Filing at a Glance

Company:	United Security Assurance Company of Pennsylvania
Product Name:	2019 CBC Rate Increase
State:	Pennsylvania
TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care
Sub-TOI:	LTC05I.003 Other
Filing Type:	Rate - Other (Not M.U. or G.I. Product)
Date Submitted:	12/02/2019
SERFF Tr Num:	USPA-132103434
SERFF Status:	Assigned
State Tr Num:	USPA-132103434
State Status:	Received Review in Progress
Co Tr Num:	PA 2019 CBC RATE INCREASE
Implementation Date Requested:	On Approval
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 119.7% increase on 435 policyholders of United Security LTC Policy Forms: F-701, F-733, F-734, F-771, F-775, and F-778.

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

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

Product Name: *2019 CBC Rate Increase*

Project Name/Number: */*

General Information

Project Name:

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 119.7%

Deemer Date:

Submitted By: Gary Hulet

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: PA is domicile

Market Type: Individual

Individual Market Type:

Filing Status Changed: 12/02/2019

State Status Changed: 12/02/2019

Created By: Gary Hulet

Corresponding Filing Tracking Number:

State TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care

Filing Description:

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

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

Company and Contact

Filing Contact Information

Martha Stephens, Vice President of Operations
673 Cherry Lane
Souderton, PA 18964-1260

mstephens@usa-cal.com

215-723-3044 [Phone] 124 [Ext]
215-723-8036 [FAX]

Filing Company Information

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

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

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

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State: Pennsylvania **Filing Company:** United Security Assurance Company of Pennsylvania
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.003 Other
Product Name: 2019 CBC Rate Increase
Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 20.000%
Effective Date of Last Rate Revision: 11/16/2016
Filing Method of Last Filing: SERFF
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	119.700%	119.700%	$713,174	435	$595,801	119.700%	119.700%

State: Pennsylvania **Filing Company:** United Security Assurance Company of Pennsylvania
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.003 Other
Product Name: 2019 CBC Rate Increase
Project Name/Number: /

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Proposed Rates Ex 8	F-701, F-733, F-734, F-771, F-775, F-778	Revised	Previous State Filing Number: USPA-131116189 Percent Rate Change Request: 30	Exhibit 8 1st Increase.pdf, Exhibit 8 2nd Increase.pdf, Exhibit 8 3rd Increase.pdf,

Exhibit 8 - (1st of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-701, F-733, or F-734 Series

	Plan A	Plan B	Plan C	Mode	Factor		
BP	3	6	99	Annual	1.00	Spouse	0.90
EP	30	90	90	Semi-Annl	0.52	Pref NS	0.90
HHC	50%	50%	50%	Quarterly	0.27		
				Monthly	0.09		

	No Inflation Base Rates per $10			No Inflation Base Rates per $10			5% Compound for 20 Yrs Base Rates per $10			5% Compound for 20 Yrs Base Rates per $10			5% Compound for Life Base Rates per $10			5% Compound for Life Base Rates per $10			FPO Rates per $10			NFO % Prem
	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	All
Age	733	733	733	734	734	734	733	733	733	734	734	734	733	733	733	734	734	734	733	733	733	Plans
Less	29.25	32.18	46.80	29.25	32.18	46.80	8.78	11.70	20.48	8.78	11.70	20.48	38.03	49.73	70.20	38.03	49.73	70.20	2.93	2.93	2.93	27.6%
26	32.18	35.10	46.80	32.18	35.10	46.80	8.78	14.63	20.48	8.78	14.63	20.48	40.95	49.73	73.13	40.95	49.73	73.13	2.93	2.93	2.93	27.6%
27	32.18	35.10	49.73	32.18	35.10	49.73	11.70	14.63	23.40	11.70	14.63	23.40	43.88	52.65	78.98	43.88	52.65	78.98	2.93	2.93	2.93	27.6%
28	32.18	35.10	49.73	32.18	35.10	49.73	11.70	14.63	23.40	11.70	14.63	23.40	43.88	55.58	81.90	43.88	55.58	81.90	2.93	2.93	2.93	27.6%
29	32.18	38.03	52.65	32.18	38.03	52.65	11.70	17.55	26.33	11.70	17.55	26.33	46.80	61.43	87.75	46.80	61.43	87.75	2.93	2.93	2.93	27.6%
30	35.10	38.03	55.58	35.10	38.03	55.58	14.63	17.55	29.25	14.63	17.55	29.25	49.73	64.35	90.68	49.73	64.35	90.68	2.93	2.93	2.93	27.6%
31	35.10	40.95	58.50	35.10	40.95	58.50	14.63	20.48	32.18	14.63	20.48	32.18	52.65	67.28	96.53	52.65	67.28	96.53	2.93	2.93	2.93	27.6%
32	35.10	40.95	58.50	35.10	40.95	58.50	14.63	20.48	32.18	14.63	20.48	32.18	55.58	70.20	102.38	55.58	70.20	102.38	2.93	2.93	2.93	27.6%
33	38.03	43.88	61.43	38.03	43.88	61.43	17.55	23.40	35.10	17.55	23.40	35.10	58.50	73.13	108.23	58.50	73.13	108.23	2.93	2.93	2.93	27.6%
34	38.03	43.88	67.28	38.03	43.88	67.28	17.55	23.40	38.03	17.55	23.40	38.03	61.43	78.98	111.15	61.43	78.98	111.15	2.93	2.93	2.93	27.6%
35	40.95	46.80	70.20	40.95	46.80	70.20	20.48	26.33	40.95	20.48	26.33	40.95	67.28	81.90	119.93	67.28	81.90	119.93	2.93	2.93	2.93	27.6%
36	43.88	49.73	73.13	43.88	49.73	73.13	20.48	29.25	43.88	20.48	29.25	43.88	70.20	87.75	125.78	70.20	87.75	125.78	2.93	2.93	2.93	27.5%
37	43.88	52.65	78.98	43.88	52.65	78.98	23.40	29.25	46.80	23.40	29.25	46.80	73.13	90.68	131.63	73.13	90.68	131.63	2.93	2.93	5.85	27.3%
38	46.80	55.58	81.90	46.80	55.58	81.90	26.33	32.18	49.73	26.33	32.18	49.73	76.05	96.53	137.48	76.05	96.53	137.48	2.93	2.93	5.85	27.2%
39	49.73	58.50	87.75	49.73	58.50	87.75	26.33	35.10	55.58	26.33	35.10	55.58	81.90	102.38	143.33	81.90	102.38	143.33	2.93	2.93	5.85	27.0%
40	52.65	61.43	93.60	52.65	61.43	93.60	29.25	38.03	58.50	29.25	38.03	58.50	84.83	108.23	152.10	84.83	108.23	152.10	2.93	2.93	5.85	26.9%
41	52.65	64.35	99.45	52.65	64.35	99.45	32.18	40.95	64.35	32.18	40.95	64.35	90.68	111.15	160.88	90.68	111.15	160.88	2.93	2.93	5.85	26.8%
42	55.58	67.28	102.38	55.58	67.28	102.38	35.10	43.88	67.28	35.10	43.88	67.28	96.53	117.00	166.73	96.53	117.00	166.73	2.93	5.85	5.85	26.6%
43	58.50	70.20	108.23	58.50	70.20	108.23	38.03	46.80	73.13	38.03	46.80	73.13	99.45	125.78	175.50	99.45	125.78	175.50	2.93	5.85	8.78	26.5%
44	61.43	76.05	114.08	61.43	76.05	114.08	40.95	52.65	78.98	40.95	52.65	78.98	105.30	131.63	184.28	105.30	131.63	184.28	2.93	5.85	8.78	26.3%
45	64.35	78.98	122.85	64.35	78.98	122.85	43.88	55.58	84.83	43.88	55.58	84.83	111.15	137.48	193.05	111.15	137.48	193.05	2.93	5.85	8.78	26.2%
46	67.28	81.90	128.70	67.28	81.90	128.70	46.80	61.43	90.68	46.80	61.43	90.68	117.00	146.25	201.83	117.00	146.25	201.83	5.85	5.85	8.78	26.0%
47	73.13	87.75	134.55	73.13	87.75	134.55	52.65	67.28	99.45	52.65	67.28	99.45	122.85	152.10	213.53	122.85	152.10	213.53	5.85	5.85	8.78	25.9%
48	76.05	90.68	140.40	76.05	90.68	140.40	58.50	73.13	105.30	58.50	73.13	105.30	128.70	160.88	222.30	128.70	160.88	222.30	5.85	5.85	11.70	25.7%
49	78.98	96.53	149.18	78.98	96.53	149.18	61.43	78.98	114.08	61.43	78.98	114.08	137.48	169.65	234.00	137.48	169.65	234.00	5.85	5.85	11.70	25.6%
50	84.83	102.38	157.95	84.83	102.38	157.95	67.28	84.83	122.85	67.28	84.83	122.85	143.33	178.43	245.70	143.33	178.43	245.70	5.85	8.78	11.70	25.4%
51	90.68	111.15	169.65	90.68	111.15	169.65	76.05	93.60	134.55	76.05	93.60	134.55	152.10	187.20	257.40	152.10	187.20	257.40	5.85	8.78	11.70	25.3%
52	96.53	117.00	181.35	96.53	117.00	181.35	81.90	102.38	146.25	81.90	102.38	146.25	160.88	195.98	272.03	160.88	195.98	272.03	5.85	8.78	14.63	25.1%
53	102.38	125.78	193.05	102.38	125.78	193.05	90.68	111.15	157.95	90.68	111.15	157.95	169.65	207.68	283.73	169.65	207.68	283.73	8.78	8.78	14.63	24.9%
54	111.15	137.48	207.68	111.15	137.48	207.68	96.53	122.85	172.58	96.53	122.85	172.58	178.43	219.38	298.35	178.43	219.38	298.35	8.78	11.70	17.55	24.8%
55	119.93	149.18	225.23	119.93	149.18	225.23	108.23	131.63	187.20	108.23	131.63	187.20	187.20	231.08	312.98	187.20	231.08	312.98	8.78	11.70	17.55	24.6%
56	131.63	160.88	242.78	131.63	160.88	242.78	117.00	146.25	201.83	117.00	146.25	201.83	198.90	242.78	330.53	198.90	242.78	330.53	11.70	14.63	20.48	24.5%
57	143.33	175.50	263.25	143.33	175.50	263.25	128.70	157.95	219.38	128.70	157.95	219.38	207.68	257.40	348.08	207.68	257.40	348.08	11.70	14.63	20.48	24.3%
58	155.03	190.13	283.73	155.03	190.13	283.73	140.40	172.58	236.93	140.40	172.58	236.93	219.38	269.10	365.63	219.38	269.10	365.63	11.70	14.63	23.40	24.1%
59	169.65	207.68	307.13	169.65	207.68	307.13	152.10	187.20	257.40	152.10	187.20	257.40	231.08	283.73	383.18	231.08	283.73	383.18	14.63	17.55	26.33	24.0%
60	184.28	225.23	333.45	184.28	225.23	333.45	163.80	201.83	274.95	163.80	201.83	274.95	242.78	298.35	400.73	242.78	298.35	400.73	14.63	20.48	29.25	23.8%
61	198.90	245.70	359.78	198.90	245.70	359.78	175.50	216.45	295.43	175.50	216.45	295.43	254.48	310.05	415.35	254.48	310.05	415.35	17.55	20.48	32.18	23.6%
62	216.45	266.18	386.10	216.45	266.18	386.10	190.13	231.08	312.98	190.13	231.08	312.98	263.25	321.75	429.98	263.25	321.75	429.98	17.55	23.40	32.18	23.4%

Exhibit 8 - (1st of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-701, F-733, or F-734 Series

	Plan A	Plan B	Plan C	Mode	Factor		
BP	3	6	99	Annual	1.00	Spouse	0.90
EP	30	90	90	Semi-Annl	0.52	Pref NS	0.90
HHC	50%	50%	50%	Quarterly	0.27		
				Monthly	0.09		

	No Inflation Base Rates per $10			No Inflation Base Rates per $10			5% Compound for 20 Yrs Base Rates per $10			5% Compound for 20 Yrs Base Rates per $10			5% Compound for Life Base Rates per $10			5% Compound for Life Base Rates per $10			FPO Rates per $10			NFO % Prem
	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	All
Age	733	733	733	734	734	734	733	733	733	734	734	734	733	733	733	734	734	734	733	733	733	Plans
63	236.93	289.58	415.35	236.93	289.58	415.35	201.83	248.63	333.45	201.83	248.63	333.45	274.95	333.45	447.53	274.95	333.45	447.53	20.48	26.33	35.10	23.3%
64	257.40	315.90	450.45	257.40	315.90	450.45	216.45	263.25	353.93	216.45	263.25	353.93	283.73	348.08	462.15	283.73	348.08	462.15	23.40	29.25	38.03	23.1%
65	283.73	348.08	491.40	283.73	348.08	491.40	231.08	280.80	374.40	231.08	280.80	374.40	298.35	362.70	482.63	298.35	362.70	482.63	26.33	32.18	43.88	22.9%
66	312.98	380.25	538.20	312.98	380.25	538.20	245.70	301.28	400.73	245.70	301.28	400.73	312.98	380.25	503.10	312.98	380.25	503.10	26.33	35.10	46.80	22.7%
67	342.23	418.28	587.93	342.23	418.28	587.93	266.18	324.68	427.05	266.18	324.68	427.05	327.60	400.73	529.43	327.60	400.73	529.43	29.25	38.03	52.65	22.6%
68	377.33	459.23	643.50	377.33	459.23	643.50	283.73	345.15	456.30	283.73	345.15	456.30	345.15	421.20	555.75	345.15	421.20	555.75	35.10	40.95	58.50	22.4%
69	415.35	508.95	710.78	415.35	508.95	710.78	304.20	368.55	485.55	304.20	368.55	485.55	362.70	441.68	582.08	362.70	441.68	582.08	38.03	46.80	64.35	22.2%
70	465.08	567.45	789.75	465.08	567.45	789.75	318.83	389.03	508.95	318.83	389.03	508.95	380.25	462.15	605.48	380.25	462.15	605.48	43.88	52.65	73.13	22.0%
71	523.58	637.65	883.35	523.58	637.65	883.35	336.38	406.58	532.35	336.38	406.58	532.35	397.80	479.70	631.80	397.80	479.70	631.80	49.73	61.43	81.90	21.9%
72	585.00	713.70	982.80	585.00	713.70	982.80	348.08	424.13	552.83	348.08	424.13	552.83	412.43	503.10	658.13	412.43	503.10	658.13	55.58	67.28	90.68	21.7%
73	658.13	801.45	1,096.88	658.13	801.45	1,096.88	362.70	441.68	573.30	362.70	441.68	573.30	429.98	520.65	681.53	429.98	520.65	681.53	61.43	76.05	102.38	21.5%
74	737.10	897.98	1,222.65	737.10	897.98	1,222.65	377.33	456.30	593.78	377.33	456.30	593.78	444.60	541.13	704.93	444.60	541.13	704.93	70.20	87.75	117.00	21.4%
75	827.78	1,009.13	1,368.90	827.78	1,009.13	1,368.90	391.95	473.85	617.18	391.95	473.85	617.18	456.30	552.83	722.48	456.30	552.83	722.48	78.98	99.45	131.63	21.2%
76	924.30	1,126.13	1,523.93	924.30	1,126.13	1,523.93	406.58	491.40	640.58	406.58	491.40	640.58	462.15	561.60	734.18	462.15	561.60	734.18	90.68	111.15	149.18	20.9%
77	1,023.75	1,248.98	1,687.73	1,023.75	1,248.98	1,687.73	421.20	511.88	663.98	421.20	511.88	663.98	473.85	573.30	745.88	473.85	573.30	745.88	99.45	125.78	166.73	20.6%
78	1,134.90	1,389.38	1,869.08	1,134.90	1,389.38	1,869.08	435.83	529.43	687.38	435.83	529.43	687.38	491.40	590.85	763.43	491.40	590.85	763.43	111.15	140.40	184.28	20.3%
79	1,266.53	1,550.25	2,082.60	1,266.53	1,550.25	2,082.60	453.38	549.90	713.70	453.38	549.90	713.70	503.10	608.40	783.90	503.10	608.40	783.90	125.78	157.95	207.68	19.9%
80	1,427.40	1,746.23	2,334.15	1,427.40	1,746.23	2,334.15	473.85	576.23	742.95	473.85	576.23	742.95	514.80	628.88	801.45	514.80	628.88	801.45	143.33	178.43	236.93	19.6%
81	1,608.75	1,968.53	2,614.95	1,608.75	1,968.53	2,614.95	497.25	602.55	780.98	497.25	602.55	780.98	523.58	643.50	819.00	523.58	643.50	819.00	163.80	204.75	269.10	19.3%
82	1,807.65	2,208.38	2,919.15	1,807.65	2,208.38	2,919.15	520.65	634.73	819.00	520.65	634.73	819.00	541.13	661.05	836.55	541.13	661.05	836.55	184.28	231.08	301.28	19.0%
83	2,032.88	2,480.40	3,264.30	2,032.88	2,480.40	3,264.30	549.90	666.90	862.88	549.90	666.90	862.88	558.68	678.60	871.65	558.68	678.60	871.65	210.60	263.25	342.23	18.7%
84	2,290.28	2,793.38	3,656.25	2,290.28	2,793.38	3,656.25	576.23	702.00	906.75	576.23	702.00	906.75	582.08	707.85	912.60	582.08	707.85	912.60	239.85	301.28	389.03	18.4%
85	2,594.48	3,159.00	4,112.55	2,594.48	3,159.00	4,112.55	608.40	737.10	953.55	608.40	737.10	953.55	611.33	740.03	956.48	611.33	740.03	956.48	272.03	345.15	441.68	18.2%

Exhibit 8 - (1st of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-771 or F-775 Series

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

	Plan A - Base Elimination Period				Plan A - 5% Compound 20 for Years Elimination Period				Plan A - 5% Compound for Life Elimination Period				Plan A - Base with FPO Elimination Period				NFO % Prem All
Age	0	30	60	90	0	30	60	90	0	30	60	90	0	30	60	90	Plans
18	43.88	40.95	40.95	40.95	73.13	67.28	64.35	61.43	137.48	125.78	119.93	117.00	46.80	43.88	43.88	40.95	27.6%
19	43.88	40.95	40.95	40.95	73.13	67.28	64.35	61.43	137.48	125.78	119.93	117.00	46.80	43.88	43.88	40.95	27.6%
20	43.88	40.95	40.95	40.95	73.13	67.28	64.35	61.43	137.48	125.78	119.93	117.00	46.80	43.88	43.88	40.95	27.6%
21	43.88	40.95	40.95	40.95	73.13	67.28	64.35	61.43	137.48	125.78	119.93	117.00	46.80	43.88	43.88	40.95	27.6%
22	43.88	40.95	40.95	40.95	73.13	67.28	64.35	61.43	137.48	125.78	119.93	117.00	46.80	43.88	43.88	40.95	27.6%
23	43.88	40.95	40.95	40.95	73.13	67.28	64.35	61.43	137.48	125.78	119.93	117.00	46.80	43.88	43.88	40.95	27.6%
24	43.88	40.95	40.95	40.95	73.13	67.28	64.35	61.43	137.48	125.78	119.93	117.00	46.80	43.88	43.88	40.95	27.6%
25	43.88	40.95	40.95	40.95	73.13	67.28	64.35	61.43	137.48	125.78	119.93	117.00	46.80	43.88	43.88	40.95	27.6%
26	46.80	43.88	43.88	40.95	76.05	70.20	67.28	67.28	146.25	131.63	125.78	122.85	49.73	46.80	43.88	43.88	27.6%
27	49.73	46.80	43.88	43.88	81.90	76.05	73.13	70.20	155.03	140.40	131.63	128.70	52.65	49.73	46.80	46.80	27.6%
28	52.65	46.80	46.80	46.80	84.83	78.98	76.05	73.13	160.88	146.25	140.40	134.55	55.58	49.73	49.73	46.80	27.6%
29	52.65	49.73	49.73	46.80	90.68	84.83	81.90	78.98	169.65	155.03	146.25	140.40	58.50	52.65	52.65	49.73	27.6%
30	55.58	52.65	52.65	49.73	96.53	90.68	84.83	81.90	181.35	163.80	155.03	149.18	61.43	55.58	55.58	52.65	27.6%
31	61.43	55.58	55.58	52.65	105.30	96.53	90.68	87.75	190.13	172.58	163.80	157.95	64.35	58.50	58.50	55.58	27.6%
32	64.35	58.50	58.50	55.58	111.15	102.38	96.53	93.60	201.83	181.35	172.58	166.73	70.20	64.35	61.43	58.50	27.6%
33	70.20	64.35	61.43	58.50	119.93	108.23	105.30	102.38	213.53	193.05	184.28	175.50	73.13	67.28	64.35	64.35	27.6%
34	73.13	67.28	64.35	64.35	128.70	117.00	111.15	108.23	225.23	204.75	193.05	187.20	78.98	73.13	70.20	67.28	27.6%
35	78.98	73.13	70.20	67.28	137.48	125.78	119.93	117.00	239.85	216.45	204.75	195.98	84.83	78.98	76.05	73.13	27.6%
36	84.83	78.98	76.05	73.13	149.18	134.55	128.70	125.78	254.48	228.15	219.38	210.60	90.68	84.83	81.90	78.98	27.5%
37	90.68	84.83	81.90	78.98	160.88	146.25	140.40	134.55	272.03	242.78	231.08	222.30	99.45	90.68	87.75	84.83	27.3%
38	99.45	90.68	87.75	84.83	172.58	157.95	149.18	143.33	286.65	260.33	245.70	236.93	105.30	96.53	93.60	90.68	27.2%
39	105.30	96.53	93.60	90.68	184.28	169.65	160.88	155.03	304.20	274.95	260.33	248.63	114.08	105.30	99.45	96.53	27.0%
40	114.08	105.30	99.45	96.53	198.90	181.35	172.58	166.73	321.75	289.58	274.95	263.25	122.85	111.15	108.23	102.38	26.9%
41	119.93	111.15	105.30	102.38	210.60	190.13	181.35	175.50	336.38	304.20	286.65	274.95	128.70	119.93	114.08	111.15	26.8%
42	128.70	117.00	111.15	108.23	225.23	201.83	193.05	187.20	351.00	315.90	301.28	286.65	137.48	125.78	119.93	117.00	26.6%
43	134.55	122.85	117.00	114.08	236.93	213.53	204.75	195.98	368.55	330.53	312.98	298.35	146.25	131.63	125.78	122.85	26.5%
44	143.33	128.70	122.85	119.93	251.55	228.15	216.45	207.68	383.18	345.15	327.60	312.98	152.10	140.40	134.55	128.70	26.3%
45	149.18	137.48	128.70	125.78	266.18	239.85	228.15	219.38	400.73	359.78	339.30	324.68	160.88	146.25	140.40	134.55	26.2%
46	157.95	143.33	137.48	131.63	283.73	254.48	242.78	234.00	418.28	374.40	353.93	339.30	169.65	155.03	146.25	143.33	26.0%
47	166.73	149.18	143.33	137.48	298.35	269.10	257.40	245.70	435.83	391.95	368.55	353.93	178.43	160.88	155.03	149.18	25.9%
48	172.58	157.95	149.18	143.33	315.90	286.65	272.03	260.33	456.30	406.58	386.10	368.55	187.20	169.65	160.88	155.03	25.7%
49	181.35	166.73	157.95	152.10	336.38	304.20	286.65	274.95	476.78	427.05	403.65	386.10	198.90	178.43	169.65	163.80	25.6%
50	193.05	175.50	166.73	160.88	359.78	321.75	307.13	292.50	497.25	447.53	421.20	403.65	210.60	190.13	181.35	172.58	25.4%
51	207.68	187.20	178.43	169.65	386.10	345.15	327.60	312.98	523.58	468.00	441.68	424.13	225.23	201.83	193.05	184.28	25.3%
52	222.30	198.90	190.13	181.35	412.43	368.55	351.00	336.38	549.90	491.40	465.08	444.60	239.85	216.45	204.75	195.98	25.1%
53	236.93	213.53	201.83	195.98	441.68	397.80	374.40	359.78	579.15	517.73	488.48	468.00	257.40	231.08	219.38	210.60	24.9%
54	254.48	228.15	216.45	207.68	473.85	424.13	400.73	386.10	611.33	544.05	514.80	491.40	274.95	248.63	234.00	225.23	24.8%
55	274.95	245.70	234.00	225.23	511.88	456.30	432.90	412.43	643.50	576.23	544.05	517.73	295.43	266.18	251.55	242.78	24.6%
56	295.43	266.18	251.55	239.85	549.90	491.40	465.08	444.60	681.53	608.40	573.30	546.98	321.75	286.65	272.03	260.33	24.5%
57	318.83	286.65	272.03	260.33	593.78	529.43	500.18	479.70	719.55	643.50	605.48	579.15	345.15	310.05	295.43	280.80	24.3%
58	345.15	310.05	292.50	280.80	640.58	570.38	538.20	514.80	763.43	678.60	640.58	611.33	374.40	336.38	315.90	304.20	24.1%
59	371.48	333.45	315.90	301.28	687.38	614.25	579.15	552.83	804.38	719.55	675.68	646.43	403.65	362.70	342.23	327.60	24.0%
60	403.65	359.78	339.30	324.68	737.10	658.13	620.10	590.85	851.18	757.58	713.70	681.53	435.83	391.95	368.55	353.93	23.8%
61	432.90	386.10	365.63	348.08	789.75	702.00	661.05	631.80	895.05	795.60	751.73	713.70	470.93	421.20	394.88	380.25	23.6%
62	462.15	412.43	389.03	371.48	839.48	748.80	704.93	669.83	938.93	836.55	786.83	748.80	503.10	450.45	424.13	403.65	23.4%
63	497.25	441.68	418.28	397.80	895.05	795.60	748.80	713.70	985.73	877.50	824.85	783.90	541.13	482.63	453.38	432.90	23.3%
64	535.28	476.78	450.45	429.98	956.48	848.25	798.53	760.50	1,038.38	924.30	868.73	824.85	585.00	520.65	488.48	468.00	23.1%
65	585.00	520.65	488.48	465.08	1,029.60	912.60	857.03	816.08	1,105.65	979.88	921.38	877.50	637.65	564.53	532.35	506.03	22.9%
66	637.65	567.45	532.35	508.95	1,111.50	985.73	927.23	880.43	1,178.78	1,047.15	982.80	936.00	696.15	617.18	582.08	552.83	22.7%
67	696.15	617.18	582.08	552.83	1,202.18	1,064.70	1,000.35	950.63	1,263.60	1,120.28	1,050.08	997.43	760.50	672.75	631.80	602.55	22.6%
68	763.43	675.68	634.73	605.48	1,301.63	1,152.45	1,082.25	1,029.60	1,354.28	1,199.25	1,126.13	1,070.55	833.63	737.10	693.23	661.05	22.4%
69	842.40	745.88	699.08	666.90	1,412.78	1,248.98	1,172.93	1,114.43	1,459.58	1,289.93	1,210.95	1,149.53	918.45	813.15	763.43	728.33	22.2%
70	936.00	827.78	778.05	740.03	1,535.63	1,357.20	1,272.38	1,208.03	1,576.58	1,392.30	1,304.55	1,240.20	1,020.83	903.83	848.25	807.30	22.0%
71	1,044.23	921.38	865.80	821.93	1,667.25	1,474.20	1,380.60	1,313.33	1,702.35	1,503.45	1,409.85	1,336.73	1,140.75	1,006.20	944.78	897.98	21.9%
72	1,161.23	1,023.75	962.33	912.60	1,810.58	1,597.05	1,497.60	1,421.55	1,836.90	1,620.45	1,521.00	1,442.03	1,269.45	1,120.28	1,050.08	997.43	21.7%
73	1,295.78	1,140.75	1,067.63	1,014.98	1,965.60	1,731.60	1,623.38	1,538.55	1,989.00	1,752.08	1,640.93	1,556.10	1,415.70	1,246.05	1,170.00	1,111.50	21.5%
74	1,444.95	1,272.38	1,190.48	1,131.98	2,141.10	1,883.70	1,763.78	1,673.10	2,158.65	1,898.33	1,778.40	1,687.73	1,582.43	1,392.30	1,304.55	1,237.28	21.4%
75	1,617.53	1,421.55	1,330.88	1,263.60	2,340.00	2,056.28	1,924.65	1,825.20	2,351.70	2,067.98	1,936.35	1,833.98	1,772.55	1,559.03	1,459.58	1,383.53	21.2%
76	1,804.73	1,585.35	1,482.98	1,406.93	2,553.53	2,243.48	2,097.23	1,986.08	2,562.30	2,252.25	2,106.00	1,994.85	1,980.23	1,737.45	1,626.30	1,541.48	20.9%
77	2,000.70	1,755.00	1,643.85	1,559.03	2,775.83	2,436.53	2,281.50	2,158.65	2,784.60	2,445.30	2,287.35	2,164.50	2,196.68	1,924.65	1,801.80	1,708.20	20.6%
78	2,220.08	1,948.05	1,822.28	1,725.75	3,027.38	2,655.90	2,483.33	2,348.78	3,033.23	2,658.83	2,486.25	2,354.63	2,439.45	2,138.18	1,997.78	1,892.48	20.3%
79	2,477.48	2,170.35	2,029.95	1,921.73	3,319.88	2,907.45	2,717.33	2,568.15	3,322.80	2,910.38	2,720.25	2,571.08	2,726.10	2,383.88	2,228.85	2,108.93	19.9%
80	2,787.53	2,436.53	2,275.65	2,152.80	3,665.03	3,205.80	2,995.20	2,828.48	3,667.95	3,208.73	2,995.20	2,831.40	3,068.33	2,679.30	2,500.88	2,366.33	19.6%
81	3,132.68	2,734.88	2,553.53	2,413.13	4,059.90	3,545.10	3,308.18	3,120.98	4,062.83	3,548.03	3,311.10	3,123.90	3,454.43	3,012.75	2,808.00	2,652.98	19.3%
82	3,510.00	3,059.55	2,851.88	2,693.93	4,492.80	3,916.58	3,653.33	3,442.73	4,492.80	3,919.50	3,653.33	3,442.73	3,875.63	3,372.53	3,141.45	2,963.03	19.0%
83	3,934.13	3,425.18	3,188.25	3,006.90	4,972.50	4,331.93	4,033.58	3,796.65	4,975.43	4,331.93	4,036.50	3,799.58	4,346.55	3,779.10	3,515.85	3,314.03	18.7%
84	4,419.68	3,843.45	3,574.35	3,366.68	5,516.55	4,797.00	4,463.55	4,197.38	5,519.48	4,797.00	4,466.48	4,197.38	4,893.53	4,244.18	3,945.83	3,711.83	18.4%
85	4,990.05	4,329.00	4,024.80	3,784.95	6,136.65	5,326.43	4,952.03	4,647.83	6,136.65	5,326.43	4,952.03	4,647.83	5,531.18	4,788.23	4,446.00	4,176.90	18.2%

Exhibit 8 - (1st of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-771 or F-775 Series

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

	Plan B - Base Elimination Period				Plan B - 5% Compound 20 for Years Elimination Period				Plan B - 5% Compound for Life Elimination Period				Plan B - Base with FPO Elimination Period			
Age	0	30	60	90	0	30	60	90	0	30	60	90	0	30	60	90
18	24.75	22.50	22.50	22.50	36.00	33.75	31.50	31.50	72.00	63.00	58.50	58.50	27.00	24.75	22.50	22.50
19	24.75	22.50	22.50	22.50	36.00	33.75	31.50	31.50	72.00	63.00	58.50	58.50	27.00	24.75	22.50	22.50
20	24.75	22.50	22.50	22.50	36.00	33.75	31.50	31.50	72.00	63.00	58.50	58.50	27.00	24.75	22.50	22.50
21	24.75	22.50	22.50	22.50	36.00	33.75	31.50	31.50	72.00	63.00	58.50	58.50	27.00	24.75	22.50	22.50
22	24.75	22.50	22.50	22.50	36.00	33.75	31.50	31.50	72.00	63.00	58.50	58.50	27.00	24.75	22.50	22.50
23	24.75	22.50	22.50	22.50	36.00	33.75	31.50	31.50	72.00	63.00	58.50	58.50	27.00	24.75	22.50	22.50
24	24.75	22.50	22.50	22.50	36.00	33.75	31.50	31.50	72.00	63.00	58.50	58.50	27.00	24.75	22.50	22.50
25	24.75	22.50	22.50	22.50	36.00	33.75	31.50	31.50	72.00	63.00	58.50	58.50	27.00	24.75	22.50	22.50
26	24.75	24.75	22.50	22.50	38.25	36.00	33.75	33.75	74.25	65.25	60.75	60.75	27.00	24.75	24.75	24.75
27	27.00	24.75	24.75	24.75	40.50	36.00	33.75	33.75	78.75	69.75	63.00	63.00	27.00	24.75	24.75	24.75
28	27.00	24.75	24.75	24.75	42.75	38.25	36.00	36.00	83.25	72.00	67.50	67.50	29.25	27.00	24.75	24.75
29	29.25	27.00	24.75	24.75	45.00	40.50	38.25	38.25	87.75	76.50	69.75	69.75	29.25	27.00	27.00	27.00
30	29.25	27.00	27.00	27.00	47.25	42.75	40.50	40.50	92.25	81.00	74.25	74.25	31.50	29.25	27.00	27.00
31	31.50	29.25	27.00	27.00	51.75	45.00	42.75	42.75	96.75	85.50	78.75	78.75	33.75	31.50	29.25	29.25
32	33.75	31.50	29.25	29.25	54.00	47.25	45.00	45.00	101.25	90.00	81.00	81.00	36.00	31.50	29.25	29.25
33	36.00	31.50	29.25	29.25	58.50	51.75	47.25	47.25	108.00	94.50	85.50	85.50	38.25	33.75	31.50	31.50
34	38.25	33.75	31.50	31.50	63.00	54.00	49.50	49.50	114.75	99.00	92.25	90.00	40.50	36.00	33.75	33.75
35	40.50	36.00	33.75	33.75	67.50	58.50	54.00	54.00	121.50	105.75	96.75	96.75	42.75	38.25	36.00	36.00
36	42.75	38.25	36.00	36.00	72.00	63.00	58.50	58.50	128.25	112.50	101.25	101.25	45.00	40.50	38.25	38.25
37	45.00	40.50	38.25	38.25	76.50	67.50	63.00	63.00	137.25	119.25	108.00	108.00	49.50	42.75	40.50	40.50
38	49.50	42.75	40.50	40.50	83.25	72.00	65.25	65.25	144.00	126.00	114.75	114.75	51.75	47.25	42.75	42.75
39	51.75	47.25	42.75	42.75	90.00	78.75	72.00	72.00	153.00	132.75	121.50	121.50	56.25	49.50	45.00	45.00
40	56.25	49.50	45.00	45.00	94.50	83.25	76.50	76.50	162.00	139.50	128.25	128.25	58.50	51.75	47.25	47.25
41	58.50	51.75	47.25	47.25	101.25	87.75	81.00	81.00	168.75	146.25	132.75	132.75	63.00	56.25	51.75	51.75
42	63.00	54.00	49.50	49.50	108.00	94.50	85.50	85.50	177.75	153.00	139.50	139.50	65.25	58.50	54.00	54.00
43	65.25	56.25	51.75	51.75	114.75	99.00	90.00	90.00	184.50	159.75	146.25	146.25	69.75	60.75	56.25	56.25
44	69.75	60.75	54.00	54.00	121.50	105.75	96.75	94.50	193.50	168.75	150.75	150.75	74.25	65.25	58.50	58.50
45	72.00	63.00	58.50	58.50	130.50	112.50	101.25	101.25	202.50	175.50	159.75	157.50	78.75	67.50	63.00	60.75
46	76.50	67.50	60.75	60.75	137.25	119.25	108.00	108.00	211.50	182.25	166.50	166.50	81.00	72.00	65.25	65.25
47	81.00	69.75	63.00	63.00	146.25	126.00	114.75	114.75	220.50	191.25	173.25	173.25	85.50	74.25	67.50	67.50
48	85.50	74.25	67.50	67.50	155.25	135.00	121.50	121.50	231.75	200.25	182.25	180.00	90.00	78.75	72.00	72.00
49	90.00	78.75	69.75	69.75	166.50	144.00	130.50	130.50	243.00	209.25	189.00	189.00	96.75	83.25	76.50	76.50
50	94.50	83.25	74.25	74.25	177.75	155.25	139.50	139.50	254.25	220.50	200.25	198.00	103.50	90.00	81.00	81.00
51	101.25	87.75	78.75	78.75	191.25	166.50	150.75	148.50	267.75	231.75	209.25	209.25	110.25	94.50	85.50	85.50
52	108.00	94.50	85.50	85.50	207.00	177.75	162.00	159.75	283.50	245.25	220.50	220.50	117.00	101.25	92.25	92.25
53	117.00	101.25	92.25	90.00	222.75	191.25	173.25	173.25	299.25	256.50	231.75	231.75	126.00	110.25	99.00	99.00
54	126.00	108.00	99.00	99.00	240.75	207.00	186.75	186.75	315.00	272.25	245.25	245.25	137.25	117.00	105.75	105.75
55	137.25	117.00	105.75	105.75	258.75	225.00	202.50	200.25	333.00	288.00	258.75	258.75	148.50	128.25	114.75	114.75
56	148.50	128.25	114.75	114.75	281.25	243.00	218.25	218.25	353.25	306.00	274.50	274.50	159.75	137.25	123.75	123.75
57	159.75	139.50	123.75	123.75	303.75	263.25	236.25	236.25	375.75	324.00	292.50	290.25	173.25	150.75	135.00	135.00
58	173.25	150.75	135.00	135.00	328.50	283.50	256.50	254.25	398.25	344.25	310.50	308.25	189.00	162.00	146.25	146.25
59	189.00	164.25	146.25	146.25	355.50	308.25	276.75	276.75	423.00	364.50	328.50	326.25	204.75	177.75	159.75	159.75
60	204.75	177.75	159.75	159.75	384.75	330.75	299.25	297.00	447.75	387.00	348.75	346.50	222.75	193.50	173.25	173.25
61	222.75	193.50	173.25	173.25	414.00	355.50	321.75	319.50	472.50	407.25	366.75	366.75	243.00	209.25	186.75	186.75
62	240.75	207.00	186.75	186.75	441.00	380.25	344.25	342.00	497.25	429.75	387.00	384.75	261.00	225.00	202.50	202.50
63	261.00	225.00	202.50	200.25	472.50	407.25	366.75	366.75	524.25	452.25	407.25	407.25	281.25	243.00	218.25	218.25
64	283.50	243.00	218.25	218.25	508.50	438.75	393.75	393.75	555.75	479.25	432.00	429.75	306.00	265.50	238.50	236.25
65	308.25	265.50	238.50	238.50	549.00	472.50	425.25	425.25	591.75	510.75	459.00	459.00	335.25	290.25	261.00	258.75
66	337.50	292.50	261.00	261.00	594.00	510.75	461.25	459.00	632.25	544.50	490.50	490.50	369.00	317.25	285.75	283.50
67	369.00	317.25	285.75	285.75	643.50	553.50	499.50	497.25	677.25	582.75	526.50	524.25	402.75	346.50	310.50	310.50
68	405.00	348.75	312.75	312.75	697.50	600.75	540.00	537.75	726.75	625.50	564.75	562.50	441.00	378.00	339.75	339.75
69	447.75	384.75	344.25	344.25	756.00	650.25	587.25	585.00	783.00	672.75	607.50	605.25	486.00	418.50	375.75	375.75
70	497.25	427.50	384.75	382.50	823.50	708.75	639.00	636.75	846.00	729.00	657.00	654.75	542.25	465.75	418.50	418.50
71	555.75	477.00	429.75	427.50	895.50	771.75	695.25	693.00	915.75	787.50	708.75	706.50	605.25	522.00	468.00	465.75
72	621.00	533.25	479.25	477.00	974.25	839.25	753.75	751.50	990.00	852.75	767.25	765.00	677.25	582.75	522.00	522.00
73	693.00	596.25	535.50	533.25	1,059.75	911.25	821.25	816.75	1,071.00	922.50	830.25	828.00	756.00	650.25	585.00	582.75
74	774.00	666.00	598.50	596.25	1,154.25	994.50	893.25	891.00	1,163.25	1,001.25	900.00	897.75	846.00	729.00	652.50	652.50
75	868.50	747.00	670.50	668.25	1,260.00	1,086.75	976.50	974.25	1,269.00	1,091.25	981.00	978.75	949.50	816.75	731.25	729.00
76	965.25	832.50	747.00	744.75	1,374.75	1,183.50	1,064.25	1,059.75	1,381.50	1,188.00	1,068.75	1,064.25	1,057.50	909.00	814.50	812.25
77	1,068.75	920.25	825.75	823.50	1,494.00	1,284.75	1,154.25	1,152.00	1,498.50	1,287.00	1,156.50	1,154.25	1,170.00	1,005.75	902.25	900.00
78	1,185.75	1,019.25	913.50	911.25	1,626.75	1,397.25	1,255.50	1,253.25	1,629.00	1,399.50	1,257.75	1,255.50	1,298.25	1,116.00	1,001.25	999.00
79	1,323.00	1,136.25	1,019.25	1,017.00	1,782.00	1,530.00	1,374.75	1,370.25	1,784.25	1,532.25	1,377.00	1,372.50	1,449.00	1,244.25	1,116.00	1,113.75
80	1,489.50	1,278.00	1,147.50	1,145.25	1,968.75	1,689.75	1,518.75	1,514.25	1,971.00	1,692.00	1,518.75	1,516.50	1,633.50	1,401.75	1,257.75	1,255.50
81	1,678.50	1,440.00	1,293.75	1,289.25	2,184.75	1,874.25	1,683.00	1,680.75	2,184.75	1,874.25	1,685.25	1,680.75	1,842.75	1,579.50	1,417.50	1,415.25
82	1,885.50	1,615.50	1,453.50	1,449.00	2,421.00	2,074.50	1,865.25	1,860.75	2,423.25	2,076.75	1,867.50	1,860.75	2,072.25	1,775.25	1,595.25	1,590.75
83	2,119.50	1,815.75	1,633.50	1,629.00	2,686.50	2,301.75	2,070.00	2,063.25	2,688.75	2,301.75	2,070.00	2,065.50	2,333.25	1,995.75	1,793.25	1,788.75
84	2,391.75	2,047.50	1,840.50	1,838.25	2,988.00	2,558.25	2,299.50	2,295.00	2,988.00	2,558.25	2,301.75	2,295.00	2,632.50	2,252.25	2,025.00	2,020.50
85	2,709.00	2,317.50	2,085.75	2,081.25	3,332.25	2,848.50	2,562.75	2,556.00	3,332.25	2,848.50	2,562.75	2,556.00	2,985.75	2,551.50	2,295.00	2,290.50

