
 Standard Class - 0 Day Elimination Period

Issue Age	Benefit Period					
	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	Life
18-59	89.81	147.39	188.84	221.08	246.41	382.29
60	108.24	175.02	223.38	255.62	283.26	407.62
61	115.15	184.23	232.60	267.14	297.08	414.53
62	119.75	193.45	244.11	280.96	308.59	423.74
63	133.57	214.17	271.75	308.59	347.74	472.10
64	147.39	237.20	297.08	338.53	386.89	520.46
65	161.20	257.93	324.71	368.47	426.04	568.82
66	175.02	278.65	350.04	398.41	465.19	619.49
67	188.84	299.38	377.68	428.34	504.34	667.85
68	209.57	331.62	412.22	469.80	550.40	725.42
69	230.29	363.86	449.07	511.25	596.46	783.00
70	248.72	396.10	485.92	552.70	642.52	840.57
71	269.44	428.34	522.76	594.16	686.27	898.14
72	290.17	460.59	557.31	635.61	732.33	955.71
73	320.11	506.64	614.88	702.39	810.63	1,050.13
74	350.04	550.40	670.15	771.48	891.23	1,144.55
75	375.38	596.46	725.42	838.27	971.84	1,241.28
76	405.32	642.52	780.69	905.05	1,050.13	1,335.70
77	432.95	686.27	835.96	974.14	1,130.74	1,432.42
78	474.40	750.75	928.08	1,075.47	1,232.07	1,559.08
79	513.55	812.93	1,020.20	1,176.80	1,335.70	1,688.05
80	555.01	877.42	1,110.01	1,278.12	1,439.33	1,817.01
81	594.16	939.59	1,202.13	1,381.76	1,538.36	1,945.97
82	635.61	1,004.08	1,294.24	1,483.08	1,641.99	2,074.94
83	693.18	1,091.59	1,427.81	1,628.17	1,780.16	2,247.66
84	746.15	1,179.10	1,561.38	1,775.56	1,920.64	2,422.68
85	803.72	1,264.31	1,694.95	1,920.64	2,058.82	2,597.70
86	856.69	1,351.82	1,828.52	2,068.03	2,199.30	2,772.72
87	914.26	1,439.33	1,962.09	2,213.11	2,337.47	2,947.75
88	964.93	1,519.93	2,070.33	2,346.68	2,454.92	3,088.22
89	1,015.59	1,598.23	2,178.57	2,477.95	2,570.07	3,231.01
90-94	1,160.68	1,833.13	2,505.58	2,871.75	2,920.11	3,657.05
95-99	1,252.79	1,998.94	2,756.60	3,217.19	3,396.82	3,949.52

Exhibit 12  
 United Security Assurance Company of PA  
 Policy Form Series TQLTC-97(ND)-U  
 Rider Form Series: LTC-HHC/R(ND)-U Home Health Care  
 Rider Form Series: LTCIF5-U Compound Inflation  
 Rider Form Series: WR-97-U Waiver of Premium/Restoration  
 Rider Form Series: LTC-SBO-U Non-Forfeiture Option

RATE SCHEDULE

I. Other Rate Classifications

Preferred/Standard	=	100%
Class 1	=	140%
Class 2	=	200%

II. Husband and Wife Discount

If the husband and wife are covered simultaneously, a 10% discount is applied to the insured with the higher premium.

III. Policy Fee (One time): \$ 25.00

IV. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

V. Elimination Periods      Discount

20 Days	5%
100 Days	15%

Exhibit 12  
 United Security Assurance Company of PA  
 Rider Form Series: LTC-SBO-U  
 Non-Forfeiture Shortened Benefit Period  
 Rate Sheet

<u>Issue Age</u>	<u>SBP % of Base Prem + Other Riders</u>
62 & Under	24.0%
63	24.0%
64	24.0%
65	24.0%
66	24.0%
67	24.0%
68	23.7%
69	23.4%
70	23.1%
71	22.8%
72	22.5%
73	22.0%
74	21.5%
75	21.0%
76	20.5%
77	20.0%
78	19.6%
79	19.2%
80	18.8%
81	18.4%
82	18.0%
83	17.8%
84	17.6%
85	17.4%
86	17.2%
87 & Over	17.0%

Exhibit 12  
United Security Assurance Company of PA  
Policy Form Series LTC-97(ND)-U, TQLTC-97(ND)-U  
Rider Form Series: WR-97-U  
Waiver of Premium and Restoration of Benefits  
Rider Annual Premium for \$100 of annual premium

Issue Age   Premium

18-99      \$5.00

The rider premium of \$5 per \$100 is applied to the annual premium for the base policy and any riders attached to the base policy, excluding non-forfeiture riders.

State: Pennsylvania

Filing Company:

United Security Assurance Company of Pennsylvania

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: PA 2019 TQLTC-97 Rate Increase

Project Name/Number: /

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Transmittal Letter (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	2019 PA TQLTC97 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>	USPA 2019 PA Rate Increase Memorandum TQLTC-97.pdf PA Exhibits 1-11 13.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-132078586

State Tracking #:

USPA-132078586

Company Tracking #:

PA 2019 TQLTC-97 RATE INCREASE

State: Pennsylvania

Filing Company:

United Security Assurance Company of Pennsylvania

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: PA 2019 TQLTC-97 Rate Increase

Project Name/Number: /

<b>Status Date:</b>	
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<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>	Advertisement Compliance Certification
<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

September 18, 2019

Commissioner Jessica Altman  
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 Form:TQLTC-97(PA)-U

Dear Commissioner Altman:

United Security Assurance Company of Pennsylvania is requesting a rate increase for the block of long-term care insurance issued from 1997 through 2013. This is a closed block of business as these forms are no longer offered in any jurisdiction.

The Policy Form is TQLTC-97(PA)-U and Rider Forms LTC-HHC/R-U, LTCIF5-U, LTC-SBO-U, WR-97.

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 COMPANY OF PA  
Address: 673 Cherry Lane, P. O. Box 64477, Souderton, PA 18964  
Actuarial Memorandum for Long Term Care Policies  
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<u>Product</u>		<u>Policy Forms</u>	<u>Rider Forms</u>
TQLTC-97, et al	Tax Qualified LTC	TQLTC-97-U	LTC-HHC/R-U, LTCIF5-U, LTC-SBO-U, WR-97-U

These policy forms were issued by United Security Assurance Company of Pennsylvania (USAP) from 1997 through 2013. 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 not apply to those policies whose premiums are being waived at the time the rate increase becomes effective but will apply if/when such policies return to a premium-paying status.

As part of the Company's normal rate increase notification process, the Company will communicate clearly, at the time of notification, that the insured has the opportunity to discuss policy modifications designed to either moderate or fully offset the rate increase(s). Modifications can include adjustments to the maximum daily benefit and/or other components of the policy. The Company will also provide the standard contingent non-forfeiture benefit to all policyholders who qualify for that option.

2. Description of Benefits

These policies pay the actual charges up to the applicable daily benefit for confinement in a Long Term Care Facility. Confinement must be medically necessary or the insured must be unable to perform two or more activities of daily living or be cognitively impaired. TQLTC-97 has a 2% discount for Long Term Care Benefits and 5% for the Home Health Care Benefits to reflect the more restrictive benefit triggers required for tax qualified long term care insurance.

Elimination Period – The number of days for which benefits would otherwise be payable during each Period of Care that must be satisfied before benefits are payable under the policy. Elimination periods offered are 0 days, 20 days, and 100 days.

Maximum Benefit Period – This is the maximum number of days for which benefits are payable under the policy. Maximum Benefit Periods offered are 1 year, 2 years, 3 years, 4 years, 5 years, and lifetime. The one year benefit is not available in Florida, Maryland, or any other state where it is restricted. Prior hospitalization is not required for benefits.

Adult Day Care Benefit – The policy pays actual charges up to 50% of the applicable daily benefit for covered care in an Adult Day Care Center for a maximum of 12 months. The benefit payable will reduce the Long Term Care Benefit by ½ day for each day covered.

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Alternate Plan of Care Benefit – The policy provides for an alternate plan of care provided that the insured would otherwise require confinement in a long term care facility for a maximum amount of 180 times the daily benefit amount. The alternative plan of care must be agreed to by the insured, the insured's physician and the Company.

Home Health Care Benefit (LTC-HHC/R-U) – provides an optional home health care benefit with a daily maximum of 100% or 50% of the daily nursing home benefit. The daily maximum benefit is paid for approved Home Health Care Practitioners. These services include professional nursing, therapy services and assistance with activities of daily living. The benefits are provided if the insured is unable to perform 2 or more activities of daily living or is cognitively impaired. If this rider is elected, the maximum number of days for which benefits are payable under the policy is not changed. If the 100% option is elected, each day of home health care benefits reduces the maximum benefit period for nursing home confinements by one day. If the 50% option is elected, each two days of home health care benefits paid reduces the maximum nursing home benefit period by one day. The elimination period is the same as for the nursing home benefit. The elimination periods offered are 0 day, 20 days and 100 days. If a portion of the elimination period is satisfied under the home health care benefits, this portion is counted toward the nursing home benefit elimination period.