Exhibit 8 - (1st of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-771 or F-775 Series

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

	Plan C - Base Elimination Period				Plan C - 5% Compound 20 for Years Elimination Period				Plan C - 5% Compound for Life Elimination Period				Plan C - Base with FPO Elimination Period			
Age	0	30	60	90	0	30	60	90	0	30	60	90	0	30	60	90
18	31.50	29.25	29.25	27.00	49.50	45.00	42.75	42.75	96.75	87.75	81.00	78.75	33.75	31.50	29.25	29.25
19	31.50	29.25	29.25	27.00	49.50	45.00	42.75	42.75	96.75	87.75	81.00	78.75	33.75	31.50	29.25	29.25
20	31.50	29.25	29.25	27.00	49.50	45.00	42.75	42.75	96.75	87.75	81.00	78.75	33.75	31.50	29.25	29.25
21	31.50	29.25	29.25	27.00	49.50	45.00	42.75	42.75	96.75	87.75	81.00	78.75	33.75	31.50	29.25	29.25
22	31.50	29.25	29.25	27.00	49.50	45.00	42.75	42.75	96.75	87.75	81.00	78.75	33.75	31.50	29.25	29.25
23	31.50	29.25	29.25	27.00	49.50	45.00	42.75	42.75	96.75	87.75	81.00	78.75	33.75	31.50	29.25	29.25
24	31.50	29.25	29.25	27.00	49.50	45.00	42.75	42.75	96.75	87.75	81.00	78.75	33.75	31.50	29.25	29.25
25	31.50	29.25	29.25	27.00	49.50	45.00	42.75	42.75	96.75	87.75	81.00	78.75	33.75	31.50	29.25	29.25
26	33.75	31.50	29.25	29.25	51.75	47.25	45.00	45.00	103.50	92.25	85.50	83.25	33.75	31.50	31.50	29.25
27	33.75	31.50	31.50	29.25	56.25	49.50	47.25	47.25	108.00	96.75	90.00	87.75	36.00	33.75	31.50	31.50
28	36.00	33.75	31.50	31.50	58.50	54.00	49.50	49.50	114.75	101.25	94.50	92.25	38.25	36.00	33.75	33.75
29	38.25	33.75	33.75	31.50	63.00	56.25	54.00	51.75	119.25	108.00	99.00	96.75	40.50	36.00	36.00	33.75
30	40.50	36.00	33.75	33.75	67.50	60.75	56.25	54.00	126.00	112.50	105.75	101.25	42.75	38.25	36.00	36.00
31	42.75	38.25	36.00	36.00	72.00	65.25	60.75	58.50	132.75	119.25	110.25	108.00	45.00	40.50	38.25	38.25
32	45.00	40.50	38.25	38.25	76.50	67.50	65.25	63.00	141.75	126.00	117.00	112.50	47.25	42.75	40.50	40.50
33	47.25	42.75	40.50	40.50	81.00	74.25	67.50	67.50	150.75	132.75	123.75	119.25	49.50	47.25	42.75	42.75
34	51.75	47.25	42.75	42.75	87.75	78.75	74.25	72.00	159.75	141.75	130.50	126.00	54.00	49.50	47.25	45.00
35	54.00	49.50	47.25	45.00	94.50	83.25	78.75	76.50	168.75	150.75	139.50	135.00	58.50	51.75	49.50	47.25
36	58.50	54.00	49.50	49.50	101.25	90.00	85.50	81.00	177.75	159.75	146.25	141.75	63.00	56.25	54.00	51.75
37	63.00	56.25	54.00	51.75	110.25	96.75	90.00	87.75	189.00	168.75	155.25	150.75	67.50	60.75	56.25	56.25
38	67.50	60.75	56.25	56.25	117.00	105.75	96.75	94.50	202.50	180.00	166.50	159.75	72.00	65.25	60.75	58.50
39	72.00	65.25	60.75	58.50	126.00	112.50	105.75	101.25	213.75	189.00	175.50	168.75	78.75	69.75	65.25	63.00
40	76.50	69.75	65.25	63.00	135.00	121.50	112.50	108.00	225.00	200.25	184.50	177.75	83.25	74.25	69.75	67.50
41	83.25	74.25	69.75	67.50	144.00	128.25	119.25	114.75	236.25	209.25	193.50	186.75	87.75	78.75	74.25	72.00
42	87.75	78.75	72.00	69.75	153.00	137.25	126.00	121.50	247.50	218.25	202.50	195.75	94.50	83.25	78.75	74.25
43	92.25	81.00	76.50	74.25	162.00	144.00	132.75	128.25	258.75	229.50	211.50	202.50	99.00	87.75	81.00	78.75
44	96.75	85.50	81.00	76.50	173.25	153.00	141.75	137.25	270.00	238.50	220.50	211.50	103.50	92.25	85.50	83.25
45	101.25	90.00	83.25	81.00	184.50	162.00	150.75	144.00	283.50	249.75	229.50	220.50	110.25	96.75	90.00	87.75
46	108.00	96.75	87.75	85.50	195.75	173.25	159.75	153.00	294.75	261.00	240.75	231.75	117.00	103.50	94.50	92.25
47	112.50	101.25	92.25	90.00	207.00	184.50	168.75	164.25	308.25	272.25	249.75	240.75	121.50	108.00	101.25	96.75
48	119.25	105.75	96.75	94.50	220.50	195.75	180.00	173.25	321.75	283.50	261.00	252.00	128.25	114.75	105.75	101.25
49	126.00	112.50	103.50	99.00	236.25	207.00	191.25	184.50	337.50	297.00	274.50	263.25	137.25	121.50	110.25	108.00
50	135.00	119.25	110.25	105.75	252.00	222.75	204.75	198.00	355.50	312.75	288.00	276.75	146.25	128.25	119.25	114.75
51	144.00	126.00	117.00	112.50	272.25	238.50	220.50	211.50	373.50	328.50	303.75	290.25	155.25	137.25	126.00	121.50
52	155.25	135.00	126.00	121.50	292.50	256.50	236.25	227.25	393.75	346.50	319.50	306.00	166.50	146.25	135.00	130.50
53	166.50	146.25	135.00	130.50	312.75	276.75	254.25	245.25	414.00	364.50	335.25	324.00	180.00	157.50	146.25	139.50
54	177.75	157.50	144.00	139.50	337.50	297.00	272.25	263.25	438.75	384.75	353.25	339.75	193.50	171.00	157.50	150.75
55	193.50	171.00	157.50	150.75	364.50	319.50	294.75	283.50	463.50	407.25	373.50	360.00	209.25	184.50	168.75	164.25
56	209.25	184.50	168.75	162.00	393.75	346.50	317.25	306.00	490.50	432.00	396.00	380.25	227.25	200.25	182.25	175.50
57	227.25	198.00	182.25	175.50	425.25	373.50	344.25	330.75	519.75	456.75	418.50	402.75	245.25	216.00	198.00	191.25
58	245.25	216.00	198.00	191.25	459.00	402.75	371.25	357.75	551.25	483.75	443.25	427.50	265.50	234.00	213.75	207.00
59	265.50	234.00	213.75	207.00	495.00	434.25	400.50	384.75	582.75	510.75	470.25	452.25	288.00	252.00	231.75	225.00
60	288.00	252.00	231.75	222.75	533.25	468.00	429.75	414.00	616.50	542.25	497.25	479.25	312.75	274.50	252.00	243.00
61	310.50	272.25	249.75	240.75	571.50	501.75	461.25	443.25	650.25	571.50	524.25	504.00	337.50	297.00	272.25	261.00
62	335.25	292.50	270.00	258.75	609.75	535.50	490.50	472.50	684.00	598.50	551.25	528.75	362.25	317.25	292.50	281.25
63	360.00	315.00	290.25	279.00	650.25	571.50	524.25	504.00	720.00	630.00	578.25	555.75	391.50	342.00	315.00	303.75
64	389.25	342.00	312.75	301.50	697.50	612.00	562.50	540.00	760.50	666.00	612.00	407.25	423.00	371.25	342.00	328.50
65	425.25	373.50	342.00	328.50	751.50	659.25	605.25	582.75	807.75	708.75	650.25	625.50	463.50	405.00	373.50	357.75
66	465.75	407.25	373.50	360.00	814.50	713.25	654.75	627.75	864.00	756.00	695.25	668.25	506.25	443.25	407.25	391.50
67	508.50	445.50	407.25	391.50	879.75	769.50	706.50	679.50	924.75	810.00	742.50	715.50	553.50	483.75	445.50	427.50
68	558.00	486.00	447.75	429.75	954.00	834.75	765.00	735.75	992.25	868.50	796.50	767.25	607.50	531.00	486.00	468.00
69	614.25	537.75	492.75	472.50	1,035.00	904.50	830.25	796.50	1,068.75	936.00	857.25	823.50	670.50	585.00	537.75	515.25
70	684.00	596.25	546.75	526.50	1,125.00	983.25	902.25	866.25	1,156.50	1,010.25	927.00	891.00	747.00	652.50	598.50	573.75
71	762.75	666.00	609.75	587.25	1,224.00	1,068.75	981.00	942.75	1,251.00	1,091.25	1,001.25	960.75	834.75	726.75	666.00	641.25
72	850.50	742.50	679.50	652.50	1,329.75	1,161.00	1,064.25	1,021.50	1,350.00	1,179.00	1,080.00	1,037.25	931.50	810.00	742.50	713.25
73	949.50	828.00	758.25	729.00	1,444.50	1,260.00	1,156.50	1,109.25	1,462.50	1,275.75	1,170.00	1,122.75	1,039.50	904.50	828.00	796.50
74	1,062.00	924.75	846.00	812.25	1,575.00	1,372.50	1,257.75	1,208.25	1,588.50	1,383.75	1,269.00	1,217.25	1,161.00	1,010.25	927.00	888.75
75	1,188.00	1,035.00	947.25	909.00	1,721.25	1,500.75	1,374.75	1,318.50	1,732.50	1,509.75	1,381.50	1,327.50	1,302.75	1,134.00	1,037.25	994.50
76	1,325.25	1,152.00	1,055.25	1,012.50	1,878.75	1,635.75	1,498.50	1,437.75	1,887.75	1,642.50	1,503.00	1,442.25	1,453.50	1,264.50	1,156.50	1,109.25
77	1,469.25	1,278.00	1,170.00	1,122.75	2,045.25	1,779.75	1,629.00	1,561.50	2,049.75	1,784.25	1,633.50	1,566.00	1,613.25	1,401.75	1,282.50	1,230.75
78	1,631.25	1,417.50	1,296.00	1,244.25	2,229.75	1,937.25	1,773.00	1,701.00	2,232.00	1,941.75	1,775.25	1,703.25	1,793.25	1,554.75	1,422.00	1,365.75
79	1,822.50	1,581.75	1,446.75	1,388.25	2,443.50	2,124.00	1,941.75	1,863.00	2,448.00	2,126.25	1,944.00	1,865.25	2,002.50	1,737.00	1,588.50	1,523.25
80	2,049.75	1,777.50	1,624.50	1,557.00	2,702.25	2,344.50	2,142.00	2,054.25	2,704.50	2,346.75	2,144.25	2,056.50	2,256.75	1,955.25	1,786.50	1,712.25
81	2,308.50	2,000.25	1,827.00	1,750.50	2,997.00	2,596.50	2,371.50	2,272.50	2,997.00	2,598.75	2,371.50	2,274.75	2,544.75	2,202.75	2,009.25	1,926.00
82	2,589.75	2,241.00	2,045.25	1,959.75	3,318.75	2,873.25	2,621.25	2,513.25	3,321.00	2,873.25	2,621.25	2,513.25	2,859.75	2,470.50	2,252.25	2,157.75
83	2,909.25	2,513.25	2,292.75	2,196.00	3,681.00	3,181.50	2,900.25	2,778.75	3,681.00	3,183.75	2,902.50	2,781.00	3,213.00	2,772.00	2,526.75	2,421.00
84	3,273.75	2,826.00	2,576.25	2,468.25	4,088.25	3,530.25	3,217.50	3,080.25	4,088.25	3,530.25	3,217.50	3,082.50	3,622.50	3,123.00	2,841.75	2,722.50
85	3,703.50	3,192.75	2,907.00	2,783.25	4,554.00	3,928.50	3,575.25	3,422.25	4,554.00	3,928.50	3,575.25	3,424.50	4,101.75	3,530.25	3,210.75	3,073.50

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

	Plan D - Base Elimination Period				Plan D - 5% Compound 20 for Years Elimination Period				Plan D - 5% Compound for Life Elimination Period				Plan D - Base with FPO Elimination Period			
Age	0	30	60	90	0	30	60	90	0	30	60	90	0	30	60	90
18	33.75	31.50	31.50	31.50	56.25	51.75	49.50	47.25	105.75	96.75	92.25	90.00	36.00	33.75	33.75	31.50
19	33.75	31.50	31.50	31.50	56.25	51.75	49.50	47.25	105.75	96.75	92.25	90.00	36.00	33.75	33.75	31.50
20	33.75	31.50	31.50	31.50	56.25	51.75	49.50	47.25	105.75	96.75	92.25	90.00	36.00	33.75	33.75	31.50
21	33.75	31.50	31.50	31.50	56.25	51.75	49.50	47.25	105.75	96.75	92.25	90.00	36.00	33.75	33.75	31.50
22	33.75	31.50	31.50	31.50	56.25	51.75	49.50	47.25	105.75	96.75	92.25	90.00	36.00	33.75	33.75	31.50
23	33.75	31.50	31.50	31.50	56.25	51.75	49.50	47.25	105.75	96.75	92.25	90.00	36.00	33.75	33.75	31.50
24	33.75	31.50	31.50	31.50	56.25	51.75	49.50	47.25	105.75	96.75	92.25	90.00	36.00	33.75	33.75	31.50
25	33.75	31.50	31.50	31.50	56.25	51.75	49.50	47.25	105.75	96.75	92.25	90.00	36.00	33.75	33.75	31.50
26	36.00	33.75	33.75	31.50	58.50	54.00	51.75	51.75	112.50	101.25	96.75	94.50	38.25	36.00	33.75	33.75
27	38.25	36.00	33.75	33.75	63.00	58.50	56.25	54.00	119.25	108.00	101.25	99.00	40.50	38.25	36.00	36.00
28	40.50	36.00	36.00	36.00	65.25	60.75	58.50	56.25	123.75	112.50	108.00	103.50	42.75	38.25	38.25	36.00
29	40.50	38.25	38.25	36.00	69.75	65.25	63.00	60.75	130.50	119.25	112.50	108.00	45.00	40.50	40.50	38.25
30	42.75	40.50	40.50	38.25	74.25	69.75	65.25	63.00	139.50	126.00	119.25	114.75	47.25	42.75	42.75	40.50
31	47.25	42.75	42.75	40.50	81.00	74.25	69.75	67.50	146.25	132.75	126.00	121.50	49.50	45.00	45.00	42.75
32	49.50	45.00	45.00	42.75	85.50	78.75	74.25	72.00	155.25	139.50	132.75	128.25	54.00	49.50	47.25	45.00
33	54.00	49.50	47.25	45.00	92.25	83.25	81.00	78.75	164.25	148.50	141.75	135.00	56.25	51.75	49.50	49.50
34	56.25	51.75	49.50	49.50	99.00	90.00	85.50	83.25	173.25	157.50	148.50	144.00	60.75	56.25	54.00	51.75
35	60.75	56.25	54.00	51.75	105.75	96.75	92.25	90.00	184.50	166.50	157.50	150.75	65.25	60.75	58.50	56.25
36	65.25	60.75	58.50	56.25	114.75	103.50	99.00	96.75	195.75	175.50	168.75	162.00	69.75	65.25	63.00	60.75
37	69.75	65.25	63.00	60.75	123.75	112.50	108.00	103.50	209.25	186.75	177.75	171.00	76.50	69.75	67.50	65.25
38	76.50	69.75	67.50	65.25	132.75	121.50	114.75	110.25	220.50	200.25	189.00	182.25	81.00	74.25	72.00	69.75
39	81.00	74.25	72.00	69.75	141.75	130.50	123.75	119.25	234.00	211.50	200.25	191.25	87.75	81.00	76.50	74.25
40	87.75	81.00	76.50	74.25	153.00	139.50	132.75	128.25	247.50	222.75	211.50	202.50	94.50	85.50	83.25	78.75
41	92.25	85.50	81.00	78.75	162.00	146.25	139.50	135.00	258.75	234.00	220.50	211.50	99.00	92.25	87.75	85.50
42	99.00	90.00	85.50	83.25	173.25	155.25	148.50	144.00	270.00	243.00	231.75	220.50	105.75	96.75	92.25	90.00
43	103.50	94.50	90.00	87.75	182.25	164.25	157.50	150.75	283.50	254.25	240.75	229.50	112.50	101.25	96.75	94.50
44	110.25	99.00	94.50	92.25	193.50	175.50	166.50	159.75	294.75	265.50	252.00	240.75	117.00	108.00	103.50	99.00
45	114.75	105.75	99.00	96.75	204.75	184.50	175.50	168.75	308.25	276.75	261.00	249.75	123.75	112.50	108.00	103.50
46	121.50	110.25	105.75	101.25	218.25	195.75	186.75	180.00	321.75	288.00	272.25	261.00	130.50	119.25	112.50	110.25
47	128.25	114.75	110.25	105.75	229.50	207.00	198.00	189.00	335.25	301.50	283.50	272.25	137.25	123.75	119.25	114.75
48	132.75	121.50	114.75	110.25	243.00	220.50	209.25	200.25	351.00	312.75	297.00	283.50	144.00	130.50	123.75	119.25
49	139.50	128.25	121.50	117.00	258.75	234.00	220.50	211.50	366.75	328.50	310.50	297.00	153.00	137.25	130.50	126.00
50	148.50	135.00	128.25	123.75	276.75	247.50	236.25	225.00	382.50	344.25	324.00	310.50	162.00	146.25	139.50	132.75
51	159.75	144.00	137.25	130.50	297.00	265.50	252.00	240.75	402.75	360.00	339.75	326.25	173.25	155.25	148.50	141.75
52	171.00	153.00	146.25	139.50	317.25	283.50	270.00	258.75	423.00	378.00	357.75	342.00	184.50	166.50	157.50	150.75
53	182.25	164.25	155.25	150.75	339.75	306.00	288.00	276.75	445.50	398.25	375.75	360.00	198.00	177.75	168.75	162.00
54	195.75	175.50	166.50	159.75	364.50	326.25	308.25	297.00	470.25	418.50	396.00	378.00	211.50	191.25	180.00	173.25
55	211.50	189.00	180.00	173.25	393.75	351.00	333.00	317.25	495.00	443.25	418.50	398.25	227.25	204.75	193.50	186.75
56	227.25	204.75	193.50	184.50	423.00	378.00	357.75	342.00	524.25	468.00	441.00	420.75	247.50	220.50	209.25	200.25
57	245.25	220.50	209.25	200.25	456.75	407.25	384.75	369.00	553.50	495.00	465.75	445.50	265.50	238.50	227.25	216.00
58	265.50	238.50	225.00	216.00	492.75	438.75	414.00	396.00	587.25	522.00	492.75	470.25	288.00	258.75	243.00	234.00
59	285.75	256.50	243.00	231.75	528.75	472.50	445.50	425.25	618.75	553.50	519.75	497.25	310.50	279.00	263.25	252.00
60	310.50	276.75	261.00	249.75	567.00	506.25	477.00	454.50	654.75	582.75	549.00	524.25	335.25	301.50	283.50	272.25
61	333.00	297.00	281.25	267.75	607.50	540.00	508.50	486.00	688.50	612.00	578.25	549.00	362.25	324.00	303.75	292.50
62	355.50	317.25	299.25	285.75	645.75	576.00	542.25	515.25	722.25	643.50	605.25	576.00	387.00	346.50	326.25	310.50
63	382.50	339.75	321.75	306.00	688.50	612.00	576.00	549.00	758.25	675.00	634.50	603.00	416.25	371.25	348.75	333.00
64	411.75	366.75	346.50	330.75	735.75	652.50	614.25	585.00	798.75	711.00	668.25	634.50	450.00	400.50	375.75	360.00
65	450.00	400.50	375.75	357.75	792.00	702.00	659.25	627.75	850.50	753.75	708.75	675.00	490.50	434.25	409.50	389.25
66	490.50	436.50	409.50	391.50	855.00	758.25	713.25	677.25	906.75	805.50	756.00	720.00	535.50	474.75	447.75	425.25
67	535.50	474.75	447.75	425.25	924.75	819.00	769.50	731.25	972.00	861.75	807.75	767.25	585.00	517.50	486.00	463.50
68	587.25	519.75	488.25	465.75	1,001.25	886.50	832.50	792.00	1,041.75	922.50	866.25	823.50	641.25	567.00	533.25	508.50
69	648.00	573.75	537.75	513.00	1,086.75	960.75	902.25	857.25	1,122.75	992.25	931.50	884.25	706.50	625.50	587.25	560.25
70	720.00	636.75	598.50	569.25	1,181.25	1,044.00	978.75	929.25	1,212.75	1,071.00	1,003.50	954.00	785.25	695.25	652.50	621.00
71	803.25	708.75	666.00	632.25	1,282.50	1,134.00	1,062.00	1,010.25	1,309.50	1,156.50	1,084.50	1,028.25	877.50	774.00	726.75	690.75
72	893.25	787.50	740.25	702.00	1,392.75	1,228.50	1,152.00	1,093.50	1,413.00	1,246.50	1,170.00	1,109.25	976.50	861.75	807.75	767.25
73	996.75	877.50	821.25	780.75	1,512.00	1,332.00	1,248.75	1,183.50	1,530.00	1,347.75	1,262.25	1,197.00	1,089.00	958.50	900.00	855.00
74	1,111.50	978.75	915.75	870.75	1,647.00	1,449.00	1,356.75	1,287.00	1,660.50	1,460.25	1,368.00	1,298.25	1,217.25	1,071.00	1,003.50	951.75
75	1,244.25	1,093.50	1,023.75	972.00	1,800.00	1,581.75	1,480.50	1,404.00	1,809.00	1,590.75	1,489.50	1,410.75	1,363.50	1,199.25	1,122.75	1,064.25
76	1,388.25	1,219.50	1,140.75	1,082.25	1,964.25	1,725.75	1,613.25	1,527.75	1,971.00	1,732.50	1,620.00	1,534.50	1,523.25	1,336.50	1,251.00	1,185.75
77	1,539.00	1,350.00	1,264.50	1,199.25	2,135.25	1,874.25	1,755.00	1,660.50	2,142.00	1,881.00	1,759.50	1,665.00	1,689.75	1,480.50	1,386.00	1,314.00
78	1,707.75	1,498.50	1,401.75	1,327.50	2,328.75	2,043.00	1,910.25	1,806.75	2,333.25	2,045.25	1,912.50	1,811.25	1,876.50	1,644.75	1,536.75	1,455.75
79	1,905.75	1,669.50	1,561.50	1,478.25	2,553.75	2,236.50	2,090.25	1,975.50	2,556.00	2,238.75	2,092.50	1,977.75	2,097.00	1,833.75	1,714.50	1,622.25
80	2,144.25	1,874.25	1,750.50	1,656.00	2,819.25	2,466.00	2,304.00	2,175.75	2,821.50	2,468.25	2,304.00	2,178.00	2,360.25	2,061.00	1,923.75	1,820.25
81	2,409.75	2,103.75	1,964.25	1,856.25	3,123.00	2,727.00	2,544.75	2,400.75	3,125.25	2,729.25	2,547.00	2,403.00	2,657.25	2,317.50	2,160.00	2,040.75
82	2,700.00	2,353.50	2,193.75	2,072.25	3,456.00	3,012.75	2,810.25	2,648.25	3,456.00	3,015.00	2,810.25	2,648.25	2,981.25	2,594.25	2,416.50	2,279.25
83	3,026.25	2,634.75	2,452.50	2,313.00	3,825.00	3,332.25	3,102.75	2,920.50	3,827.25	3,332.25	3,105.00	2,922.75	3,343.50	2,907.00	2,704.50	2,549.25
84	3,399.75	2,956.50	2,749.50	2,589.75	4,243.50	3,690.00	3,433.50	3,228.75	4,245.75	3,690.00	3,435.75	3,228.75	3,764.25	3,264.75	3,035.25	2,855.25
85	3,838.50	3,330.00	3,096.00	2,911.50	4,720.50	4,097.25	3,809.25	3,575.25	4,720.50	4,097.25	3,809.25	3,575.25	4,254.75	3,683.25	3,420.00	3,213.00

Exhibit 8 - (1st of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-778 Series

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

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

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

Exhibit 8 - (1st of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-778 Series

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

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

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

Exhibit 8 - (1st of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-778 Series

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

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

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

Exhibit 8 - (1st of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-778 Series

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

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

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

Exhibit 8 - (1st of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-778 Series

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

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

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

Exhibit 8 - (1st of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-778 Series

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

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

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

Exhibit 8 - (1st of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-778 Series

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

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

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

Exhibit 8 - (1st of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-778 Series

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

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

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

Exhibit 8 - (1st of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-778 Series

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

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

	Base Plan					Base plus Compound Inflation Protection (20years)				
Issue	Elimination Period (Days)					Elimination Period (Days)				
Age,	0	30	60	90	180	0	30	60	90	180
18-25	38.03	35.10	35.10	35.10	32.18	64.35	58.50	55.58	55.58	52.65
26	40.95	38.03	35.10	35.10	35.10	67.28	61.43	58.50	58.50	55.58
27	40.95	38.03	38.03	38.03	35.10	73.13	67.28	64.35	61.43	58.50
28	43.88	40.95	40.95	38.03	38.03	76.05	70.20	67.28	64.35	61.43
29	46.80	43.88	40.95	40.95	38.03	81.90	73.13	70.20	70.20	64.35
30	49.73	46.80	43.88	43.88	40.95	87.75	78.98	76.05	73.13	70.20
31	52.65	49.73	46.80	46.80	43.88	93.60	84.83	81.90	78.98	73.13
32	55.58	52.65	49.73	49.73	46.80	99.45	90.68	87.75	84.83	78.98
33	61.43	55.58	52.65	52.65	49.73	108.23	96.53	93.60	90.68	84.83
34	64.35	58.50	58.50	55.58	52.65	114.08	105.30	99.45	96.53	90.68
35	70.20	64.35	61.43	58.50	55.58	122.85	114.08	108.23	105.30	96.53
36	76.05	70.20	67.28	64.35	61.43	134.55	122.85	117.00	111.15	105.30
37	81.90	76.05	73.13	70.20	64.35	143.33	131.63	125.78	119.93	111.15
38	87.75	81.90	76.05	76.05	70.20	155.03	140.40	134.55	131.63	119.93
39	93.60	87.75	81.90	81.90	76.05	166.73	152.10	146.25	140.40	128.70
40	102.38	93.60	87.75	84.83	78.98	181.35	163.80	155.03	149.18	137.48
41	108.23	99.45	93.60	90.68	84.83	193.05	172.58	166.73	157.95	146.25
42	114.08	105.30	99.45	96.53	90.68	204.75	184.28	175.50	169.65	155.03
43	122.85	111.15	105.30	102.38	93.60	216.45	195.98	187.20	178.43	166.73
44	128.70	117.00	111.15	108.23	99.45	231.08	207.68	195.98	190.13	175.50
45	134.55	122.85	117.00	114.08	105.30	242.78	219.38	207.68	201.83	184.28
46	143.33	128.70	122.85	119.93	111.15	260.33	234.00	222.30	213.53	195.98
47	149.18	137.48	128.70	125.78	117.00	274.95	245.70	234.00	225.23	207.68
48	157.95	143.33	134.55	131.63	119.93	292.50	263.25	248.63	236.93	219.38
49	166.73	149.18	143.33	137.48	128.70	310.05	277.88	263.25	251.55	231.08
50	178.43	160.88	152.10	146.25	134.55	330.53	298.35	280.80	269.10	248.63
51	190.13	169.65	160.88	155.03	143.33	353.93	318.83	301.28	289.58	263.25
52	201.83	181.35	172.58	166.73	152.10	380.25	339.30	321.75	310.05	283.73
53	216.45	195.98	184.28	178.43	163.80	406.58	365.63	345.15	330.53	301.28
54	234.00	210.60	198.90	190.13	175.50	438.75	391.95	371.48	353.93	324.68
55	251.55	225.23	213.53	204.75	190.13	470.93	421.20	397.80	380.25	348.08
56	272.03	242.78	231.08	222.30	204.75	508.95	456.30	429.98	409.50	374.40
57	292.50	263.25	248.63	239.85	219.38	549.90	491.40	462.15	441.68	403.65
58	318.83	283.73	269.10	257.40	236.93	590.85	529.43	497.25	476.78	432.90
59	342.23	307.13	289.58	277.88	254.48	637.65	567.45	535.28	511.88	465.08
60	371.48	330.53	312.98	298.35	274.95	684.45	608.40	573.30	546.98	497.25
61	397.80	356.85	336.38	321.75	292.50	728.33	649.35	611.33	582.08	529.43
62	427.05	380.25	359.78	342.23	312.98	775.13	690.30	649.35	617.18	558.68
63	456.30	406.58	383.18	365.63	333.45	821.93	731.25	687.38	655.20	593.78
64	491.40	438.75	412.43	394.88	356.85	877.50	780.98	734.18	699.08	628.88
65	535.28	476.78	447.53	427.05	386.10	941.85	836.55	786.83	748.80	675.68
66	585.00	517.73	488.48	465.08	421.20	1,017.90	903.83	848.25	807.30	725.40
67	637.65	567.45	532.35	506.03	459.23	1,099.80	974.03	915.53	871.65	783.90
68	699.08	620.10	582.08	552.83	500.18	1,190.48	1,053.00	988.65	941.85	845.33
69	769.28	681.53	637.65	608.40	549.90	1,287.00	1,140.75	1,070.55	1,017.90	912.60
70	851.18	751.73	707.85	672.75	605.48	1,395.23	1,234.35	1,158.30	1,099.80	988.65
71	944.78	833.63	783.90	745.88	669.83	1,509.30	1,333.80	1,251.90	1,187.55	1,064.70
72	1,047.15	924.30	865.80	821.93	740.03	1,629.23	1,439.10	1,348.43	1,281.15	1,146.60
73	1,158.30	1,020.83	959.40	909.68	816.08	1,760.85	1,553.18	1,453.73	1,380.60	1,234.35
74	1,287.00	1,134.90	1,061.78	1,009.13	903.83	1,907.10	1,678.95	1,573.65	1,491.75	1,333.80
75	1,436.18	1,263.60	1,181.70	1,123.20	1,003.28	2,073.83	1,825.20	1,711.13	1,620.45	1,444.95
76	1,591.20	1,398.15	1,310.40	1,243.13	1,111.50	2,252.25	1,980.23	1,854.45	1,757.93	1,564.88
77	1,757.93	1,541.48	1,444.95	1,368.90	1,222.65	2,439.45	2,144.03	2,006.55	1,898.33	1,690.65
78	1,942.20	1,705.28	1,594.13	1,512.23	1,348.43	2,647.13	2,325.38	2,173.28	2,059.20	1,831.05
79	2,161.58	1,895.40	1,772.55	1,678.95	1,494.68	2,895.75	2,538.90	2,372.18	2,243.48	1,994.85
80	2,427.75	2,126.48	1,986.08	1,880.78	1,670.18	3,194.10	2,796.30	2,612.03	2,468.70	2,190.83
81	2,731.95	2,386.80	2,228.85	2,108.93	1,869.08	3,542.18	3,094.65	2,889.90	2,729.03	2,413.13
82	3,065.40	2,676.38	2,495.03	2,357.55	2,085.53	3,925.35	3,425.18	3,194.10	3,012.75	2,658.83
83	3,442.73	3,001.05	2,796.30	2,638.35	2,328.30	4,352.40	3,793.73	3,536.33	3,331.58	2,933.78
84	3,878.55	3,372.53	3,141.45	2,960.10	2,606.18	4,840.88	4,212.00	3,922.43	3,688.43	3,243.83
85	4,384.58	3,808.35	3,542.18	3,331.58	2,927.93	5,393.70	4,685.85	4,358.25	4,095.00	3,591.90

Exhibit 8 - (1st of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-778 Series

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

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

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

Exhibit 8 - (1st of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-778 Series

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

ANNUAL PREMIUMS PER $10 OF DAILY NURSING HOME BENEFIT
ANNUAL PREMIUM FOR RESTORATION OF BENEFITS OPTION

Maximum Benefit	Increase in Premium
$30,000	15%
$60,000	12%
$120,000	7%
$300,000	5%
Unlimited	0%

PREMIUM INCREASE FOR NONFORFEITURE\LAPSE BENEFIT OPTION

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

Exhibit 8 - (2nd of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-701, F-733, or F-734 Series

	Plan A	Plan B	Plan C	Mode	Factor		
BP	3	6	99	Annual	1.00	Spouse	0.90
EP	30	90	90	Semi-Annl	0.52	Pref NS	0.90
HHC	50%	50%	50%	Quarterly	0.27		
				Monthly	0.09		

	No Inflation Base Rates per $10			No Inflation Base Rates per $10			5% Compound for 20 Yrs Base Rates per $10			5% Compound for 20 Yrs Base Rates per $10			5% Compound for Life Base Rates per $10			5% Compound for Life Base Rates per $10			FPO Rates per $10			NFO % Prem
	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	All
Age	733	733	733	734	734	734	733	733	733	734	734	734	733	733	733	734	734	734	733	733	733	Plans
Less	38.03	41.83	60.84	38.03	41.83	60.84	11.41	15.21	26.62	11.41	15.21	26.62	49.43	64.64	91.26	49.43	64.64	91.26	3.80	3.80	3.80	27.6%
26	41.83	45.63	60.84	41.83	45.63	60.84	11.41	19.01	26.62	11.41	19.01	26.62	53.24	64.64	95.06	53.24	64.64	95.06	3.80	3.80	3.80	27.6%
27	41.83	45.63	64.64	41.83	45.63	64.64	15.21	19.01	30.42	15.21	19.01	30.42	57.04	68.45	102.67	57.04	68.45	102.67	3.80	3.80	3.80	27.6%
28	41.83	45.63	64.64	41.83	45.63	64.64	15.21	19.01	30.42	15.21	19.01	30.42	57.04	72.25	106.47	57.04	72.25	106.47	3.80	3.80	3.80	27.6%
29	41.83	49.43	68.45	41.83	49.43	68.45	15.21	22.82	34.22	15.21	22.82	34.22	60.84	79.85	114.08	60.84	79.85	114.08	3.80	3.80	3.80	27.6%
30	45.63	49.43	72.25	45.63	49.43	72.25	19.01	22.82	38.03	19.01	22.82	38.03	64.64	83.66	117.88	64.64	83.66	117.88	3.80	3.80	3.80	27.6%
31	45.63	53.24	76.05	45.63	53.24	76.05	19.01	26.62	41.83	19.01	26.62	41.83	68.45	87.46	125.48	68.45	87.46	125.48	3.80	3.80	3.80	27.6%
32	45.63	53.24	76.05	45.63	53.24	76.05	19.01	26.62	41.83	19.01	26.62	41.83	72.25	91.26	133.09	72.25	91.26	133.09	3.80	3.80	3.80	27.6%
33	49.43	57.04	79.85	49.43	57.04	79.85	22.82	30.42	45.63	22.82	30.42	45.63	76.05	95.06	140.69	76.05	95.06	140.69	3.80	3.80	3.80	27.6%
34	49.43	57.04	87.46	49.43	57.04	87.46	22.82	30.42	49.43	22.82	30.42	49.43	79.85	102.67	144.50	79.85	102.67	144.50	3.80	3.80	3.80	27.6%
35	53.24	60.84	91.26	53.24	60.84	91.26	26.62	34.22	53.24	26.62	34.22	53.24	87.46	106.47	155.90	87.46	106.47	155.90	3.80	3.80	3.80	27.6%
36	57.04	64.64	95.06	57.04	64.64	95.06	26.62	38.03	57.04	26.62	38.03	57.04	91.26	114.08	163.51	91.26	114.08	163.51	3.80	3.80	3.80	27.5%
37	57.04	68.45	102.67	57.04	68.45	102.67	30.42	38.03	60.84	30.42	38.03	60.84	95.06	117.88	171.11	95.06	117.88	171.11	3.80	3.80	7.61	27.3%
38	60.84	72.25	106.47	60.84	72.25	106.47	34.22	41.83	64.64	34.22	41.83	64.64	98.87	125.48	178.72	98.87	125.48	178.72	3.80	3.80	7.61	27.2%
39	64.64	76.05	114.08	64.64	76.05	114.08	34.22	45.63	72.25	34.22	45.63	72.25	106.47	133.09	186.32	106.47	133.09	186.32	3.80	3.80	7.61	27.0%
40	68.45	79.85	121.68	68.45	79.85	121.68	38.03	49.43	76.05	38.03	49.43	76.05	110.27	140.69	197.73	110.27	140.69	197.73	3.80	3.80	7.61	26.9%
41	68.45	83.66	129.29	68.45	83.66	129.29	41.83	53.24	83.66	41.83	53.24	83.66	117.88	144.50	209.14	117.88	144.50	209.14	3.80	3.80	7.61	26.8%
42	72.25	87.46	133.09	72.25	87.46	133.09	45.63	57.04	87.46	45.63	57.04	87.46	125.48	152.10	216.74	125.48	152.10	216.74	3.80	7.61	7.61	26.6%
43	76.05	91.26	140.69	76.05	91.26	140.69	49.43	60.84	95.06	49.43	60.84	95.06	129.29	163.51	228.15	129.29	163.51	228.15	3.80	7.61	11.41	26.5%
44	79.85	98.87	148.30	79.85	98.87	148.30	53.24	68.45	102.67	53.24	68.45	102.67	136.89	171.11	239.56	136.89	171.11	239.56	3.80	7.61	11.41	26.3%
45	83.66	102.67	159.71	83.66	102.67	159.71	57.04	72.25	110.27	57.04	72.25	110.27	144.50	178.72	250.97	144.50	178.72	250.97	3.80	7.61	11.41	26.2%
46	87.46	106.47	167.31	87.46	106.47	167.31	60.84	79.85	117.88	60.84	79.85	117.88	152.10	190.13	262.37	152.10	190.13	262.37	7.61	7.61	11.41	26.0%
47	95.06	114.08	174.92	95.06	114.08	174.92	68.45	87.46	129.29	68.45	87.46	129.29	159.71	197.73	277.58	159.71	197.73	277.58	7.61	7.61	11.41	25.9%
48	98.87	117.88	182.52	98.87	117.88	182.52	76.05	95.06	136.89	76.05	95.06	136.89	167.31	209.14	288.99	167.31	209.14	288.99	7.61	7.61	15.21	25.7%
49	102.67	125.48	193.93	102.67	125.48	193.93	79.85	102.67	148.30	79.85	102.67	148.30	178.72	220.55	304.20	178.72	220.55	304.20	7.61	7.61	15.21	25.6%
50	110.27	133.09	205.34	110.27	133.09	205.34	87.46	110.27	159.71	87.46	110.27	159.71	186.32	231.95	319.41	186.32	231.95	319.41	7.61	11.41	15.21	25.4%
51	117.88	144.50	220.55	117.88	144.50	220.55	98.87	121.68	174.92	98.87	121.68	174.92	197.73	243.36	334.62	197.73	243.36	334.62	7.61	11.41	15.21	25.3%
52	125.48	152.10	235.76	125.48	152.10	235.76	106.47	133.09	190.13	106.47	133.09	190.13	209.14	254.77	353.63	209.14	254.77	353.63	7.61	11.41	19.01	25.1%
53	133.09	163.51	250.97	133.09	163.51	250.97	117.88	144.50	205.34	117.88	144.50	205.34	220.55	269.98	368.84	220.55	269.98	368.84	11.41	11.41	19.01	24.9%
54	144.50	178.72	269.98	144.50	178.72	269.98	125.48	159.71	224.35	125.48	159.71	224.35	231.95	285.19	387.86	231.95	285.19	387.86	11.41	15.21	22.82	24.8%
55	155.90	193.93	292.79	155.90	193.93	292.79	140.69	171.11	243.36	140.69	171.11	243.36	243.36	300.40	406.87	243.36	300.40	406.87	11.41	15.21	22.82	24.6%
56	171.11	209.14	315.61	171.11	209.14	315.61	152.10	190.13	262.37	152.10	190.13	262.37	258.57	315.61	429.68	258.57	315.61	429.68	15.21	19.01	26.62	24.5%
57	186.32	228.15	342.23	186.32	228.15	342.23	167.31	205.34	285.19	167.31	205.34	285.19	269.98	334.62	452.50	269.98	334.62	452.50	15.21	19.01	26.62	24.3%
58	201.53	247.16	368.84	201.53	247.16	368.84	182.52	224.35	308.00	182.52	224.35	308.00	285.19	349.83	475.31	285.19	349.83	475.31	15.21	19.01	30.42	24.1%
59	220.55	269.98	399.26	220.55	269.98	399.26	197.73	243.36	334.62	197.73	243.36	334.62	300.40	368.84	498.13	300.40	368.84	498.13	19.01	22.82	34.22	24.0%
60	239.56	292.79	433.49	239.56	292.79	433.49	212.94	262.37	357.44	212.94	262.37	357.44	315.61	387.86	520.94	315.61	387.86	520.94	19.01	26.62	38.03	23.8%
61	258.57	319.41	467.71	258.57	319.41	467.71	228.15	281.39	384.05	228.15	281.39	384.05	330.82	403.07	539.96	330.82	403.07	539.96	22.82	26.62	41.83	23.6%
62	281.39	346.03	501.93	281.39	346.03	501.93	247.16	300.40	406.87	247.16	300.40	406.87	342.23	418.28	558.97	342.23	418.28	558.97	22.82	30.42	41.83	23.4%
63	308.00	376.45	539.96	308.00	376.45	539.96	262.37	323.21	433.49	262.37	323.21	433.49	357.44	433.49	581.78	357.44	433.49	581.78	26.62	34.22	45.63	23.3%

Exhibit 8 - (2nd of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-701, F-733, or F-734 Series

	Plan A	Plan B	Plan C	Mode	Factor		
BP	3	6	99	Annual	1.00	Spouse	0.90
EP	30	90	90	Semi-Annl	0.52	Pref NS	0.90
HHC	50%	50%	50%	Quarterly	0.27		
				Monthly	0.09		

	No Inflation Base Rates per $10			No Inflation Base Rates per $10			5% Compound for 20 Yrs Base Rates per $10			5% Compound for 20 Yrs Base Rates per $10			5% Compound for Life Base Rates per $10			5% Compound for Life Base Rates per $10			FPO Rates per $10			NFO % Prem
	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	All
Age	733	733	733	734	734	734	733	733	733	734	734	734	733	733	733	734	734	734	733	733	733	Plans
64	334.62	410.67	585.59	334.62	410.67	585.59	281.39	342.23	460.10	281.39	342.23	460.10	368.84	452.50	600.80	368.84	452.50	600.80	30.42	38.03	49.43	23.1%
65	368.84	452.50	638.82	368.84	452.50	638.82	300.40	365.04	486.72	300.40	365.04	486.72	387.86	471.51	627.41	387.86	471.51	627.41	34.22	41.83	57.04	22.9%
66	406.87	494.33	699.66	406.87	494.33	699.66	319.41	391.66	520.94	319.41	391.66	520.94	406.87	494.33	654.03	406.87	494.33	654.03	34.22	45.63	60.84	22.7%
67	444.89	543.76	764.30	444.89	543.76	764.30	346.03	422.08	555.17	346.03	422.08	555.17	425.88	520.94	688.25	425.88	520.94	688.25	38.03	49.43	68.45	22.6%
68	490.52	596.99	836.55	490.52	596.99	836.55	368.84	448.70	593.19	368.84	448.70	593.19	448.70	547.56	722.48	448.70	547.56	722.48	45.63	53.24	76.05	22.4%
69	539.96	661.64	924.01	539.96	661.64	924.01	395.46	479.12	631.22	395.46	479.12	631.22	471.51	574.18	756.70	471.51	574.18	756.70	49.43	60.84	83.66	22.2%
70	604.60	737.69	1,026.68	604.60	737.69	1,026.68	414.47	505.73	661.64	414.47	505.73	661.64	494.33	600.80	787.12	494.33	600.80	787.12	57.04	68.45	95.06	22.0%
71	680.65	828.95	1,148.36	680.65	828.95	1,148.36	437.29	528.55	692.06	437.29	528.55	692.06	517.14	623.61	821.34	517.14	623.61	821.34	64.64	79.85	106.47	21.9%
72	760.50	927.81	1,277.64	760.50	927.81	1,277.64	452.50	551.36	718.67	452.50	551.36	718.67	536.15	654.03	855.56	536.15	654.03	855.56	72.25	87.46	117.88	21.7%
73	855.56	1,041.89	1,425.94	855.56	1,041.89	1,425.94	471.51	574.18	745.29	471.51	574.18	745.29	558.97	676.85	885.98	558.97	676.85	885.98	79.85	98.87	133.09	21.5%
74	958.23	1,167.37	1,589.45	958.23	1,167.37	1,589.45	490.52	593.19	771.91	490.52	593.19	771.91	577.98	703.46	916.40	577.98	703.46	916.40	91.26	114.08	152.10	21.4%
75	1,076.11	1,311.86	1,779.57	1,076.11	1,311.86	1,779.57	509.54	616.01	802.33	509.54	616.01	802.33	593.19	718.67	939.22	593.19	718.67	939.22	102.67	129.29	171.11	21.2%
76	1,201.59	1,463.96	1,981.10	1,201.59	1,463.96	1,981.10	528.55	638.82	832.75	528.55	638.82	832.75	600.80	730.08	954.43	600.80	730.08	954.43	117.88	144.50	193.93	20.9%
77	1,330.88	1,623.67	2,194.04	1,330.88	1,623.67	2,194.04	547.56	665.44	863.17	547.56	665.44	863.17	616.01	745.29	969.64	616.01	745.29	969.64	129.29	163.51	216.74	20.6%
78	1,475.37	1,806.19	2,429.80	1,475.37	1,806.19	2,429.80	566.57	688.25	893.59	566.57	688.25	893.59	638.82	768.11	992.45	638.82	768.11	992.45	144.50	182.52	239.56	20.3%
79	1,646.48	2,015.33	2,707.38	1,646.48	2,015.33	2,707.38	589.39	714.87	927.81	589.39	714.87	927.81	654.03	790.92	1,019.07	654.03	790.92	1,019.07	163.51	205.34	269.98	19.9%
80	1,855.62	2,270.09	3,034.40	1,855.62	2,270.09	3,034.40	616.01	749.09	965.84	616.01	749.09	965.84	669.24	817.54	1,041.89	669.24	817.54	1,041.89	186.32	231.95	308.00	19.6%
81	2,091.38	2,559.08	3,399.44	2,091.38	2,559.08	3,399.44	646.43	783.32	1,015.27	646.43	783.32	1,015.27	680.65	836.55	1,064.70	680.65	836.55	1,064.70	212.94	266.18	349.83	19.3%
82	2,349.95	2,870.89	3,794.90	2,349.95	2,870.89	3,794.90	676.85	825.14	1,064.70	676.85	825.14	1,064.70	703.46	859.37	1,087.52	703.46	859.37	1,087.52	239.56	300.40	391.66	19.0%
83	2,642.74	3,224.52	4,243.59	2,642.74	3,224.52	4,243.59	714.87	866.97	1,121.74	714.87	866.97	1,121.74	726.28	882.18	1,133.15	726.28	882.18	1,133.15	273.78	342.23	444.89	18.7%
84	2,977.36	3,631.39	4,753.13	2,977.36	3,631.39	4,753.13	749.09	912.60	1,178.78	749.09	912.60	1,178.78	756.70	920.21	1,186.38	756.70	920.21	1,186.38	311.81	391.66	505.73	18.4%
85	3,372.82	4,106.70	5,346.32	3,372.82	4,106.70	5,346.32	790.92	958.23	1,239.62	790.92	958.23	1,239.62	794.72	962.03	1,243.42	794.72	962.03	1,243.42	353.63	448.70	574.18	18.2%

Exhibit 8 - (2nd of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-771 or F-775 Series

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

	Plan A - Base Elimination Period				Plan A - 5% Compound 20 for Years Elimination Period				Plan A - 5% Compound for Life Elimination Period				Plan A - Base with FPO Elimination Period				NFO % Prem All
Age	0	30	60	90	0	30	60	90	0	30	60	90	0	30	60	90	Plans
18	57.04	53.24	53.24	53.24	95.06	87.46	83.66	79.85	178.72	163.51	155.90	152.10	60.84	57.04	57.04	53.24	27.6%
19	57.04	53.24	53.24	53.24	95.06	87.46	83.66	79.85	178.72	163.51	155.90	152.10	60.84	57.04	57.04	53.24	27.6%
20	57.04	53.24	53.24	53.24	95.06	87.46	83.66	79.85	178.72	163.51	155.90	152.10	60.84	57.04	57.04	53.24	27.6%
21	57.04	53.24	53.24	53.24	95.06	87.46	83.66	79.85	178.72	163.51	155.90	152.10	60.84	57.04	57.04	53.24	27.6%
22	57.04	53.24	53.24	53.24	95.06	87.46	83.66	79.85	178.72	163.51	155.90	152.10	60.84	57.04	57.04	53.24	27.6%
23	57.04	53.24	53.24	53.24	95.06	87.46	83.66	79.85	178.72	163.51	155.90	152.10	60.84	57.04	57.04	53.24	27.6%
24	57.04	53.24	53.24	53.24	95.06	87.46	83.66	79.85	178.72	163.51	155.90	152.10	60.84	57.04	57.04	53.24	27.6%
25	57.04	53.24	53.24	53.24	95.06	87.46	83.66	79.85	178.72	163.51	155.90	152.10	60.84	57.04	57.04	53.24	27.6%
26	60.84	57.04	57.04	53.24	98.87	91.26	87.46	87.46	190.13	171.11	163.51	159.71	64.64	60.84	57.04	57.04	27.6%
27	64.64	60.84	57.04	57.04	106.47	98.87	95.06	91.26	201.53	182.52	171.11	167.31	68.45	64.64	60.84	60.84	27.6%
28	68.45	60.84	60.84	60.84	110.27	102.67	98.87	95.06	209.14	190.13	182.52	174.92	72.25	64.64	64.64	60.84	27.6%
29	68.45	64.64	64.64	60.84	117.88	110.27	106.47	102.67	220.55	201.53	190.13	182.52	76.05	68.45	68.45	64.64	27.6%
30	72.25	68.45	68.45	64.64	125.48	117.88	110.27	106.47	235.76	212.94	201.53	193.93	79.85	72.25	72.25	68.45	27.6%
31	79.85	72.25	72.25	68.45	136.89	125.48	117.88	114.08	247.16	224.35	212.94	205.34	83.66	76.05	76.05	72.25	27.6%
32	83.66	76.05	76.05	72.25	144.50	133.09	125.48	121.68	262.37	235.76	224.35	216.74	91.26	83.66	79.85	76.05	27.6%
33	91.26	83.66	79.85	76.05	155.90	140.69	136.89	133.09	277.58	250.97	239.56	228.15	95.06	87.46	83.66	83.66	27.6%
34	95.06	87.46	83.66	83.66	167.31	152.10	144.50	140.69	292.79	266.18	250.97	243.36	102.67	95.06	91.26	87.46	27.6%
35	102.67	95.06	91.26	87.46	178.72	163.51	155.90	152.10	311.81	281.39	266.18	254.77	110.27	102.67	98.87	95.06	27.6%
36	110.27	102.67	98.87	95.06	193.93	174.92	167.31	163.51	330.82	296.60	285.19	273.78	117.88	110.27	106.47	102.67	27.5%
37	117.88	110.27	106.47	102.67	209.14	190.13	182.52	174.92	353.63	315.61	300.40	288.99	129.29	117.88	114.08	110.27	27.3%
38	129.29	117.88	114.08	110.27	224.35	205.34	193.93	186.32	372.65	338.42	319.41	308.00	136.89	125.48	121.68	117.88	27.2%
39	136.89	125.48	121.68	117.88	239.56	220.55	209.14	201.53	395.46	357.44	338.42	323.21	148.30	136.89	129.29	125.48	27.0%
40	148.30	136.89	129.29	125.48	258.57	235.76	224.35	216.74	418.28	376.45	357.44	342.23	159.71	144.50	140.69	133.09	26.9%
41	155.90	144.50	136.89	133.09	273.78	247.16	235.76	228.15	437.29	395.46	372.65	357.44	167.31	155.90	148.30	144.50	26.8%
42	167.31	152.10	144.50	140.69	292.79	262.37	250.97	243.36	456.30	410.67	391.66	372.65	178.72	163.51	155.90	152.10	26.6%
43	174.92	159.71	152.10	148.30	308.00	277.58	266.18	254.77	479.12	429.68	406.87	387.86	190.13	171.11	163.51	159.71	26.5%
44	186.32	167.31	159.71	155.90	327.02	296.60	281.39	269.98	498.13	448.70	425.88	406.87	197.73	182.52	174.92	167.31	26.3%
45	193.93	178.72	167.31	163.51	346.03	311.81	296.60	285.19	520.94	467.71	441.09	422.08	209.14	190.13	182.52	174.92	26.2%
46	205.34	186.32	178.72	171.11	368.84	330.82	315.61	304.20	543.76	486.72	460.10	441.09	220.55	201.53	190.13	186.32	26.0%
47	216.74	193.93	186.32	178.72	387.86	349.83	334.62	319.41	566.57	509.54	479.12	460.10	231.95	209.14	201.53	193.93	25.9%
48	224.35	205.34	193.93	186.32	410.67	372.65	353.63	338.42	593.19	528.55	501.93	479.12	243.36	220.55	209.14	201.53	25.7%
49	235.76	216.74	205.34	197.73	437.29	395.46	372.65	357.44	619.81	555.17	524.75	501.93	258.57	231.95	220.55	212.94	25.6%
50	250.97	228.15	216.74	209.14	467.71	418.28	399.26	380.25	646.43	581.78	547.56	524.75	273.78	247.16	235.76	224.35	25.4%
51	269.98	243.36	231.95	220.55	501.93	448.70	425.88	406.87	680.65	608.40	574.18	551.36	292.79	262.37	250.97	239.56	25.3%
52	288.99	258.57	247.16	235.76	536.15	479.12	456.30	437.29	714.87	638.82	604.60	577.98	311.81	281.39	266.18	254.77	25.1%
53	308.00	277.58	262.37	254.77	574.18	517.14	486.72	467.71	752.90	673.04	635.02	608.40	334.62	300.40	285.19	273.78	24.9%
54	330.82	296.60	281.39	269.98	616.01	551.36	520.94	501.93	794.72	707.27	669.24	638.82	357.44	323.21	304.20	292.79	24.8%
55	357.44	319.41	304.20	292.79	665.44	593.19	562.77	536.15	836.55	749.09	707.27	673.04	384.05	346.03	327.02	315.61	24.6%
56	384.05	346.03	327.02	311.81	714.87	638.82	604.60	577.98	885.98	790.92	745.29	711.07	418.28	372.65	353.63	338.42	24.5%
57	414.47	372.65	353.63	338.42	771.91	688.25	650.23	623.61	935.42	836.55	787.12	752.90	448.70	403.07	384.05	365.04	24.3%
58	448.70	403.07	380.25	365.04	832.75	741.49	699.66	669.24	992.45	882.18	832.75	794.72	486.72	437.29	410.67	395.46	24.1%
59	482.92	433.49	410.67	391.66	893.59	798.53	752.90	718.67	1,045.69	935.42	878.38	840.35	524.75	471.51	444.89	425.88	24.0%
60	524.75	467.71	441.09	422.08	958.23	855.56	806.13	768.11	1,106.53	984.85	927.81	885.98	566.57	509.54	479.12	460.10	23.8%
61	562.77	501.93	475.31	452.50	1,026.68	912.60	859.37	821.34	1,163.57	1,034.28	977.24	927.81	612.20	547.56	513.34	494.33	23.6%
62	600.80	536.15	505.73	482.92	1,091.32	973.44	916.40	870.77	1,220.60	1,087.52	1,022.87	973.44	654.03	585.59	551.36	524.75	23.4%
63	646.43	574.18	543.76	517.14	1,163.57	1,034.28	973.44	927.81	1,281.44	1,140.75	1,072.31	1,019.07	703.46	627.41	589.39	562.77	23.3%
64	695.86	619.81	585.59	558.97	1,243.42	1,102.73	1,038.08	988.65	1,349.89	1,201.59	1,129.34	1,072.31	760.50	676.85	635.02	608.40	23.1%
65	760.50	676.85	635.02	604.60	1,338.48	1,186.38	1,114.13	1,060.90	1,437.35	1,273.84	1,197.79	1,140.75	828.95	733.88	692.06	657.83	22.9%
66	828.95	737.69	692.06	661.64	1,444.95	1,281.44	1,205.39	1,144.55	1,532.41	1,361.30	1,277.64	1,216.80	905.00	802.33	756.70	718.67	22.7%
67	905.00	802.33	756.70	718.67	1,562.83	1,384.11	1,300.46	1,235.81	1,642.68	1,456.36	1,365.10	1,296.65	988.65	874.58	821.34	783.32	22.6%
68	992.45	878.38	825.14	787.12	1,692.11	1,498.19	1,406.93	1,338.48	1,760.56	1,559.03	1,463.96	1,391.72	1,083.71	958.23	901.19	859.37	22.4%
69	1,095.12	969.64	908.80	866.97	1,836.61	1,623.67	1,524.80	1,448.75	1,897.45	1,676.90	1,574.24	1,494.38	1,193.99	1,057.10	992.45	946.82	22.2%
70	1,216.80	1,076.11	1,011.47	962.03	1,996.31	1,764.36	1,654.09	1,570.43	2,049.55	1,809.99	1,695.92	1,612.26	1,327.07	1,174.97	1,102.73	1,049.49	22.0%
71	1,357.49	1,197.79	1,125.54	1,068.50	2,167.43	1,916.46	1,794.78	1,707.32	2,213.06	1,954.49	1,832.81	1,737.74	1,482.98	1,308.06	1,228.21	1,167.37	21.9%
72	1,509.59	1,330.88	1,251.02	1,186.38	2,353.75	2,076.17	1,946.88	1,848.02	2,387.97	2,106.59	1,977.30	1,874.63	1,650.29	1,456.36	1,365.10	1,296.65	21.7%
73	1,684.51	1,482.98	1,387.91	1,319.47	2,555.28	2,251.08	2,110.39	2,000.12	2,585.70	2,277.70	2,133.20	2,022.93	1,840.41	1,619.87	1,521.00	1,444.95	21.5%
74	1,878.44	1,654.09	1,547.62	1,471.57	2,783.43	2,448.81	2,292.91	2,175.03	2,806.25	2,467.82	2,311.92	2,194.04	2,057.15	1,809.99	1,695.92	1,608.46	21.4%
75	2,102.78	1,848.02	1,730.14	1,642.68	3,042.00	2,673.16	2,502.05	2,372.76	3,057.21	2,688.37	2,517.26	2,384.17	2,304.32	2,026.73	1,897.45	1,798.58	21.2%
76	2,346.14	2,060.96	1,927.87	1,829.00	3,319.58	2,916.52	2,726.39	2,581.90	3,330.99	2,927.93	2,737.80	2,593.31	2,574.29	2,258.69	2,114.19	2,003.92	20.9%
77	2,600.91	2,281.50	2,137.01	2,026.73	3,608.57	3,167.48	2,965.95	2,806.25	3,619.98	3,178.89	2,973.56	2,813.85	2,855.68	2,502.05	2,342.34	2,220.66	20.6%
78	2,886.10	2,532.47	2,368.96	2,243.48	3,935.59	3,452.67	3,228.32	3,053.41	3,943.19	3,456.47	3,232.13	3,061.01	3,171.29	2,779.63	2,597.11	2,460.22	20.3%
79	3,220.72	2,821.46	2,638.94	2,498.24	4,315.84	3,779.69	3,532.52	3,338.60	4,319.64	3,783.49	3,536.33	3,342.40	3,543.93	3,099.04	2,897.51	2,741.60	19.9%
80	3,623.78	3,167.48	2,958.35	2,798.64	4,764.53	4,167.54	3,893.76	3,677.02	4,768.34	4,171.34	3,893.76	3,680.82	3,988.82	3,483.09	3,251.14	3,076.22	19.6%
81	4,072.48	3,555.34	3,319.58	3,137.06	5,277.87	4,608.63	4,300.63	4,057.27	5,281.67	4,612.43	4,304.43	4,061.07	4,490.75	3,916.58	3,650.40	3,448.87	19.3%
82	4,563.00	3,977.42	3,707.44	3,502.10	5,840.64	5,091.55	4,749.32	4,475.54	5,840.64	5,095.35	4,749.32	4,475.54	5,038.31	4,384.28	4,083.89	3,851.93	19.0%
83	5,114.36	4,452.73	4,144.73	3,908.97	6,464.25	5,631.50	5,243.65	4,935.65	6,468.05	5,631.50	5,247.45	4,939.45	5,650.52	4,912.83	4,570.61	4,308.23	18.7%
84	5,745.58	4,996.49	4,646.66	4,376.68	7,171.52	6,236.10	5,802.62	5,456.59	7,175.32	6,236.10	5,806.42	5,456.59	6,361.58	5,517.43	5,129.57	4,825.37	18.4%
85	6,487.07	5,627.70	5,232.24	4,920.44	7,977.65	6,924.35	6,437.63	6,042.17	7,977.65	6,924.35	6,437.63	6,042.17	7,190.53	6,224.69	5,779.80	5,429.97	18.2%

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United Security Assurance Company of PA
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Policy Forms - F-771 or F-775 Series

	Plan A	Plan B	Plan C	Plan D	Mode	Factor		
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EP	vary	vary	vary	vary	Semi-Annl	0.52	Pref NS	0.90
HHC	100%	100%	100%	100%	Quarterly	0.27	50% HHC	0.87
Restore	12%	7%	5%	0%	Monthly	0.09	NH only	0.52

	Plan B - Base Elimination Period				Plan B - 5% Compound 20 for Years Elimination Period				Plan B - 5% Compound for Life Elimination Period				Plan B - Base with FPO Elimination Period			
Age	0	30	60	90	0	30	60	90	0	30	60	90	0	30	60	90
18	32.18	29.25	29.25	29.25	46.80	43.88	40.95	40.95	93.60	81.90	76.05	76.05	35.10	32.18	29.25	29.25
19	32.18	29.25	29.25	29.25	46.80	43.88	40.95	40.95	93.60	81.90	76.05	76.05	35.10	32.18	29.25	29.25
20	32.18	29.25	29.25	29.25	46.80	43.88	40.95	40.95	93.60	81.90	76.05	76.05	35.10	32.18	29.25	29.25
21	32.18	29.25	29.25	29.25	46.80	43.88	40.95	40.95	93.60	81.90	76.05	76.05	35.10	32.18	29.25	29.25
22	32.18	29.25	29.25	29.25	46.80	43.88	40.95	40.95	93.60	81.90	76.05	76.05	35.10	32.18	29.25	29.25
23	32.18	29.25	29.25	29.25	46.80	43.88	40.95	40.95	93.60	81.90	76.05	76.05	35.10	32.18	29.25	29.25
24	32.18	29.25	29.25	29.25	46.80	43.88	40.95	40.95	93.60	81.90	76.05	76.05	35.10	32.18	29.25	29.25
25	32.18	29.25	29.25	29.25	46.80	43.88	40.95	40.95	93.60	81.90	76.05	76.05	35.10	32.18	29.25	29.25
26	32.18	32.18	29.25	29.25	49.73	46.80	43.88	43.88	96.53	84.83	78.98	78.98	35.10	32.18	32.18	32.18
27	35.10	32.18	32.18	32.18	52.65	46.80	43.88	43.88	102.38	90.68	81.90	81.90	35.10	32.18	32.18	32.18
28	35.10	32.18	32.18	32.18	55.58	49.73	46.80	46.80	108.23	93.60	87.75	87.75	38.03	35.10	32.18	32.18
29	38.03	35.10	32.18	32.18	58.50	52.65	49.73	49.73	114.08	99.45	90.68	90.68	38.03	35.10	35.10	35.10
30	38.03	35.10	35.10	35.10	61.43	55.58	52.65	52.65	119.93	105.30	96.53	96.53	40.95	38.03	35.10	35.10
31	40.95	38.03	35.10	35.10	67.28	58.50	55.58	55.58	125.78	111.15	102.38	102.38	43.88	40.95	38.03	38.03
32	43.88	40.95	38.03	38.03	70.20	61.43	58.50	58.50	131.63	117.00	105.30	105.30	46.80	40.95	38.03	38.03
33	46.80	40.95	38.03	38.03	76.05	67.28	61.43	61.43	140.40	122.85	111.15	111.15	49.73	43.88	40.95	40.95
34	49.73	43.88	40.95	40.95	81.90	70.20	64.35	64.35	149.18	128.70	119.93	117.00	52.65	46.80	43.88	43.88
35	52.65	46.80	43.88	43.88	87.75	76.05	70.20	70.20	157.95	137.48	125.78	125.78	55.58	49.73	46.80	46.80
36	55.58	49.73	46.80	46.80	93.60	81.90	76.05	76.05	166.73	146.25	131.63	131.63	58.50	52.65	49.73	49.73
37	58.50	52.65	49.73	49.73	99.45	87.75	81.90	81.90	178.43	155.03	140.40	140.40	64.35	55.58	52.65	52.65
38	64.35	55.58	52.65	52.65	108.23	93.60	84.83	84.83	187.20	163.80	149.18	149.18	67.28	61.43	55.58	55.58
39	67.28	61.43	55.58	55.58	117.00	102.38	93.60	93.60	198.90	172.58	157.95	157.95	73.13	64.35	58.50	58.50
40	73.13	64.35	58.50	58.50	122.85	108.23	99.45	99.45	210.60	181.35	166.73	166.73	76.05	67.28	61.43	61.43
41	76.05	67.28	61.43	61.43	131.63	114.08	105.30	105.30	219.38	190.13	172.58	172.58	81.90	73.13	67.28	67.28
42	81.90	70.20	64.35	64.35	140.40	122.85	111.15	111.15	231.08	198.90	181.35	181.35	84.83	76.05	70.20	70.20
43	84.83	73.13	67.28	67.28	149.18	128.70	117.00	117.00	239.85	207.68	190.13	190.13	90.68	78.98	73.13	73.13
44	90.68	78.98	70.20	70.20	157.95	137.48	125.78	122.85	251.55	219.38	195.98	195.98	96.53	84.83	76.05	76.05
45	93.60	81.90	76.05	76.05	169.65	146.25	131.63	131.63	263.25	228.15	207.68	204.75	102.38	87.75	81.90	78.98
46	99.45	87.75	78.98	78.98	178.43	155.03	140.40	140.40	274.95	236.93	216.45	216.45	105.30	93.60	84.83	84.83
47	105.30	90.68	81.90	81.90	190.13	163.80	149.18	149.18	286.65	248.63	225.23	225.23	111.15	96.53	87.75	87.75
48	111.15	96.53	87.75	87.75	201.83	175.50	157.95	157.95	301.28	260.33	236.93	234.00	117.00	102.38	93.60	93.60
49	117.00	102.38	90.68	90.68	216.45	187.20	169.65	169.65	315.90	272.03	245.70	245.70	125.78	108.23	99.45	99.45
50	122.85	108.23	96.53	96.53	231.08	201.83	181.35	181.35	330.53	286.65	260.33	257.40	134.55	117.00	105.30	105.30
51	131.63	114.08	102.38	102.38	248.63	216.45	195.98	193.05	348.08	301.28	272.03	272.03	143.33	122.85	111.15	111.15
52	140.40	122.85	111.15	111.15	269.10	231.08	210.60	207.68	368.55	318.83	286.65	286.65	152.10	131.63	119.93	119.93
53	152.10	131.63	119.93	117.00	289.58	248.63	225.23	225.23	389.03	333.45	301.28	301.28	163.80	143.33	128.70	128.70
54	163.80	140.40	128.70	128.70	312.98	269.10	242.78	242.78	409.50	353.93	318.83	318.83	178.43	152.10	137.48	137.48
55	178.43	152.10	137.48	137.48	336.38	292.50	263.25	260.33	432.90	374.40	336.38	336.38	193.05	166.73	149.18	149.18
56	193.05	166.73	149.18	149.18	365.63	315.90	283.73	283.73	459.23	397.80	356.85	356.85	207.68	178.43	160.88	160.88
57	207.68	181.35	160.88	160.88	394.88	342.23	307.13	307.13	488.48	421.20	380.25	377.33	225.23	195.98	175.50	175.50
58	225.23	195.98	175.50	175.50	427.05	368.55	333.45	330.53	517.73	447.53	403.65	400.73	245.70	210.60	190.13	190.13
59	245.70	213.53	190.13	190.13	462.15	400.73	359.78	359.78	549.90	473.85	427.05	424.13	266.18	231.08	207.68	207.68
60	266.18	231.08	207.68	207.68	500.18	429.98	389.03	386.10	582.08	503.10	453.38	450.45	289.58	251.55	225.23	225.23
61	289.58	251.55	225.23	225.23	538.20	462.15	418.28	415.35	614.25	529.43	476.78	476.78	315.90	272.03	242.78	242.78
62	312.98	269.10	242.78	242.78	573.30	494.33	447.53	444.60	646.43	558.68	503.10	500.18	339.30	292.50	263.25	263.25
63	339.30	292.50	263.25	260.33	614.25	529.43	476.78	476.78	681.53	587.93	529.43	529.43	365.63	315.90	283.73	283.73
64	368.55	315.90	283.73	283.73	661.05	570.38	511.88	511.88	722.48	623.03	561.60	558.68	397.80	345.15	310.05	307.13
65	400.73	345.15	310.05	310.05	713.70	614.25	552.83	552.83	769.28	663.98	596.70	596.70	435.83	377.33	339.30	336.38
66	438.75	380.25	339.30	339.30	772.20	663.98	599.63	596.70	821.93	707.85	637.65	637.65	479.70	412.43	371.48	368.55
67	479.70	412.43	371.48	371.48	836.55	719.55	649.35	646.43	880.43	757.58	684.45	681.53	523.58	450.45	403.65	403.65
68	526.50	453.38	406.58	406.58	906.75	780.98	702.00	699.08	944.78	813.15	734.18	731.25	573.30	491.40	441.68	441.68
69	582.08	500.18	447.53	447.53	982.80	845.33	763.43	760.50	1,017.90	874.58	789.75	786.83	631.80	544.05	488.48	488.48
70	646.43	555.75	500.18	497.25	1,070.55	921.38	830.70	827.78	1,099.80	947.70	854.10	851.18	704.93	605.48	544.05	544.05
71	722.48	620.10	558.68	555.75	1,164.15	1,003.28	903.83	900.90	1,190.48	1,023.75	921.38	918.45	786.83	678.60	608.40	605.48
72	807.30	693.23	623.03	620.10	1,266.53	1,091.03	979.88	976.95	1,287.00	1,108.58	997.43	994.50	880.43	757.58	678.60	678.60
73	900.90	775.13	696.15	693.23	1,377.68	1,184.63	1,067.63	1,061.78	1,392.30	1,199.25	1,079.33	1,076.40	982.80	845.33	760.50	757.58
74	1,006.20	865.80	778.05	775.13	1,500.53	1,292.85	1,161.23	1,158.30	1,512.23	1,301.63	1,170.00	1,167.08	1,099.80	947.70	848.25	848.25
75	1,129.05	971.10	871.65	868.73	1,638.00	1,412.78	1,269.45	1,266.53	1,649.70	1,418.63	1,275.30	1,272.38	1,234.35	1,061.78	950.63	947.70
76	1,254.83	1,082.25	971.10	968.18	1,787.18	1,538.55	1,383.53	1,377.68	1,795.95	1,544.40	1,389.38	1,383.53	1,374.75	1,181.70	1,058.85	1,055.93
77	1,389.38	1,196.33	1,073.48	1,070.55	1,942.20	1,670.18	1,500.53	1,497.60	1,948.05	1,673.10	1,503.45	1,500.53	1,521.00	1,307.48	1,172.93	1,170.00
78	1,541.48	1,325.03	1,187.55	1,184.63	2,114.78	1,816.43	1,632.15	1,629.23	2,117.70	1,819.35	1,635.08	1,632.15	1,687.73	1,450.80	1,301.63	1,298.70
79	1,719.90	1,477.13	1,325.03	1,322.10	2,316.60	1,989.00	1,787.18	1,781.33	2,319.53	1,991.93	1,790.10	1,784.25	1,883.70	1,617.53	1,450.80	1,447.88
80	1,936.35	1,661.40	1,491.75	1,488.83	2,559.38	2,196.68	1,974.38	1,968.53	2,562.30	2,199.60	1,974.38	1,971.45	2,123.55	1,822.28	1,635.08	1,632.15
81	2,182.05	1,872.00	1,681.88	1,676.03	2,840.18	2,436.53	2,187.90	2,184.98	2,840.18	2,436.53	2,190.83	2,184.98	2,395.58	2,053.35	1,842.75	1,839.83
82	2,451.15	2,100.15	1,889.55	1,883.70	3,147.30	2,696.85	2,424.83	2,418.98	3,150.23	2,699.78	2,427.75	2,418.98	2,693.93	2,307.83	2,073.83	2,067.98
83	2,755.35	2,360.48	2,123.55	2,117.70	3,492.45	2,992.28	2,691.00	2,682.23	3,495.38	2,992.28	2,691.00	2,685.15	3,033.23	2,594.48	2,331.23	2,325.38
84	3,109.28	2,661.75	2,392.65	2,389.73	3,884.40	3,325.73	2,989.35	2,983.50	3,884.40	3,325.73	2,992.28	2,983.50	3,422.25	2,927.93	2,632.50	2,626.65
85	3,521.70	3,012.75	2,711.48	2,705.63	4,331.93	3,703.05	3,331.58	3,322.80	4,331.93	3,703.05	3,331.58	3,322.80	3,881.48	3,316.95	2,983.50	2,977.65