Non-Forfeiture Option (LTC-SBO-U) – an optional non-forfeiture option that can be attached to the LTC and/or HHC plans. The rider must be attached at the issue date of the base policy. The rider provides a reduced paid-up benefit after the policy has been in force for 3 years. The daily benefit under the paid-up option is the benefit that was in effect at the time the non-forfeiture benefit became effective, i.e., the last paid to date of the base plan. If the base plan contains an increasing benefit option, the additional benefit option is applied to determine the paid-up benefit, which is then frozen as of the paid to date. The paid-up benefit period, in days, is equal to the total premiums paid under the policy at the date of lapse divided by the daily benefit. For example, if the total annual premium had been \$1,000 and the policy had been in force for 6 years with a daily benefit of \$100, the paid-up benefit would be 60 days. If home health care benefits are included in the plan, they become part of the paid-up benefit.

Inflation Benefit (LTCIF5-U) – an automatic increase benefit is offered. If elected, this option increases benefits by 5% per year, compounded for 20 years.

Waiver of Premium (WR-97-U only available on TQLTC-97-U) – Premiums are waived after the insured has been confined to a nursing facility and benefits are paid for such confinement under this policy.

Restoration of Benefits (WR-97-U only available on TQLTC-97-U) - Maximum benefit is fully restored if the insured does not receive long term care or home health care for a period of 180 days. This restoration applies only if the maximum benefit period has not been reached during any one period of care.

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Exhibits 1 (nationwide) and 1A (Pennsylvania: informational purposes only) summarize the demographics and benefit characteristics applicable to policies in force as of December 31, 2017.

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 inforce policies only. The premium changes will apply to the base forms as well as all applicable options and riders.

5. Actuarial Assumptions

- a. Expected Claim Costs are shown in Exhibit 9. These costs were based on the company's most recent studies (when priced in 1998) of claim frequency rates and claim termination rates on long term care plans. When the inflation benefit is added, we recognize the fact that the inflation benefit will have an impact on claims incurred in the first policy year since some of these claims will be paid in subsequent policy years when the inflation benefit would be applicable. The claim costs have been adjusted according to the table ratings.

In an article in the August 2017 SOA Long-Term Care News (pp. 10-13), it was stated that "in the LTC industry's infancy, the long-tailed risk factors underlying the LTCi product were not well appreciated." And "claims experience emerged slowly due to low claim frequencies in the early years." Also, "since a relatively small change in assumption (i.e., lapse rates) could significantly impact premiums" and "Due to adverse experience, the original premiums at the time of issue have been inadequate to cover future claim costs." However, regulators "restricting the premium increase has only served to raise future premiums for a smaller number of future policyholders." As a result, "necessary premium increases have not been granted, effectively resulting in breaches of contract." All LTCi policies approved with guaranteed renewable premiums, granted the right to administrating insurers to change (increase) premiums as justified by regulations.

As shown in Exhibits 1 (nationwide) and 1A (Pennsylvania: informational purposes only) the average attained ages (weighted by annual premium) are 80.8 and 83.7, respectively, while for those currently in claim, the average ages at date of incurral are 84.7 and 78.3, respectively.

The number of claims nationwide, and in Pennsylvania, are provided by calendar year in Exhibits 7 and 7A (PA). The average length of claim nationwide is 2.36 years (paying an average of \$43,293), and the average length of claim in Pennsylvania is 2.18 years (paying an average of \$39,419).

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- b. Durational Voluntary Lapse Rates are also those which underlie the reserves: Duration 1 = 7.5%; Dur. 2 = 6.9%; Dur. 3 = 6.8%; Dur. 4 = 6.7%; Dur. 5-6 = 3.5%; Dur. 7-9 = 3.3%; Dur. 10 = 3.1%.
- c. Mortality is a blend of the gender specific 1983 Group Annuity Mortality (83GAM) Table and the 1994 Group Annuitant Mortality (94GAM) Table which is also the basis for reserves.

The following table compares the actual total termination rate with the total termination rate implied by the combination of the mortality rates and voluntary termination rates noted above. The results shown are for years ending September 30 to coincide with the annual cash flow testing analysis and assumption setting.

<b>Termination Study Year</b>	<b>Actual Total Term Rate</b>	<b>Expected Total Term Rate</b>	<b>Actual Less Expected</b>
2011	3.19%	4.21%	-1.01%
2012	2.98%	4.49%	-1.51%
2013	5.54%	4.72%	0.81%
2014	5.11%	4.89%	0.23%
2015	3.34%	5.05%	-1.72%
2016	5.10%	5.30%	-0.19%
2017	4.45%	5.50%	-1.05%
2018	3.80%	5.71%	-1.92%
Eight Year Total	4.14%	4.88%	-0.74%

- d. Adverse Selection. We have not modeled any shock lapse or adverse 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.

These assumptions are based on the nationwide experience of the particular policy forms in this filing. The assumptions used in this filing are considered best-estimate. As stated earlier, actual morbidity levels are in excess of expected levels, in large part due to the higher than expected claims experience for older ages. These factors are the primary drivers for this request.

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.

6. Marketing Method

These policy forms were marketed by agents and brokers of United Security Assurance Company of Pennsylvania. These forms are no longer marketed or sold.

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7. Underwriting Description

These policies were underwritten using protocols and methods applicable at the time of policy application. Based on those protocols and methods, policies were either declined, issued Preferred/Standard (Class P/S = rating of 100%) or issued substandard (Class 1 = rating of 140% and Class 2 = 200%). As shown in Exhibits 1 (nationwide) and 1A (Pennsylvania: informational purposes only) the percentages of policies in force and underwritten as P/S, Class 1 or Class 2 (weighted by annual premium) are 24.35%, 34.26%, 41.39%, and 30.38%, 26.42%, 43.20%, respectively.

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. Waived premiums are included as a benefit in the claim reserve calculation (which then becomes part of the incurred claims calculation).

9. Issue Age Range

Issue ages are from 40 to 89. As shown in Exhibits 1 (nationwide) and 1A (Pennsylvania: informational purposes only) the average issue ages (weighted by annual premium) are 57.5 and 68.7, respectively.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

The following modal factors are applied to the annual premium (AP): annual 100%, semi-annual 52%, quarterly 26.5% and monthly 9.0% (8.5% for monthly bank draft).

12. Reserves

Active life reserves have not been used in this analysis. There are no additional reserves held on this block of policies (such as premium deficiency reserves or AG51 reserves). The active life reserves, by year, are provided in Exhibit 13 for year-ends 2008 through 2018.

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

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Historical experience is compiled from company records. Actual historical incurred claims are determined as claims paid in the calendar year plus the change in claim reserves during that year.

With 2013 through 2017 calendar year incurred loss ratios well above 100%, there is no indication of any improvement to lower future expected loss ratios. Even with the implementation of the previous accepted 2005 rate increases in 8 states, the anticipated lifetime loss ratio is now expected to be 74.2%.

Projected experience for 2018 and after is based on a seriatim projection calculation used to calculate the active life reserves, with a true-up to 2017 actual premium and incurred claims amounts.

For purposes of accumulating experience for an anticipated or lifetime loss ratio calculation, the calendar year totals are assumed to represent a mid-year value. The loss ratios shown in the exhibits are computed using a 4.35% interest rate (approximating the weighted average rate used for statutory reserves).

Rate Stabilization model requirements allow for a much smaller rate increase than the Loss Ratio requirements. Although 12 of the 49 premium paying policies in force in Pennsylvania (24.5%) were issued before September 16, 2002, this filing was constructed as if all policies were under the more conservative Rate Stabilization requirements.

Exhibits 4A, 4B, and 4C show the projection of future experience with the requested series of 3 annual rate increases. Exhibit 5 shows the projection of future experience with the equivalent one-time rate increase.

Exhibit 7 shows the number of inforce policies by year, including the projected number of policies for the projection years. It also shows the number of historical incurred claims by incurral year. Exhibit 7A shows the historical number of inforce policies and incurred claim counts for Pennsylvania only.

We have tested a moderate level of morbidity based anti-selection in Exhibit 8 (nationwide experience) to reflect the possibility for increased claims activity by remaining policyholders.

15. History of Previous Rate Revisions

The Company has sold long term care insurance since 1983 and has sold these policies since 1998. The Company has raised premium rates on similar forms in the past. The following table summarizes the rate increase history.

<u>Policy Form</u>	<u>Years Available</u>	<u>Rate History</u>	<u>States Approved</u>
LTC-2000 USA	1999 – present	20% rate increase in 2005	PA
LTC-97-U	1998 – present	20% rate increase in 2005	See chart below
TQLTC-97-U	1998 – present	20% rate increase in 2005	See chart below
LTC-95P	1995 – present	25% rate increase in 2005	PA

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Rate increase requests for forms LTC-97 and TQLTC-97 (the tax qualified version of LTC-97) were filed in various states in 2004 through 2006. The amounts accepted by state are:

State	Amount of Increase	Acceptance Date	Form(s)
PA	20% Increase	11/24/2004	TQLTC-97
ND	20% Increase	7/15/2005	LTC-97, TQLTC-97
KS	20% Increase	9/28/2005	LTC-97
SD	20% Increase	10/3/2005	LTC-97, TQLTC-97
MD	20% Increase	10/25/2005	LTC-97
MO	20% Increase	10/30/2005	LTC-97
NE	20% Increase	12/8/2005	LTC-97
TX	20% Increase	9/28/2006	LTC-97, TQLTC-97

16. Analysis Performed to Consider a Rate Increase

The analysis performed in support of this filing includes morbidity and termination studies noted in Section 5 as well as emerging differences in the emerging aggregate durational-weighted loss ratios relative to that assumed in the original pricing. Exhibit 2 shows pricing projections from the originally filed Actuarial Memorandums.