Exhibit 8 - (2nd of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-771 or F-775 Series

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

	Plan C - Base				Plan C - 5% Compound 20 for Years				Plan C - 5% Compound for Life				Plan C - Base with FPO			
	Elimination Period				Elimination Period				Elimination Period				Elimination Period			
Age	0	30	60	90	0	30	60	90	0	30	60	90	0	30	60	90
18	40.95	38.03	38.03	35.10	64.35	58.50	55.58	55.58	125.78	114.08	105.30	102.38	43.88	40.95	38.03	38.03
19	40.95	38.03	38.03	35.10	64.35	58.50	55.58	55.58	125.78	114.08	105.30	102.38	43.88	40.95	38.03	38.03
20	40.95	38.03	38.03	35.10	64.35	58.50	55.58	55.58	125.78	114.08	105.30	102.38	43.88	40.95	38.03	38.03
21	40.95	38.03	38.03	35.10	64.35	58.50	55.58	55.58	125.78	114.08	105.30	102.38	43.88	40.95	38.03	38.03
22	40.95	38.03	38.03	35.10	64.35	58.50	55.58	55.58	125.78	114.08	105.30	102.38	43.88	40.95	38.03	38.03
23	40.95	38.03	38.03	35.10	64.35	58.50	55.58	55.58	125.78	114.08	105.30	102.38	43.88	40.95	38.03	38.03
24	40.95	38.03	38.03	35.10	64.35	58.50	55.58	55.58	125.78	114.08	105.30	102.38	43.88	40.95	38.03	38.03
25	40.95	38.03	38.03	35.10	64.35	58.50	55.58	55.58	125.78	114.08	105.30	102.38	43.88	40.95	38.03	38.03
26	43.88	40.95	38.03	38.03	67.28	61.43	58.50	58.50	134.55	119.93	111.15	108.23	43.88	40.95	40.95	38.03
27	43.88	40.95	40.95	38.03	73.13	64.35	61.43	61.43	140.40	125.78	117.00	114.08	46.80	43.88	40.95	40.95
28	46.80	43.88	40.95	40.95	76.05	70.20	64.35	64.35	149.18	131.63	122.85	119.93	49.73	46.80	43.88	43.88
29	49.73	43.88	43.88	40.95	81.90	73.13	70.20	67.28	155.03	140.40	128.70	125.78	52.65	46.80	46.80	43.88
30	52.65	46.80	43.88	43.88	87.75	78.98	73.13	70.20	163.80	146.25	137.48	131.63	55.58	49.73	46.80	46.80
31	55.58	49.73	46.80	46.80	93.60	84.83	78.98	76.05	172.58	155.03	143.33	140.40	58.50	52.65	49.73	49.73
32	58.50	52.65	49.73	49.73	99.45	87.75	84.83	81.90	184.28	163.80	152.10	146.25	61.43	55.58	52.65	52.65
33	61.43	55.58	52.65	52.65	105.30	96.53	87.75	87.75	195.98	172.58	160.88	155.03	64.35	61.43	55.58	55.58
34	67.28	61.43	55.58	55.58	114.08	102.38	96.53	93.60	207.68	184.28	169.65	163.80	70.20	64.35	61.43	58.50
35	70.20	64.35	61.43	58.50	122.85	108.23	102.38	99.45	219.38	195.98	181.35	175.50	76.05	67.28	64.35	61.43
36	76.05	70.20	64.35	64.35	131.63	117.00	111.15	105.30	231.08	207.68	190.13	184.28	81.90	73.13	70.20	67.28
37	81.90	73.13	70.20	67.28	143.33	125.78	117.00	114.08	245.70	219.38	201.83	195.98	87.75	78.98	73.13	73.13
38	87.75	78.98	73.13	73.13	152.10	137.48	125.78	122.85	263.25	234.00	216.45	207.68	93.60	84.83	78.98	76.05
39	93.60	84.83	78.98	76.05	163.80	146.25	137.48	131.63	277.88	245.70	228.15	219.38	102.38	90.68	84.83	81.90
40	99.45	90.68	84.83	81.90	175.50	157.95	146.25	140.40	292.50	260.33	239.85	231.08	108.23	96.53	90.68	87.75
41	108.23	96.53	90.68	87.75	187.20	166.73	155.03	149.18	307.13	272.03	251.55	242.78	114.08	102.38	96.53	93.60
42	114.08	102.38	93.60	90.68	198.90	178.43	163.80	157.95	321.75	283.73	263.25	254.48	122.85	108.23	102.38	96.53
43	119.93	105.30	99.45	96.53	210.60	187.20	172.58	166.73	336.38	298.35	274.95	263.25	128.70	114.08	105.30	102.38
44	125.78	111.15	105.30	99.45	225.23	198.90	184.28	178.43	351.00	310.05	286.65	274.95	134.55	119.93	111.15	108.23
45	131.63	117.00	108.23	105.30	239.85	210.60	195.98	187.20	368.55	324.68	298.35	286.65	143.33	125.78	117.00	114.08
46	140.40	125.78	114.08	111.15	254.48	225.23	207.68	198.90	383.18	339.30	312.98	301.28	152.10	134.55	122.85	119.93
47	146.25	131.63	119.93	117.00	269.10	239.85	219.38	213.53	400.73	353.93	324.68	312.98	157.95	140.40	131.63	125.78
48	155.03	137.48	125.78	122.85	286.65	254.48	234.00	225.23	418.28	368.55	339.30	327.60	166.73	149.18	137.48	131.63
49	163.80	146.25	134.55	128.70	307.13	269.10	248.63	239.85	438.75	386.10	356.85	342.23	178.43	157.95	143.33	140.40
50	175.50	155.03	143.33	137.48	327.60	289.58	266.18	257.40	462.15	406.58	374.40	359.78	190.13	166.73	155.03	149.18
51	187.20	163.80	152.10	146.25	353.93	310.05	286.65	274.95	485.55	427.05	394.88	377.33	201.83	178.43	163.80	157.95
52	201.83	175.50	163.80	157.95	380.25	333.45	307.13	295.43	511.88	450.45	415.35	397.80	216.45	190.13	175.50	169.65
53	216.45	190.13	175.50	169.65	406.58	359.78	330.53	318.83	538.20	473.85	435.83	421.20	234.00	204.75	190.13	181.35
54	231.08	204.75	187.20	181.35	438.75	386.10	353.93	342.23	570.38	500.18	459.23	441.68	251.55	222.30	204.75	195.98
55	251.55	222.30	204.75	195.98	473.85	415.35	383.18	368.55	602.55	529.43	485.55	468.00	272.03	239.85	219.38	213.53
56	272.03	239.85	219.38	210.60	511.88	450.45	412.43	397.80	637.65	561.60	514.80	494.33	295.43	260.33	236.93	228.15
57	295.43	257.40	236.93	228.15	552.83	485.55	447.53	429.98	675.68	593.78	544.05	523.58	318.83	280.80	257.40	248.63
58	318.83	280.80	257.40	248.63	596.70	523.58	482.63	465.08	716.63	628.88	576.23	555.75	345.15	304.20	277.88	269.10
59	345.15	304.20	277.88	269.10	643.50	564.53	520.65	500.18	757.58	663.98	611.33	587.93	374.40	327.60	301.28	292.50
60	374.40	327.60	301.28	289.58	693.23	608.40	558.68	538.20	801.45	704.93	646.43	623.03	406.58	356.85	327.60	315.90
61	403.65	353.93	324.68	312.98	742.95	652.28	599.63	576.23	845.33	742.95	681.53	655.20	438.75	386.10	353.93	339.30
62	435.83	380.25	351.00	336.38	792.68	696.15	637.65	614.25	889.20	778.05	716.63	687.38	470.93	412.43	380.25	365.63
63	468.00	409.50	377.33	362.70	845.33	742.95	681.53	655.20	936.00	819.00	751.73	722.48	508.95	444.60	409.50	394.88
64	506.03	444.60	406.58	391.95	906.75	795.60	731.25	702.00	988.65	865.80	795.60	529.43	549.90	482.63	444.60	427.05
65	552.83	485.55	444.60	427.05	976.95	857.03	786.83	757.58	1,050.08	921.38	845.33	813.15	602.55	526.50	485.55	465.08
66	605.48	529.43	485.55	468.00	1,058.85	927.23	851.18	816.08	1,123.20	982.80	903.83	868.73	658.13	576.23	529.43	508.95
67	661.05	579.15	529.43	508.95	1,143.68	1,000.35	918.45	883.35	1,202.18	1,053.00	965.25	930.15	719.55	628.88	579.15	555.75
68	725.40	631.80	582.08	558.68	1,240.20	1,085.18	994.50	956.48	1,289.93	1,129.05	1,035.45	997.43	789.75	690.30	631.80	608.40
69	798.53	699.08	640.58	614.25	1,345.50	1,175.85	1,079.33	1,035.45	1,389.38	1,216.80	1,114.43	1,070.55	871.65	760.50	699.08	669.83
70	889.20	775.13	710.78	684.45	1,462.50	1,278.23	1,172.93	1,126.13	1,503.45	1,313.33	1,205.10	1,158.30	971.10	848.25	778.05	745.88
71	991.58	865.80	792.68	763.43	1,591.20	1,389.38	1,275.30	1,225.58	1,626.30	1,418.63	1,301.63	1,248.98	1,085.18	944.78	865.80	833.63
72	1,105.65	965.25	883.35	848.25	1,728.68	1,509.30	1,383.53	1,327.95	1,755.00	1,532.70	1,404.00	1,348.43	1,210.95	1,053.00	965.25	927.23
73	1,234.35	1,076.40	985.73	947.70	1,877.85	1,638.00	1,503.45	1,442.03	1,901.25	1,658.48	1,521.00	1,459.58	1,351.35	1,175.85	1,076.40	1,035.45
74	1,380.60	1,202.18	1,099.80	1,055.93	2,047.50	1,784.25	1,635.08	1,570.73	2,065.05	1,798.88	1,649.70	1,582.43	1,509.30	1,313.33	1,205.10	1,155.38
75	1,544.40	1,345.50	1,231.43	1,181.70	2,237.63	1,950.98	1,787.18	1,714.05	2,252.25	1,962.68	1,795.95	1,725.75	1,693.58	1,474.20	1,348.43	1,292.85
76	1,722.83	1,497.60	1,371.83	1,316.25	2,442.38	2,126.48	1,948.05	1,869.08	2,454.08	2,135.25	1,953.90	1,874.93	1,889.55	1,643.85	1,503.45	1,442.03
77	1,910.03	1,661.40	1,521.00	1,459.58	2,658.83	2,313.68	2,117.70	2,029.95	2,664.68	2,319.53	2,123.55	2,035.80	2,097.23	1,822.28	1,667.25	1,599.98
78	2,120.63	1,842.75	1,684.80	1,617.53	2,898.68	2,518.43	2,304.90	2,211.30	2,901.60	2,524.28	2,307.83	2,214.23	2,331.23	2,021.18	1,848.60	1,775.48
79	2,369.25	2,056.28	1,880.78	1,804.73	3,176.55	2,761.20	2,524.28	2,421.90	3,182.40	2,764.13	2,527.20	2,424.83	2,603.25	2,258.10	2,065.05	1,980.23
80	2,664.68	2,310.75	2,111.85	2,024.10	3,512.93	3,047.85	2,784.60	2,670.53	3,515.85	3,050.78	2,787.53	2,673.45	2,933.78	2,541.83	2,322.45	2,225.93
81	3,001.05	2,600.33	2,375.10	2,275.65	3,896.10	3,375.45	3,082.95	2,954.25	3,896.10	3,378.38	3,082.95	2,957.18	3,308.18	2,863.58	2,612.03	2,503.80
82	3,366.68	2,913.30	2,658.83	2,547.68	4,314.38	3,735.23	3,407.63	3,267.23	4,317.30	3,735.23	3,407.63	3,267.23	3,717.68	3,211.65	2,927.93	2,805.08
83	3,782.03	3,267.23	2,980.58	2,854.80	4,785.30	4,135.95	3,770.33	3,612.38	4,785.30	4,138.88	3,773.25	3,615.30	4,176.90	3,603.60	3,284.78	3,147.30
84	4,255.88	3,673.80	3,349.13	3,208.73	5,314.73	4,589.33	4,182.75	4,004.33	5,314.73	4,589.33	4,182.75	4,007.25	4,709.25	4,059.90	3,694.28	3,539.25
85	4,814.55	4,150.58	3,779.10	3,618.23	5,920.20	5,107.05	4,647.83	4,448.93	5,920.20	5,107.05	4,647.83	4,451.85	5,332.28	4,589.33	4,173.98	3,995.55

Exhibit 8 - (2nd of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-771 or F-775 Series

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

	Plan D - Base				Plan D - 5% Compound 20 for Years				Plan D - 5% Compound for Life				Plan D - Base with FPO			
	Elimination Period				Elimination Period				Elimination Period				Elimination Period			
Age	0	30	60	90	0	30	60	90	0	30	60	90	0	30	60	90
18	43.88	40.95	40.95	40.95	73.13	67.28	64.35	61.43	137.48	125.78	119.93	117.00	46.80	43.88	43.88	40.95
19	43.88	40.95	40.95	40.95	73.13	67.28	64.35	61.43	137.48	125.78	119.93	117.00	46.80	43.88	43.88	40.95
20	43.88	40.95	40.95	40.95	73.13	67.28	64.35	61.43	137.48	125.78	119.93	117.00	46.80	43.88	43.88	40.95
21	43.88	40.95	40.95	40.95	73.13	67.28	64.35	61.43	137.48	125.78	119.93	117.00	46.80	43.88	43.88	40.95
22	43.88	40.95	40.95	40.95	73.13	67.28	64.35	61.43	137.48	125.78	119.93	117.00	46.80	43.88	43.88	40.95
23	43.88	40.95	40.95	40.95	73.13	67.28	64.35	61.43	137.48	125.78	119.93	117.00	46.80	43.88	43.88	40.95
24	43.88	40.95	40.95	40.95	73.13	67.28	64.35	61.43	137.48	125.78	119.93	117.00	46.80	43.88	43.88	40.95
25	43.88	40.95	40.95	40.95	73.13	67.28	64.35	61.43	137.48	125.78	119.93	117.00	46.80	43.88	43.88	40.95
26	46.80	43.88	43.88	40.95	76.05	70.20	67.28	67.28	146.25	131.63	125.78	122.85	49.73	46.80	43.88	43.88
27	49.73	46.80	43.88	43.88	81.90	76.05	73.13	70.20	155.03	140.40	131.63	128.70	52.65	49.73	46.80	46.80
28	52.65	46.80	46.80	46.80	84.83	78.98	76.05	73.13	160.88	146.25	140.40	134.55	55.58	49.73	49.73	46.80
29	52.65	49.73	49.73	46.80	90.68	84.83	81.90	78.98	169.65	155.03	146.25	140.40	58.50	52.65	52.65	49.73
30	55.58	52.65	52.65	49.73	96.53	90.68	84.83	81.90	181.35	163.80	155.03	149.18	61.43	55.58	55.58	52.65
31	61.43	55.58	55.58	52.65	105.30	96.53	90.68	87.75	190.13	172.58	163.80	157.95	64.35	58.50	58.50	55.58
32	64.35	58.50	58.50	55.58	111.15	102.38	96.53	93.60	201.83	181.35	172.58	166.73	70.20	64.35	61.43	58.50
33	70.20	64.35	61.43	58.50	119.93	108.23	105.30	102.38	213.53	193.05	184.28	175.50	73.13	67.28	64.35	64.35
34	73.13	67.28	64.35	64.35	128.70	117.00	111.15	108.23	225.23	204.75	193.05	187.20	78.98	73.13	70.20	67.28
35	78.98	73.13	70.20	67.28	137.48	125.78	119.93	117.00	239.85	216.45	204.75	195.98	84.83	78.98	76.05	73.13
36	84.83	78.98	76.05	73.13	149.18	134.55	128.70	125.78	254.48	228.15	219.38	210.60	90.68	84.83	81.90	78.98
37	90.68	84.83	81.90	78.98	160.88	146.25	140.40	134.55	272.03	242.78	231.08	222.30	99.45	90.68	87.75	84.83
38	99.45	90.68	87.75	84.83	172.58	157.95	149.18	143.33	286.65	260.33	245.70	236.93	105.30	96.53	93.60	90.68
39	105.30	96.53	93.60	90.68	184.28	169.65	160.88	155.03	304.20	274.95	260.33	248.63	114.08	105.30	99.45	96.53
40	114.08	105.30	99.45	96.53	198.90	181.35	172.58	166.73	321.75	289.58	274.95	263.25	122.85	111.15	108.23	102.38
41	119.93	111.15	105.30	102.38	210.60	190.13	181.35	175.50	336.38	304.20	286.65	274.95	128.70	119.93	114.08	111.15
42	128.70	117.00	111.15	108.23	225.23	201.83	193.05	187.20	351.00	315.90	301.28	286.65	137.48	125.78	119.93	117.00
43	134.55	122.85	117.00	114.08	236.93	213.53	204.75	195.98	368.55	330.53	312.98	298.35	146.25	131.63	125.78	122.85
44	143.33	128.70	122.85	119.93	251.55	228.15	216.45	207.68	383.18	345.15	327.60	312.98	152.10	140.40	134.55	128.70
45	149.18	137.48	128.70	125.78	266.18	239.85	228.15	219.38	400.73	359.78	339.30	324.68	160.88	146.25	140.40	134.55
46	157.95	143.33	137.48	131.63	283.73	254.48	242.78	234.00	418.28	374.40	353.93	339.30	169.65	155.03	146.25	143.33
47	166.73	149.18	143.33	137.48	298.35	269.10	257.40	245.70	435.83	391.95	368.55	353.93	178.43	160.88	155.03	149.18
48	172.58	157.95	149.18	143.33	315.90	286.65	272.03	260.33	456.30	406.58	386.10	368.55	187.20	169.65	160.88	155.03
49	181.35	166.73	157.95	152.10	336.38	304.20	286.65	274.95	476.78	427.05	403.65	386.10	198.90	178.43	169.65	163.80
50	193.05	175.50	166.73	160.88	359.78	321.75	307.13	292.50	497.25	447.53	421.20	403.65	210.60	190.13	181.35	172.58
51	207.68	187.20	178.43	169.65	386.10	345.15	327.60	312.98	523.58	468.00	441.68	424.13	225.23	201.83	193.05	184.28
52	222.30	198.90	190.13	181.35	412.43	368.55	351.00	336.38	549.90	491.40	465.08	444.60	239.85	216.45	204.75	195.98
53	236.93	213.53	201.83	195.98	441.68	397.80	374.40	359.78	579.15	517.73	488.48	468.00	257.40	231.08	219.38	210.60
54	254.48	228.15	216.45	207.68	473.85	424.13	400.73	386.10	611.33	544.05	514.80	491.40	274.95	248.63	234.00	225.23
55	274.95	245.70	234.00	225.23	511.88	456.30	432.90	412.43	643.50	576.23	544.05	517.73	295.43	266.18	251.55	242.78
56	295.43	266.18	251.55	239.85	549.90	491.40	465.08	444.60	681.53	608.40	573.30	546.98	321.75	286.65	272.03	260.33
57	318.83	286.65	272.03	260.33	593.78	529.43	500.18	479.70	719.55	643.50	605.48	579.15	345.15	310.05	295.43	280.80
58	345.15	310.05	292.50	280.80	640.58	570.38	538.20	514.80	763.43	678.60	640.58	611.33	374.40	336.38	315.90	304.20
59	371.48	333.45	315.90	301.28	687.38	614.25	579.15	552.83	804.38	719.55	675.68	646.43	403.65	362.70	342.23	327.60
60	403.65	359.78	339.30	324.68	737.10	658.13	620.10	590.85	851.18	757.58	713.70	681.53	435.83	391.95	368.55	353.93
61	432.90	386.10	365.63	348.08	789.75	702.00	661.05	631.80	895.05	795.60	751.73	713.70	470.93	421.20	394.88	380.25
62	462.15	412.43	389.03	371.48	839.48	748.80	704.93	669.83	938.93	836.55	786.83	748.80	503.10	450.45	424.13	403.65
63	497.25	441.68	418.28	397.80	895.05	795.60	748.80	713.70	985.73	877.50	824.85	783.90	541.13	482.63	453.38	432.90
64	535.28	476.78	450.45	429.98	956.48	848.25	798.53	760.50	1,038.38	924.30	868.73	824.85	585.00	520.65	488.48	468.00
65	585.00	520.65	488.48	465.08	1,029.60	912.60	857.03	816.08	1,105.65	979.88	921.38	877.50	637.65	564.53	532.35	506.03
66	637.65	567.45	532.35	508.95	1,111.50	985.73	927.23	880.43	1,178.78	1,047.15	982.80	936.00	696.15	617.18	582.08	552.83
67	696.15	617.18	582.08	552.83	1,202.18	1,064.70	1,000.35	950.63	1,263.60	1,120.28	1,050.08	997.43	760.50	672.75	631.80	602.55
68	763.43	675.68	634.73	605.48	1,301.63	1,152.45	1,082.25	1,029.60	1,354.28	1,199.25	1,126.13	1,070.55	833.63	737.10	693.23	661.05
69	842.40	745.88	699.08	666.90	1,412.78	1,248.98	1,172.93	1,114.43	1,459.58	1,289.93	1,210.95	1,149.53	918.45	813.15	763.43	728.33
70	936.00	827.78	778.05	740.03	1,535.63	1,357.20	1,272.38	1,208.03	1,576.58	1,392.30	1,304.55	1,240.20	1,020.83	903.83	848.25	807.30
71	1,044.23	921.38	865.80	821.93	1,667.25	1,474.20	1,380.60	1,313.33	1,702.35	1,503.45	1,409.85	1,336.73	1,140.75	1,006.20	944.78	897.98
72	1,161.23	1,023.75	962.33	912.60	1,810.58	1,597.05	1,497.60	1,421.55	1,836.90	1,620.45	1,521.00	1,442.03	1,269.45	1,120.28	1,050.08	997.43
73	1,295.78	1,140.75	1,067.63	1,014.98	1,965.60	1,731.60	1,623.38	1,538.55	1,989.00	1,752.08	1,640.93	1,556.10	1,415.70	1,246.05	1,170.00	1,111.50
74	1,444.95	1,272.38	1,190.48	1,131.98	2,141.10	1,883.70	1,763.78	1,673.10	2,158.65	1,898.33	1,778.40	1,687.73	1,582.43	1,392.30	1,304.55	1,237.28
75	1,617.53	1,421.55	1,330.88	1,263.60	2,340.00	2,056.28	1,924.65	1,825.20	2,351.70	2,067.98	1,936.35	1,833.98	1,772.55	1,559.03	1,459.58	1,383.53
76	1,804.73	1,585.35	1,482.98	1,406.93	2,553.53	2,243.48	2,097.23	1,986.08	2,562.30	2,252.25	2,106.00	1,994.85	1,980.23	1,737.45	1,626.30	1,541.48
77	2,000.70	1,755.00	1,643.85	1,559.03	2,775.83	2,436.53	2,281.50	2,158.65	2,784.60	2,445.30	2,287.35	2,164.50	2,196.68	1,924.65	1,801.80	1,708.20
78	2,220.08	1,948.05	1,822.28	1,725.75	3,027.38	2,655.90	2,483.33	2,348.78	3,033.23	2,658.83	2,486.25	2,354.63	2,439.45	2,138.18	1,997.78	1,892.48
79	2,477.48	2,170.35	2,029.95	1,921.73	3,319.88	2,907.45	2,717.33	2,568.15	3,322.80	2,910.38	2,720.25	2,571.08	2,726.10	2,383.88	2,228.85	2,108.93
80	2,787.53	2,436.53	2,275.65	2,152.80	3,665.03	3,205.80	2,995.20	2,828.48	3,667.95	3,208.73	2,995.20	2,831.40	3,068.33	2,679.30	2,500.88	2,366.33
81	3,132.68	2,734.88	2,553.53	2,413.13	4,059.90	3,545.10	3,308.18	3,120.98	4,062.83	3,548.03	3,311.10	3,123.90	3,454.43	3,012.75	2,808.00	2,652.98
82	3,510.00	3,059.55	2,851.88	2,693.93	4,492.80	3,916.58	3,653.33	3,442.73	4,492.80	3,919.50	3,653.33	3,442.73	3,875.63	3,372.53	3,141.45	2,963.03
83	3,934.13	3,425.18	3,188.25	3,006.90	4,972.50	4,331.93	4,033.58	3,796.65	4,975.43	4,331.93	4,036.50	3,799.58	4,346.55	3,779.10	3,515.85	3,314.03
84	4,419.68	3,843.45	3,574.35	3,366.68	5,516.55	4,797.00	4,463.55	4,197.38	5,519.48	4,797.00	4,466.48	4,197.38	4,893.53	4,244.18	3,945.83	3,711.83
85	4,990.05	4,329.00	4,024.80	3,784.95	6,136.65	5,326.43	4,952.03	4,647.83	6,136.65	5,326.43	4,952.03	4,647.83	5,531.18	4,788.23	4,446.00	4,176.90

Exhibit 8 - (2nd of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-778 Series

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

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

Issue	Base Plan Elimination Period (Days)					Base plus Compound Inflation Protection (20years) Elimination Period (Days)				
Age	0	30	60	90	180	0	30	60	90	180
18-25	30.42	26.62	26.62	22.82	22.82	38.03	34.22	30.42	30.42	26.62
26	30.42	26.62	26.62	26.62	22.82	41.83	34.22	34.22	30.42	30.42
27	30.42	26.62	26.62	26.62	22.82	41.83	38.03	34.22	34.22	30.42
28	30.42	30.42	26.62	26.62	22.82	41.83	38.03	34.22	34.22	30.42
29	34.22	30.42	26.62	26.62	26.62	45.63	38.03	34.22	34.22	30.42
30	34.22	30.42	30.42	26.62	26.62	45.63	41.83	38.03	34.22	30.42
31	34.22	30.42	30.42	30.42	26.62	49.43	41.83	38.03	38.03	30.42
32	38.03	34.22	30.42	30.42	26.62	53.24	45.63	41.83	38.03	34.22
33	38.03	34.22	30.42	30.42	26.62	53.24	45.63	41.83	41.83	34.22
34	38.03	34.22	34.22	30.42	26.62	57.04	49.43	45.63	41.83	34.22
35	41.83	38.03	34.22	34.22	30.42	60.84	53.24	45.63	45.63	38.03
36	41.83	38.03	34.22	34.22	30.42	64.64	53.24	49.43	45.63	38.03
37	45.63	38.03	34.22	34.22	30.42	68.45	57.04	49.43	49.43	38.03
38	49.43	41.83	38.03	38.03	30.42	76.05	60.84	53.24	53.24	41.83
39	49.43	41.83	38.03	38.03	30.42	79.85	64.64	57.04	53.24	41.83
40	53.24	45.63	41.83	38.03	34.22	83.66	68.45	60.84	57.04	45.63
41	57.04	45.63	41.83	41.83	34.22	87.46	72.25	64.64	60.84	45.63
42	57.04	49.43	41.83	41.83	34.22	95.06	76.05	64.64	60.84	49.43
43	60.84	49.43	45.63	41.83	34.22	98.87	79.85	68.45	64.64	49.43
44	64.64	53.24	45.63	45.63	34.22	106.47	83.66	72.25	68.45	53.24
45	68.45	53.24	49.43	45.63	38.03	110.27	87.46	76.05	72.25	53.24
46	68.45	57.04	49.43	45.63	38.03	117.88	95.06	79.85	76.05	57.04
47	72.25	60.84	53.24	49.43	38.03	125.48	98.87	83.66	79.85	60.84
48	76.05	60.84	53.24	49.43	38.03	133.09	102.67	87.46	83.66	64.64
49	79.85	64.64	57.04	53.24	41.83	140.69	110.27	95.06	87.46	64.64
50	83.66	68.45	57.04	57.04	41.83	148.30	117.88	98.87	95.06	68.45
51	91.26	72.25	60.84	57.04	45.63	159.71	125.48	106.47	98.87	76.05
52	95.06	76.05	64.64	60.84	45.63	171.11	133.09	114.08	106.47	79.85
53	102.67	79.85	68.45	64.64	49.43	182.52	144.50	121.68	114.08	83.66
54	110.27	87.46	72.25	68.45	53.24	197.73	155.90	129.29	121.68	91.26
55	117.88	91.26	79.85	72.25	57.04	212.94	167.31	140.69	133.09	98.87
56	125.48	98.87	83.66	79.85	60.84	231.95	178.72	152.10	140.69	106.47
57	136.89	106.47	91.26	83.66	64.64	247.16	193.93	163.51	152.10	114.08
58	148.30	114.08	98.87	91.26	68.45	269.98	209.14	174.92	163.51	121.68
59	159.71	125.48	106.47	98.87	72.25	288.99	224.35	190.13	178.72	133.09
60	171.11	133.09	114.08	106.47	79.85	311.81	239.56	205.34	190.13	140.69
61	186.32	144.50	121.68	114.08	87.46	334.62	258.57	216.74	205.34	152.10
62	201.53	155.90	133.09	125.48	91.26	353.63	273.78	231.95	216.74	163.51
63	216.74	167.31	140.69	133.09	98.87	380.25	292.79	247.16	231.95	174.92
64	231.95	178.72	152.10	144.50	110.27	403.07	311.81	266.18	247.16	186.32
65	250.97	193.93	167.31	155.90	117.88	433.49	334.62	285.19	266.18	201.53
66	273.78	212.94	178.72	171.11	129.29	467.71	361.24	308.00	288.99	216.74
67	300.40	228.15	193.93	182.52	136.89	505.73	387.86	330.82	308.00	235.76
68	323.21	250.97	212.94	197.73	148.30	555.17	418.28	357.44	334.62	250.97
69	357.44	273.78	231.95	216.74	163.51	589.39	452.50	384.05	361.24	273.78
70	391.66	300.40	254.77	239.56	178.72	638.82	490.52	414.47	387.86	296.60
71	433.49	330.82	281.39	262.37	197.73	688.25	528.55	448.70	418.28	319.41
72	479.12	368.84	311.81	292.79	220.55	741.49	570.38	482.92	452.50	346.03
73	532.35	406.87	346.03	323.21	243.36	802.33	616.01	520.94	486.72	372.65
74	589.39	448.70	380.25	357.44	269.98	866.97	665.44	562.77	520.94	403.07
75	654.03	498.13	422.08	395.46	300.40	939.22	722.48	612.20	570.38	437.29
76	718.67	551.36	467.71	437.29	330.82	1,015.27	779.51	661.64	619.81	471.51
77	790.92	604.60	509.54	479.12	365.04	1,095.12	840.35	711.07	665.44	509.54
78	866.97	661.64	558.97	524.75	399.26	1,182.58	905.00	768.11	718.67	551.36
79	958.23	733.88	619.81	577.98	441.09	1,285.25	984.85	832.75	779.51	596.99
80	1,072.31	817.54	692.06	646.43	494.33	1,414.53	1,083.71	916.40	859.37	657.83
81	1,201.59	916.40	775.71	726.28	558.97	1,559.03	1,197.79	1,011.47	946.82	730.08
82	1,346.09	1,026.68	870.77	813.74	627.41	1,722.53	1,323.27	1,117.94	1,049.49	809.93
83	1,505.79	1,152.16	973.44	912.60	707.27	1,908.86	1,463.96	1,239.62	1,159.76	901.19
84	1,692.11	1,292.85	1,095.12	1,026.68	798.53	2,114.19	1,623.67	1,372.70	1,289.05	1,003.86
85	1,905.05	1,460.16	1,235.81	1,159.76	908.80	2,349.95	1,802.39	1,528.61	1,433.54	1,117.94

Exhibit 8 - (2nd of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-778 Series