- a. Original Pricing Expected Claim Costs. Original pricing claim costs were derived from the Intercompany Long Term Care experience published by the Society of Actuaries (Jan. 1995) and the 1985 Nursing Home Survey. These table values were adjusted based on the company's recent (1995-1997) studies of claim frequency rates and claim termination rates on long term care plans. When the inflation benefit is added, we recognize the fact that the inflation benefit will have an impact on claims incurred in the first policy year since some of these claims will be paid in subsequent policy years when the inflation benefit would be applicable. The claim costs have been adjusted according to the table ratings. The claim costs for the tax qualified plans have been discounted by 2% for Long Term Care Benefits and 5% for the Home Health Care Benefits to reflect the more restrictive benefit triggers required on the tax qualified long term care insurance.

As indicated in the table in Section 5a, the actual to expected loss ratio experience has far exceeded pricing expectations (at least 25%).

- b. Original Pricing Expected Voluntary Termination Rates. Original pricing expected lapse rates varied by duration (see Exhibit 10) with the ultimate lapse rate assumed to be 7%. These were based on company experience (at that time).

As shown in the table in Section 5c. above, terminations during the last 4 years are below expectations, and the 8-year cumulative actual terminations are only about 85% of expected terminations, which will result in additional claims in the future.

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- c. Original Pricing Expected Mortality. 90% of the 1983 Group Annuitant Mortality (GAM) Table
- d. Original Pricing Expected Investment Earnings. 5.25%

The current investment earnings average on USAP assets is only about 4.01%. Lower than expected investment earnings results in fewer dollars to pay claims.

- e. Underwriting Selection Factors are shown in Exhibit 11.

17. Requested Rate Increase and Demonstration of Satisfaction of Rate Stabilization Model Requirements

Although a much larger rate increase is justified at this time (the Rate Stabilization regulation would allow a 370.7% rate increase – or a series of 3 annual actuarially equivalent 77.81% increases), the Company is requesting a series of 3 annual 24.27% rate increases (the actuarial equivalent of a one-time 75.92% increase) on all premium paying policies in force in Pennsylvania, with the understanding that experience will continue to be monitored and further modest rate action would only be taken in the future if experience were to deteriorate significantly from current expectations. These premium rate increases being requested are supportable under both the Loss Ratio regulation and the Rate Stabilization regulation. To mitigate the impact of these rate increases on policyholders, we offer policy modifications to partially or completely offset the rate increases.

Exhibit 3 shows the anticipated lifetime loss ratio under current expectations exclusive of the requested rate increase (Exhibit 3A is historical Pennsylvania only experience). Exhibits 4A, 4B, and 4C show the anticipated lifetime loss ratio under current expectations inclusive of each of the requested rate increases. As shown in Exhibits 3 and 4(A, B, C), the anticipated lifetime loss ratio with and without the requested rate increases exceed the minimum loss ratio requirement of 60%. The Rate Stabilization regulation targets a minimum ratio of premium (58% of original plus 85% of increased) to claims of 100%, and this rate increase request produces a ratio around 113%. Exhibit 5 shows that projection impact of the one-time 75.92% rate increase. Exhibit 6 shows the Rate Stabilization ratio. Exhibit 8 shows the same projection (as Exhibit 5) with 10% worse morbidity levels which are less than the levels experienced in most recent 5 years. Corresponding rates tables, reflecting the above increase, are shown in Exhibit 12.

The afore mentioned Exhibits 3, 4, 5, and 8, show present value amounts using the discount rate of 4.35%, described in Section 14 above.

18. Number of Insureds and Annualized Premium

Based on December 31, 2017 in-force premium paying policies, 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. Further nationwide splits by key benefit characteristics are shown in Exhibit 1.

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	<b>Number of Policies</b>	<b>Annualized Premium Before Incr</b>	<b>Average Annualized Premium Before Incr</b>	<b>Proposed Increase *</b>	<b>Proposed Annualized Premium After Incr</b>	<b>Average Annualized Premium After Incr</b>
Nationwide	643	1,290,120	2,006	107.27%	2,673,977	4,159
Pennsylvania	49	108,946	2,223	75.92%	191,657	3,911

\* The Nationwide proposed increase is larger than the Pennsylvania proposed increase due to higher requests being made in 2 states which did not approve a 20% rate increase in the 2004-06 rate increase period.

19. Proposed Effective Date

This rate increase will apply to policies on their next premium payment date following a 60-day policyholder notification period following approval.

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, 18, and 41.

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. In accordance with Pennsylvania Administrative Code Chapter 89a. Section 118.(b)(2)(i), I certify that if the requested premium rate schedule increases are implemented, and the underlying assumptions are realized, no further premium rate schedule increases are anticipated. 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: September 18, 2019

Exhibit 1  
 United Security Assurance Company of PA  
 Forms LTC-97 and TQLTC-97  
 Nationwide (as of 12/31/2017)

<u>Model Issue Age</u>	<u>Policy Count</u>	<u>Annual Premium</u>	<u>Percent of AP</u>
< 55	29	42,373	3.28%
55-59	57	83,494	6.47%
60-64	142	231,760	17.96%
65-69	169	310,677	24.08%
70-74	137	298,289	23.12%
75-79	74	196,476	15.23%
<u>&gt; 80</u>	<u>35</u>	<u>127,052</u>	<u>9.85%</u>
Total	643	1,290,120	57.5 avg age

<u>Attained Age</u>	<u>Policy Count</u>	<u>Annual Premium</u>	<u>Percent of AP</u>
< 50	2	2,765	0.21%
50-59	3	6,962	0.54%
60-69	42	64,864	5.03%
70-79	235	396,485	30.73%
80-89	297	626,033	48.53%
90-99	61	179,701	13.93%
<u>&gt; 99</u>	<u>3</u>	<u>13,310</u>	<u>0.00%</u>
Total	643	1,290,120	80.8 avg age

<u>Benefit Period</u>	<u>Policy Count</u>	<u>Annual Premium</u>	<u>Percent of AP</u>
1 Year	48	53,870	4.18%
2 Year	179	304,034	23.57%
3 Year	217	450,683	34.93%
4 Year	61	136,785	10.60%
5 Year	101	269,997	20.93%
<u>Lifetime</u>	<u>37</u>	<u>74,751</u>	<u>5.79%</u>
Total	643	1,290,120	9.0 avg BP

<u>Elimination Period</u>	<u>Policy Count</u>	<u>Annual Premium</u>	<u>Percent of AP</u>
0 Days	175	325,621	25.24%
20 Days	119	238,086	18.45%
<u>100 Days</u>	<u>349</u>	<u>726,412</u>	<u>56.31%</u>
Total	643	1,290,120	58.0 avg EP

<u>Inflation Option</u>	<u>Policy Count</u>	<u>Annual Premium</u>	<u>Percent of AP</u>
None	435	833,795	64.63%
5% Compound (20 years)	142	311,288	24.13%
<u>5% Compound (lifetime)</u>	<u>66</u>	<u>145,037</u>	<u>11.24%</u>
Total	643	1,290,120	

<u>HHC Benefit</u>	<u>Policy Count</u>	<u>Annual Premium</u>	<u>Percent of AP</u>
No	614	1,289,963	99.99%
<u>Yes</u>	<u>29</u>	<u>157</u>	<u>0.01%</u>
Total	643	1,290,120	

Exhibit 1  
 United Security Assurance Company of PA  
 Forms LTC-97 and TQLTC-97  
 Nationwide (as of 12/31/2017)

<u>Current Daily Benefit</u>	<u>Policy Count</u>	<u>Annual Premium</u>	<u>Percent of AP</u>
< 50	27	31,217	2.42%
50-59	72	111,959	8.68%
60-69	26	47,495	3.68%
70-79	44	78,008	6.05%
80-89	60	123,998	9.61%
90-99	27	46,872	3.63%
100-109	252	523,962	40.61%
110-119	22	43,762	3.39%
120-129	44	87,671	6.80%
130-139	13	44,887	3.48%
140-149	7	24,972	1.94%
150-159	38	101,150	7.84%
160-169	-	-	0.00%
170-179	1	2,023	0.16%
180-189	4	9,588	0.74%
190-199	-	-	0.00%
200-209	4	10,119	0.78%
250-259	2	2,437	0.19%
<u>&gt; 259</u>	<u>-</u>	<u>-</u>	<u>0.00%</u>
Total	643	1,290,120	93.4 avg DB

<u>Policy Form</u>	<u>Policy Count</u>	<u>Annual Premium</u>	<u>Percent of AP</u>
LTC-97	318	409,863	31.77%
TQLTC-97	325	582,191	45.13%
LTCIF	-	179,593	13.92%
LTCHHC	-	157	0.01%
LTRI	-	36,475	2.83%
WR	-	38,116	2.95%
TQRI	-	39,637	3.07%
<u>TQWR</u>	<u>-</u>	<u>4,087</u>	<u>0.32%</u>
Total	643	1,290,120	

<u>UWC</u>	<u>Policy Count</u>	<u>Annual Premium</u>	<u>Percent of AP</u>
Preferred	196	307,852	23.86%
Standard	3	6,324	0.49%
Class 1	208	441,947	34.26%
<u>Class 2</u>	<u>236</u>	<u>533,997</u>	<u>41.39%</u>
Total	643	1,290,120	

<u>Incurred Age</u>	<u>Policy Count</u>	<u>Percent</u>
< 60	-	0.00%
60-69	1	2.08%
70-79	7	14.58%
80-89	32	66.67%
90-99	8	16.67%
<u>&gt; 99</u>	<u>-</u>	<u>0.00%</u>
Total	48	Incurred Age Avg= 84.7

Exhibit 1A  
 United Security Assurance Company of PA  
 Form TQLTC-97-U  
 Pennsylvania (as of 12/31/2017)

<u>Model Issue Age</u>	<u>Policy Count</u>	<u>Annual Premium</u>	<u>Percent of AP</u>
< 55	2	3,733	3.43%
55-59	4	6,581	6.04%
60-64	8	16,988	15.59%
65-69	13	20,500	18.82%
70-74	13	27,213	24.98%
75-79	5	16,445	15.09%
> 80	4	17,485	16.05%
<b>Total</b>	<b>49</b>	<b>108,946</b>	<b>68.7 avg age</b>
<u>Attained Age</u>	<u>Policy Count</u>	<u>Annual Premium</u>	<u>Percent of AP</u>
< 50	-	-	0.00%
50-59	-	-	0.00%
60-69	3	5,470	5.02%
70-79	14	26,467	24.29%
80-89	22	40,130	36.84%
90-99	7	20,581	18.89%
> 99	3	16,297	14.96%
<b>Total</b>	<b>49</b>	<b>108,946</b>	<b>83.7 avg age</b>
<u>Benefit Period</u>	<u>Policy Count</u>	<u>Annual Premium</u>	<u>Percent of AP</u>
1 Year	8	25,066	23.01%
2 Year	13	27,212	24.98%
3 Year	19	42,319	38.84%
4 Year	2	5,387	4.94%
5 Year	7	8,962	8.23%
Lifetime	-	-	0.00%
<b>Total</b>	<b>49</b>	<b>108,946</b>	<b>2.7 avg BP</b>
<u>Elimination Period</u>	<u>Policy Count</u>	<u>Annual Premium</u>	<u>Percent of AP</u>
0 Days	25	48,610	44.62%
20 Days	5	10,080	9.25%
100 Days	19	50,256	46.13%
<b>Total</b>	<b>49</b>	<b>108,946</b>	<b>40.8 avg EP</b>
<u>Inflation Option</u>	<u>Policy Count</u>	<u>Annual Premium</u>	<u>Percent of AP</u>
None	29	61,411	56.37%
5% Compound (20 years)	20	47,534	43.63%
5% Compound (lifetime)	-	-	0.00%
<b>Total</b>	<b>49</b>	<b>108,946</b>	
<u>HHC Benefit</u>	<u>Policy Count</u>	<u>Annual Premium</u>	<u>Percent of AP</u>
No	45	108,946	100.00%
Yes	4	-	0.00%
<b>Total</b>	<b>49</b>	<b>108,946</b>	

Exhibit 1A  
 United Security Assurance Company of PA  
 Form TQLTC-97-U  
 Pennsylvania (as of 12/31/2017)

<u>Current Daily Benefit</u>	<u>Policy Count</u>	<u>Annual Premium</u>	<u>Percent of AP</u>
< 50	2	3,352	3.08%
50-59	3	3,070	2.82%
60-69	3	9,536	8.75%
70-79	1	4,180	3.84%
80-89	1	3,673	3.37%
90-99	1	1,600	1.47%
100-109	22	43,229	39.68%
110-119	7	12,824	11.77%
120-129	2	3,156	2.90%
130-139	1	5,241	4.81%
140-149	2	8,585	7.88%
150-159	3	5,576	5.12%
160-169	-	-	0.00%
170-179	-	-	0.00%
180-189	1	4,920	4.52%
190-199	-	-	0.00%
200-209	-	-	0.00%
250-259	-	-	0.00%
> 259	-	-	0.00%
<b>Total</b>	<b>49</b>	<b>108,946</b>	<b>100.4 avg DB</b>
<u>Policy Form</u>	<u>Policy Count</u>	<u>Annual Premium</u>	<u>Percent of AP</u>
LTC-97	-	-	0.00%
TQLTC-97	49	73,016	67.02%
LTCIF	-	14,697	13.49%
LTCHHC	-	-	0.00%
LTRI	-	-	0.00%
WR	-	202	0.19%
TQRI	-	16,943	15.55%
<u>TQWR</u>	<u>-</u>	<u>4,087</u>	<u>3.75%</u>
<b>Total</b>	<b>49</b>	<b>108,946</b>	
<u>UWC</u>	<u>Policy Count</u>	<u>Annual Premium</u>	<u>Percent of AP</u>
Preferred	20	33,101	30.38%
Standard	-	-	0.00%
Class 1	12	28,781	26.42%
<u>Class 2</u>	<u>17</u>	<u>47,064</u>	<u>43.20%</u>
<b>Total</b>	<b>49</b>	<b>108,946</b>	
<u>Incurred Age</u>	<u>Policy Count</u>		<u>Percent</u>
< 60	-		0.00%
60-69	1		33.33%
70-79	1		33.33%
80-89	1		33.33%
90-99	-		0.00%
<u>&gt; 99</u>	<u>-</u>		<u>0.00%</u>
<b>Total</b>	<b>3</b>	<b>Incurred Age Avg=</b>	<b>78.3</b>

## Exhibit 2A

United Security Assurance Company of PA  
 Projection of Premiums, Claims  
 Policy Form Series: TQLTC-97-U  
 With Riders: LTCIF5-U Compound Inflation  
 LTC-HHC/R-U Home Health Care and  
 LTC-SBO Non-Forfeiture Option and  
 LTC-SBO Non-Forfeiture Option  
 Issue Age: Composite  
 Benefit Period: Composite  
 Interest Rate: 5.0%

YEAR	PROJ PREM	PROJ CLAIMS	LOSS RATIO
1	1,545.88	345.37	22.3%
2	1,120.11	339.49	30.3%
3	852.25	341.67	40.1%
4	670.47	353.85	52.8%
5	544.62	355.10	65.2%
6	461.62	339.53	73.6%
7	393.71	332.08	84.3%
8	333.85	319.23	95.6%
9	281.38	317.64	112.9%
10	235.66	300.19	127.4%
11	196.10	285.08	145.4%
12	162.08	263.77	162.7%
13	133.04	241.40	181.4%
14	108.39	224.17	206.8%
15	87.62	202.28	230.9%
16	70.29	184.54	262.5%
17	55.94	161.71	289.1%
18	44.15	140.40	318.0%
19	34.54	121.93	353.0%
20	26.76	104.21	389.4%
21	20.54	89.73	436.9%
22	15.63	73.01	467.1%
23	11.77	58.81	499.7%
24	8.77	46.84	534.1%
25	6.46	36.85	570.4%
26	4.71	28.93	614.2%
27	3.39	22.22	655.5%
28	2.42	16.88	697.5%
29	1.70	12.63	742.9%
30	1.18	9.30	788.1%
31	0.81	6.75	833.3%
32	0.54	4.82	892.6%
33	0.36	3.44	955.6%
34	0.24	2.40	1000.0%
35	0.15	1.65	1100.0%
36	0.10	1.11	1110.0%
37	0.06	0.71	1183.3%
38	0.04	0.47	1175.0%
39	0.02	0.30	1500.0%
40	0.01	0.18	1800.0%
Totals	7,437.36	5,690.67	76.5%
<u>PV@5%</u>	5,875.30	3,678.61	62.6%

## Exhibit 2B

United Security Assurance Company of PA  
 Projection of Premiums, Claims  
 Policy Form Series: TQLTC-97-U  
 Rider: WR-97-U Waiver of Prem/Restoration  
 Issue Age: Composite  
 Benefit Period: Composite  
 Interest Rate: 5.0%

YEAR	PROJ PREM	PROJ CLAIMS	LOSS RATIO
1	1,336.07	336.64	25.2%
2	966.82	326.25	33.7%
3	734.47	318.82	43.4%
4	576.93	325.45	56.4%
5	467.96	322.37	68.9%
6	396.12	304.91	77.0%
7	337.34	293.63	87.0%
8	285.59	277.78	97.3%
9	240.26	271.81	113.1%
10	200.83	252.20	125.6%
11	166.76	236.54	141.8%
12	137.53	214.64	156.1%
13	112.62	192.57	171.0%
14	91.53	175.34	191.6%
15	73.81	154.88	209.8%
16	59.06	139.11	235.5%
17	46.88	119.20	254.3%
18	36.90	101.17	274.2%
19	28.78	85.94	298.6%
20	22.23	71.68	322.4%
21	17.01	60.44	355.3%
22	12.90	49.15	381.0%
23	9.69	39.56	408.3%
24	7.20	31.55	438.2%
25	5.28	24.80	469.7%
26	3.84	19.49	507.6%
27	2.76	14.96	542.0%
28	1.96	11.36	579.6%
29	1.37	8.51	621.2%
30	0.95	6.26	658.9%
31	0.65	4.54	698.5%
32	0.43	3.24	753.5%
33	0.29	2.31	796.6%
34	0.19	1.62	852.6%
35	0.12	1.11	925.0%
36	0.08	0.75	937.5%
37	0.05	0.47	940.0%
38	0.03	0.31	1033.3%
39	0.02	0.20	1000.0%
40	0.01	0.12	1200.0%
Totals	6,383.32	4,801.68	75.2%
<u>PV@5%</u>	5,050.81	3,195.67	63.3%