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

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

	Base plus Compound Inflation Protection (Lifetime) Elimination Period (Days)					Base plus Future Purchase Option Elimination Period (Days)				
Issue Age,	**0**	**30**	**60**	**90**	**180**	**0**	**30**	**60**	**90**	**180**
18-25	64.64	53.24	49.43	45.63	41.83	30.42	26.62	26.62	26.62	22.82
26	68.45	57.04	49.43	49.43	41.83	30.42	26.62	26.62	26.62	22.82
27	72.25	60.84	53.24	49.43	41.83	30.42	30.42	26.62	26.62	22.82
28	76.05	60.84	53.24	53.24	41.83	34.22	30.42	26.62	26.62	26.62
29	76.05	64.64	57.04	53.24	45.63	34.22	30.42	30.42	26.62	26.62
30	79.85	68.45	60.84	57.04	45.63	34.22	30.42	30.42	30.42	26.62
31	83.66	68.45	60.84	57.04	49.43	38.03	34.22	30.42	30.42	26.62
32	91.26	72.25	64.64	60.84	49.43	38.03	34.22	30.42	30.42	26.62
33	95.06	76.05	68.45	64.64	53.24	38.03	34.22	30.42	30.42	26.62
34	98.87	79.85	72.25	68.45	53.24	41.83	34.22	34.22	34.22	30.42
35	102.67	83.66	72.25	68.45	57.04	41.83	38.03	34.22	34.22	30.42
36	110.27	87.46	76.05	72.25	57.04	45.63	38.03	34.22	34.22	30.42
37	114.08	95.06	79.85	76.05	60.84	49.43	41.83	38.03	38.03	30.42
38	121.68	98.87	83.66	79.85	64.64	49.43	41.83	38.03	38.03	30.42
39	129.29	102.67	87.46	83.66	64.64	53.24	45.63	41.83	38.03	34.22
40	136.89	106.47	95.06	87.46	68.45	57.04	45.63	41.83	41.83	34.22
41	140.69	114.08	98.87	91.26	72.25	57.04	49.43	45.63	41.83	34.22
42	148.30	117.88	102.67	95.06	72.25	60.84	49.43	45.63	41.83	34.22
43	155.90	121.68	106.47	98.87	76.05	64.64	53.24	45.63	45.63	38.03
44	159.71	125.48	110.27	102.67	79.85	68.45	57.04	49.43	45.63	38.03
45	167.31	133.09	114.08	106.47	79.85	72.25	57.04	49.43	49.43	38.03
46	174.92	136.89	117.88	110.27	83.66	72.25	60.84	53.24	49.43	38.03
47	182.52	144.50	121.68	114.08	87.46	76.05	60.84	53.24	53.24	41.83
48	190.13	148.30	129.29	121.68	91.26	79.85	64.64	57.04	53.24	41.83
49	197.73	155.90	133.09	125.48	95.06	83.66	68.45	60.84	57.04	41.83
50	209.14	163.51	140.69	129.29	98.87	91.26	72.25	60.84	57.04	45.63
51	220.55	171.11	144.50	136.89	102.67	95.06	76.05	64.64	60.84	45.63
52	231.95	178.72	152.10	144.50	106.47	102.67	79.85	68.45	64.64	49.43
53	243.36	190.13	159.71	152.10	114.08	110.27	87.46	72.25	68.45	53.24
54	254.77	197.73	167.31	159.71	117.88	117.88	91.26	79.85	72.25	53.24
55	269.98	209.14	178.72	167.31	125.48	125.48	98.87	83.66	79.85	57.04
56	285.19	224.35	190.13	174.92	133.09	136.89	106.47	91.26	83.66	64.64
57	304.20	235.76	197.73	186.32	140.69	148.30	114.08	98.87	91.26	68.45
58	323.21	250.97	212.94	197.73	148.30	159.71	121.68	106.47	98.87	72.25
59	342.23	262.37	224.35	209.14	155.90	171.11	133.09	114.08	106.47	79.85
60	361.24	277.58	235.76	220.55	167.31	186.32	144.50	121.68	114.08	83.66
61	380.25	292.79	247.16	231.95	174.92	201.53	155.90	133.09	125.48	91.26
62	399.26	308.00	262.37	243.36	182.52	216.74	167.31	140.69	133.09	98.87
63	418.28	323.21	273.78	258.57	193.93	231.95	178.72	152.10	144.50	106.47
64	441.09	342.23	288.99	269.98	205.34	250.97	193.93	163.51	155.90	117.88
65	467.71	361.24	308.00	288.99	216.74	273.78	209.14	178.72	167.31	125.48
66	498.13	384.05	327.02	308.00	231.95	296.60	228.15	193.93	182.52	136.89
67	532.35	410.67	349.83	327.02	247.16	323.21	247.16	209.14	197.73	148.30
68	570.38	437.29	372.65	349.83	262.37	353.63	269.98	228.15	212.94	163.51
69	608.40	471.51	399.26	372.65	281.39	384.05	296.60	250.97	235.76	174.92
70	654.03	505.73	425.88	399.26	304.20	425.88	327.02	277.58	258.57	193.93
71	703.46	539.96	460.10	429.68	327.02	471.51	361.24	304.20	285.19	216.74
72	756.70	581.78	490.52	460.10	349.83	520.94	399.26	338.42	315.61	239.56
73	809.93	623.61	528.55	494.33	376.45	577.98	441.09	372.65	349.83	266.18
74	874.58	673.04	570.38	532.35	406.87	638.82	490.52	414.47	387.86	292.79
75	946.82	726.28	616.01	574.18	441.09	711.07	543.76	460.10	429.68	327.02
76	1,019.07	783.32	661.64	619.81	475.31	783.32	600.80	505.73	475.31	361.24
77	1,098.92	844.16	714.87	669.24	509.54	859.37	657.83	555.17	520.94	395.46
78	1,186.38	908.80	768.11	718.67	551.36	943.02	722.48	608.40	570.38	433.49
79	1,289.05	988.65	836.55	783.32	600.80	1,045.69	798.53	673.04	631.22	482.92
80	1,414.53	1,083.71	916.40	859.37	657.83	1,167.37	893.59	752.90	707.27	539.96
81	1,562.83	1,197.79	1,011.47	946.82	730.08	1,311.86	1,000.06	847.96	794.72	608.40
82	1,726.34	1,323.27	1,117.94	1,049.49	809.93	1,467.77	1,121.74	950.63	889.79	684.45
83	1,908.86	1,463.96	1,239.62	1,159.76	901.19	1,642.68	1,258.63	1,064.70	996.26	771.91
84	2,114.19	1,623.67	1,372.70	1,289.05	1,003.86	1,848.02	1,414.53	1,197.79	1,121.74	874.58
85	2,349.95	1,802.39	1,528.61	1,433.54	1,117.94	2,083.77	1,597.05	1,349.89	1,266.23	992.45

Exhibit 8 - (2nd of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-778 Series

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

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

Issue	Base Plan Elimination Period (Days)					Base plus Compound Inflation Protection (20years) Elimination Period (Days)				
Age,	0	30	60	90	180	0	30	60	90	180
18-25	30.42	26.62	26.62	22.82	22.82	41.83	34.22	34.22	34.22	30.42
26	30.42	26.62	26.62	26.62	22.82	41.83	38.03	34.22	34.22	30.42
27	30.42	26.62	26.62	26.62	22.82	45.63	38.03	38.03	34.22	30.42
28	30.42	30.42	26.62	26.62	22.82	45.63	41.83	38.03	38.03	30.42
29	34.22	30.42	26.62	26.62	26.62	49.43	41.83	38.03	38.03	34.22
30	34.22	30.42	30.42	26.62	26.62	53.24	45.63	41.83	38.03	34.22
31	34.22	30.42	30.42	30.42	26.62	57.04	49.43	41.83	41.83	34.22
32	38.03	34.22	30.42	30.42	26.62	57.04	49.43	45.63	45.63	38.03
33	38.03	34.22	34.22	30.42	26.62	60.84	53.24	49.43	45.63	38.03
34	41.83	38.03	34.22	34.22	30.42	68.45	57.04	53.24	49.43	41.83
35	45.63	38.03	34.22	34.22	30.42	72.25	60.84	53.24	53.24	45.63
36	45.63	41.83	38.03	34.22	30.42	76.05	64.64	57.04	57.04	45.63
37	49.43	41.83	38.03	38.03	34.22	83.66	68.45	60.84	60.84	49.43
38	53.24	45.63	41.83	41.83	34.22	87.46	76.05	64.64	64.64	53.24
39	57.04	49.43	45.63	41.83	34.22	95.06	79.85	72.25	68.45	53.24
40	60.84	53.24	45.63	45.63	38.03	102.67	83.66	76.05	72.25	57.04
41	64.64	53.24	49.43	45.63	38.03	106.47	91.26	79.85	76.05	60.84
42	68.45	57.04	49.43	49.43	41.83	114.08	95.06	83.66	79.85	64.64
43	72.25	60.84	53.24	49.43	41.83	121.68	102.67	91.26	83.66	68.45
44	76.05	60.84	57.04	53.24	41.83	129.29	106.47	95.06	91.26	72.25
45	79.85	64.64	57.04	57.04	45.63	136.89	114.08	98.87	95.06	76.05
46	83.66	68.45	60.84	57.04	45.63	148.30	121.68	106.47	98.87	79.85
47	87.46	72.25	64.64	60.84	49.43	155.90	129.29	114.08	106.47	83.66
48	91.26	76.05	68.45	64.64	49.43	167.31	136.89	121.68	114.08	91.26
49	95.06	79.85	72.25	68.45	53.24	178.72	144.50	129.29	121.68	95.06
50	102.67	83.66	76.05	72.25	57.04	190.13	155.90	136.89	129.29	102.67
51	110.27	91.26	79.85	76.05	60.84	205.34	167.31	148.30	136.89	110.27
52	117.88	95.06	83.66	79.85	64.64	220.55	178.72	155.90	148.30	117.88
53	125.48	102.67	91.26	83.66	68.45	235.76	193.93	167.31	159.71	125.48
54	133.09	110.27	98.87	91.26	72.25	254.77	209.14	182.52	171.11	136.89
55	144.50	117.88	106.47	98.87	76.05	273.78	224.35	197.73	186.32	148.30
56	155.90	129.29	114.08	106.47	83.66	296.60	243.36	212.94	201.53	159.71
57	171.11	140.69	121.68	117.88	91.26	323.21	262.37	231.95	216.74	171.11
58	186.32	152.10	133.09	125.48	98.87	349.83	285.19	250.97	235.76	186.32
59	201.53	163.51	144.50	136.89	106.47	376.45	308.00	269.98	254.77	201.53
60	216.74	178.72	155.90	148.30	117.88	406.87	330.82	288.99	273.78	220.55
61	235.76	193.93	171.11	159.71	125.48	433.49	353.63	311.81	292.79	235.76
62	254.77	209.14	182.52	174.92	136.89	463.91	376.45	334.62	315.61	250.97
63	273.78	224.35	197.73	186.32	148.30	494.33	403.07	357.44	338.42	269.98
64	296.60	243.36	212.94	201.53	159.71	528.55	433.49	380.25	361.24	288.99
65	323.21	266.18	235.76	220.55	174.92	570.38	463.91	410.67	387.86	311.81
66	353.63	288.99	254.77	239.56	193.93	616.01	501.93	444.89	418.28	338.42
67	384.05	315.61	277.58	262.37	209.14	665.44	543.76	479.12	452.50	365.04
68	418.28	342.23	304.20	285.19	228.15	718.67	585.59	517.14	490.52	395.46
69	460.10	376.45	330.82	315.61	250.97	779.51	635.02	558.97	528.55	429.68
70	509.54	418.28	368.84	346.03	277.58	844.16	688.25	604.60	574.18	463.91
71	566.57	463.91	406.87	384.05	308.00	912.60	745.29	654.03	619.81	501.93
72	627.41	513.34	452.50	429.68	342.23	984.85	802.33	707.27	669.24	543.76
73	695.86	570.38	501.93	475.31	380.25	1,064.70	866.97	764.30	726.28	585.59
74	775.71	631.22	555.17	528.55	422.08	1,152.16	939.22	828.95	787.12	635.02
75	863.17	703.46	619.81	585.59	471.51	1,251.02	1,019.07	897.39	851.76	692.06
76	950.63	775.71	684.45	650.23	520.94	1,353.69	1,102.73	973.44	924.01	749.09
77	1,045.69	851.76	752.90	711.07	574.18	1,460.16	1,190.18	1,049.49	996.26	806.13
78	1,152.16	939.22	825.14	783.32	631.22	1,581.84	1,289.05	1,133.15	1,076.11	874.58
79	1,277.64	1,041.89	916.40	870.77	699.66	1,722.53	1,403.12	1,235.81	1,171.17	954.43
80	1,433.54	1,167.37	1,026.68	973.44	790.92	1,897.45	1,543.82	1,361.30	1,292.85	1,049.49
81	1,612.26	1,311.86	1,155.96	1,098.92	889.79	2,102.78	1,711.13	1,509.59	1,429.74	1,167.37
82	1,809.99	1,471.57	1,296.65	1,232.01	1,003.86	2,330.93	1,893.65	1,669.30	1,585.64	1,292.85
83	2,034.34	1,654.09	1,460.16	1,384.11	1,129.34	2,581.90	2,098.98	1,851.82	1,756.76	1,437.35
84	2,292.91	1,863.23	1,642.68	1,559.03	1,277.64	2,870.89	2,330.93	2,057.15	1,954.49	1,600.85
85	2,593.31	2,106.59	1,859.42	1,764.36	1,452.56	3,197.90	2,597.11	2,292.91	2,175.03	1,790.98

Exhibit 8 - (2nd of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-778 Series

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

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

	Base plus Compound Inflation Protection (Lifetime) Elimination Period (Days)					Base plus Future Purchase Option Elimination Period (Days)				
Issue Age,	0	30	60	90	180	0	30	60	90	180
18-25	76.05	64.64	60.84	57.04	49.43	30.42	26.62	26.62	26.62	22.82
26	79.85	68.45	60.84	60.84	49.43	30.42	26.62	26.62	26.62	22.82
27	83.66	72.25	64.64	60.84	53.24	30.42	30.42	26.62	26.62	22.82
28	87.46	76.05	68.45	64.64	53.24	34.22	30.42	26.62	26.62	26.62
29	91.26	79.85	72.25	68.45	57.04	34.22	30.42	30.42	26.62	26.62
30	98.87	83.66	72.25	72.25	60.84	34.22	30.42	30.42	30.42	26.62
31	102.67	87.46	76.05	76.05	60.84	38.03	34.22	30.42	30.42	26.62
32	110.27	91.26	79.85	79.85	64.64	38.03	34.22	34.22	30.42	26.62
33	114.08	95.06	87.46	83.66	68.45	41.83	38.03	34.22	34.22	30.42
34	121.68	102.67	91.26	87.46	72.25	45.63	38.03	34.22	34.22	30.42
35	129.29	106.47	95.06	91.26	76.05	45.63	41.83	38.03	34.22	30.42
36	136.89	114.08	98.87	95.06	79.85	49.43	41.83	38.03	38.03	34.22
37	144.50	121.68	106.47	102.67	83.66	53.24	45.63	41.83	41.83	34.22
38	152.10	125.48	114.08	106.47	87.46	57.04	49.43	45.63	41.83	34.22
39	163.51	133.09	117.88	114.08	91.26	60.84	53.24	45.63	45.63	38.03
40	171.11	140.69	125.48	117.88	95.06	64.64	53.24	49.43	45.63	38.03
41	178.72	148.30	129.29	125.48	98.87	68.45	57.04	53.24	49.43	41.83
42	186.32	155.90	136.89	129.29	106.47	72.25	60.84	53.24	53.24	41.83
43	197.73	159.71	140.69	133.09	110.27	76.05	64.64	57.04	53.24	45.63
44	205.34	167.31	148.30	140.69	114.08	79.85	68.45	60.84	57.04	45.63
45	212.94	174.92	155.90	148.30	117.88	83.66	68.45	60.84	60.84	49.43
46	224.35	182.52	163.51	152.10	121.68	87.46	72.25	64.64	60.84	49.43
47	235.76	193.93	171.11	159.71	129.29	91.26	76.05	68.45	64.64	53.24
48	247.16	201.53	178.72	167.31	133.09	98.87	79.85	72.25	68.45	53.24
49	258.57	209.14	186.32	174.92	140.69	102.67	83.66	76.05	72.25	57.04
50	269.98	220.55	193.93	182.52	148.30	110.27	91.26	79.85	76.05	60.84
51	285.19	231.95	205.34	193.93	155.90	117.88	95.06	83.66	79.85	64.64
52	300.40	243.36	216.74	201.53	163.51	125.48	102.67	91.26	87.46	68.45
53	315.61	258.57	228.15	212.94	171.11	133.09	110.27	98.87	91.26	72.25
54	334.62	269.98	239.56	224.35	178.72	144.50	117.88	102.67	98.87	76.05
55	353.63	288.99	250.97	239.56	190.13	155.90	129.29	114.08	106.47	83.66
56	372.65	304.20	266.18	254.77	201.53	171.11	140.69	121.68	114.08	91.26
57	395.46	323.21	285.19	269.98	216.74	186.32	152.10	133.09	125.48	98.87
58	422.08	342.23	300.40	285.19	228.15	201.53	163.51	144.50	136.89	106.47
59	444.89	365.04	319.41	304.20	243.36	216.74	178.72	155.90	148.30	114.08
60	471.51	384.05	338.42	319.41	258.57	235.76	193.93	171.11	159.71	125.48
61	498.13	406.87	357.44	338.42	269.98	254.77	209.14	182.52	174.92	136.89
62	520.94	425.88	376.45	353.63	285.19	273.78	224.35	197.73	186.32	148.30
63	547.56	448.70	395.46	372.65	300.40	296.60	243.36	212.94	201.53	159.71
64	577.98	471.51	418.28	395.46	319.41	323.21	262.37	231.95	220.55	174.92
65	616.01	501.93	441.09	418.28	338.42	349.83	285.19	254.77	239.56	190.13
66	654.03	536.15	471.51	448.70	361.24	384.05	311.81	277.58	262.37	209.14
67	699.66	570.38	505.73	479.12	387.86	418.28	342.23	300.40	285.19	228.15
68	749.09	612.20	539.96	509.54	414.47	456.30	372.65	327.02	311.81	247.16
69	806.13	657.83	577.98	547.56	444.89	501.93	410.67	361.24	342.23	273.78
70	866.97	707.27	623.61	589.39	475.31	555.17	452.50	399.26	376.45	300.40
71	931.61	760.50	669.24	635.02	513.34	616.01	501.93	444.89	418.28	334.62
72	1,000.06	817.54	718.67	680.65	551.36	684.45	558.97	490.52	463.91	372.65
73	1,076.11	878.38	775.71	733.88	593.19	760.50	619.81	547.56	517.14	414.47
74	1,163.57	946.82	836.55	790.92	642.62	844.16	688.25	604.60	574.18	460.10
75	1,258.63	1,026.68	905.00	859.37	695.86	939.22	764.30	673.04	638.82	513.34
76	1,361.30	1,110.33	977.24	927.81	752.90	1,038.08	844.16	745.29	707.27	570.38
77	1,467.77	1,193.99	1,053.29	1,000.06	809.93	1,140.75	927.81	817.54	775.71	627.41
78	1,585.64	1,289.05	1,136.95	1,079.91	874.58	1,258.63	1,022.87	901.19	855.56	688.25
79	1,726.34	1,403.12	1,239.62	1,174.97	954.43	1,395.52	1,136.95	1,000.06	950.63	768.11
80	1,901.25	1,547.62	1,361.30	1,292.85	1,053.29	1,566.63	1,273.84	1,121.74	1,064.70	863.17
81	2,102.78	1,711.13	1,509.59	1,429.74	1,167.37	1,764.36	1,433.54	1,262.43	1,197.79	973.44
82	2,330.93	1,893.65	1,669.30	1,585.64	1,292.85	1,981.10	1,612.26	1,418.33	1,346.09	1,098.92
83	2,585.70	2,098.98	1,851.82	1,756.76	1,437.35	2,228.27	1,809.99	1,597.05	1,513.40	1,235.81
84	2,870.89	2,334.74	2,057.15	1,954.49	1,600.85	2,513.45	2,038.14	1,798.58	1,707.32	1,399.32
85	3,197.90	2,597.11	2,292.91	2,175.03	1,790.98	2,844.27	2,308.12	2,038.14	1,935.47	1,593.25

Exhibit 8 - (2nd of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-778 Series

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

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

Issue	Base Plan Elimination Period (Days)					Base plus Compound Inflation Protection (20years) Elimination Period (Days)				
Age,	0	30	60	90	180	0	30	60	90	180
18-25	34.22	30.42	30.42	30.42	26.62	53.24	49.43	45.63	45.63	38.03
26	38.03	34.22	30.42	30.42	30.42	57.04	49.43	45.63	45.63	41.83
27	38.03	34.22	34.22	34.22	30.42	60.84	53.24	49.43	49.43	41.83
28	38.03	34.22	34.22	34.22	30.42	64.64	57.04	53.24	53.24	45.63
29	41.83	38.03	34.22	34.22	30.42	64.64	60.84	53.24	53.24	45.63
30	41.83	38.03	38.03	38.03	34.22	72.25	64.64	57.04	57.04	49.43
31	45.63	41.83	38.03	38.03	34.22	76.05	68.45	60.84	60.84	53.24
32	49.43	41.83	41.83	41.83	34.22	79.85	72.25	64.64	64.64	57.04
33	49.43	45.63	41.83	41.83	38.03	87.46	76.05	68.45	68.45	57.04
34	53.24	49.43	45.63	45.63	38.03	91.26	79.85	76.05	76.05	60.84
35	57.04	53.24	49.43	49.43	41.83	98.87	87.46	79.85	79.85	64.64
36	60.84	57.04	53.24	53.24	45.63	106.47	95.06	87.46	87.46	72.25
37	68.45	60.84	53.24	53.24	45.63	114.08	102.67	91.26	91.26	76.05
38	72.25	64.64	57.04	57.04	49.43	125.48	110.27	98.87	98.87	79.85
39	76.05	68.45	60.84	60.84	53.24	133.09	117.88	106.47	106.47	87.46
40	83.66	72.25	64.64	64.64	57.04	144.50	125.48	114.08	114.08	91.26
41	87.46	76.05	68.45	68.45	57.04	155.90	133.09	121.68	121.68	98.87
42	91.26	79.85	72.25	72.25	60.84	163.51	140.69	129.29	129.29	102.67
43	98.87	83.66	79.85	76.05	64.64	174.92	152.10	136.89	136.89	110.27
44	102.67	91.26	83.66	83.66	68.45	186.32	159.71	144.50	144.50	117.88
45	110.27	95.06	87.46	87.46	68.45	197.73	171.11	155.90	155.90	125.48
46	114.08	98.87	91.26	91.26	72.25	212.94	182.52	163.51	163.51	133.09
47	121.68	106.47	95.06	95.06	76.05	224.35	193.93	174.92	174.92	140.69
48	129.29	110.27	102.67	98.87	79.85	239.56	209.14	186.32	186.32	148.30
49	136.89	117.88	106.47	106.47	83.66	258.57	220.55	201.53	197.73	159.71
50	144.50	125.48	114.08	114.08	91.26	277.58	239.56	216.74	212.94	171.11
51	155.90	133.09	121.68	121.68	95.06	296.60	258.57	231.95	231.95	182.52
52	167.31	144.50	129.29	129.29	102.67	319.41	277.58	247.16	247.16	197.73
53	178.72	155.90	140.69	140.69	110.27	346.03	296.60	269.98	266.18	212.94
54	193.93	167.31	152.10	148.30	117.88	372.65	323.21	288.99	288.99	228.15
55	209.14	182.52	163.51	163.51	129.29	403.07	349.83	311.81	311.81	247.16
56	228.15	197.73	178.72	174.92	140.69	437.29	376.45	338.42	338.42	269.98
57	247.16	212.94	193.93	190.13	152.10	475.31	410.67	368.84	368.84	292.79
58	269.98	231.95	209.14	209.14	167.31	513.34	444.89	399.26	399.26	315.61
59	292.79	254.77	228.15	228.15	178.72	555.17	479.12	429.68	429.68	342.23
60	319.41	273.78	247.16	247.16	193.93	600.80	517.14	463.91	463.91	368.84
61	346.03	296.60	266.18	266.18	212.94	642.62	555.17	498.13	498.13	395.46
62	372.65	323.21	288.99	288.99	228.15	688.25	593.19	532.35	532.35	425.88
63	403.07	346.03	311.81	311.81	247.16	733.88	635.02	570.38	570.38	456.30
64	437.29	376.45	338.42	338.42	269.98	787.12	680.65	612.20	608.40	486.72
65	479.12	410.67	368.84	368.84	296.60	847.96	733.88	657.83	657.83	528.55
66	524.75	452.50	406.87	403.07	323.21	920.21	790.92	714.87	711.07	570.38
67	570.38	490.52	441.09	441.09	353.63	996.26	855.56	771.91	768.11	616.01
68	627.41	539.96	482.92	482.92	384.05	1,076.11	927.81	836.55	832.75	665.44
69	688.25	593.19	532.35	532.35	425.88	1,167.37	1,003.86	905.00	901.19	722.48
70	764.30	657.83	593.19	589.39	471.51	1,266.23	1,091.32	981.05	981.05	783.32
71	851.76	730.08	657.83	654.03	524.75	1,372.70	1,182.58	1,064.70	1,060.90	847.96
72	943.02	813.74	730.08	726.28	581.78	1,482.98	1,277.64	1,152.16	1,148.36	916.40
73	1,049.49	905.00	809.93	809.93	646.43	1,604.66	1,384.11	1,243.42	1,239.62	992.45
74	1,167.37	1,007.66	901.19	901.19	718.67	1,741.55	1,498.19	1,349.89	1,346.09	1,076.11
75	1,304.26	1,121.74	1,007.66	1,003.86	802.33	1,893.65	1,631.27	1,467.77	1,463.96	1,171.17
76	1,444.95	1,243.42	1,114.13	1,110.33	885.98	2,053.35	1,768.16	1,589.45	1,585.64	1,270.04
77	1,589.45	1,368.90	1,228.21	1,224.41	977.24	2,220.66	1,912.66	1,718.73	1,714.93	1,368.90
78	1,756.76	1,509.59	1,353.69	1,349.89	1,079.91	2,406.98	2,072.36	1,863.23	1,855.62	1,482.98
79	1,954.49	1,676.90	1,505.79	1,501.99	1,197.79	2,631.33	2,262.49	2,034.34	2,026.73	1,619.87
80	2,197.85	1,886.04	1,695.92	1,692.11	1,349.89	2,905.11	2,494.44	2,243.48	2,239.67	1,787.18
81	2,479.23	2,129.40	1,912.66	1,908.86	1,521.00	3,228.32	2,768.22	2,490.64	2,483.03	1,981.10
82	2,791.04	2,395.58	2,152.22	2,148.41	1,711.13	3,585.76	3,072.42	2,764.42	2,756.81	2,197.85
83	3,144.67	2,695.97	2,422.19	2,418.39	1,924.07	3,985.02	3,414.65	3,072.42	3,064.82	2,441.21
84	3,551.54	3,045.80	2,737.80	2,734.00	2,175.03	4,441.32	3,802.50	3,422.25	3,414.65	2,714.99
85	4,034.45	3,452.67	3,110.45	3,102.84	2,467.82	4,962.26	4,247.39	3,821.51	3,810.11	3,030.59

Exhibit 8 - (2nd of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-778 Series

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

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

	Base plus Compound Inflation Protection (Lifetime)					Base plus Future Purchase Option				
Issue	Elimination Period (Days)					Elimination Period (Days)				
Age,	0	30	60	90	180	0	30	60	90	180
18-25	106.47	95.06	87.46	87.46	72.25	38.03	34.22	30.42	30.42	30.42
26	114.08	98.87	91.26	91.26	76.05	38.03	34.22	34.22	34.22	30.42
27	117.88	102.67	95.06	95.06	79.85	38.03	38.03	34.22	34.22	30.42
28	125.48	110.27	98.87	98.87	83.66	41.83	38.03	34.22	34.22	30.42
29	133.09	114.08	106.47	106.47	87.46	41.83	38.03	38.03	38.03	34.22
30	140.69	121.68	110.27	110.27	91.26	45.63	41.83	38.03	38.03	34.22
31	148.30	129.29	117.88	117.88	95.06	49.43	41.83	41.83	41.83	34.22
32	155.90	136.89	125.48	125.48	102.67	49.43	45.63	41.83	41.83	38.03
33	163.51	144.50	129.29	129.29	106.47	53.24	49.43	45.63	45.63	38.03
34	174.92	152.10	136.89	136.89	114.08	57.04	53.24	49.43	49.43	41.83
35	186.32	159.71	148.30	144.50	117.88	60.84	57.04	49.43	53.24	45.63
36	197.73	171.11	155.90	155.90	125.48	68.45	60.84	53.24	53.24	45.63
37	209.14	182.52	163.51	163.51	133.09	72.25	64.64	57.04	57.04	49.43
38	220.55	193.93	174.92	174.92	140.69	76.05	68.45	60.84	60.84	53.24
39	235.76	205.34	186.32	182.52	148.30	83.66	72.25	68.45	68.45	57.04
40	247.16	212.94	193.93	193.93	155.90	87.46	76.05	72.25	72.25	60.84
41	258.57	224.35	205.34	205.34	163.51	95.06	83.66	76.05	76.05	60.84
42	273.78	235.76	212.94	212.94	171.11	98.87	87.46	79.85	79.85	64.64
43	285.19	247.16	224.35	224.35	178.72	106.47	91.26	83.66	83.66	68.45
44	300.40	258.57	231.95	231.95	186.32	110.27	95.06	87.46	87.46	72.25
45	311.81	269.98	243.36	243.36	193.93	117.88	102.67	91.26	91.26	76.05
46	327.02	285.19	254.77	254.77	205.34	125.48	106.47	98.87	98.87	79.85
47	342.23	296.60	266.18	266.18	212.94	133.09	114.08	102.67	102.67	83.66
48	361.24	311.81	281.39	277.58	224.35	136.89	121.68	110.27	106.47	87.46
49	376.45	327.02	292.79	292.79	231.95	148.30	125.48	114.08	114.08	91.26
50	395.46	342.23	308.00	308.00	247.16	155.90	136.89	121.68	121.68	98.87
51	418.28	361.24	327.02	323.21	258.57	167.31	144.50	129.29	129.29	102.67
52	441.09	380.25	342.23	342.23	273.78	182.52	155.90	140.69	140.69	110.27
53	463.91	399.26	361.24	361.24	288.99	193.93	167.31	152.10	152.10	117.88
54	490.52	422.08	380.25	380.25	304.20	209.14	182.52	163.51	163.51	129.29
55	520.94	448.70	403.07	403.07	319.41	228.15	197.73	174.92	174.92	140.69
56	551.36	475.31	429.68	425.88	342.23	247.16	212.94	190.13	190.13	152.10
57	585.59	505.73	456.30	452.50	361.24	269.98	231.95	209.14	209.14	163.51
58	623.61	536.15	482.92	482.92	384.05	292.79	250.97	228.15	224.35	178.72
59	661.64	570.38	513.34	509.54	406.87	319.41	273.78	247.16	247.16	193.93
60	699.66	604.60	543.76	539.96	433.49	346.03	300.40	269.98	266.18	212.94
61	737.69	635.02	574.18	570.38	456.30	376.45	323.21	288.99	288.99	231.95
62	775.71	669.24	600.80	600.80	479.12	406.87	349.83	315.61	311.81	250.97
63	813.74	703.46	635.02	631.22	505.73	437.29	376.45	338.42	338.42	269.98
64	859.37	741.49	669.24	665.44	532.35	475.31	410.67	368.84	368.84	292.79
65	916.40	790.92	711.07	711.07	566.57	520.94	448.70	403.07	403.07	319.41
66	977.24	844.16	760.50	756.70	608.40	570.38	490.52	441.09	441.09	349.83
67	1,049.49	901.19	813.74	809.93	650.23	623.61	536.15	482.92	479.12	384.05
68	1,125.54	965.84	870.77	870.77	695.86	680.65	585.59	528.55	524.75	418.28
69	1,209.20	1,038.08	935.42	935.42	749.09	752.90	646.43	581.78	577.98	460.10
70	1,300.46	1,121.74	1,007.66	1,007.66	806.13	832.75	718.67	642.62	642.62	513.34
71	1,403.12	1,205.39	1,087.52	1,083.71	866.97	927.81	798.53	718.67	714.87	570.38
72	1,509.59	1,300.46	1,167.37	1,167.37	931.61	1,030.48	885.98	794.72	794.72	635.02
73	1,623.67	1,399.32	1,258.63	1,254.83	1,003.86	1,144.55	984.85	885.98	882.18	703.46
74	1,756.76	1,513.40	1,361.30	1,357.49	1,083.71	1,277.64	1,098.92	984.85	981.05	783.32
75	1,905.05	1,638.88	1,475.37	1,471.57	1,174.97	1,422.14	1,224.41	1,098.92	1,095.12	874.58
76	2,064.76	1,775.77	1,597.05	1,593.25	1,273.84	1,578.04	1,357.49	1,220.60	1,216.80	969.64
77	2,228.27	1,916.46	1,722.53	1,718.73	1,372.70	1,737.74	1,494.38	1,342.28	1,338.48	1,068.50
78	2,414.59	2,076.17	1,863.23	1,859.42	1,486.78	1,920.26	1,650.29	1,482.98	1,479.17	1,178.78
79	2,635.13	2,262.49	2,034.34	2,030.54	1,619.87	2,140.81	1,836.61	1,650.29	1,646.48	1,311.86
80	2,908.91	2,498.24	2,247.28	2,239.67	1,787.18	2,410.79	2,068.56	1,855.62	1,851.82	1,475.37
81	3,228.32	2,772.02	2,490.64	2,486.84	1,981.10	2,722.59	2,334.74	2,095.18	2,091.38	1,665.50
82	3,585.76	3,076.22	2,764.42	2,756.81	2,197.85	3,064.82	2,627.53	2,361.35	2,357.55	1,874.63
83	3,985.02	3,414.65	3,072.42	3,064.82	2,441.21	3,456.47	2,962.15	2,661.75	2,654.15	2,114.19
84	4,441.32	3,802.50	3,422.25	3,414.65	2,714.99	3,912.77	3,346.20	3,011.58	3,003.98	2,387.97
85	4,962.26	4,247.39	3,821.51	3,810.11	3,030.59	4,445.12	3,798.70	3,418.45	3,410.84	2,711.18

Exhibit 8 - (2nd of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-778 Series

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

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

Issue	Base Plan Elimination Period (Days)					Base plus Compound Inflation Protection (20years) Elimination Period (Days)				
Age,	0	30	60	90	180	0	30	60	90	180
18-25	45.63	41.83	38.03	38.03	34.22	72.25	68.45	64.64	60.84	53.24
26	45.63	45.63	41.83	41.83	38.03	79.85	72.25	68.45	64.64	57.04
27	49.43	45.63	41.83	41.83	38.03	83.66	76.05	72.25	68.45	60.84
28	53.24	49.43	45.63	45.63	41.83	87.46	79.85	76.05	72.25	64.64
29	53.24	49.43	49.43	45.63	41.83	95.06	83.66	79.85	76.05	68.45
30	57.04	53.24	49.43	49.43	45.63	98.87	91.26	83.66	83.66	72.25
31	60.84	57.04	53.24	53.24	45.63	106.47	95.06	91.26	87.46	76.05
32	64.64	60.84	57.04	53.24	49.43	114.08	102.67	95.06	95.06	79.85
33	68.45	64.64	60.84	57.04	53.24	121.68	110.27	102.67	98.87	87.46
34	76.05	68.45	64.64	60.84	57.04	133.09	117.88	110.27	106.47	91.26
35	79.85	72.25	68.45	68.45	57.04	140.69	129.29	117.88	114.08	98.87
36	87.46	79.85	72.25	72.25	64.64	152.10	136.89	129.29	125.48	106.47
37	95.06	83.66	79.85	76.05	68.45	167.31	148.30	136.89	133.09	114.08
38	102.67	91.26	83.66	83.66	72.25	178.72	159.71	148.30	144.50	121.68
39	110.27	98.87	91.26	87.46	76.05	193.93	171.11	159.71	155.90	133.09
40	117.88	102.67	98.87	95.06	79.85	209.14	186.32	171.11	163.51	140.69
41	125.48	110.27	102.67	98.87	87.46	220.55	197.73	182.52	174.92	148.30
42	133.09	117.88	110.27	106.47	91.26	235.76	209.14	193.93	186.32	155.90
43	140.69	125.48	114.08	110.27	95.06	250.97	220.55	205.34	197.73	167.31
44	148.30	129.29	121.68	117.88	98.87	266.18	235.76	216.74	209.14	174.92
45	155.90	136.89	129.29	121.68	106.47	285.19	250.97	231.95	224.35	186.32
46	163.51	144.50	133.09	129.29	110.27	304.20	266.18	247.16	235.76	197.73
47	174.92	152.10	140.69	136.89	114.08	323.21	285.19	262.37	250.97	209.14
48	182.52	163.51	148.30	144.50	121.68	342.23	300.40	277.58	266.18	224.35
49	193.93	171.11	159.71	152.10	129.29	365.04	323.21	296.60	285.19	239.56
50	205.34	182.52	167.31	163.51	136.89	391.66	346.03	319.41	304.20	254.77
51	220.55	193.93	178.72	174.92	144.50	422.08	372.65	342.23	327.02	273.78
52	239.56	209.14	193.93	186.32	155.90	452.50	399.26	368.84	353.63	292.79
53	254.77	224.35	209.14	201.53	167.31	490.52	429.68	395.46	380.25	315.61
54	277.58	243.36	224.35	216.74	178.72	528.55	463.91	425.88	410.67	338.42
55	300.40	262.37	243.36	231.95	193.93	570.38	498.13	460.10	441.09	365.04
56	323.21	285.19	262.37	250.97	209.14	616.01	539.96	498.13	479.12	395.46
57	353.63	308.00	285.19	273.78	228.15	665.44	585.59	536.15	517.14	425.88
58	380.25	334.62	308.00	296.60	247.16	718.67	631.22	577.98	558.97	460.10
59	414.47	361.24	334.62	319.41	266.18	775.71	680.65	623.61	600.80	498.13
60	448.70	391.66	361.24	346.03	288.99	832.75	730.08	673.04	646.43	532.35
61	482.92	422.08	387.86	372.65	311.81	893.59	783.32	718.67	692.06	570.38
62	520.94	456.30	418.28	403.07	334.62	950.63	832.75	764.30	733.88	608.40
63	558.97	490.52	448.70	433.49	357.44	1,011.47	885.98	813.74	783.32	646.43
64	604.60	528.55	486.72	467.71	387.86	1,083.71	946.82	870.77	836.55	692.06
65	657.83	577.98	528.55	509.54	422.08	1,163.57	1,019.07	935.42	901.19	745.29
66	718.67	631.22	577.98	555.17	460.10	1,258.63	1,102.73	1,011.47	973.44	802.33
67	787.12	688.25	631.22	608.40	501.93	1,361.30	1,190.18	1,095.12	1,049.49	866.97
68	859.37	752.90	692.06	665.44	547.56	1,471.57	1,289.05	1,182.58	1,136.95	935.42
69	946.82	828.95	760.50	730.08	600.80	1,597.05	1,395.52	1,281.44	1,232.01	1,015.27
70	1,053.29	916.40	840.35	809.93	665.44	1,730.14	1,513.40	1,387.91	1,334.68	1,098.92
71	1,167.37	1,019.07	935.42	897.39	737.69	1,874.63	1,638.88	1,501.99	1,441.15	1,186.38
72	1,296.65	1,129.34	1,034.28	996.26	817.54	2,022.93	1,768.16	1,619.87	1,559.03	1,281.44
73	1,437.35	1,251.02	1,148.36	1,102.73	908.80	2,190.24	1,908.86	1,752.95	1,680.71	1,380.31
74	1,597.05	1,391.72	1,277.64	1,224.41	1,007.66	2,372.76	2,068.56	1,897.45	1,821.40	1,494.38
75	1,783.37	1,551.42	1,422.14	1,365.10	1,121.74	2,581.90	2,251.08	2,060.96	1,981.10	1,623.67
76	1,977.30	1,722.53	1,578.04	1,513.40	1,243.42	2,806.25	2,445.01	2,235.87	2,148.41	1,760.56
77	2,182.64	1,897.45	1,737.74	1,669.30	1,368.90	3,034.40	2,642.74	2,418.39	2,323.33	1,901.25
78	2,410.79	2,095.18	1,920.26	1,840.41	1,509.59	3,296.77	2,867.09	2,623.73	2,517.26	2,060.96
79	2,684.57	2,330.93	2,133.20	2,045.75	1,676.90	3,604.77	3,133.26	2,867.09	2,749.21	2,251.08
80	3,022.99	2,619.92	2,395.58	2,296.71	1,878.44	3,981.22	3,456.47	3,159.88	3,030.59	2,475.43
81	3,403.24	2,950.74	2,695.97	2,585.70	2,110.39	4,418.51	3,832.92	3,502.10	3,357.61	2,737.80
82	3,825.32	3,311.98	3,022.99	2,901.31	2,361.35	4,901.42	4,247.39	3,878.55	3,715.04	3,022.99
83	4,304.43	3,722.65	3,395.63	3,254.94	2,646.54	5,445.18	4,711.30	4,300.63	4,118.11	3,346.20
84	4,855.79	4,194.16	3,825.32	3,665.61	2,973.56	6,061.19	5,239.85	4,775.94	4,578.21	3,711.24
85	5,502.22	4,745.52	4,323.44	4,144.73	3,357.61	6,764.65	5,840.64	5,319.70	5,095.35	4,121.91