Exhibit 2C  
 United Security Assurance Company of PA  
 Projection of Premiums, Claims  
 Policy Form Series: TQLTC-97-U

Level Benefit

Issue Age: Composite  
 Benefit Period: Composite  
 Interest Rate: 5.0%

Exhibit 2D  
 United Security Assurance Company of PA  
 Projection of Premiums, Claims  
 Policy Form Series: TQLTC-97-U  
 With Rider: LTCIF5-U Compound Inflation

With Inflation

Issue Age: Composite  
 Benefit Period: Composite  
 Interest Rate: 5.0%

YEAR	PROJ PREM	PROJ CLAIMS	LOSS RATIO	YEAR	PROJ PREM	PROJ CLAIMS	LOSS RATIO
1	1,272.45	317.30	24.9%	1	1,789.53	317.30	17.7%
2	920.78	307.29	33.4%	2	1,300.71	322.66	24.8%
3	699.50	300.01	42.9%	3	992.52	330.76	33.3%
4	549.46	306.32	55.7%	4	783.17	354.60	45.3%
5	445.67	303.27	68.0%	5	638.16	368.62	57.8%
6	377.25	286.72	76.0%	6	542.68	365.93	67.4%
7	321.28	275.92	85.9%	7	464.36	369.76	79.6%
8	271.99	260.77	95.9%	8	395.08	366.94	92.9%
9	228.82	255.11	111.5%	9	334.11	376.92	112.8%
10	191.26	236.57	123.7%	10	280.78	366.99	130.7%
11	158.82	221.86	139.7%	11	234.46	361.39	154.1%
12	130.98	201.22	153.6%	12	194.47	344.16	177.0%
13	107.26	180.40	168.2%	13	160.20	323.98	202.2%
14	87.17	164.05	188.2%	14	131.00	309.34	236.1%
15	70.30	144.88	206.1%	15	106.31	286.85	269.8%
16	56.25	130.18	231.4%	16	85.61	270.64	316.1%
17	44.64	111.55	249.9%	17	68.39	243.50	356.0%
18	35.14	94.65	269.4%	18	54.20	216.94	400.3%
19	27.41	80.25	292.8%	19	42.56	193.14	453.8%
20	21.17	66.95	316.2%	20	33.11	169.18	511.0%
21	16.20	56.49	348.7%	21	25.53	149.88	587.1%
22	12.29	45.96	374.0%	22	19.50	121.94	625.3%
23	9.23	37.02	401.1%	23	14.75	98.19	665.7%
24	6.85	29.45	429.9%	24	11.04	78.14	707.8%
25	5.03	23.16	460.4%	25	8.17	61.46	752.3%
26	3.65	18.22	499.2%	26	5.98	48.35	808.5%
27	2.62	14.00	534.4%	27	4.33	37.15	858.0%
28	1.86	10.63	571.5%	28	3.10	28.22	910.3%
29	1.31	7.95	606.9%	29	2.19	21.10	963.5%
30	0.90	5.86	651.1%	30	1.52	15.54	1022.4%
31	0.62	4.25	685.5%	31	1.05	11.28	1074.3%
32	0.41	3.04	741.5%	32	0.71	8.06	1135.2%
33	0.27	2.17	803.7%	33	0.47	5.75	1223.4%
34	0.18	1.51	838.9%	34	0.31	4.02	1296.8%
35	0.12	1.04	866.7%	35	0.20	2.76	1380.0%
36	0.07	0.70	1000.0%	36	0.13	1.86	1430.8%
37	0.05	0.44	880.0%	37	0.08	1.18	1475.0%
38	0.03	0.29	966.7%	38	0.05	0.78	1560.0%
39	0.02	0.19	950.0%	39	0.03	0.50	1666.7%
40	0.01	0.12	1200.0%	40	0.02	0.31	1550.0%
Totals	6,079.32	4,507.76	74.1%	Totals	8,730.57	6,956.07	79.7%
<u>PV@5%</u>	4,810.28	3,002.18	62.4%	<u>PV@5%</u>	6,876.06	4,259.77	62.0%

Exhibit 2E  
 United Security Assurance Company of PA  
 Projection of Premiums, Claims  
 Policy Form Series: TQLTC-97-U  
 With Rider: LTC-HHC/R-U Home Health Care  
 Level Benefit

Issue Age: Composite  
 Benefit Period: Composite  
 Interest Rate: 5.0%

Exhibit 2F  
 United Security Assurance Company of PA  
 Projection of Premiums, Claims  
 Policy Form Series: TQLTC-97-U  
 Rider: LTC-SBO-U Non-Forfeiture Option  
 Level Benefit

Issue Age: Composite  
 Benefit Period: Composite  
 Interest Rate: 5.0%

YEAR	PROJ PREM	PROJ CLAIMS	LOSS RATIO	YEAR	PROJ PREM	PROJ CLAIMS	LOSS RATIO
1	1,805.62	452.18	25.0%	1	348.81	-	0.0%
2	1,306.04	439.34	33.6%	2	248.31	-	0.0%
3	991.78	430.29	43.4%	3	192.30	170.07	88.4%
4	778.77	441.12	56.6%	4	151.90	156.78	103.2%
5	631.47	438.21	69.4%	5	122.29	125.56	102.7%
6	534.37	410.58	76.8%	6	100.29	101.45	101.2%
7	454.97	396.55	87.2%	7	83.66	86.26	103.1%
8	385.09	376.11	97.7%	8	70.16	73.26	104.4%
9	323.92	369.26	114.0%	9	59.13	58.72	99.3%
10	270.72	343.56	126.9%	10	50.05	57.24	114.4%
11	224.78	315.96	140.6%	11	42.54	51.63	121.4%
12	185.37	287.54	155.1%	12	35.92	47.94	133.5%
13	151.81	258.69	170.4%	13	30.13	44.28	147.0%
14	123.40	236.13	191.4%	14	25.09	39.17	156.1%
15	99.52	209.29	210.3%	15	20.74	35.00	168.8%
16	79.65	183.85	230.8%	16	17.01	30.75	180.8%
17	63.24	157.90	249.7%	17	13.85	27.00	194.9%
18	49.80	134.31	269.7%	18	11.18	22.78	203.8%
19	38.85	114.22	294.0%	19	8.95	19.66	219.7%
20	30.03	95.58	318.3%	20	7.09	16.60	234.1%
21	23.00	79.32	344.9%	21	5.58	13.87	248.6%
22	17.45	64.60	370.2%	22	4.34	11.22	258.5%
23	13.11	52.08	397.3%	23	3.35	9.40	280.6%
24	9.75	41.51	425.7%	24	2.56	7.68	300.0%
25	7.16	32.70	456.7%	25	1.93	5.99	310.4%
26	5.21	25.49	489.3%	26	1.44	4.81	334.0%
27	3.74	19.59	523.8%	27	1.06	3.67	346.2%
28	2.66	14.88	559.4%	28	0.78	2.85	365.4%
29	1.87	11.13	595.2%	29	0.56	2.18	389.3%
30	1.29	8.20	635.7%	30	0.40	1.62	405.0%
31	0.88	5.95	676.1%	31	0.28	1.17	417.9%
32	0.59	4.25	720.3%	32	0.19	0.86	452.6%
33	0.39	3.03	776.9%	33	0.13	0.62	476.9%
34	0.26	2.12	815.4%	34	0.09	0.43	483.0%
35	0.17	1.46	858.8%	35	0.06	0.30	500.0%
36	0.10	0.98	980.0%	36	0.04	0.20	526.3%
37	0.06	0.62	1033.3%	37	0.02	0.13	546.9%
38	0.04	0.41	1025.0%	38	0.02	0.09	558.2%
39	0.02	0.26	1300.0%	39	0.01	0.06	604.0%
40	0.01	0.16	1600.0%	40	0.01	0.03	620.0%
Totals	8,616.96	6,459.41	75.0%	Totals	1,662.24	1,231.34	74.1%
<u>PV@5%</u>	6,819.05	4,305.66	63.1%	<u>PV@5%</u>	1,310.37	820.99	62.7%

Exhibit 3  
 United Security Assurance Company of PA  
 Forms LTC-97 and TQLTC-97  
 Nationwide Experience -No Rate Increase

<u>Year</u>	<u>Cash Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>
1998	38,310	39,100	-	-	0.0%
1999	429,999	438,856	1,100	1,168	0.3%
2000	1,033,582	1,054,873	48,833	62,216	5.9%
2001	1,278,349	1,304,681	148,262	191,079	14.6%
2002	1,510,423	1,541,535	319,055	397,076	25.8%
2003	1,792,794	1,829,723	560,686	676,257	37.0%
2004	2,312,117	2,359,743	574,094	887,575	37.6%
2005	2,521,747	2,573,692	803,420	1,008,051	39.2%
2006	2,571,997	2,624,976	869,398	1,329,660	50.7%
2007	2,539,734	2,592,049	1,035,520	1,326,672	51.2%
2008	2,426,809	2,476,797	1,001,799	1,307,208	52.8%
2009	2,286,606	2,333,706	1,068,293	1,820,057	78.0%
2010	2,145,542	2,189,737	1,339,372	1,707,776	78.0%
2011	2,164,460	2,144,448	1,373,000	1,275,303	59.5%
2012	2,038,188	2,063,429	1,307,230	1,010,461	49.0%
2013	1,834,082	1,886,923	1,218,242	2,135,997	113.2%
2014	1,641,790	1,665,024	1,249,045	1,601,753	96.2%
2015	1,466,750	1,554,263	1,256,277	2,415,966	155.4%
2016	1,307,603	1,348,678	1,739,223	1,905,414	141.3%
2017	1,140,398	1,169,311	1,746,930	1,278,132	109.3%
Cumulative @ 4.35%		53,289,958		30,431,884	57.1%
2018		1,050,555		1,288,174	122.6%
2019		939,576		1,277,947	136.0%
2020		836,376		1,260,615	150.7%
2021		740,914		1,249,231	168.6%
2022		653,136		1,227,331	187.9%
2023		572,933		1,196,407	208.8%
2024		500,125		1,158,112	231.6%
2025		434,477		1,106,935	254.8%
2026		375,733		1,052,232	280.0%
2027		323,429		995,748	307.9%
2028		277,163		933,557	336.8%
2029		236,490		876,674	370.7%
2030		200,945		810,460	403.3%
2031		170,047		746,835	439.2%
2032		143,307		682,063	475.9%
2033		120,281		617,819	513.6%
2034		100,555		562,339	559.2%
2035		83,737		503,015	600.7%
2036		69,461		445,506	641.4%
2037		57,394		393,860	686.2%
2038		47,239		347,011	734.6%
2039		38,736		302,182	780.1%
2040		31,651		262,466	829.2%
2041		25,774		225,740	875.8%
2042		20,920		192,165	918.6%
2043		16,934		162,689	960.7%
2044		13,678		136,361	996.9%
2045		11,034		115,051	1042.7%
2046		8,897		95,519	1073.6%
2047		7,177		78,504	1093.9%
2048		5,798		63,893	1102.0%
2049		4,698		50,863	1082.6%
PV of Future @ 4.35%		6,237,609		13,755,859	220.5%
Total		59,527,567		44,187,743	74.2%

Exhibit 3A  
 United Security Assurance Company of PA  
 Form TQLTC-97-U  
 Pennsylvania Experience - Current Expectation - No Rate Increase

<u>Year</u>	<u>Cash Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>
1998	1,803	1,830	-	-	0.0%
1999	77,058	78,214	-	-	0.0%
2000	170,372	172,928	-	-	0.0%
2001	234,936	238,460	1,050	1,050	0.4%
2002	269,654	273,699	62,440	75,507	27.6%
2003	270,928	274,992	203,800	236,145	85.9%
2004	304,245	308,809	122,743	137,430	44.5%
2005	322,545	327,383	123,940	144,561	44.2%
2006	293,600	298,004	62,890	87,386	29.3%
2007	266,341	270,336	100,478	116,741	43.2%
2008	255,072	258,898	79,237	95,163	36.8%
2009	235,044	238,569	95,718	143,204	60.0%
2010	199,028	202,014	134,159	220,534	109.2%
2011	176,370	179,015	190,176	133,279	74.5%
2012	169,364	171,904	124,158	(10,774)	-6.3%
2013	150,534	152,792	156,314	370,281	242.3%
2014	122,558	124,396	83,098	(113,597)	-91.3%
2015	105,218	106,796	39,279	290,357	271.9%
2016	93,832	95,239	241,555	430,338	451.8%
2017	75,547	76,680	221,305	(150,141)	-195.8%
Cumulative @ 4.35%		6,166,568		3,160,434	51.3%

Exhibit 4A  
United Security Assurance Company of PA  
LTC-97, TQLTC-97

Nationwide Experience - First of 3 annual 24.27% rate increases - Mid 2019 Implementation

<u>Year</u>	Cash <u>Premium</u>	Earned <u>Premium</u>	Paid <u>Claims</u>	Incurred <u>Claims</u>	Loss <u>Ratio</u>
1998	38,310	39,100	-	-	0.0%
1999	429,999	438,856	1,100	1,168	0.3%
2000	1,033,582	1,054,873	48,833	62,216	5.9%
2001	1,278,349	1,304,681	148,262	191,079	14.6%
2002	1,510,423	1,541,535	319,055	397,076	25.8%
2003	1,792,794	1,829,723	560,686	676,257	37.0%
2004	2,312,117	2,359,743	574,094	887,575	37.6%
2005	2,521,747	2,573,692	803,420	1,008,051	39.2%
2006	2,571,997	2,624,976	869,398	1,329,660	50.7%
2007	2,539,734	2,592,049	1,035,520	1,326,672	51.2%
2008	2,426,809	2,476,797	1,001,799	1,307,208	52.8%
2009	2,286,606	2,333,706	1,068,293	1,820,057	78.0%
2010	2,145,542	2,189,737	1,339,372	1,707,776	78.0%
2011	2,164,460	2,144,448	1,373,000	1,275,303	59.5%
2012	2,038,188	2,063,429	1,307,230	1,010,461	49.0%
2013	1,834,082	1,886,923	1,218,242	2,135,997	113.2%
2014	1,641,790	1,665,024	1,249,045	1,601,753	96.2%
2015	1,466,750	1,554,263	1,256,277	2,415,966	155.4%
2016	1,307,603	1,348,678	1,739,223	1,905,414	141.3%
2017	1,140,398	1,169,311	1,746,930	1,278,132	109.3%
Cumulative @ 4.35%		53,289,958		30,431,884	57.1%
2018		1,050,555		1,288,174	122.6%
2019		1,047,406		1,277,947	122.0%
2020		1,039,364		1,260,615	121.3%
2021		920,734		1,249,231	135.7%
2022		811,652		1,227,331	151.2%
2023		711,983		1,196,407	168.0%
2024		621,506		1,158,112	186.3%
2025		539,924		1,106,935	205.0%
2026		466,924		1,052,232	225.4%
2027		401,925		995,748	247.7%
2028		344,431		933,557	271.0%
2029		293,886		876,674	298.3%
2030		249,714		810,460	324.6%
2031		211,318		746,835	353.4%
2032		178,088		682,063	383.0%
2033		149,473		617,819	413.3%
2034		124,960		562,339	450.0%
2035		104,060		503,015	483.4%
2036		86,320		445,506	516.1%
2037		71,323		393,860	552.2%
2038		58,704		347,011	591.1%
2039		48,137		302,182	627.7%
2040		39,333		262,466	667.3%
2041		32,030		225,740	704.8%
2042		25,998		192,165	739.2%
2043		21,043		162,689	773.1%
2044		16,997		136,361	802.2%
2045		13,712		115,051	839.1%
2046		11,056		95,519	863.9%
2047		8,919		78,504	880.2%
2048		7,205		63,893	886.8%
2049		5,838		50,863	871.2%
PV of Future @ 4.35%		7,396,744		13,755,859	186.0%
Total		60,686,702		44,187,743	72.8%

Exhibit 4B  
United Security Assurance Company of PA  
LTC-97, TQLTC-97

Nationwide Experience - Second of 3 annual 24.27% rate increases - Mid 2020 Implementation