Exhibit 8 - (2nd of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-778 Series

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

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

	Base plus Compound Inflation Protection (Lifetime) Elimination Period (Days)					Base plus Future Purchase Option Elimination Period (Days)				
Issue Age,	**0**	**30**	**60**	**90**	**180**	**0**	**30**	**60**	**90**	**180**
18-25	148.30	133.09	121.68	117.88	102.67	49.43	45.63	41.83	41.83	38.03
26	155.90	140.69	129.29	125.48	106.47	49.43	45.63	45.63	41.83	38.03
27	163.51	148.30	136.89	133.09	114.08	53.24	49.43	45.63	45.63	41.83
28	174.92	155.90	144.50	140.69	117.88	53.24	49.43	49.43	45.63	41.83
29	182.52	163.51	152.10	148.30	125.48	57.04	53.24	49.43	49.43	45.63
30	193.93	171.11	159.71	155.90	133.09	60.84	57.04	53.24	53.24	45.63
31	205.34	182.52	171.11	163.51	140.69	64.64	60.84	57.04	53.24	49.43
32	216.74	193.93	178.72	171.11	148.30	68.45	64.64	60.84	57.04	53.24
33	228.15	205.34	190.13	182.52	155.90	76.05	68.45	64.64	60.84	57.04
34	243.36	216.74	201.53	193.93	163.51	79.85	72.25	68.45	64.64	57.04
35	258.57	228.15	212.94	205.34	174.92	87.46	79.85	72.25	72.25	64.64
36	273.78	243.36	224.35	216.74	182.52	95.06	83.66	79.85	76.05	68.45
37	292.79	258.57	239.56	231.95	193.93	102.67	91.26	83.66	83.66	72.25
38	311.81	273.78	254.77	247.16	205.34	110.27	98.87	91.26	87.46	76.05
39	330.82	292.79	269.98	258.57	216.74	117.88	106.47	98.87	95.06	83.66
40	349.83	308.00	285.19	273.78	228.15	125.48	114.08	106.47	102.67	87.46
41	365.04	323.21	296.60	288.99	239.56	133.09	117.88	110.27	106.47	91.26
42	384.05	338.42	311.81	300.40	250.97	140.69	125.48	117.88	114.08	98.87
43	399.26	353.63	327.02	315.61	262.37	152.10	133.09	125.48	117.88	102.67
44	418.28	368.84	338.42	327.02	273.78	159.71	140.69	129.29	125.48	106.47
45	437.29	387.86	357.44	342.23	285.19	167.31	148.30	136.89	133.09	114.08
46	460.10	403.07	372.65	357.44	300.40	178.72	155.90	144.50	140.69	117.88
47	479.12	422.08	387.86	372.65	311.81	186.32	167.31	152.10	148.30	125.48
48	501.93	441.09	406.87	391.66	327.02	197.73	174.92	159.71	155.90	129.29
49	524.75	463.91	425.88	410.67	342.23	209.14	186.32	171.11	163.51	136.89
50	555.17	486.72	448.70	429.68	357.44	224.35	197.73	182.52	174.92	148.30
51	581.78	513.34	471.51	452.50	376.45	239.56	212.94	193.93	186.32	155.90
52	612.20	539.96	498.13	479.12	395.46	258.57	228.15	209.14	201.53	167.31
53	646.43	570.38	524.75	501.93	418.28	277.58	243.36	224.35	216.74	182.52
54	684.45	600.80	551.36	532.35	441.09	300.40	262.37	243.36	231.95	193.93
55	722.48	635.02	585.59	562.77	463.91	323.21	285.19	262.37	250.97	209.14
56	768.11	673.04	619.81	593.19	490.52	353.63	308.00	285.19	273.78	228.15
57	813.74	714.87	654.03	631.22	520.94	384.05	334.62	308.00	296.60	247.16
58	863.17	756.70	695.86	669.24	551.36	414.47	365.04	334.62	323.21	266.18
59	912.60	802.33	737.69	707.27	585.59	448.70	395.46	361.24	349.83	288.99
60	965.84	847.96	779.51	749.09	616.01	486.72	425.88	391.66	376.45	311.81
61	1,015.27	889.79	817.54	787.12	650.23	524.75	460.10	422.08	406.87	338.42
62	1,064.70	935.42	859.37	825.14	680.65	566.57	494.33	452.50	437.29	361.24
63	1,117.94	981.05	901.19	866.97	714.87	608.40	532.35	490.52	471.51	387.86
64	1,178.78	1,034.28	950.63	912.60	752.90	657.83	574.18	528.55	509.54	422.08
65	1,251.02	1,095.12	1,007.66	969.64	798.53	718.67	627.41	577.98	555.17	456.30
66	1,338.48	1,171.17	1,076.11	1,034.28	851.76	783.32	684.45	631.22	604.60	501.93
67	1,429.74	1,251.02	1,148.36	1,106.53	908.80	855.56	749.09	688.25	661.64	543.76
68	1,536.21	1,342.28	1,232.01	1,182.58	973.44	939.22	821.34	752.90	722.48	596.99
69	1,650.29	1,441.15	1,323.27	1,270.04	1,045.69	1,034.28	905.00	828.95	794.72	657.83
70	1,775.77	1,555.22	1,425.94	1,368.90	1,125.54	1,148.36	1,000.06	920.21	882.18	726.28
71	1,912.66	1,673.10	1,532.41	1,471.57	1,209.20	1,277.64	1,114.13	1,019.07	981.05	806.13
72	2,057.15	1,794.78	1,646.48	1,581.84	1,300.46	1,414.53	1,235.81	1,133.15	1,087.52	893.59
73	2,213.06	1,931.67	1,771.97	1,699.72	1,399.32	1,570.43	1,368.90	1,254.83	1,205.39	992.45
74	2,391.77	2,087.57	1,912.66	1,836.61	1,505.79	1,749.15	1,524.80	1,395.52	1,338.48	1,098.92
75	2,597.11	2,262.49	2,072.36	1,992.51	1,635.08	1,950.68	1,699.72	1,555.22	1,494.38	1,224.41
76	2,817.65	2,452.61	2,247.28	2,156.02	1,768.16	2,167.43	1,886.04	1,726.34	1,657.89	1,357.49
77	3,045.80	2,650.34	2,426.00	2,327.13	1,908.86	2,391.77	2,079.97	1,905.05	1,825.20	1,498.19
78	3,300.57	2,870.89	2,627.53	2,521.06	2,064.76	2,646.54	2,300.51	2,102.78	2,019.13	1,654.09
79	3,608.57	3,137.06	2,870.89	2,753.01	2,251.08	2,950.74	2,562.89	2,342.34	2,247.28	1,836.61
80	3,985.02	3,460.28	3,163.68	3,034.40	2,479.23	3,323.39	2,882.30	2,631.33	2,524.86	2,060.96
81	4,418.51	3,832.92	3,502.10	3,357.61	2,737.80	3,749.27	3,247.34	2,965.95	2,840.47	2,315.72
82	4,905.23	4,247.39	3,878.55	3,718.85	3,026.79	4,216.97	3,650.40	3,327.19	3,190.30	2,597.11
83	5,445.18	4,715.10	4,300.63	4,121.91	3,346.20	4,749.32	4,102.90	3,741.66	3,585.76	2,908.91
84	6,064.99	5,239.85	4,775.94	4,578.21	3,711.24	5,365.33	4,631.45	4,216.97	4,038.26	3,273.95
85	6,764.65	5,840.64	5,319.70	5,095.35	4,121.91	6,087.80	5,247.45	4,775.94	4,570.61	3,696.03

Exhibit 8 - (2nd of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-778 Series

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

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

Issue	Base Plan Elimination Period (Days)					Base plus Compound Inflation Protection (20years) Elimination Period (Days)				
Age,	0	30	60	90	180	0	30	60	90	180
18-25	49.43	45.63	45.63	45.63	41.83	83.66	76.05	72.25	72.25	68.45
26	53.24	49.43	45.63	45.63	45.63	87.46	79.85	76.05	76.05	72.25
27	53.24	49.43	49.43	49.43	45.63	95.06	87.46	83.66	79.85	76.05
28	57.04	53.24	53.24	49.43	49.43	98.87	91.26	87.46	83.66	79.85
29	60.84	57.04	53.24	53.24	49.43	106.47	95.06	91.26	91.26	83.66
30	64.64	60.84	57.04	57.04	53.24	114.08	102.67	98.87	95.06	91.26
31	68.45	64.64	60.84	60.84	57.04	121.68	110.27	106.47	102.67	95.06
32	72.25	68.45	64.64	64.64	60.84	129.29	117.88	114.08	110.27	102.67
33	79.85	72.25	68.45	68.45	64.64	140.69	125.48	121.68	117.88	110.27
34	83.66	76.05	76.05	72.25	68.45	148.30	136.89	129.29	125.48	117.88
35	91.26	83.66	79.85	76.05	72.25	159.71	148.30	140.69	136.89	125.48
36	98.87	91.26	87.46	83.66	79.85	174.92	159.71	152.10	144.50	136.89
37	106.47	98.87	95.06	91.26	83.66	186.32	171.11	163.51	155.90	144.50
38	114.08	106.47	98.87	98.87	91.26	201.53	182.52	174.92	171.11	155.90
39	121.68	114.08	106.47	106.47	98.87	216.74	197.73	190.13	182.52	167.31
40	133.09	121.68	114.08	110.27	102.67	235.76	212.94	201.53	193.93	178.72
41	140.69	129.29	121.68	117.88	110.27	250.97	224.35	216.74	205.34	190.13
42	148.30	136.89	129.29	125.48	117.88	266.18	239.56	228.15	220.55	201.53
43	159.71	144.50	136.89	133.09	121.68	281.39	254.77	243.36	231.95	216.74
44	167.31	152.10	144.50	140.69	129.29	300.40	269.98	254.77	247.16	228.15
45	174.92	159.71	152.10	148.30	136.89	315.61	285.19	269.98	262.37	239.56
46	186.32	167.31	159.71	155.90	144.50	338.42	304.20	288.99	277.58	254.77
47	193.93	178.72	167.31	163.51	152.10	357.44	319.41	304.20	292.79	269.98
48	205.34	186.32	174.92	171.11	155.90	380.25	342.23	323.21	308.00	285.19
49	216.74	193.93	186.32	178.72	167.31	403.07	361.24	342.23	327.02	300.40
50	231.95	209.14	197.73	190.13	174.92	429.68	387.86	365.04	349.83	323.21
51	247.16	220.55	209.14	201.53	186.32	460.10	414.47	391.66	376.45	342.23
52	262.37	235.76	224.35	216.74	197.73	494.33	441.09	418.28	403.07	368.84
53	281.39	254.77	239.56	231.95	212.94	528.55	475.31	448.70	429.68	391.66
54	304.20	273.78	258.57	247.16	228.15	570.38	509.54	482.92	460.10	422.08
55	327.02	292.79	277.58	266.18	247.16	612.20	547.56	517.14	494.33	452.50
56	353.63	315.61	300.40	288.99	266.18	661.64	593.19	558.97	532.35	486.72
57	380.25	342.23	323.21	311.81	285.19	714.87	638.82	600.80	574.18	524.75
58	414.47	368.84	349.83	334.62	308.00	768.11	688.25	646.43	619.81	562.77
59	444.89	399.26	376.45	361.24	330.82	828.95	737.69	695.86	665.44	604.60
60	482.92	429.68	406.87	387.86	357.44	889.79	790.92	745.29	711.07	646.43
61	517.14	463.91	437.29	418.28	380.25	946.82	844.16	794.72	756.70	688.25
62	555.17	494.33	467.71	444.89	406.87	1,007.66	897.39	844.16	802.33	726.28
63	593.19	528.55	498.13	475.31	433.49	1,068.50	950.63	893.59	851.76	771.91
64	638.82	570.38	536.15	513.34	463.91	1,140.75	1,015.27	954.43	908.80	817.54
65	695.86	619.81	581.78	555.17	501.93	1,224.41	1,087.52	1,022.87	973.44	878.38
66	760.50	673.04	635.02	604.60	547.56	1,323.27	1,174.97	1,102.73	1,049.49	943.02
67	828.95	737.69	692.06	657.83	596.99	1,429.74	1,266.23	1,190.18	1,133.15	1,019.07
68	908.80	806.13	756.70	718.67	650.23	1,547.62	1,368.90	1,285.25	1,224.41	1,098.92
69	1,000.06	885.98	828.95	790.92	714.87	1,673.10	1,482.98	1,391.72	1,323.27	1,186.38
70	1,106.53	977.24	920.21	874.58	787.12	1,813.79	1,604.66	1,505.79	1,429.74	1,285.25
71	1,228.21	1,083.71	1,019.07	969.64	870.77	1,962.09	1,733.94	1,627.47	1,543.82	1,384.11
72	1,361.30	1,201.59	1,125.54	1,068.50	962.03	2,117.99	1,870.83	1,752.95	1,665.50	1,490.58
73	1,505.79	1,327.07	1,247.22	1,182.58	1,060.90	2,289.11	2,019.13	1,889.84	1,794.78	1,604.66
74	1,673.10	1,475.37	1,380.31	1,311.86	1,174.97	2,479.23	2,182.64	2,045.75	1,939.28	1,733.94
75	1,867.03	1,642.68	1,536.21	1,460.16	1,304.26	2,695.97	2,372.76	2,224.46	2,106.59	1,878.44
76	2,068.56	1,817.60	1,703.52	1,616.06	1,444.95	2,927.93	2,574.29	2,410.79	2,285.30	2,034.34
77	2,285.30	2,003.92	1,878.44	1,779.57	1,589.45	3,171.29	2,787.23	2,608.52	2,467.82	2,197.85
78	2,524.86	2,216.86	2,072.36	1,965.89	1,752.95	3,441.26	3,022.99	2,825.26	2,676.96	2,380.37
79	2,810.05	2,464.02	2,304.32	2,182.64	1,943.08	3,764.48	3,300.57	3,083.83	2,916.52	2,593.31
80	3,156.08	2,764.42	2,581.90	2,445.01	2,171.23	4,152.33	3,635.19	3,395.63	3,209.31	2,848.07
81	3,551.54	3,102.84	2,897.51	2,741.60	2,429.80	4,604.83	4,023.05	3,756.87	3,547.73	3,137.06
82	3,985.02	3,479.29	3,243.53	3,064.82	2,711.18	5,102.96	4,452.73	4,152.33	3,916.58	3,456.47
83	4,475.54	3,901.37	3,635.19	3,429.86	3,026.79	5,658.12	4,931.84	4,597.22	4,331.05	3,813.91
84	5,042.12	4,384.28	4,083.89	3,848.13	3,388.03	6,293.14	5,475.60	5,099.15	4,794.95	4,216.97
85	5,699.95	4,950.86	4,604.83	4,331.05	3,806.30	7,011.81	6,091.61	5,665.73	5,323.50	4,669.47

Exhibit 8 - (2nd of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-778 Series

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

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

	Base plus Compound Inflation Protection (Lifetime)					Base plus Future Purchase Option				
Issue	Elimination Period (Days)					Elimination Period (Days)				
Age,	0	30	60	90	180	0	30	60	90	180
18-25	163.51	148.30	140.69	136.89	125.48	53.24	49.43	49.43	45.63	45.63
26	171.11	155.90	148.30	140.69	133.09	57.04	53.24	49.43	49.43	45.63
27	182.52	163.51	155.90	148.30	136.89	57.04	53.24	53.24	49.43	49.43
28	190.13	171.11	163.51	155.90	144.50	60.84	57.04	53.24	53.24	49.43
29	201.53	182.52	171.11	167.31	152.10	64.64	60.84	57.04	57.04	53.24
30	212.94	193.93	182.52	174.92	159.71	68.45	64.64	60.84	60.84	57.04
31	224.35	201.53	193.93	186.32	171.11	72.25	68.45	64.64	64.64	60.84
32	239.56	216.74	205.34	197.73	178.72	79.85	72.25	68.45	68.45	64.64
33	250.97	228.15	216.74	209.14	190.13	83.66	76.05	76.05	72.25	68.45
34	266.18	239.56	228.15	220.55	201.53	91.26	83.66	79.85	76.05	72.25
35	285.19	254.77	243.36	231.95	212.94	98.87	91.26	87.46	83.66	79.85
36	300.40	269.98	258.57	247.16	228.15	106.47	95.06	91.26	91.26	83.66
37	319.41	288.99	273.78	262.37	239.56	114.08	106.47	98.87	98.87	91.26
38	342.23	308.00	288.99	277.58	254.77	125.48	114.08	106.47	106.47	98.87
39	361.24	323.21	308.00	296.60	269.98	133.09	121.68	117.88	114.08	106.47
40	380.25	342.23	323.21	311.81	285.19	144.50	129.29	125.48	121.68	114.08
41	399.26	361.24	342.23	327.02	300.40	152.10	136.89	133.09	129.29	117.88
42	418.28	376.45	357.44	342.23	311.81	159.71	148.30	140.69	136.89	125.48
43	437.29	391.66	372.65	357.44	327.02	171.11	155.90	148.30	144.50	133.09
44	456.30	410.67	387.86	372.65	338.42	182.52	163.51	155.90	152.10	140.69
45	479.12	429.68	406.87	387.86	353.63	190.13	174.92	163.51	159.71	148.30
46	498.13	448.70	422.08	406.87	368.84	201.53	182.52	174.92	167.31	155.90
47	520.94	467.71	441.09	422.08	384.05	212.94	190.13	182.52	174.92	163.51
48	543.76	486.72	460.10	441.09	403.07	220.55	201.53	190.13	182.52	171.11
49	570.38	509.54	482.92	460.10	418.28	235.76	212.94	201.53	193.93	178.72
50	596.99	536.15	505.73	482.92	441.09	250.97	224.35	212.94	205.34	190.13
51	627.41	562.77	528.55	505.73	460.10	266.18	239.56	228.15	220.55	201.53
52	661.64	589.39	558.97	532.35	482.92	285.19	258.57	243.36	235.76	216.74
53	695.86	619.81	585.59	558.97	509.54	304.20	273.78	262.37	250.97	231.95
54	733.88	654.03	619.81	589.39	536.15	330.82	296.60	281.39	269.98	247.16
55	775.71	692.06	650.23	623.61	566.57	353.63	319.41	300.40	288.99	266.18
56	817.54	730.08	688.25	657.83	596.99	384.05	346.03	327.02	311.81	285.19
57	866.97	771.91	730.08	695.86	631.22	414.47	372.65	353.63	338.42	308.00
58	916.40	817.54	771.91	733.88	665.44	448.70	403.07	380.25	365.04	334.62
59	969.64	863.17	813.74	775.71	703.46	486.72	433.49	410.67	391.66	357.44
60	1,026.68	912.60	859.37	817.54	741.49	524.75	467.71	441.09	422.08	387.86
61	1,076.11	958.23	901.19	859.37	775.71	562.77	501.93	475.31	452.50	414.47
62	1,125.54	1,000.06	943.02	897.39	809.93	600.80	536.15	505.73	482.92	441.09
63	1,178.78	1,049.49	984.85	939.22	844.16	646.43	574.18	539.96	517.14	471.51
64	1,239.62	1,102.73	1,034.28	984.85	885.98	695.86	619.81	581.78	555.17	505.73
65	1,315.67	1,167.37	1,098.92	1,041.89	939.22	756.70	673.04	635.02	604.60	547.56
66	1,403.12	1,243.42	1,171.17	1,110.33	1,000.06	828.95	733.88	692.06	657.83	596.99
67	1,501.99	1,330.88	1,251.02	1,186.38	1,068.50	905.00	802.33	752.90	718.67	650.23
68	1,608.46	1,425.94	1,338.48	1,273.84	1,140.75	988.65	878.38	825.14	783.32	707.27
69	1,730.14	1,532.41	1,437.35	1,365.10	1,224.41	1,091.32	965.84	905.00	863.17	779.51
70	1,863.23	1,646.48	1,543.82	1,467.77	1,315.67	1,209.20	1,068.50	1,003.86	954.43	859.37
71	2,003.92	1,771.97	1,661.69	1,574.24	1,410.73	1,342.28	1,186.38	1,110.33	1,057.10	950.63
72	2,152.22	1,901.25	1,779.57	1,692.11	1,513.40	1,486.78	1,311.86	1,228.21	1,167.37	1,049.49
73	2,315.72	2,041.94	1,912.66	1,813.79	1,623.67	1,650.29	1,452.56	1,361.30	1,292.85	1,159.76
74	2,502.05	2,201.65	2,064.76	1,954.49	1,745.35	1,832.81	1,612.26	1,509.59	1,433.54	1,285.25
75	2,714.99	2,387.97	2,235.87	2,117.99	1,889.84	2,045.75	1,798.58	1,684.51	1,597.05	1,425.94
76	2,943.14	2,585.70	2,422.19	2,292.91	2,041.94	2,270.09	1,992.51	1,867.03	1,768.16	1,578.04
77	3,178.89	2,794.84	2,612.32	2,475.43	2,205.45	2,505.85	2,197.85	2,057.15	1,950.68	1,741.55
78	3,448.87	3,026.79	2,832.86	2,680.76	2,384.17	2,772.02	2,429.80	2,273.90	2,156.02	1,920.26
79	3,768.28	3,304.37	3,087.63	2,920.32	2,597.11	3,087.63	2,703.58	2,528.66	2,395.58	2,129.40
80	4,156.13	3,638.99	3,399.44	3,213.11	2,848.07	3,475.49	3,038.20	2,836.67	2,684.57	2,380.37
81	4,604.83	4,026.85	3,756.87	3,547.73	3,140.87	3,912.77	3,418.45	3,186.50	3,011.58	2,665.55
82	5,102.96	4,452.73	4,156.13	3,916.58	3,460.28	4,395.69	3,832.92	3,570.55	3,369.02	2,977.36
83	5,661.92	4,935.65	4,597.22	4,331.05	3,813.91	4,943.25	4,300.63	4,004.03	3,775.88	3,327.19
84	6,293.14	5,475.60	5,099.15	4,794.95	4,216.97	5,574.47	4,840.58	4,505.96	4,239.79	3,726.45
85	7,011.81	6,091.61	5,665.73	5,323.50	4,669.47	6,312.15	5,475.60	5,087.75	4,779.74	4,190.36

Exhibit 8 - (2nd of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-778 Series

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

ANNUAL PREMIUMS PER $10 OF DAILY NURSING HOME BENEFIT

ANNUAL PREMIUM FOR RESTORATION OF BENEFITS OPTION

Maximum Benefit	Increase in Premium
$30,000	15%
$60,000	12%
$120,000	7%
$300,000	5%
Unlimited	0%

PREMIUM INCREASE FOR NONFORFEITURE\LAPSE BENEFIT OPTION

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

Exhibit 8 - (3rd of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-701, F-733, or F-734 Series

	Plan A	Plan B	Plan C	Mode	Factor		
BP	3	6	99	Annual	1.00	Spouse	0.90
EP	30	90	90	Semi-Annl	0.52	Pref NS	0.90
HHC	50%	50%	50%	Quarterly	0.27		
				Monthly	0.09		

	No Inflation Base Rates per $10			No Inflation Base Rates per $10			5% Compound for 20 Yrs Base Rates per $10			5% Compound for 20 Yrs Base Rates per $10			5% Compound for Life Base Rates per $10			5% Compound for Life Base Rates per $10			FPO Rates per $10			NFO % Prem
	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	All
Age	733	733	733	734	734	734	733	733	733	734	734	734	733	733	733	734	734	734	733	733	733	Plans
Less	49.44	54.38	79.09	49.44	54.38	79.09	14.83	19.77	34.61	14.83	19.77	34.61	64.26	84.03	118.64	64.26	84.03	118.64	4.94	4.94	4.94	27.6%
26	54.38	59.32	79.09	54.38	59.32	79.09	14.83	24.71	34.61	14.83	24.71	34.61	69.21	84.03	123.58	69.21	84.03	123.58	4.94	4.94	4.94	27.6%
27	54.38	59.32	84.03	54.38	59.32	84.03	19.77	24.71	39.55	19.77	24.71	39.55	74.15	88.99	133.47	74.15	88.99	133.47	4.94	4.94	4.94	27.6%
28	54.38	59.32	84.03	54.38	59.32	84.03	19.77	24.71	39.55	19.77	24.71	39.55	74.15	93.93	138.41	74.15	93.93	138.41	4.94	4.94	4.94	27.6%
29	54.38	64.26	88.99	54.38	64.26	88.99	19.77	29.67	44.49	19.77	29.67	44.49	79.09	103.81	148.30	79.09	103.81	148.30	4.94	4.94	4.94	27.6%
30	59.32	64.26	93.93	59.32	64.26	93.93	24.71	29.67	49.44	24.71	29.67	49.44	84.03	108.76	153.24	84.03	108.76	153.24	4.94	4.94	4.94	27.6%
31	59.32	69.21	98.87	59.32	69.21	98.87	24.71	34.61	54.38	24.71	34.61	54.38	88.99	113.70	163.12	88.99	113.70	163.12	4.94	4.94	4.94	27.6%
32	59.32	69.21	98.87	59.32	69.21	98.87	24.71	34.61	54.38	24.71	34.61	54.38	93.93	118.64	173.02	93.93	118.64	173.02	4.94	4.94	4.94	27.6%
33	64.26	74.15	103.81	64.26	74.15	103.81	29.67	39.55	59.32	29.67	39.55	59.32	98.87	123.58	182.90	98.87	123.58	182.90	4.94	4.94	4.94	27.6%
34	64.26	74.15	113.70	64.26	74.15	113.70	29.67	39.55	64.26	29.67	39.55	64.26	103.81	133.47	187.85	103.81	133.47	187.85	4.94	4.94	4.94	27.6%
35	69.21	79.09	118.64	69.21	79.09	118.64	34.61	44.49	69.21	34.61	44.49	69.21	113.70	138.41	202.67	113.70	138.41	202.67	4.94	4.94	4.94	27.6%
36	74.15	84.03	123.58	74.15	84.03	123.58	34.61	49.44	74.15	34.61	49.44	74.15	118.64	148.30	212.56	118.64	148.30	212.56	4.94	4.94	4.94	27.5%
37	74.15	88.99	133.47	74.15	88.99	133.47	39.55	49.44	79.09	39.55	49.44	79.09	123.58	153.24	222.44	123.58	153.24	222.44	4.94	4.94	9.89	27.3%
38	79.09	93.93	138.41	79.09	93.93	138.41	44.49	54.38	84.03	44.49	54.38	84.03	128.53	163.12	232.34	128.53	163.12	232.34	4.94	4.94	9.89	27.2%
39	84.03	98.87	148.30	84.03	98.87	148.30	44.49	59.32	93.93	44.49	59.32	93.93	138.41	173.02	242.22	138.41	173.02	242.22	4.94	4.94	9.89	27.0%
40	88.99	103.81	158.18	88.99	103.81	158.18	49.44	64.26	98.87	49.44	64.26	98.87	143.35	182.90	257.05	143.35	182.90	257.05	4.94	4.94	9.89	26.9%
41	88.99	108.76	168.08	88.99	108.76	168.08	54.38	69.21	108.76	54.38	69.21	108.76	153.24	187.85	271.88	153.24	187.85	271.88	4.94	4.94	9.89	26.8%
42	93.93	113.70	173.02	93.93	113.70	173.02	59.32	74.15	113.70	59.32	74.15	113.70	163.12	197.73	281.76	163.12	197.73	281.76	4.94	9.89	9.89	26.6%
43	98.87	118.64	182.90	98.87	118.64	182.90	64.26	79.09	123.58	64.26	79.09	123.58	168.08	212.56	296.60	168.08	212.56	296.60	4.94	9.89	14.83	26.5%
44	103.81	128.53	192.79	103.81	128.53	192.79	69.21	88.99	133.47	69.21	88.99	133.47	177.96	222.44	311.43	177.96	222.44	311.43	4.94	9.89	14.83	26.3%
45	108.76	133.47	207.62	108.76	133.47	207.62	74.15	93.93	143.35	74.15	93.93	143.35	187.85	232.34	326.26	187.85	232.34	326.26	4.94	9.89	14.83	26.2%
46	113.70	138.41	217.50	113.70	138.41	217.50	79.09	103.81	153.24	79.09	103.81	153.24	197.73	247.17	341.08	197.73	247.17	341.08	9.89	9.89	14.83	26.0%
47	123.58	148.30	227.40	123.58	148.30	227.40	88.99	113.70	168.08	88.99	113.70	168.08	207.62	257.05	360.85	207.62	257.05	360.85	9.89	9.89	14.83	25.9%
48	128.53	153.24	237.28	128.53	153.24	237.28	98.87	123.58	177.96	98.87	123.58	177.96	217.50	271.88	375.69	217.50	271.88	375.69	9.89	9.89	19.77	25.7%
49	133.47	163.12	252.11	133.47	163.12	252.11	103.81	133.47	192.79	103.81	133.47	192.79	232.34	286.72	395.46	232.34	286.72	395.46	9.89	9.89	19.77	25.6%
50	143.35	173.02	266.94	143.35	173.02	266.94	113.70	143.35	207.62	113.70	143.35	207.62	242.22	301.54	415.23	242.22	301.54	415.23	9.89	14.83	19.77	25.4%
51	153.24	187.85	286.72	153.24	187.85	286.72	128.53	158.18	227.40	128.53	158.18	227.40	257.05	316.37	435.01	257.05	316.37	435.01	9.89	14.83	19.77	25.3%
52	163.12	197.73	306.49	163.12	197.73	306.49	138.41	173.02	247.17	138.41	173.02	247.17	271.88	331.20	459.72	271.88	331.20	459.72	9.89	14.83	24.71	25.1%
53	173.02	212.56	326.26	173.02	212.56	326.26	153.24	187.85	266.94	153.24	187.85	266.94	286.72	350.97	479.49	286.72	350.97	479.49	14.83	14.83	24.71	24.9%
54	187.85	232.34	350.97	187.85	232.34	350.97	163.12	207.62	291.66	163.12	207.62	291.66	301.54	370.75	504.22	301.54	370.75	504.22	14.83	19.77	29.67	24.8%
55	202.67	252.11	380.63	202.67	252.11	380.63	182.90	222.44	316.37	182.90	222.44	316.37	316.37	390.52	528.93	316.37	390.52	528.93	14.83	19.77	29.67	24.6%
56	222.44	271.88	410.29	222.44	271.88	410.29	197.73	247.17	341.08	197.73	247.17	341.08	336.14	410.29	558.58	336.14	410.29	558.58	19.77	24.71	34.61	24.5%
57	242.22	296.60	444.90	242.22	296.60	444.90	217.50	266.94	370.75	217.50	266.94	370.75	350.97	435.01	588.25	350.97	435.01	588.25	19.77	24.71	34.61	24.3%
58	261.99	321.31	479.49	261.99	321.31	479.49	237.28	291.66	400.40	237.28	291.66	400.40	370.75	454.78	617.90	370.75	454.78	617.90	19.77	24.71	39.55	24.1%
59	286.72	350.97	519.04	286.72	350.97	519.04	257.05	316.37	435.01	257.05	316.37	435.01	390.52	479.49	647.57	390.52	479.49	647.57	24.71	29.67	44.49	24.0%
60	311.43	380.63	563.54	311.43	380.63	563.54	276.82	341.08	464.67	276.82	341.08	464.67	410.29	504.22	677.22	410.29	504.22	677.22	24.71	34.61	49.44	23.8%
61	336.14	415.23	608.02	336.14	415.23	608.02	296.60	365.81	499.27	296.60	365.81	499.27	430.07	523.99	701.95	430.07	523.99	701.95	29.67	34.61	54.38	23.6%
62	365.81	449.84	652.51	365.81	449.84	652.51	321.31	390.52	528.93	321.31	390.52	528.93	444.90	543.76	726.66	444.90	543.76	726.66	29.67	39.55	54.38	23.4%
63	400.40	489.39	701.95	400.40	489.39	701.95	341.08	420.17	563.54	341.08	420.17	563.54	464.67	563.54	756.31	464.67	563.54	756.31	34.61	44.49	59.32	23.3%

Exhibit 8 - (3rd of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-701, F-733, or F-734 Series

	Plan A	Plan B	Plan C	Mode	Factor		
BP	3	6	99	Annual	1.00	Spouse	0.90
EP	30	90	90	Semi-Annl	0.52	Pref NS	0.90
HHC	50%	50%	50%	Quarterly	0.27		
				Monthly	0.09		

	No Inflation Base Rates per $10			No Inflation Base Rates per $10			5% Compound for 20 Yrs Base Rates per $10			5% Compound for 20 Yrs Base Rates per $10			5% Compound for Life Base Rates per $10			5% Compound for Life Base Rates per $10			FPO Rates per $10			NFO % Prem
	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	All
Age	733	733	733	734	734	734	733	733	733	734	734	734	733	733	733	734	734	734	733	733	733	Plans
64	435.01	533.87	761.27	435.01	533.87	761.27	365.81	444.90	598.13	365.81	444.90	598.13	479.49	588.25	781.04	479.49	588.25	781.04	39.55	49.44	64.26	23.1%
65	479.49	588.25	830.47	479.49	588.25	830.47	390.52	474.55	632.74	390.52	474.55	632.74	504.22	612.96	815.63	504.22	612.96	815.63	44.49	54.38	74.15	22.9%
66	528.93	642.63	909.56	528.93	642.63	909.56	415.23	509.16	677.22	415.23	509.16	677.22	528.93	642.63	850.24	528.93	642.63	850.24	44.49	59.32	79.09	22.7%
67	578.36	706.89	993.59	578.36	706.89	993.59	449.84	548.70	721.72	449.84	548.70	721.72	553.64	677.22	894.73	553.64	677.22	894.73	49.44	64.26	88.99	22.6%
68	637.68	776.09	1,087.52	637.68	776.09	1,087.52	479.49	583.31	771.15	479.49	583.31	771.15	583.31	711.83	939.22	583.31	711.83	939.22	59.32	69.21	98.87	22.4%
69	701.95	860.13	1,201.21	701.95	860.13	1,201.21	514.10	622.86	820.59	514.10	622.86	820.59	612.96	746.43	983.71	612.96	746.43	983.71	64.26	79.09	108.76	22.2%
70	785.98	959.00	1,334.68	785.98	959.00	1,334.68	538.81	657.45	860.13	538.81	657.45	860.13	642.63	781.04	1,023.26	642.63	781.04	1,023.26	74.15	88.99	123.58	22.0%
71	884.85	1,077.64	1,492.87	884.85	1,077.64	1,492.87	568.48	687.12	899.68	568.48	687.12	899.68	672.28	810.69	1,067.74	672.28	810.69	1,067.74	84.03	103.81	138.41	21.9%
72	988.65	1,206.15	1,660.93	988.65	1,206.15	1,660.93	588.25	716.77	934.27	588.25	716.77	934.27	697.00	850.24	1,112.23	697.00	850.24	1,112.23	93.93	113.70	153.24	21.7%
73	1,112.23	1,354.46	1,853.72	1,112.23	1,354.46	1,853.72	612.96	746.43	968.88	612.96	746.43	968.88	726.66	879.91	1,151.77	726.66	879.91	1,151.77	103.81	128.53	173.02	21.5%
74	1,245.70	1,517.58	2,066.29	1,245.70	1,517.58	2,066.29	637.68	771.15	1,003.48	637.68	771.15	1,003.48	751.37	914.50	1,191.32	751.37	914.50	1,191.32	118.64	148.30	197.73	21.4%
75	1,398.94	1,705.42	2,313.44	1,398.94	1,705.42	2,313.44	662.40	800.81	1,043.03	662.40	800.81	1,043.03	771.15	934.27	1,220.99	771.15	934.27	1,220.99	133.47	168.08	222.44	21.2%
76	1,562.07	1,903.15	2,575.43	1,562.07	1,903.15	2,575.43	687.12	830.47	1,082.58	687.12	830.47	1,082.58	781.04	949.10	1,240.76	781.04	949.10	1,240.76	153.24	187.85	252.11	20.9%
77	1,730.14	2,110.77	2,852.25	1,730.14	2,110.77	2,852.25	711.83	865.07	1,122.12	711.83	865.07	1,122.12	800.81	968.88	1,260.53	800.81	968.88	1,260.53	168.08	212.56	281.76	20.6%
78	1,917.98	2,348.05	3,158.74	1,917.98	2,348.05	3,158.74	736.54	894.73	1,161.67	736.54	894.73	1,161.67	830.47	998.54	1,290.19	830.47	998.54	1,290.19	187.85	237.28	311.43	20.3%
79	2,140.42	2,619.93	3,519.59	2,140.42	2,619.93	3,519.59	766.21	929.33	1,206.15	766.21	929.33	1,206.15	850.24	1,028.20	1,324.79	850.24	1,028.20	1,324.79	212.56	266.94	350.97	19.9%
80	2,412.31	2,951.12	3,944.72	2,412.31	2,951.12	3,944.72	800.81	973.82	1,255.59	800.81	973.82	1,255.59	870.01	1,062.80	1,354.46	870.01	1,062.80	1,354.46	242.22	301.54	400.40	19.6%
81	2,718.79	3,326.80	4,419.27	2,718.79	3,326.80	4,419.27	840.36	1,018.32	1,319.85	840.36	1,018.32	1,319.85	884.85	1,087.52	1,384.11	884.85	1,087.52	1,384.11	276.82	346.03	454.78	19.3%
82	3,054.94	3,732.16	4,933.37	3,054.94	3,732.16	4,933.37	879.91	1,072.68	1,384.11	879.91	1,072.68	1,384.11	914.50	1,117.18	1,413.78	914.50	1,117.18	1,413.78	311.43	390.52	509.16	19.0%
83	3,435.56	4,191.88	5,516.67	3,435.56	4,191.88	5,516.67	929.33	1,127.06	1,458.26	929.33	1,127.06	1,458.26	944.16	1,146.83	1,473.10	944.16	1,146.83	1,473.10	355.91	444.90	578.36	18.7%
84	3,870.57	4,720.81	6,179.07	3,870.57	4,720.81	6,179.07	973.82	1,186.38	1,532.41	973.82	1,186.38	1,532.41	983.71	1,196.27	1,542.29	983.71	1,196.27	1,542.29	405.35	509.16	657.45	18.4%
85	4,384.67	5,338.71	6,950.22	4,384.67	5,338.71	6,950.22	1,028.20	1,245.70	1,611.51	1,028.20	1,245.70	1,611.51	1,033.14	1,250.64	1,616.45	1,033.14	1,250.64	1,616.45	459.72	583.31	746.43	18.2%