<u>Year</u>	Cash <u>Premium</u>	Earned <u>Premium</u>	Paid <u>Claims</u>	Incurred <u>Claims</u>	Loss <u>Ratio</u>
1998	38,310	39,100	-	-	0.0%
1999	429,999	438,856	1,100	1,168	0.3%
2000	1,033,582	1,054,873	48,833	62,216	5.9%
2001	1,278,349	1,304,681	148,262	191,079	14.6%
2002	1,510,423	1,541,535	319,055	397,076	25.8%
2003	1,792,794	1,829,723	560,686	676,257	37.0%
2004	2,312,117	2,359,743	574,094	887,575	37.6%
2005	2,521,747	2,573,692	803,420	1,008,051	39.2%
2006	2,571,997	2,624,976	869,398	1,329,660	50.7%
2007	2,539,734	2,592,049	1,035,520	1,326,672	51.2%
2008	2,426,809	2,476,797	1,001,799	1,307,208	52.8%
2009	2,286,606	2,333,706	1,068,293	1,820,057	78.0%
2010	2,145,542	2,189,737	1,339,372	1,707,776	78.0%
2011	2,164,460	2,144,448	1,373,000	1,275,303	59.5%
2012	2,038,188	2,063,429	1,307,230	1,010,461	49.0%
2013	1,834,082	1,886,923	1,218,242	2,135,997	113.2%
2014	1,641,790	1,665,024	1,249,045	1,601,753	96.2%
2015	1,466,750	1,554,263	1,256,277	2,415,966	155.4%
2016	1,307,603	1,348,678	1,739,223	1,905,414	141.3%
2017	1,140,398	1,169,311	1,746,930	1,278,132	109.3%
Cumulative @ 4.35%		53,289,958		30,431,884	57.1%
2018		1,050,555		1,288,174	122.6%
2019		1,047,406		1,277,947	122.0%
2020		1,158,647		1,260,615	108.8%
2021		1,144,196		1,249,231	109.2%
2022		1,008,640		1,227,331	121.7%
2023		884,782		1,196,407	135.2%
2024		772,345		1,158,112	149.9%
2025		670,964		1,106,935	165.0%
2026		580,246		1,052,232	181.3%
2027		499,473		995,748	199.4%
2028		428,024		933,557	218.1%
2029		365,213		876,674	240.0%
2030		310,320		810,460	261.2%
2031		262,605		746,835	284.4%
2032		221,310		682,063	308.2%
2033		185,750		617,819	332.6%
2034		155,288		562,339	362.1%
2035		129,315		503,015	389.0%
2036		107,269		445,506	415.3%
2037		88,633		393,860	444.4%
2038		72,952		347,011	475.7%
2039		59,820		302,182	505.1%
2040		48,879		262,466	537.0%
2041		39,804		225,740	567.1%
2042		32,307		192,165	594.8%
2043		26,151		162,689	622.1%
2044		21,123		136,361	645.6%
2045		17,040		115,051	675.2%
2046		13,740		95,519	695.2%
2047		11,083		78,504	708.3%
2048		8,954		63,893	713.6%
2049		7,255		50,863	701.0%
PV of Future @ 4.35%		8,597,114		13,755,859	160.0%
Total		61,887,072		44,187,743	71.4%

Exhibit 4C  
United Security Assurance Company of PA  
LTC-97, TQLTC-97

Nationwide Experience - Third of 3 annual 24.27% rate increases - Mid 2021 Implementation

<u>Year</u>	<u>Cash Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>
1998	38,310	39,100	-	-	0.0%
1999	429,999	438,856	1,100	1,168	0.3%
2000	1,033,582	1,054,873	48,833	62,216	5.9%
2001	1,278,349	1,304,681	148,262	191,079	14.6%
2002	1,510,423	1,541,535	319,055	397,076	25.8%
2003	1,792,794	1,829,723	560,686	676,257	37.0%
2004	2,312,117	2,359,743	574,094	887,575	37.6%
2005	2,521,747	2,573,692	803,420	1,008,051	39.2%
2006	2,571,997	2,624,976	869,398	1,329,660	50.7%
2007	2,539,734	2,592,049	1,035,520	1,326,672	51.2%
2008	2,426,809	2,476,797	1,001,799	1,307,208	52.8%
2009	2,286,606	2,333,706	1,068,293	1,820,057	78.0%
2010	2,145,542	2,189,737	1,339,372	1,707,776	78.0%
2011	2,164,460	2,144,448	1,373,000	1,275,303	59.5%
2012	2,038,188	2,063,429	1,307,230	1,010,461	49.0%
2013	1,834,082	1,886,923	1,218,242	2,135,997	113.2%
2014	1,641,790	1,665,024	1,249,045	1,601,753	96.2%
2015	1,466,750	1,554,263	1,256,277	2,415,966	155.4%
2016	1,307,603	1,348,678	1,739,223	1,905,414	141.3%
2017	1,140,398	1,169,311	1,746,930	1,278,132	109.3%
Cumulative @ 4.35%		53,289,958		30,431,884	57.1%
2018		1,050,555		1,288,174	122.6%
2019		1,047,406		1,277,947	122.0%
2020		1,158,647		1,260,615	108.8%
2021		1,275,509		1,249,231	97.9%
2022		1,253,437		1,227,331	97.9%
2023		1,099,518		1,196,407	108.8%
2024		959,793		1,158,112	120.7%
2025		833,807		1,106,935	132.8%
2026		721,072		1,052,232	145.9%
2027		620,695		995,748	160.4%
2028		531,906		933,557	175.5%
2029		453,850		876,674	193.2%
2030		385,635		810,460	210.2%
2031		326,339		746,835	228.9%
2032		275,022		682,063	248.0%
2033		230,831		617,819	267.7%
2034		192,976		562,339	291.4%
2035		160,700		503,015	313.0%
2036		133,304		445,506	334.2%
2037		110,144		393,860	357.6%
2038		90,657		347,011	382.8%
2039		74,339		302,182	406.5%
2040		60,742		262,466	432.1%
2041		49,464		225,740	456.4%
2042		40,148		192,165	478.6%
2043		32,497		162,689	500.6%
2044		26,249		136,361	519.5%
2045		21,175		115,051	543.3%
2046		17,074		95,519	559.4%
2047		13,773		78,504	570.0%
2048		11,127		63,893	574.2%
2049		9,016		50,863	564.1%
PV of Future @ 4.35%		9,834,899		13,755,859	139.9%
Total		63,124,856		44,187,743	70.0%

Exhibit 5  
United Security Assurance Company of PA  
LTC-97, TQLTC-97

Nationwide Experience - A one-time Rate Increase of 75.92% - Mid 2019 Implementation

<u>Year</u>	<u>Cash Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>
1998	38,310	39,100	-	-	0.0%
1999	429,999	438,856	1,100	1,168	0.3%
2000	1,033,582	1,054,873	48,833	62,216	5.9%
2001	1,278,349	1,304,681	148,262	191,079	14.6%
2002	1,510,423	1,541,535	319,055	397,076	25.8%
2003	1,792,794	1,829,723	560,686	676,257	37.0%
2004	2,312,117	2,359,743	574,094	887,575	37.6%
2005	2,521,747	2,573,692	803,420	1,008,051	39.2%
2006	2,571,997	2,624,976	869,398	1,329,660	50.7%
2007	2,539,734	2,592,049	1,035,520	1,326,672	51.2%
2008	2,426,809	2,476,797	1,001,799	1,307,208	52.8%
2009	2,286,606	2,333,706	1,068,293	1,820,057	78.0%
2010	2,145,542	2,189,737	1,339,372	1,707,776	78.0%
2011	2,164,460	2,144,448	1,373,000	1,275,303	59.5%
2012	2,038,188	2,063,429	1,307,230	1,010,461	49.0%
2013	1,834,082	1,886,923	1,218,242	2,135,997	113.2%
2014	1,641,790	1,665,024	1,249,045	1,601,753	96.2%
2015	1,466,750	1,554,263	1,256,277	2,415,966	155.4%
2016	1,307,603	1,348,678	1,739,223	1,905,414	141.3%
2017	1,140,398	1,169,311	1,746,930	1,278,132	109.3%
Cumulative @ 4.35%		53,289,958		30,431,884	57.1%
2018		1,050,555		1,288,174	122.6%
2019		1,246,205		1,277,947	102.5%
2020		1,471,353		1,260,615	85.7%
2021		1,303,416		1,249,231	95.8%
2022		1,148,996		1,227,331	106.8%
2023		1,007,903		1,196,407	118.7%
2024		879,820		1,158,112	131.6%
2025		764,332		1,106,935	144.8%
2026		660,990		1,052,232	159.2%
2027		568,976		995,748	175.0%
2028		487,586		933,557	191.5%
2029		416,034		876,674	210.7%
2030		353,503		810,460	229.3%
2031		299,147		746,835	249.7%
2032		252,106		682,063	270.5%
2033		211,597		617,819	292.0%
2034		176,897		562,339	317.9%
2035		147,310		503,015	341.5%
2036		122,196		445,506	364.6%
2037		100,967		393,860	390.1%
2038		83,103		347,011	417.6%
2039		68,145		302,182	443.4%
2040		55,681		262,466	471.4%
2041		45,342		225,740	497.9%
2042		36,803		192,165	522.1%
2043		29,790		162,689	546.1%
2044		24,062		136,361	566.7%
2045		19,411		115,051	592.7%
2046		15,652		95,519	610.3%
2047		12,625		78,504	621.8%
2048		10,200		63,893	626.4%
2049		8,265		50,863	615.4%
PV of Future @ 4.35%		9,835,373		13,755,859	139.9%
Total		63,125,331		44,187,743	70.0%

Exhibit 6  
 Demonstration that Lifetime Incurred Claims with Requested 75.92% (or series of 3 annual 24.27%) Increase(s)  
 are not less than the Lifetime Earned Premium with Prescribed Factors  
 Nationwide LTC-97, TQLTC-97 (December 31, 2017)  
 All Policies