Exhibit 8 - (3rd of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-771 or F-775 Series

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

	Plan A - Base Elimination Period				Plan A - 5% Compound 20 for Years Elimination Period				Plan A - 5% Compound for Life Elimination Period				Plan A - Base with FPO Elimination Period				NFO % Prem All
Age	0	30	60	90	0	30	60	90	0	30	60	90	0	30	60	90	Plans
18	74.15	69.21	69.21	69.21	123.58	113.70	108.76	103.81	232.34	212.56	202.67	197.73	79.09	74.15	74.15	69.21	27.6%
19	74.15	69.21	69.21	69.21	123.58	113.70	108.76	103.81	232.34	212.56	202.67	197.73	79.09	74.15	74.15	69.21	27.6%
20	74.15	69.21	69.21	69.21	123.58	113.70	108.76	103.81	232.34	212.56	202.67	197.73	79.09	74.15	74.15	69.21	27.6%
21	74.15	69.21	69.21	69.21	123.58	113.70	108.76	103.81	232.34	212.56	202.67	197.73	79.09	74.15	74.15	69.21	27.6%
22	74.15	69.21	69.21	69.21	123.58	113.70	108.76	103.81	232.34	212.56	202.67	197.73	79.09	74.15	74.15	69.21	27.6%
23	74.15	69.21	69.21	69.21	123.58	113.70	108.76	103.81	232.34	212.56	202.67	197.73	79.09	74.15	74.15	69.21	27.6%
24	74.15	69.21	69.21	69.21	123.58	113.70	108.76	103.81	232.34	212.56	202.67	197.73	79.09	74.15	74.15	69.21	27.6%
25	74.15	69.21	69.21	69.21	123.58	113.70	108.76	103.81	232.34	212.56	202.67	197.73	79.09	74.15	74.15	69.21	27.6%
26	79.09	74.15	74.15	69.21	128.53	118.64	113.70	113.70	247.17	222.44	212.56	207.62	84.03	79.09	74.15	74.15	27.6%
27	84.03	79.09	74.15	74.15	138.41	128.53	123.58	118.64	261.99	237.28	222.44	217.50	88.99	84.03	79.09	79.09	27.6%
28	88.99	79.09	79.09	79.09	143.35	133.47	128.53	123.58	271.88	247.17	237.28	227.40	93.93	84.03	84.03	79.09	27.6%
29	88.99	84.03	84.03	79.09	153.24	143.35	138.41	133.47	286.72	261.99	247.17	237.28	98.87	88.99	88.99	84.03	27.6%
30	93.93	88.99	88.99	84.03	163.12	153.24	143.35	138.41	306.49	276.82	261.99	252.11	103.81	93.93	93.93	88.99	27.6%
31	103.81	93.93	93.93	88.99	177.96	163.12	153.24	148.30	321.31	291.66	276.82	266.94	108.76	98.87	98.87	93.93	27.6%
32	108.76	98.87	98.87	93.93	187.85	173.02	163.12	158.18	341.08	306.49	291.66	281.76	118.64	108.76	103.81	98.87	27.6%
33	118.64	108.76	103.81	98.87	202.67	182.90	177.96	173.02	360.85	326.26	311.43	296.60	123.58	113.70	108.76	108.76	27.6%
34	123.58	113.70	108.76	108.76	217.50	197.73	187.85	182.90	380.63	346.03	326.26	316.37	133.47	123.58	118.64	113.70	27.6%
35	133.47	123.58	118.64	113.70	232.34	212.56	202.67	197.73	405.35	365.81	346.03	331.20	143.35	133.47	128.53	123.58	27.6%
36	143.35	133.47	128.53	123.58	252.11	227.40	217.50	212.56	430.07	385.58	370.75	355.91	153.24	143.35	138.41	133.47	27.5%
37	153.24	143.35	138.41	133.47	271.88	247.17	237.28	227.40	459.72	410.29	390.52	375.69	168.08	153.24	148.30	143.35	27.3%
38	168.08	153.24	148.30	143.35	291.66	266.94	252.11	242.22	484.45	439.95	415.23	400.40	177.96	163.12	158.18	153.24	27.2%
39	177.96	163.12	158.18	153.24	311.43	286.72	271.88	261.99	514.10	464.67	439.95	420.17	192.79	177.96	168.08	163.12	27.0%
40	192.79	177.96	168.08	163.12	336.14	306.49	291.66	281.76	543.76	489.39	464.67	444.90	207.62	187.85	182.90	173.02	26.9%
41	202.67	187.85	177.96	173.02	355.91	321.31	306.49	296.60	568.48	514.10	484.45	464.67	217.50	202.67	192.79	187.85	26.8%
42	217.50	197.73	187.85	182.90	380.63	341.08	326.26	316.37	593.19	533.87	509.16	484.45	232.34	212.56	202.67	197.73	26.6%
43	227.40	207.62	197.73	192.79	400.40	360.85	346.03	331.20	622.86	558.58	528.93	504.22	247.17	222.44	212.56	207.62	26.5%
44	242.22	217.50	207.62	202.67	425.13	385.58	365.81	350.97	647.57	583.31	553.64	528.93	257.05	237.28	227.40	217.50	26.3%
45	252.11	232.34	217.50	212.56	449.84	405.35	385.58	370.75	677.22	608.02	573.42	548.70	271.88	247.17	237.28	227.40	26.2%
46	266.94	242.22	232.34	222.44	479.49	430.07	410.29	395.46	706.89	632.74	598.13	573.42	286.72	261.99	247.17	242.22	26.0%
47	281.76	252.11	242.22	232.34	504.22	454.78	435.01	415.23	736.54	662.40	622.86	598.13	301.54	271.88	261.99	252.11	25.9%
48	291.66	266.94	252.11	242.22	533.87	484.45	459.72	439.95	771.15	687.12	652.51	622.86	316.37	286.72	271.88	261.99	25.7%
49	306.49	281.76	266.94	257.05	568.48	514.10	484.45	464.67	805.75	721.72	682.18	652.51	336.14	301.54	286.72	276.82	25.6%
50	326.26	296.60	281.76	271.88	608.02	543.76	519.04	494.33	840.36	756.31	711.83	682.18	355.91	321.31	306.49	291.66	25.4%
51	350.97	316.37	301.54	286.72	652.51	583.31	553.64	528.93	884.85	790.92	746.43	716.77	380.63	341.08	326.26	311.43	25.3%
52	375.69	336.14	321.31	306.49	697.00	622.86	593.19	568.48	929.33	830.47	785.98	751.37	405.35	365.81	346.03	331.20	25.1%
53	400.40	360.85	341.08	331.20	746.43	672.28	632.74	608.02	978.77	874.95	825.53	790.92	435.01	390.52	370.75	355.91	24.9%
54	430.07	385.58	365.81	350.97	800.81	716.77	677.22	652.51	1,033.14	919.45	870.01	830.47	464.67	420.17	395.46	380.63	24.8%
55	464.67	415.23	395.46	380.63	865.07	771.15	731.60	697.00	1,087.52	973.82	919.45	874.95	499.27	449.84	425.13	410.29	24.6%
56	499.27	449.84	425.13	405.35	929.33	830.47	785.98	751.37	1,151.77	1,028.20	968.88	924.39	543.76	484.45	459.72	439.95	24.5%
57	538.81	484.45	459.72	439.95	1,003.48	894.73	845.30	810.69	1,216.05	1,087.52	1,023.26	978.77	583.31	523.99	499.27	474.55	24.3%
58	583.31	523.99	494.33	474.55	1,082.58	963.94	909.56	870.01	1,290.19	1,146.83	1,082.58	1,033.14	632.74	568.48	533.87	514.10	24.1%
59	627.80	563.54	533.87	509.16	1,161.67	1,038.09	978.77	934.27	1,359.40	1,216.05	1,141.89	1,092.46	682.18	612.96	578.36	553.64	24.0%
60	682.18	608.02	573.42	548.70	1,245.70	1,112.23	1,047.97	998.54	1,438.49	1,280.31	1,206.15	1,151.77	736.54	662.40	622.86	598.13	23.8%
61	731.60	652.51	617.90	588.25	1,334.68	1,186.38	1,117.18	1,067.74	1,512.64	1,344.56	1,270.41	1,206.15	795.86	711.83	667.34	642.63	23.6%
62	781.04	697.00	657.45	627.80	1,418.72	1,265.47	1,191.32	1,132.00	1,586.78	1,413.78	1,329.73	1,265.47	850.24	761.27	716.77	682.18	23.4%
63	840.36	746.43	706.89	672.28	1,512.64	1,344.56	1,265.47	1,206.15	1,665.87	1,482.98	1,394.00	1,324.79	914.50	815.63	766.21	731.60	23.3%
64	904.62	805.75	761.27	726.66	1,616.45	1,433.55	1,349.50	1,285.25	1,754.86	1,562.07	1,468.14	1,394.00	988.65	879.91	825.53	790.92	23.1%
65	988.65	879.91	825.53	785.98	1,740.02	1,542.29	1,448.37	1,379.17	1,868.56	1,655.99	1,557.13	1,482.98	1,077.64	954.04	899.68	855.18	22.9%
66	1,077.64	959.00	899.68	860.13	1,878.44	1,665.87	1,567.01	1,487.92	1,992.13	1,769.69	1,660.93	1,581.84	1,176.50	1,043.03	983.71	934.27	22.7%
67	1,176.50	1,043.03	983.71	934.27	2,031.68	1,799.34	1,690.60	1,606.55	2,135.48	1,893.27	1,774.63	1,685.65	1,285.25	1,136.95	1,067.74	1,018.32	22.6%
68	1,290.19	1,141.89	1,072.68	1,023.26	2,199.74	1,947.65	1,829.01	1,740.02	2,288.73	2,026.74	1,903.15	1,809.24	1,408.82	1,245.70	1,171.55	1,117.18	22.4%
69	1,423.66	1,260.53	1,181.44	1,127.06	2,387.59	2,110.77	1,982.24	1,883.38	2,466.69	2,179.97	2,046.51	1,942.69	1,552.19	1,374.23	1,290.19	1,230.87	22.2%
70	1,581.84	1,398.94	1,314.91	1,250.64	2,595.20	2,293.67	2,150.32	2,041.56	2,664.42	2,352.99	2,204.70	2,095.94	1,725.19	1,527.46	1,433.55	1,364.34	22.0%
71	1,764.74	1,557.13	1,463.20	1,389.05	2,817.66	2,491.40	2,333.21	2,219.52	2,876.98	2,540.84	2,382.65	2,259.06	1,927.87	1,700.48	1,596.67	1,517.58	21.9%
72	1,962.47	1,730.14	1,626.33	1,542.29	3,059.88	2,699.02	2,530.94	2,402.43	3,104.36	2,738.57	2,570.49	2,437.02	2,145.38	1,893.27	1,774.63	1,685.65	21.7%
73	2,189.86	1,927.87	1,804.28	1,715.31	3,321.86	2,926.40	2,743.51	2,600.16	3,361.41	2,961.01	2,773.16	2,629.81	2,392.53	2,105.83	1,977.30	1,878.44	21.5%
74	2,441.97	2,150.32	2,011.91	1,913.04	3,618.46	3,183.45	2,980.78	2,827.54	3,648.13	3,208.17	3,005.50	2,852.25	2,674.30	2,352.99	2,204.70	2,091.00	21.4%
75	2,733.61	2,402.43	2,249.18	2,135.48	3,954.60	3,475.11	3,252.67	3,084.59	3,974.37	3,494.88	3,272.44	3,099.42	2,995.62	2,634.75	2,466.69	2,338.15	21.2%
76	3,049.98	2,679.25	2,506.23	2,377.70	4,315.45	3,791.48	3,544.31	3,356.47	4,330.29	3,806.31	3,559.14	3,371.30	3,346.58	2,936.30	2,748.45	2,605.10	20.9%
77	3,381.18	2,965.95	2,778.11	2,634.75	4,691.14	4,117.72	3,855.74	3,648.13	4,705.97	4,132.56	3,865.63	3,658.01	3,712.38	3,252.67	3,045.04	2,886.86	20.6%
78	3,751.93	3,292.21	3,079.65	2,916.52	5,116.27	4,488.47	4,196.82	3,969.43	5,126.15	4,493.41	4,201.77	3,979.31	4,122.68	3,613.52	3,376.24	3,198.29	20.3%
79	4,186.94	3,667.90	3,430.62	3,247.71	5,610.59	4,913.60	4,592.28	4,340.18	5,615.53	4,918.54	4,597.23	4,345.12	4,607.11	4,028.75	3,766.76	3,564.08	19.9%
80	4,710.91	4,117.72	3,845.86	3,638.23	6,193.89	5,417.80	5,061.89	4,780.13	6,198.84	5,422.74	5,061.89	4,785.07	5,185.47	4,528.02	4,226.48	3,999.09	19.6%
81	5,294.22	4,621.94	4,315.45	4,078.18	6,861.23	5,991.22	5,590.82	5,274.45	6,866.17	5,996.16	5,595.76	5,279.39	5,837.98	5,091.55	4,745.52	4,483.53	19.3%
82	5,931.90	5,170.65	4,819.67	4,552.73	7,592.83	6,619.02	6,174.12	5,818.20	7,592.83	6,623.96	6,174.12	5,818.20	6,549.80	5,699.56	5,309.06	5,007.51	19.0%
83	6,648.67	5,788.55	5,388.15	5,081.66	8,403.53	7,320.95	6,816.75	6,416.35	8,408.47	7,320.95	6,821.69	6,421.29	7,345.68	6,386.68	5,941.79	5,600.70	18.7%
84	7,469.25	6,495.44	6,040.66	5,689.68	9,322.98	8,106.93	7,543.41	7,093.57	9,327.92	8,106.93	7,548.35	7,093.57	8,270.05	7,172.66	6,668.44	6,272.98	18.4%
85	8,433.19	7,316.01	6,801.91	6,396.57	10,370.95	9,001.66	8,368.92	7,854.82	10,370.95	9,001.66	8,368.92	7,854.82	9,347.69	8,092.10	7,513.74	7,058.96	18.2%

Exhibit 8 - (3rd of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-771 or F-775 Series

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

	Plan B - Base Elimination Period				Plan B - 5% Compound 20 for Years Elimination Period				Plan B - 5% Compound for Life Elimination Period				Plan B - Base with FPO Elimination Period			
Age	0	30	60	90	0	30	60	90	0	30	60	90	0	30	60	90
18	41.83	38.03	38.03	38.03	60.84	57.04	53.24	53.24	121.68	106.47	98.87	98.87	45.63	41.83	38.03	38.03
19	41.83	38.03	38.03	38.03	60.84	57.04	53.24	53.24	121.68	106.47	98.87	98.87	45.63	41.83	38.03	38.03
20	41.83	38.03	38.03	38.03	60.84	57.04	53.24	53.24	121.68	106.47	98.87	98.87	45.63	41.83	38.03	38.03
21	41.83	38.03	38.03	38.03	60.84	57.04	53.24	53.24	121.68	106.47	98.87	98.87	45.63	41.83	38.03	38.03
22	41.83	38.03	38.03	38.03	60.84	57.04	53.24	53.24	121.68	106.47	98.87	98.87	45.63	41.83	38.03	38.03
23	41.83	38.03	38.03	38.03	60.84	57.04	53.24	53.24	121.68	106.47	98.87	98.87	45.63	41.83	38.03	38.03
24	41.83	38.03	38.03	38.03	60.84	57.04	53.24	53.24	121.68	106.47	98.87	98.87	45.63	41.83	38.03	38.03
25	41.83	38.03	38.03	38.03	60.84	57.04	53.24	53.24	121.68	106.47	98.87	98.87	45.63	41.83	38.03	38.03
26	41.83	41.83	38.03	38.03	64.65	60.84	57.04	57.04	125.49	110.28	102.67	102.67	45.63	41.83	41.83	41.83
27	45.63	41.83	41.83	41.83	68.45	60.84	57.04	57.04	133.09	117.88	106.47	106.47	45.63	41.83	41.83	41.83
28	45.63	41.83	41.83	41.83	72.25	64.65	60.84	60.84	140.70	121.68	114.08	114.08	49.44	45.63	41.83	41.83
29	49.44	45.63	41.83	41.83	76.05	68.45	64.65	64.65	148.30	129.29	117.88	117.88	49.44	45.63	45.63	45.63
30	49.44	45.63	45.63	45.63	79.86	72.25	68.45	68.45	155.91	136.89	125.49	125.49	53.24	49.44	45.63	45.63
31	53.24	49.44	45.63	45.63	87.46	76.05	72.25	72.25	163.51	144.50	133.09	133.09	57.04	53.24	49.44	49.44
32	57.04	53.24	49.44	49.44	91.26	79.86	76.05	76.05	171.12	152.10	136.89	136.89	60.84	53.24	49.44	49.44
33	60.84	53.24	49.44	49.44	98.87	87.46	79.86	79.86	182.52	159.71	144.50	144.50	64.65	57.04	53.24	53.24
34	64.65	57.04	53.24	53.24	106.47	91.26	83.66	83.66	193.93	167.31	155.91	152.10	68.45	60.84	57.04	57.04
35	68.45	60.84	57.04	57.04	114.08	98.87	91.26	91.26	205.34	178.72	163.51	163.51	72.25	64.65	60.84	60.84
36	72.25	64.65	60.84	60.84	121.68	106.47	98.87	98.87	216.75	190.13	171.12	171.12	76.05	68.45	64.65	64.65
37	76.05	68.45	64.65	64.65	129.29	114.08	106.47	106.47	231.96	201.54	182.52	182.52	83.66	72.25	68.45	68.45
38	83.66	72.25	68.45	68.45	140.70	121.68	110.28	110.28	243.36	212.94	193.93	193.93	87.46	79.86	72.25	72.25
39	87.46	79.86	72.25	72.25	152.10	133.09	121.68	121.68	258.57	224.35	205.34	205.34	95.07	83.66	76.05	76.05
40	95.07	83.66	76.05	76.05	159.71	140.70	129.29	129.29	273.78	235.76	216.75	216.75	98.87	87.46	79.86	79.86
41	98.87	87.46	79.86	79.86	171.12	148.30	136.89	136.89	285.19	247.17	224.35	224.35	106.47	95.07	87.46	87.46
42	106.47	91.26	83.66	83.66	182.52	159.71	144.50	144.50	300.40	258.57	235.76	235.76	110.28	98.87	91.26	91.26
43	110.28	95.07	87.46	87.46	193.93	167.31	152.10	152.10	311.81	269.98	247.17	247.17	117.88	102.67	95.07	95.07
44	117.88	102.67	91.26	91.26	205.34	178.72	163.51	159.71	327.02	285.19	254.77	254.77	125.49	110.28	98.87	98.87
45	121.68	106.47	98.87	98.87	220.55	190.13	171.12	171.12	342.23	296.60	269.98	266.18	133.09	114.08	106.47	102.67
46	129.29	114.08	102.67	102.67	231.96	201.54	182.52	182.52	357.44	308.01	281.39	281.39	136.89	121.68	110.28	110.28
47	136.89	117.88	106.47	106.47	247.17	212.94	193.93	193.93	372.65	323.22	292.80	292.80	144.50	125.49	114.08	114.08
48	144.50	125.49	114.08	114.08	262.38	228.15	205.34	205.34	391.66	338.43	308.01	304.20	152.10	133.09	121.68	121.68
49	152.10	133.09	117.88	117.88	281.39	243.36	220.55	220.55	410.67	353.64	319.41	319.41	163.51	140.70	129.29	129.29
50	159.71	140.70	125.49	125.49	300.40	262.38	235.76	235.76	429.69	372.65	338.43	334.62	174.92	152.10	136.89	136.89
51	171.12	148.30	133.09	133.09	323.22	281.39	254.77	250.97	452.50	391.66	353.64	353.64	186.33	159.71	144.50	144.50
52	182.52	159.71	144.50	144.50	349.83	300.40	273.78	269.98	479.12	414.48	372.65	372.65	197.73	171.12	155.91	155.91
53	197.73	171.12	155.91	152.10	376.45	323.22	292.80	292.80	505.74	433.49	391.66	391.66	212.94	186.33	167.31	167.31
54	212.94	182.52	167.31	167.31	406.87	349.83	315.61	315.61	532.35	460.11	414.48	414.48	231.96	197.73	178.72	178.72
55	231.96	197.73	178.72	178.72	437.29	380.25	342.23	338.43	562.77	486.72	437.29	437.29	250.97	216.75	193.93	193.93
56	250.97	216.75	193.93	193.93	475.32	410.67	368.85	368.85	597.00	517.14	463.91	463.91	269.98	231.96	209.14	209.14
57	269.98	235.76	209.14	209.14	513.34	444.90	399.27	399.27	635.02	547.56	494.33	490.53	292.80	254.77	228.15	228.15
58	292.80	254.77	228.15	228.15	555.17	479.12	433.49	429.69	673.05	581.79	524.75	520.95	319.41	273.78	247.17	247.17
59	319.41	277.59	247.17	247.17	600.80	520.95	467.71	467.71	714.87	616.01	555.17	551.37	346.03	300.40	269.98	269.98
60	346.03	300.40	269.98	269.98	650.23	558.97	505.74	501.93	756.70	654.03	589.39	585.59	376.45	327.02	292.80	292.80
61	376.45	327.02	292.80	292.80	699.66	600.80	543.76	539.96	798.53	688.26	619.81	619.81	410.67	353.64	315.61	315.61
62	406.87	349.83	315.61	315.61	745.29	642.63	581.79	577.98	840.36	726.28	654.03	650.23	441.09	380.25	342.23	342.23
63	441.09	380.25	342.23	338.43	798.53	688.26	619.81	619.81	885.99	764.31	688.26	688.26	475.32	410.67	368.85	368.85
64	479.12	410.67	368.85	368.85	859.37	741.49	665.44	665.44	939.22	809.94	730.08	726.28	517.14	448.70	403.07	399.27
65	520.95	448.70	403.07	403.07	927.81	798.53	718.68	718.68	1,000.06	863.17	775.71	775.71	566.58	490.53	441.09	437.29
66	570.38	494.33	441.09	441.09	1,003.86	863.17	779.52	775.71	1,068.51	920.21	828.95	828.95	623.61	536.16	482.92	479.12
67	623.61	536.16	482.92	482.92	1,087.52	935.42	844.16	840.36	1,144.56	984.85	889.79	885.99	680.65	585.59	524.75	524.75
68	684.45	589.39	528.55	528.55	1,178.78	1,015.27	912.60	908.80	1,228.21	1,057.10	954.43	950.63	745.29	638.82	574.18	574.18
69	756.70	650.23	581.79	581.79	1,277.64	1,098.93	992.46	988.65	1,323.27	1,136.95	1,026.68	1,022.88	821.34	707.27	635.02	635.02
70	840.36	722.48	650.23	646.43	1,391.72	1,197.79	1,079.91	1,076.11	1,429.74	1,232.01	1,110.33	1,106.53	916.41	787.12	707.27	707.27
71	939.22	806.13	726.28	722.48	1,513.40	1,304.26	1,174.98	1,171.17	1,547.62	1,330.88	1,197.79	1,193.99	1,022.88	882.18	790.92	787.12
72	1,049.49	901.20	809.94	806.13	1,646.49	1,418.34	1,273.84	1,270.04	1,673.10	1,441.15	1,296.66	1,292.85	1,144.56	984.85	882.18	882.18
73	1,171.17	1,007.67	905.00	901.20	1,790.98	1,540.02	1,387.92	1,380.31	1,809.99	1,559.03	1,403.13	1,399.32	1,277.64	1,098.93	988.65	984.85
74	1,308.06	1,125.54	1,011.47	1,007.67	1,950.69	1,680.71	1,509.60	1,505.79	1,965.90	1,692.12	1,521.00	1,517.20	1,429.74	1,232.01	1,102.73	1,102.73
75	1,467.77	1,262.43	1,133.15	1,129.35	2,129.40	1,836.61	1,650.29	1,646.49	2,144.61	1,844.22	1,657.89	1,654.09	1,604.66	1,380.31	1,235.82	1,232.01
76	1,631.28	1,406.93	1,262.43	1,258.63	2,323.33	2,000.12	1,798.59	1,790.98	2,334.74	2,007.72	1,806.19	1,798.59	1,787.18	1,536.21	1,376.51	1,372.71
77	1,806.19	1,555.23	1,395.52	1,391.72	2,524.86	2,171.23	1,950.69	1,946.88	2,532.47	2,175.03	1,954.49	1,950.69	1,977.30	1,699.72	1,524.81	1,521.00
78	2,003.92	1,722.54	1,543.82	1,540.02	2,749.21	2,361.36	2,121.80	2,118.00	2,753.01	2,365.16	2,125.60	2,121.80	2,194.05	1,886.04	1,692.12	1,688.31
79	2,235.87	1,920.27	1,722.54	1,718.73	3,011.58	2,585.70	2,323.33	2,315.73	3,015.39	2,589.51	2,327.13	2,319.53	2,448.81	2,102.79	1,886.04	1,882.24
80	2,517.26	2,159.82	1,939.28	1,935.48	3,327.19	2,855.68	2,566.69	2,559.09	3,330.99	2,859.48	2,566.69	2,562.89	2,760.62	2,368.96	2,125.60	2,121.80
81	2,836.67	2,433.60	2,186.44	2,178.84	3,692.23	3,167.49	2,844.27	2,840.47	3,692.23	3,167.49	2,848.08	2,840.47	3,114.25	2,669.36	2,395.58	2,391.78
82	3,186.50	2,730.20	2,456.42	2,448.81	4,091.49	3,505.91	3,152.28	3,144.67	4,095.30	3,509.71	3,156.08	3,144.67	3,502.11	3,000.18	2,695.98	2,688.37
83	3,581.96	3,068.62	2,760.62	2,753.01	4,540.19	3,889.96	3,498.30	3,486.90	4,543.99	3,889.96	3,498.30	3,490.70	3,943.20	3,372.82	3,030.60	3,022.99
84	4,042.06	3,460.28	3,110.45	3,106.65	5,049.72	4,323.45	3,886.16	3,878.55	5,049.72	4,323.45	3,889.96	3,878.55	4,448.93	3,806.31	3,422.25	3,414.65
85	4,578.21	3,916.58	3,524.92	3,517.32	5,631.51	4,813.97	4,331.05	4,319.64	5,631.51	4,813.97	4,331.05	4,319.64	5,045.92	4,312.04	3,878.55	3,870.95

Exhibit 8 - (3rd of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-771 or F-775 Series

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

	Plan C - Base Elimination Period				Plan C - 5% Compound 20 for Years Elimination Period				Plan C - 5% Compound for Life Elimination Period				Plan C - Base with FPO Elimination Period			
Age	0	30	60	90	0	30	60	90	0	30	60	90	0	30	60	90
18	53.24	49.44	49.44	45.63	83.66	76.05	72.25	72.25	163.51	148.30	136.89	133.09	57.04	53.24	49.44	49.44
19	53.24	49.44	49.44	45.63	83.66	76.05	72.25	72.25	163.51	148.30	136.89	133.09	57.04	53.24	49.44	49.44
20	53.24	49.44	49.44	45.63	83.66	76.05	72.25	72.25	163.51	148.30	136.89	133.09	57.04	53.24	49.44	49.44
21	53.24	49.44	49.44	45.63	83.66	76.05	72.25	72.25	163.51	148.30	136.89	133.09	57.04	53.24	49.44	49.44
22	53.24	49.44	49.44	45.63	83.66	76.05	72.25	72.25	163.51	148.30	136.89	133.09	57.04	53.24	49.44	49.44
23	53.24	49.44	49.44	45.63	83.66	76.05	72.25	72.25	163.51	148.30	136.89	133.09	57.04	53.24	49.44	49.44
24	53.24	49.44	49.44	45.63	83.66	76.05	72.25	72.25	163.51	148.30	136.89	133.09	57.04	53.24	49.44	49.44
25	53.24	49.44	49.44	45.63	83.66	76.05	72.25	72.25	163.51	148.30	136.89	133.09	57.04	53.24	49.44	49.44
26	57.04	53.24	49.44	49.44	87.46	79.86	76.05	76.05	174.92	155.91	144.50	140.70	57.04	53.24	53.24	49.44
27	57.04	53.24	53.24	49.44	95.07	83.66	79.86	79.86	182.52	163.51	152.10	148.30	60.84	57.04	53.24	53.24
28	60.84	57.04	53.24	53.24	98.87	91.26	83.66	83.66	193.93	171.12	159.71	155.91	64.65	60.84	57.04	57.04
29	64.65	57.04	57.04	53.24	106.47	95.07	91.26	87.46	201.54	182.52	167.31	163.51	68.45	60.84	60.84	57.04
30	68.45	60.84	57.04	57.04	114.08	102.67	95.07	91.26	212.94	190.13	178.72	171.12	72.25	64.65	60.84	60.84
31	72.25	64.65	60.84	60.84	121.68	110.28	102.67	98.87	224.35	201.54	186.33	182.52	76.05	68.45	64.65	64.65
32	76.05	68.45	64.65	64.65	129.29	114.08	110.28	106.47	239.56	212.94	197.73	190.13	79.86	72.25	68.45	68.45
33	79.86	72.25	68.45	68.45	136.89	125.49	114.08	114.08	254.77	224.35	209.14	201.54	83.66	79.86	72.25	72.25
34	87.46	79.86	72.25	72.25	148.30	133.09	125.49	121.68	269.98	239.56	220.55	212.94	91.26	83.66	79.86	76.05
35	91.26	83.66	79.86	76.05	159.71	140.70	133.09	129.29	285.19	254.77	235.76	228.15	98.87	87.46	83.66	79.86
36	98.87	91.26	83.66	83.66	171.12	152.10	144.50	136.89	300.40	269.98	247.17	239.56	106.47	95.07	91.26	87.46
37	106.47	95.07	91.26	87.46	186.33	163.51	152.10	148.30	319.41	285.19	262.38	254.77	114.08	102.67	95.07	95.07
38	114.08	102.67	95.07	95.07	197.73	178.72	163.51	159.71	342.23	304.20	281.39	269.98	121.68	110.28	102.67	98.87
39	121.68	110.28	102.67	98.87	212.94	190.13	178.72	171.12	361.24	319.41	296.60	285.19	133.09	117.88	110.28	106.47
40	129.29	117.88	110.28	106.47	228.15	205.34	190.13	182.52	380.25	338.43	311.81	300.40	140.70	125.49	117.88	114.08
41	140.70	125.49	117.88	114.08	243.36	216.75	201.54	193.93	399.27	353.64	327.02	315.61	148.30	133.09	125.49	121.68
42	148.30	133.09	121.68	117.88	258.57	231.96	212.94	205.34	418.28	368.85	342.23	330.82	159.71	140.70	133.09	125.49
43	155.91	136.89	129.29	125.49	273.78	243.36	224.35	216.75	437.29	387.86	357.44	342.23	167.31	148.30	136.89	133.09
44	163.51	144.50	136.89	129.29	292.80	258.57	239.56	231.96	456.30	403.07	372.65	357.44	174.92	155.91	144.50	140.70
45	171.12	152.10	140.70	136.89	311.81	273.78	254.77	243.36	479.12	422.08	387.86	372.65	186.33	163.51	152.10	148.30
46	182.52	163.51	148.30	144.50	330.82	292.80	269.98	258.57	498.13	441.09	406.87	391.66	197.73	174.92	159.71	155.91
47	190.13	171.12	155.91	152.10	349.83	311.81	285.19	277.59	520.95	460.11	422.08	406.87	205.34	182.52	171.12	163.51
48	201.54	178.72	163.51	159.71	372.65	330.82	304.20	292.80	543.76	479.12	441.09	425.88	216.75	193.93	178.72	171.12
49	212.94	190.13	174.92	167.31	399.27	349.83	323.22	311.81	570.38	501.93	463.91	444.90	231.96	205.34	186.33	182.52
50	228.15	201.54	186.33	178.72	425.88	376.45	346.03	334.62	600.80	528.55	486.72	467.71	247.17	216.75	201.54	193.93
51	243.36	212.94	197.73	190.13	460.11	403.07	372.65	357.44	631.22	555.17	513.34	490.53	262.38	231.96	212.94	205.34
52	262.38	228.15	212.94	205.34	494.33	433.49	399.27	384.06	665.44	585.59	539.96	517.14	281.39	247.17	228.15	220.55
53	281.39	247.17	228.15	220.55	528.55	467.71	429.69	414.48	699.66	616.01	566.58	547.56	304.20	266.18	247.17	235.76
54	300.40	266.18	243.36	235.76	570.38	501.93	460.11	444.90	741.49	650.23	597.00	574.18	327.02	288.99	266.18	254.77
55	327.02	288.99	266.18	254.77	616.01	539.96	498.13	479.12	783.32	688.26	631.22	608.40	353.64	311.81	285.19	277.59
56	353.64	311.81	285.19	273.78	665.44	585.59	536.16	517.14	828.95	730.08	669.24	642.63	384.06	338.43	308.01	296.60
57	384.06	334.62	308.01	296.60	718.68	631.22	581.79	558.97	878.38	771.91	707.27	680.65	414.48	365.04	334.62	323.22
58	414.48	365.04	334.62	323.22	775.71	680.65	627.42	604.60	931.62	817.54	749.10	722.48	448.70	395.46	361.24	349.83
59	448.70	395.46	361.24	349.83	836.55	733.89	676.85	650.23	984.85	863.17	794.73	764.31	486.72	425.88	391.66	380.25
60	486.72	425.88	391.66	376.45	901.20	790.92	726.28	699.66	1,041.89	916.41	840.36	809.94	528.55	463.91	425.88	410.67
61	524.75	460.11	422.08	406.87	965.84	847.96	779.52	749.10	1,098.93	965.84	885.99	851.76	570.38	501.93	460.11	441.09
62	566.58	494.33	456.30	437.29	1,030.48	905.00	828.95	798.53	1,155.96	1,011.47	931.62	893.59	612.21	536.16	494.33	475.32
63	608.40	532.35	490.53	471.51	1,098.93	965.84	885.99	851.76	1,216.80	1,064.70	977.25	939.22	661.64	577.98	532.35	513.34
64	657.84	577.98	528.55	509.54	1,178.78	1,034.28	950.63	912.60	1,285.25	1,125.54	1,034.28	688.26	714.87	627.42	577.98	555.17
65	718.68	631.22	577.98	555.17	1,270.04	1,114.14	1,022.88	984.85	1,365.10	1,197.79	1,098.93	1,057.10	783.32	684.45	631.22	604.60
66	787.12	688.26	631.22	608.40	1,376.51	1,205.40	1,106.53	1,060.90	1,460.16	1,277.64	1,174.98	1,129.35	855.57	749.10	688.26	661.64
67	859.37	752.90	688.26	661.64	1,486.78	1,300.46	1,193.99	1,148.36	1,562.83	1,368.90	1,254.83	1,209.20	935.42	817.54	752.90	722.48
68	943.02	821.34	756.70	726.28	1,612.26	1,410.73	1,292.85	1,243.42	1,676.91	1,467.77	1,346.09	1,296.66	1,026.68	897.39	821.34	790.92
69	1,038.09	908.80	832.75	798.53	1,749.15	1,528.61	1,403.13	1,346.09	1,806.19	1,581.84	1,448.76	1,391.72	1,133.15	988.65	908.80	870.78
70	1,155.96	1,007.67	924.01	889.79	1,901.25	1,661.70	1,524.81	1,463.97	1,954.49	1,707.33	1,566.63	1,505.79	1,262.43	1,102.73	1,011.47	969.64
71	1,289.05	1,125.54	1,030.48	992.46	2,068.56	1,806.19	1,657.89	1,593.25	2,114.19	1,844.22	1,692.12	1,623.67	1,410.73	1,228.21	1,125.54	1,083.72
72	1,437.35	1,254.83	1,148.36	1,102.73	2,247.28	1,962.09	1,798.59	1,726.34	2,281.50	1,992.51	1,825.20	1,752.96	1,574.24	1,368.90	1,254.83	1,205.40
73	1,604.66	1,399.32	1,281.45	1,232.01	2,441.21	2,129.40	1,954.49	1,874.64	2,471.63	2,156.02	1,977.30	1,897.45	1,756.76	1,528.61	1,399.32	1,346.09
74	1,794.78	1,562.83	1,429.74	1,372.71	2,661.75	2,319.53	2,125.60	2,041.95	2,684.57	2,338.54	2,144.61	2,057.16	1,962.09	1,707.33	1,566.63	1,501.99
75	2,007.72	1,749.15	1,600.86	1,536.21	2,908.92	2,536.27	2,323.33	2,228.27	2,927.93	2,551.48	2,334.74	2,243.48	2,201.65	1,916.46	1,752.96	1,680.71
76	2,239.68	1,946.88	1,783.38	1,711.13	3,175.09	2,764.42	2,532.47	2,429.80	3,190.30	2,775.83	2,540.07	2,437.41	2,456.42	2,137.01	1,954.49	1,874.64
77	2,483.04	2,159.82	1,977.30	1,897.45	3,456.48	3,007.78	2,753.01	2,638.94	3,464.08	3,015.39	2,760.62	2,646.54	2,726.40	2,368.96	2,167.43	2,079.97
78	2,756.82	2,395.58	2,190.24	2,102.79	3,768.28	3,273.96	2,996.37	2,874.69	3,772.08	3,281.56	3,000.18	2,878.50	3,030.60	2,627.53	2,403.18	2,308.12
79	3,080.03	2,673.16	2,445.01	2,346.15	4,129.52	3,589.56	3,281.56	3,148.47	4,137.12	3,593.37	3,285.36	3,152.28	3,384.23	2,935.53	2,684.57	2,574.30
80	3,464.08	3,003.98	2,745.41	2,631.33	4,566.81	3,962.21	3,619.98	3,471.69	4,570.61	3,966.01	3,623.79	3,475.49	3,813.91	3,304.38	3,019.19	2,893.71
81	3,901.37	3,380.43	3,087.63	2,958.35	5,064.93	4,388.09	4,007.84	3,840.53	5,064.93	4,391.89	4,007.84	3,844.33	4,300.63	3,722.65	3,395.64	3,254.94
82	4,376.68	3,787.29	3,456.48	3,311.98	5,608.69	4,855.80	4,429.92	4,247.40	5,612.49	4,855.80	4,429.92	4,247.40	4,832.98	4,175.15	3,806.31	3,646.60
83	4,916.64	4,247.40	3,874.75	3,711.24	6,220.89	5,376.74	4,901.43	4,696.09	6,220.89	5,380.54	4,905.23	4,699.89	5,429.97	4,684.68	4,270.21	4,091.49
84	5,532.64	4,775.94	4,353.87	4,171.35	6,909.15	5,966.13	5,437.58	5,205.63	6,909.15	5,966.13	5,437.58	5,209.43	6,122.03	5,277.87	4,802.56	4,601.03
85	6,258.92	5,395.75	4,912.83	4,703.70	7,696.26	6,639.17	6,042.18	5,783.61	7,696.26	6,639.17	6,042.18	5,787.41	6,931.96	5,966.13	5,426.17	5,194.22