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1	Accumulated Value of Initial Earned Premium	48,209,685	x 58% =	27,961,617
2a	Accumulated Value of Earned Premium	53,289,958		
2b	Accumulated Value of Prior Premium Rate Schedule Increases (2a - 1)	5,080,273	x 85% =	4,318,232
3	Present Value of Future Projected Initial Earned Premium	5,198,008	x 58% =	3,014,845
4a	Present Value of Future Projected Premium	9,835,373		
4b	Present Value of Future Projected Premium in excess of initial earned premiums (4a - 3)	4,637,365	x 85% =	3,941,760
5	Lifetime Earned Premium Times Prescribed Factor: (1 + 2b + 3 + 4b)			39,236,454
6a	Accumulated Value of Incurred Claims without Inclusion of Active Life Reserves			30,431,884
6b	Present Value of Future Projected Incurred Claims without Inclusion of Active Life Reserves			13,755,859
7	Lifetime Incurred Claims (6a + 6b)			44,187,743
8	Test: 7 greater than or equal to 5			Pass

Exhibit 7  
 United Security Assurance Company of PA  
 LTC-97, TQLTC-97  
 Policy and Claim Counts by Year  
 Nationwide

<u>Year</u>	<u>Policies</u>	<u>Claims By Incd Yr</u>
1998	46	
1999	423	9
2000	974	19
2001	1155	18
2002	1309	28
2003	1495	32
2004	1839	42
2005	1667	40
2006	1575	45
2007	1512	34
2008	1386	41
2009	1175	47
2010	1144	42
2011	1104	43
2012	1024	38
2013	947	64
2014	855	35
2015	782	46
2016	723	36
2017	643	32
2018	575.7	
2019	518.3	
2020	464.8	
2021	415.1	
2022	369.1	
2023	326.9	
2024	288.3	
2025	253.2	
2026	221.4	
2027	192.8	
2028	167.2	
2029	144.4	
2030	124.1	
2031	106.3	
2032	90.6	
2033	76.9	
2034	64.9	
2035	54.6	
2036	45.7	
2037	38.1	
2038	31.6	
2039	26.1	
2040	21.4	
2041	17.5	
2042	14.3	
2043	11.6	
2044	9.4	
2045	7.5	
2046	6.1	
2047	4.9	
2048	3.9	
2049	3.1	

Exhibit 7A  
United Security Assurance Company of PA  
Form TQLTC-97-U  
Policy and Claim Counts by Year  
Pennsylvania

<u>Year</u>	<u>Policies</u>	<u>Claims</u> <u>By Incrd Yr</u>
1998	1	0
1999	44	0
2000	104	0
2001	145	1
2002	144	6
2003	177	6
2004	177	3
2005	157	2
2006	141	2
2007	132	3
2008	120	2
2009	112	4
2010	98	3
2011	83	2
2012	81	3
2013	74	10
2014	63	4
2015	59	4
2016	55	4
2017	49	1

## Exhibit 8

## United Security Assurance Company of PA

## LTC-97, TQLTC-97

## Nationwide Experience - A one-time Rate Increase of 75.92% - Mid 2019 Implementation

## With 10% worse Morbidity

Year	Cash Premium	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio
1998	38,310	39,100	-	-	0.0%
1999	429,999	438,856	1,100	1,168	0.3%
2000	1,033,582	1,054,873	48,833	62,216	5.9%
2001	1,278,349	1,304,681	148,262	191,079	14.6%
2002	1,510,423	1,541,535	319,055	397,076	25.8%
2003	1,792,794	1,829,723	560,686	676,257	37.0%
2004	2,312,117	2,359,743	574,094	887,575	37.6%
2005	2,521,747	2,573,692	803,420	1,008,051	39.2%
2006	2,571,997	2,624,976	869,398	1,329,660	50.7%
2007	2,539,734	2,592,049	1,035,520	1,326,672	51.2%
2008	2,426,809	2,476,797	1,001,799	1,307,208	52.8%
2009	2,286,606	2,333,706	1,068,293	1,820,057	78.0%
2010	2,145,542	2,189,737	1,339,372	1,707,776	78.0%
2011	2,164,460	2,144,448	1,373,000	1,275,303	59.5%
2012	2,038,188	2,063,429	1,307,230	1,010,461	49.0%
2013	1,834,082	1,886,923	1,218,242	2,135,997	113.2%
2014	1,641,790	1,665,024	1,249,045	1,601,753	96.2%
2015	1,466,750	1,554,263	1,256,277	2,415,966	155.4%
2016	1,307,603	1,348,678	1,739,223	1,905,414	141.3%
2017	1,140,398	1,169,311	1,746,930	1,278,132	109.3%
Cumulative @ 4.35%		53,289,958		30,431,884	57.1%
2018		1,050,555		1,416,991	134.9%
2019		1,246,205		1,405,742	112.8%
2020		1,471,353		1,386,677	94.2%
2021		1,303,416		1,374,154	105.4%
2022		1,148,996		1,350,064	117.5%
2023		1,007,903		1,316,047	130.6%
2024		879,820		1,273,923	144.8%
2025		764,332		1,217,629	159.3%
2026		660,990		1,157,455	175.1%
2027		568,976		1,095,323	192.5%
2028		487,586		1,026,912	210.6%
2029		416,034		964,342	231.8%
2030		353,503		891,506	252.2%
2031		299,147		821,518	274.6%
2032		252,106		750,270	297.6%
2033		211,597		679,601	321.2%
2034		176,897		618,573	349.7%
2035		147,310		553,317	375.6%
2036		122,196		490,057	401.0%
2037		100,967		433,246	429.1%
2038		83,103		381,712	459.3%
2039		68,145		332,400	487.8%
2040		55,681		288,713	518.5%
2041		45,342		248,314	547.6%
2042		36,803		211,382	574.4%
2043		29,790		178,958	600.7%
2044		24,062		149,997	623.4%
2045		19,411		126,556	652.0%
2046		15,652		105,071	671.3%
2047		12,625		86,354	684.0%
2048		10,200		70,282	689.0%
2049		8,265		55,949	676.9%
PV of Future @ 4.35%		9,835,373		15,131,445	153.8%
Total		63,125,331		45,563,329	72.2%

Exhibit 9  
 United Security Assurance Company of PA  
 TQLTC-97-U  
 Claim Costs \$10/month

Nursing Home Only  
 Level Benefit

Attained Age	Benefit Period		
	24 Month	60 Month	Lifetime
62	8.88	15.25	26.14
67	12.69	21.65	33.52
72	31.60	53.42	74.48
77	65.89	109.70	137.25
82	154.87	254.03	290.35
87	306.06	486.69	219.41
92	360.85	551.38	564.62
97	464.81	699.62	711.98
102	576.58	867.85	878.13

Nursing Home + Home Health Care  
 Level Benefit

Attained Age	Benefit Period		
	24 Month	60 Month	Lifetime
62	5.98	10.26	17.59
67	8.54	14.56	22.55
72	21.26	35.94	50.12
77	47.11	78.43	98.13
82	115.60	189.61	216.72
87	205.94	327.48	349.49
92	242.81	371.01	379.92
97	312.76	470.75	479.07
102	387.96	583.95	590.87

Exhibit 10  
 United Security Assurance Company of PA  
 Policy Form Series: TQLTC-97-U  
 Rider Form Series: LTC-IF5 Compound Inflation  
 and LTC-HHC/R-U Home Health Care  
 Voluntary Pricing Lapse Rates

IssAge	Policy Duration										
	1	2	3	4	5	6	7	8	9	10	11+
52	22.0%	18.0%	15.0%	12.0%	8.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%
57	22.0%	18.0%	15.0%	12.0%	8.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%
62	22.0%	18.0%	15.0%	12.0%	8.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%
67	22.0%	18.0%	15.0%	12.0%	8.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%
72	22.0%	18.0%	15.0%	12.0%	8.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%
77	22.0%	18.0%	15.0%	12.0%	8.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%
82	22.0%	18.0%	15.0%	12.0%	8.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%

Current Lapse Rates on the 643 in force LTC-97/TQLTC-97 policies

Policy Duration										
1	2	3	4	5	6	7	8	9	10	11+
7.5%	6.9%	6.8%	6.7%	3.5%	3.5%	3.3%	3.3%	3.3%	3.1%	3.0%

Exhibit 11  
 United Security Assurance Company of PA  
 Policy Form Series: TQLTC-97-U  
 Rider Form Series: LTC-IF5 Compound Inflation  
 and LTC-HHC/R-U Home Health Care  
 Selection Factors

Dur	Issue Age				
	< 65	65 - 69	70 - 79	80 - 84	>= 85
1	60.0%	60.0%	60.0%	60.0%	70.0%
2	70.0%	70.0%	70.0%	70.0%	85.0%
3	80.0%	80.0%	80.0%	80.0%	100.0%
4	90.0%	90.0%	90.0%	90.0%	100.0%
5	100.0%	100.0%	100.0%	100.0%	100.0%
6	100.0%	100.0%	100.0%	100.0%	100.0%
7	100.0%	100.0%	100.0%	100.0%	100.0%
8	100.0%	100.0%	100.0%	100.0%	100.0%
9	100.0%	100.0%	100.0%	100.0%	100.0%
10+	100.0%	100.0%	100.0%	100.0%	100.0%

Exhibit 13  
United Security Assurance Company of PA  
LTC-97, TQLTC-97

<u>Year</u>	<u>Active Life Reserve</u>
1999-2007	Unavailable
2008	3,050,801
2009	4,438,776
2010	5,087,834
2011	5,652,481
2012	6,302,648
2013	6,481,861
2014	7,188,291
2015	7,346,411
2016	7,604,674
2017	7,696,206
2018	7,836,968