Exhibit 8 - (3rd of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-771 or F-775 Series

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

	Plan D - Base Elimination Period				Plan D - 5% Compound 20 for Years Elimination Period				Plan D - 5% Compound for Life Elimination Period				Plan D - Base with FPO Elimination Period			
Age	0	30	60	90	0	30	60	90	0	30	60	90	0	30	60	90
18	57.04	53.24	53.24	53.24	95.07	87.46	83.66	79.86	178.72	163.51	155.91	152.10	60.84	57.04	57.04	53.24
19	57.04	53.24	53.24	53.24	95.07	87.46	83.66	79.86	178.72	163.51	155.91	152.10	60.84	57.04	57.04	53.24
20	57.04	53.24	53.24	53.24	95.07	87.46	83.66	79.86	178.72	163.51	155.91	152.10	60.84	57.04	57.04	53.24
21	57.04	53.24	53.24	53.24	95.07	87.46	83.66	79.86	178.72	163.51	155.91	152.10	60.84	57.04	57.04	53.24
22	57.04	53.24	53.24	53.24	95.07	87.46	83.66	79.86	178.72	163.51	155.91	152.10	60.84	57.04	57.04	53.24
23	57.04	53.24	53.24	53.24	95.07	87.46	83.66	79.86	178.72	163.51	155.91	152.10	60.84	57.04	57.04	53.24
24	57.04	53.24	53.24	53.24	95.07	87.46	83.66	79.86	178.72	163.51	155.91	152.10	60.84	57.04	57.04	53.24
25	57.04	53.24	53.24	53.24	95.07	87.46	83.66	79.86	178.72	163.51	155.91	152.10	60.84	57.04	57.04	53.24
26	60.84	57.04	57.04	53.24	98.87	91.26	87.46	87.46	190.13	171.12	163.51	159.71	64.65	60.84	57.04	57.04
27	64.65	60.84	57.04	57.04	106.47	98.87	95.07	91.26	201.54	182.52	171.12	167.31	68.45	64.65	60.84	60.84
28	68.45	60.84	60.84	60.84	110.28	102.67	98.87	95.07	209.14	190.13	182.52	174.92	72.25	64.65	64.65	60.84
29	68.45	64.65	64.65	60.84	117.88	110.28	106.47	102.67	220.55	201.54	190.13	182.52	76.05	68.45	68.45	64.65
30	72.25	68.45	68.45	64.65	125.49	117.88	110.28	106.47	235.76	212.94	201.54	193.93	79.86	72.25	72.25	68.45
31	79.86	72.25	72.25	68.45	136.89	125.49	117.88	114.08	247.17	224.35	212.94	205.34	83.66	76.05	76.05	72.25
32	83.66	76.05	76.05	72.25	144.50	133.09	125.49	121.68	262.38	235.76	224.35	216.75	91.26	83.66	79.86	76.05
33	91.26	83.66	79.86	76.05	155.91	140.70	136.89	133.09	277.59	250.97	239.56	228.15	95.07	87.46	83.66	83.66
34	95.07	87.46	83.66	83.66	167.31	152.10	144.50	140.70	292.80	266.18	250.97	243.36	102.67	95.07	91.26	87.46
35	102.67	95.07	91.26	87.46	178.72	163.51	155.91	152.10	311.81	281.39	266.18	254.77	110.28	102.67	98.87	95.07
36	110.28	102.67	98.87	95.07	193.93	174.92	167.31	163.51	330.82	296.60	285.19	273.78	117.88	110.28	106.47	102.67
37	117.88	110.28	106.47	102.67	209.14	190.13	182.52	174.92	353.64	315.61	300.40	288.99	129.29	117.88	114.08	110.28
38	129.29	117.88	114.08	110.28	224.35	205.34	193.93	186.33	372.65	338.43	319.41	308.01	136.89	125.49	121.68	117.88
39	136.89	125.49	121.68	117.88	239.56	220.55	209.14	201.54	395.46	357.44	338.43	323.22	148.30	136.89	129.29	125.49
40	148.30	136.89	129.29	125.49	258.57	235.76	224.35	216.75	418.28	376.45	357.44	342.23	159.71	144.50	140.70	133.09
41	155.91	144.50	136.89	133.09	273.78	247.17	235.76	228.15	437.29	395.46	372.65	357.44	167.31	155.91	148.30	144.50
42	167.31	152.10	144.50	140.70	292.80	262.38	250.97	243.36	456.30	410.67	391.66	372.65	178.72	163.51	155.91	152.10
43	174.92	159.71	152.10	148.30	308.01	277.59	266.18	254.77	479.12	429.69	406.87	387.86	190.13	171.12	163.51	159.71
44	186.33	167.31	159.71	155.91	327.02	296.60	281.39	269.98	498.13	448.70	425.88	406.87	197.73	182.52	174.92	167.31
45	193.93	178.72	167.31	163.51	346.03	311.81	296.60	285.19	520.95	467.71	441.09	422.08	209.14	190.13	182.52	174.92
46	205.34	186.33	178.72	171.12	368.85	330.82	315.61	304.20	543.76	486.72	460.11	441.09	220.55	201.54	190.13	186.33
47	216.75	193.93	186.33	178.72	387.86	349.83	334.62	319.41	566.58	509.54	479.12	460.11	231.96	209.14	201.54	193.93
48	224.35	205.34	193.93	186.33	410.67	372.65	353.64	338.43	593.19	528.55	501.93	479.12	243.36	220.55	209.14	201.54
49	235.76	216.75	205.34	197.73	437.29	395.46	372.65	357.44	619.81	555.17	524.75	501.93	258.57	231.96	220.55	212.94
50	250.97	228.15	216.75	209.14	467.71	418.28	399.27	380.25	646.43	581.79	547.56	524.75	273.78	247.17	235.76	224.35
51	269.98	243.36	231.96	220.55	501.93	448.70	425.88	406.87	680.65	608.40	574.18	551.37	292.80	262.38	250.97	239.56
52	288.99	258.57	247.17	235.76	536.16	479.12	456.30	437.29	714.87	638.82	604.60	577.98	311.81	281.39	266.18	254.77
53	308.01	277.59	262.38	254.77	574.18	517.14	486.72	467.71	752.90	673.05	635.02	608.40	334.62	300.40	285.19	273.78
54	330.82	296.60	281.39	269.98	616.01	551.37	520.95	501.93	794.73	707.27	669.24	638.82	357.44	323.22	304.20	292.80
55	357.44	319.41	304.20	292.80	665.44	593.19	562.77	536.16	836.55	749.10	707.27	673.05	384.06	346.03	327.02	315.61
56	384.06	346.03	327.02	311.81	714.87	638.82	604.60	577.98	885.99	790.92	745.29	711.07	418.28	372.65	353.64	338.43
57	414.48	372.65	353.64	338.43	771.91	688.26	650.23	623.61	935.42	836.55	787.12	752.90	448.70	403.07	384.06	365.04
58	448.70	403.07	380.25	365.04	832.75	741.49	699.66	669.24	992.46	882.18	832.75	794.73	486.72	437.29	410.67	395.46
59	482.92	433.49	410.67	391.66	893.59	798.53	752.90	718.68	1,045.69	935.42	878.38	840.36	524.75	471.51	444.90	425.88
60	524.75	467.71	441.09	422.08	958.23	855.57	806.13	768.11	1,106.53	984.85	927.81	885.99	566.58	509.54	479.12	460.11
61	562.77	501.93	475.32	452.50	1,026.68	912.60	859.37	821.34	1,163.57	1,034.28	977.25	927.81	612.21	547.56	513.34	494.33
62	600.80	536.16	505.74	482.92	1,091.32	973.44	916.41	870.78	1,220.61	1,087.52	1,022.88	973.44	654.03	585.59	551.37	524.75
63	646.43	574.18	543.76	517.14	1,163.57	1,034.28	973.44	927.81	1,281.45	1,140.75	1,072.31	1,019.07	703.47	627.42	589.39	562.77
64	695.86	619.81	585.59	558.97	1,243.42	1,102.73	1,038.09	988.65	1,349.89	1,201.59	1,129.35	1,072.31	760.50	676.85	635.02	608.40
65	760.50	676.85	635.02	604.60	1,338.48	1,186.38	1,114.14	1,060.90	1,437.35	1,273.84	1,197.79	1,140.75	828.95	733.89	692.06	657.84
66	828.95	737.69	692.06	661.64	1,444.95	1,281.45	1,205.40	1,144.56	1,532.41	1,361.30	1,277.64	1,216.80	905.00	802.33	756.70	718.68
67	905.00	802.33	756.70	718.68	1,562.83	1,384.11	1,300.46	1,235.82	1,642.68	1,456.36	1,365.10	1,296.66	988.65	874.58	821.34	783.32
68	992.46	878.38	825.15	787.12	1,692.12	1,498.19	1,406.93	1,338.48	1,760.56	1,559.03	1,463.97	1,391.72	1,083.72	958.23	901.20	859.37
69	1,095.12	969.64	908.80	866.97	1,836.61	1,623.67	1,524.81	1,448.76	1,897.45	1,676.91	1,574.24	1,494.39	1,193.99	1,057.10	992.46	946.83
70	1,216.80	1,076.11	1,011.47	962.04	1,996.32	1,764.36	1,654.09	1,570.44	2,049.55	1,809.99	1,695.92	1,612.26	1,327.08	1,174.98	1,102.73	1,049.49
71	1,357.50	1,197.79	1,125.54	1,068.51	2,167.43	1,916.46	1,794.78	1,707.33	2,213.06	1,954.49	1,832.81	1,737.75	1,482.98	1,308.06	1,228.21	1,167.37
72	1,509.60	1,330.88	1,251.03	1,186.38	2,353.75	2,076.17	1,946.88	1,848.02	2,387.97	2,106.59	1,977.30	1,874.64	1,650.29	1,456.36	1,365.10	1,296.66
73	1,684.51	1,482.98	1,387.92	1,319.47	2,555.28	2,251.08	2,110.39	2,000.12	2,585.70	2,277.70	2,133.21	2,022.93	1,840.41	1,619.87	1,521.00	1,444.95
74	1,878.44	1,654.09	1,547.62	1,471.57	2,783.43	2,448.81	2,292.91	2,175.03	2,806.25	2,467.83	2,311.92	2,194.05	2,057.16	1,809.99	1,695.92	1,608.46
75	2,102.79	1,848.02	1,730.14	1,642.68	3,042.00	2,673.16	2,502.05	2,372.76	3,057.21	2,688.37	2,517.26	2,384.17	2,304.32	2,026.74	1,897.45	1,798.59
76	2,346.15	2,060.96	1,927.87	1,829.01	3,319.59	2,916.52	2,726.40	2,581.90	3,330.99	2,927.93	2,737.80	2,593.31	2,574.30	2,258.69	2,114.19	2,003.92
77	2,600.91	2,281.50	2,137.01	2,026.74	3,608.58	3,167.49	2,965.95	2,806.25	3,619.98	3,178.89	2,973.56	2,813.85	2,855.68	2,502.05	2,342.34	2,220.66
78	2,886.10	2,532.47	2,368.96	2,243.48	3,935.59	3,452.67	3,228.33	3,053.41	3,943.20	3,456.48	3,232.13	3,061.02	3,171.29	2,779.63	2,597.11	2,460.22
79	3,220.72	2,821.46	2,638.94	2,498.25	4,315.84	3,779.69	3,532.53	3,338.60	4,319.64	3,783.49	3,536.33	3,342.40	3,543.93	3,099.04	2,897.51	2,741.61
80	3,623.79	3,167.49	2,958.35	2,798.64	4,764.54	4,167.54	3,893.76	3,677.02	4,768.34	4,171.35	3,893.76	3,680.82	3,988.83	3,483.09	3,251.14	3,076.23
81	4,072.48	3,555.34	3,319.59	3,137.07	5,277.87	4,608.63	4,300.63	4,057.27	5,281.68	4,612.44	4,304.43	4,061.07	4,490.76	3,916.58	3,650.40	3,448.87
82	4,563.00	3,977.42	3,707.44	3,502.11	5,840.64	5,091.55	4,749.33	4,475.55	5,840.64	5,095.35	4,749.33	4,475.55	5,038.32	4,384.29	4,083.89	3,851.94
83	5,114.37	4,452.73	4,144.73	3,908.97	6,464.25	5,631.51	5,243.65	4,935.65	6,468.06	5,631.51	5,247.45	4,939.45	5,650.52	4,912.83	4,570.61	4,308.24
84	5,745.58	4,996.49	4,646.66	4,376.68	7,171.52	6,236.10	5,802.62	5,456.59	7,175.32	6,236.10	5,806.42	5,456.59	6,361.59	5,517.43	5,129.58	4,825.38
85	6,487.07	5,627.70	5,232.24	4,920.44	7,977.65	6,924.36	6,437.64	6,042.18	7,977.65	6,924.36	6,437.64	6,042.18	7,190.53	6,224.70	5,779.80	5,429.97

Exhibit 8 - (3rd of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-778 Series

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

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

	Base Plan					Base plus Compound Inflation Protection (20years)				
Issue	Elimination Period (Days)					Elimination Period (Days)				
Age	0	30	60	90	180	0	30	60	90	180
18-25	39.55	34.61	34.61	29.67	29.67	49.44	44.49	39.55	39.55	34.61
26	39.55	34.61	34.61	34.61	29.67	54.38	44.49	44.49	39.55	39.55
27	39.55	34.61	34.61	34.61	29.67	54.38	49.44	44.49	44.49	39.55
28	39.55	39.55	34.61	34.61	29.67	54.38	49.44	44.49	44.49	39.55
29	44.49	39.55	34.61	34.61	34.61	59.32	49.44	44.49	44.49	39.55
30	44.49	39.55	39.55	34.61	34.61	59.32	54.38	49.44	44.49	39.55
31	44.49	39.55	39.55	39.55	34.61	64.26	54.38	49.44	49.44	39.55
32	49.44	44.49	39.55	39.55	34.61	69.21	59.32	54.38	49.44	44.49
33	49.44	44.49	39.55	39.55	34.61	69.21	59.32	54.38	54.38	44.49
34	49.44	44.49	44.49	39.55	34.61	74.15	64.26	59.32	54.38	44.49
35	54.38	49.44	44.49	44.49	39.55	79.09	69.21	59.32	59.32	49.44
36	54.38	49.44	44.49	44.49	39.55	84.03	69.21	64.26	59.32	49.44
37	59.32	49.44	44.49	44.49	39.55	88.99	74.15	64.26	64.26	49.44
38	64.26	54.38	49.44	49.44	39.55	98.87	79.09	69.21	69.21	54.38
39	64.26	54.38	49.44	49.44	39.55	103.81	84.03	74.15	69.21	54.38
40	69.21	59.32	54.38	49.44	44.49	108.76	88.99	79.09	74.15	59.32
41	74.15	59.32	54.38	54.38	44.49	113.70	93.93	84.03	79.09	59.32
42	74.15	64.26	54.38	54.38	44.49	123.58	98.87	84.03	79.09	64.26
43	79.09	64.26	59.32	54.38	44.49	128.53	103.81	88.99	84.03	64.26
44	84.03	69.21	59.32	59.32	44.49	138.41	108.76	93.93	88.99	69.21
45	88.99	69.21	64.26	59.32	49.44	143.35	113.70	98.87	93.93	69.21
46	88.99	74.15	64.26	59.32	49.44	153.24	123.58	103.81	98.87	74.15
47	93.93	79.09	69.21	64.26	49.44	163.12	128.53	108.76	103.81	79.09
48	98.87	79.09	69.21	64.26	49.44	173.02	133.47	113.70	108.76	84.03
49	103.81	84.03	74.15	69.21	54.38	182.90	143.35	123.58	113.70	84.03
50	108.76	88.99	74.15	74.15	54.38	192.79	153.24	128.53	123.58	88.99
51	118.64	93.93	79.09	74.15	59.32	207.62	163.12	138.41	128.53	98.87
52	123.58	98.87	84.03	79.09	59.32	222.44	173.02	148.30	138.41	103.81
53	133.47	103.81	88.99	84.03	64.26	237.28	187.85	158.18	148.30	108.76
54	143.35	113.70	93.93	88.99	69.21	257.05	202.67	168.08	158.18	118.64
55	153.24	118.64	103.81	93.93	74.15	276.82	217.50	182.90	173.02	128.53
56	163.12	128.53	108.76	103.81	79.09	301.54	232.34	197.73	182.90	138.41
57	177.96	138.41	118.64	108.76	84.03	321.31	252.11	212.56	197.73	148.30
58	192.79	148.30	128.53	118.64	88.99	350.97	271.88	227.40	212.56	158.18
59	207.62	163.12	138.41	128.53	93.93	375.69	291.66	247.17	232.34	173.02
60	222.44	173.02	148.30	138.41	103.81	405.35	311.43	266.94	247.17	182.90
61	242.22	187.85	158.18	148.30	113.70	435.01	336.14	281.76	266.94	197.73
62	261.99	202.67	173.02	163.12	118.64	459.72	355.91	301.54	281.76	212.56
63	281.76	217.50	182.90	173.02	128.53	494.33	380.63	321.31	301.54	227.40
64	301.54	232.34	197.73	187.85	143.35	523.99	405.35	346.03	321.31	242.22
65	326.26	252.11	217.50	202.67	153.24	563.54	435.01	370.75	346.03	261.99
66	355.91	276.82	232.34	222.44	168.08	608.02	469.61	400.40	375.69	281.76
67	390.52	296.60	252.11	237.28	177.96	657.45	504.22	430.07	400.40	306.49
68	420.17	326.26	276.82	257.05	192.79	721.72	543.76	464.67	435.01	326.26
69	464.67	355.91	301.54	281.76	212.56	766.21	588.25	499.27	469.61	355.91
70	509.16	390.52	331.20	311.43	232.34	830.47	637.68	538.81	504.22	385.58
71	563.54	430.07	365.81	341.08	257.05	894.73	687.12	583.31	543.76	415.23
72	622.86	479.49	405.35	380.63	286.72	963.94	741.49	627.80	588.25	449.84
73	692.06	528.93	449.84	420.17	316.37	1,043.03	800.81	677.22	632.74	484.45
74	766.21	583.31	494.33	464.67	350.97	1,127.06	865.07	731.60	677.22	523.99
75	850.24	647.57	548.70	514.10	390.52	1,220.99	939.22	795.86	741.49	568.48
76	934.27	716.77	608.02	568.48	430.07	1,319.85	1,013.36	860.13	805.75	612.96
77	1,028.20	785.98	662.40	622.86	474.55	1,423.66	1,092.46	924.39	865.07	662.40
78	1,127.06	860.13	726.66	682.18	519.04	1,537.35	1,176.50	998.54	934.27	716.77
79	1,245.70	954.04	805.75	751.37	573.42	1,670.83	1,280.31	1,082.58	1,013.36	776.09
80	1,394.00	1,062.80	899.68	840.36	642.63	1,838.89	1,408.82	1,191.32	1,117.18	855.18
81	1,562.07	1,191.32	1,008.42	944.16	726.66	2,026.74	1,557.13	1,314.91	1,230.87	949.10
82	1,749.92	1,334.68	1,132.00	1,057.86	815.63	2,239.29	1,720.25	1,453.32	1,364.34	1,052.91
83	1,957.53	1,497.81	1,265.47	1,186.38	919.45	2,481.52	1,903.15	1,611.51	1,507.69	1,171.55
84	2,199.74	1,680.71	1,423.66	1,334.68	1,038.09	2,748.45	2,110.77	1,784.51	1,675.77	1,305.02
85	2,476.57	1,898.21	1,606.55	1,507.69	1,181.44	3,054.94	2,343.11	1,987.19	1,863.60	1,453.32

Exhibit 8 - (3rd of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-778 Series

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

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

	Base plus Compound Inflation Protection (Lifetime)					Base plus Future Purchase Option				
Issue	Elimination Period (Days)					Elimination Period (Days)				
Age,	0	30	60	90	180	0	30	60	90	180
18-25	84.03	69.21	64.26	59.32	54.38	39.55	34.61	34.61	34.61	29.67
26	88.99	74.15	64.26	64.26	54.38	39.55	34.61	34.61	34.61	29.67
27	93.93	79.09	69.21	64.26	54.38	39.55	39.55	34.61	34.61	29.67
28	98.87	79.09	69.21	69.21	54.38	44.49	39.55	34.61	34.61	34.61
29	98.87	84.03	74.15	69.21	59.32	44.49	39.55	39.55	34.61	34.61
30	103.81	88.99	79.09	74.15	59.32	44.49	39.55	39.55	39.55	34.61
31	108.76	88.99	79.09	74.15	64.26	49.44	44.49	39.55	39.55	34.61
32	118.64	93.93	84.03	79.09	64.26	49.44	44.49	39.55	39.55	34.61
33	123.58	98.87	88.99	84.03	69.21	49.44	44.49	39.55	39.55	34.61
34	128.53	103.81	93.93	88.99	69.21	54.38	44.49	44.49	44.49	39.55
35	133.47	108.76	93.93	88.99	74.15	54.38	49.44	44.49	44.49	39.55
36	143.35	113.70	98.87	93.93	74.15	59.32	49.44	44.49	44.49	39.55
37	148.30	123.58	103.81	98.87	79.09	64.26	54.38	49.44	49.44	39.55
38	158.18	128.53	108.76	103.81	84.03	64.26	54.38	49.44	49.44	39.55
39	168.08	133.47	113.70	108.76	84.03	69.21	59.32	54.38	49.44	44.49
40	177.96	138.41	123.58	113.70	88.99	74.15	59.32	54.38	54.38	44.49
41	182.90	148.30	128.53	118.64	93.93	74.15	64.26	59.32	54.38	44.49
42	192.79	153.24	133.47	123.58	93.93	79.09	64.26	59.32	54.38	44.49
43	202.67	158.18	138.41	128.53	98.87	84.03	69.21	59.32	59.32	49.44
44	207.62	163.12	143.35	133.47	103.81	88.99	74.15	64.26	59.32	49.44
45	217.50	173.02	148.30	138.41	103.81	93.93	74.15	64.26	64.26	49.44
46	227.40	177.96	153.24	143.35	108.76	93.93	79.09	69.21	64.26	49.44
47	237.28	187.85	158.18	148.30	113.70	98.87	79.09	69.21	69.21	54.38
48	247.17	192.79	168.08	158.18	118.64	103.81	84.03	74.15	69.21	54.38
49	257.05	202.67	173.02	163.12	123.58	108.76	88.99	79.09	74.15	54.38
50	271.88	212.56	182.90	168.08	128.53	118.64	93.93	79.09	74.15	59.32
51	286.72	222.44	187.85	177.96	133.47	123.58	98.87	84.03	79.09	59.32
52	301.54	232.34	197.73	187.85	138.41	133.47	103.81	88.99	84.03	64.26
53	316.37	247.17	207.62	197.73	148.30	143.35	113.70	93.93	88.99	69.21
54	331.20	257.05	217.50	207.62	153.24	153.24	118.64	103.81	93.93	69.21
55	350.97	271.88	232.34	217.50	163.12	163.12	128.53	108.76	103.81	74.15
56	370.75	291.66	247.17	227.40	173.02	177.96	138.41	118.64	108.76	84.03
57	395.46	306.49	257.05	242.22	182.90	192.79	148.30	128.53	118.64	88.99
58	420.17	326.26	276.82	257.05	192.79	207.62	158.18	138.41	128.53	93.93
59	444.90	341.08	291.66	271.88	202.67	222.44	173.02	148.30	138.41	103.81
60	469.61	360.85	306.49	286.72	217.50	242.22	187.85	158.18	148.30	108.76
61	494.33	380.63	321.31	301.54	227.40	261.99	202.67	173.02	163.12	118.64
62	519.04	400.40	341.08	316.37	237.28	281.76	217.50	182.90	173.02	128.53
63	543.76	420.17	355.91	336.14	252.11	301.54	232.34	197.73	187.85	138.41
64	573.42	444.90	375.69	350.97	266.94	326.26	252.11	212.56	202.67	153.24
65	608.02	469.61	400.40	375.69	281.76	355.91	271.88	232.34	217.50	163.12
66	647.57	499.27	425.13	400.40	301.54	385.58	296.60	252.11	237.28	177.96
67	692.06	533.87	454.78	425.13	321.31	420.17	321.31	271.88	257.05	192.79
68	741.49	568.48	484.45	454.78	341.08	459.72	350.97	296.60	276.82	212.56
69	790.92	612.96	519.04	484.45	365.81	499.27	385.58	326.26	306.49	227.40
70	850.24	657.45	553.64	519.04	395.46	553.64	425.13	360.85	336.14	252.11
71	914.50	701.95	598.13	558.58	425.13	612.96	469.61	395.46	370.75	281.76
72	983.71	756.31	637.68	598.13	454.78	677.22	519.04	439.95	410.29	311.43
73	1,052.91	810.69	687.12	642.63	489.39	751.37	573.42	484.45	454.78	346.03
74	1,136.95	874.95	741.49	692.06	528.93	830.47	637.68	538.81	504.22	380.63
75	1,230.87	944.16	800.81	746.43	573.42	924.39	706.89	598.13	558.58	425.13
76	1,324.79	1,018.32	860.13	805.75	617.90	1,018.32	781.04	657.45	617.90	469.61
77	1,428.60	1,097.41	929.33	870.01	662.40	1,117.18	855.18	721.72	677.22	514.10
78	1,542.29	1,181.44	998.54	934.27	716.77	1,225.93	939.22	790.92	741.49	563.54
79	1,675.77	1,285.25	1,087.52	1,018.32	781.04	1,359.40	1,038.09	874.95	820.59	627.80
80	1,838.89	1,408.82	1,191.32	1,117.18	855.18	1,517.58	1,161.67	978.77	919.45	701.95
81	2,031.68	1,557.13	1,314.91	1,230.87	949.10	1,705.42	1,300.08	1,102.35	1,033.14	790.92
82	2,244.24	1,720.25	1,453.32	1,364.34	1,052.91	1,908.10	1,458.26	1,235.82	1,156.73	889.79
83	2,481.52	1,903.15	1,611.51	1,507.69	1,171.55	2,135.48	1,636.22	1,384.11	1,295.14	1,003.48
84	2,748.45	2,110.77	1,784.51	1,675.77	1,305.02	2,402.43	1,838.89	1,557.13	1,458.26	1,136.95
85	3,054.94	2,343.11	1,987.19	1,863.60	1,453.32	2,708.90	2,076.17	1,754.86	1,646.10	1,290.19

Exhibit 8 - (3rd of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-778 Series

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

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

	Base Plan					Base plus Compound Inflation Protection (20years)				
Issue	Elimination Period (Days)					Elimination Period (Days)				
Age,	0	30	60	90	180	0	30	60	90	180
18-25	39.55	34.61	34.61	29.67	29.67	54.38	44.49	44.49	44.49	39.55
26	39.55	34.61	34.61	34.61	29.67	54.38	49.44	44.49	44.49	39.55
27	39.55	34.61	34.61	34.61	29.67	59.32	49.44	49.44	44.49	39.55
28	39.55	39.55	34.61	34.61	29.67	59.32	54.38	49.44	49.44	39.55
29	44.49	39.55	34.61	34.61	34.61	64.26	54.38	49.44	49.44	44.49
30	44.49	39.55	39.55	34.61	34.61	69.21	59.32	54.38	49.44	44.49
31	44.49	39.55	39.55	39.55	34.61	74.15	64.26	54.38	54.38	44.49
32	49.44	44.49	39.55	39.55	34.61	74.15	64.26	59.32	59.32	49.44
33	49.44	44.49	44.49	39.55	34.61	79.09	69.21	64.26	59.32	49.44
34	54.38	49.44	44.49	44.49	39.55	88.99	74.15	69.21	64.26	54.38
35	59.32	49.44	44.49	44.49	39.55	93.93	79.09	69.21	69.21	59.32
36	59.32	54.38	49.44	44.49	39.55	98.87	84.03	74.15	74.15	59.32
37	64.26	54.38	49.44	49.44	44.49	108.76	88.99	79.09	79.09	64.26
38	69.21	59.32	54.38	54.38	44.49	113.70	98.87	84.03	84.03	69.21
39	74.15	64.26	59.32	54.38	44.49	123.58	103.81	93.93	88.99	69.21
40	79.09	69.21	59.32	59.32	49.44	133.47	108.76	98.87	93.93	74.15
41	84.03	69.21	64.26	59.32	49.44	138.41	118.64	103.81	98.87	79.09
42	88.99	74.15	64.26	64.26	54.38	148.30	123.58	108.76	103.81	84.03
43	93.93	79.09	69.21	64.26	54.38	158.18	133.47	118.64	108.76	88.99
44	98.87	79.09	74.15	69.21	54.38	168.08	138.41	123.58	118.64	93.93
45	103.81	84.03	74.15	74.15	59.32	177.96	148.30	128.53	123.58	98.87
46	108.76	88.99	79.09	74.15	59.32	192.79	158.18	138.41	128.53	103.81
47	113.70	93.93	84.03	79.09	64.26	202.67	168.08	148.30	138.41	108.76
48	118.64	98.87	88.99	84.03	64.26	217.50	177.96	158.18	148.30	118.64
49	123.58	103.81	93.93	88.99	69.21	232.34	187.85	168.08	158.18	123.58
50	133.47	108.76	98.87	93.93	74.15	247.17	202.67	177.96	168.08	133.47
51	143.35	118.64	103.81	98.87	79.09	266.94	217.50	192.79	177.96	143.35
52	153.24	123.58	108.76	103.81	84.03	286.72	232.34	202.67	192.79	153.24
53	163.12	133.47	118.64	108.76	88.99	306.49	252.11	217.50	207.62	163.12
54	173.02	143.35	128.53	118.64	93.93	331.20	271.88	237.28	222.44	177.96
55	187.85	153.24	138.41	128.53	98.87	355.91	291.66	257.05	242.22	192.79
56	202.67	168.08	148.30	138.41	108.76	385.58	316.37	276.82	261.99	207.62
57	222.44	182.90	158.18	153.24	118.64	420.17	341.08	301.54	281.76	222.44
58	242.22	197.73	173.02	163.12	128.53	454.78	370.75	326.26	306.49	242.22
59	261.99	212.56	187.85	177.96	138.41	489.39	400.40	350.97	331.20	261.99
60	281.76	232.34	202.67	192.79	153.24	528.93	430.07	375.69	355.91	286.72
61	306.49	252.11	222.44	207.62	163.12	563.54	459.72	405.35	380.63	306.49
62	331.20	271.88	237.28	227.40	177.96	603.08	489.39	435.01	410.29	326.26
63	355.91	291.66	257.05	242.22	192.79	642.63	523.99	464.67	439.95	350.97
64	385.58	316.37	276.82	261.99	207.62	687.12	563.54	494.33	469.61	375.69
65	420.17	346.03	306.49	286.72	227.40	741.49	603.08	533.87	504.22	405.35
66	459.72	375.69	331.20	311.43	252.11	800.81	652.51	578.36	543.76	439.95
67	499.27	410.29	360.85	341.08	271.88	865.07	706.89	622.86	588.25	474.55
68	543.76	444.90	395.46	370.75	296.60	934.27	761.27	672.28	637.68	514.10
69	598.13	489.39	430.07	410.29	326.26	1,013.36	825.53	726.66	687.12	558.58
70	662.40	543.76	479.49	449.84	360.85	1,097.41	894.73	785.98	746.43	603.08
71	736.54	603.08	528.93	499.27	400.40	1,186.38	968.88	850.24	805.75	652.51
72	815.63	667.34	588.25	558.58	444.90	1,280.31	1,043.03	919.45	870.01	706.89
73	904.62	741.49	652.51	617.90	494.33	1,384.11	1,127.06	993.59	944.16	761.27
74	1,008.42	820.59	721.72	687.12	548.70	1,497.81	1,220.99	1,077.64	1,023.26	825.53
75	1,122.12	914.50	805.75	761.27	612.96	1,626.33	1,324.79	1,166.61	1,107.29	899.68
76	1,235.82	1,008.42	889.79	845.30	677.22	1,759.80	1,433.55	1,265.47	1,201.21	973.82
77	1,359.40	1,107.29	978.77	924.39	746.43	1,898.21	1,547.23	1,364.34	1,295.14	1,047.97
78	1,497.81	1,220.99	1,072.68	1,018.32	820.59	2,056.39	1,675.77	1,473.10	1,398.94	1,136.95
79	1,660.93	1,354.46	1,191.32	1,132.00	909.56	2,239.29	1,824.06	1,606.55	1,522.52	1,240.76
80	1,863.60	1,517.58	1,334.68	1,265.47	1,028.20	2,466.69	2,006.97	1,769.69	1,680.71	1,364.34
81	2,095.94	1,705.42	1,502.75	1,428.60	1,156.73	2,733.61	2,224.47	1,962.47	1,858.66	1,517.58
82	2,352.99	1,913.04	1,685.65	1,601.61	1,305.02	3,030.21	2,461.75	2,170.09	2,061.33	1,680.71
83	2,644.64	2,150.32	1,898.21	1,799.34	1,468.14	3,356.47	2,728.67	2,407.37	2,283.79	1,868.56
84	2,980.78	2,422.20	2,135.48	2,026.74	1,660.93	3,732.16	3,030.21	2,674.30	2,540.84	2,081.11
85	3,371.30	2,738.57	2,417.25	2,293.67	1,888.33	4,157.27	3,376.24	2,980.78	2,827.54	2,328.27

Exhibit 8 - (3rd of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-778 Series

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

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

	Base plus Compound Inflation Protection (Lifetime)					Base plus Future Purchase Option				
Issue	Elimination Period (Days)					Elimination Period (Days)				
Age,	0	30	60	90	180	0	30	60	90	180
18-25	98.87	84.03	79.09	74.15	64.26	39.55	34.61	34.61	34.61	29.67
26	103.81	88.99	79.09	79.09	64.26	39.55	34.61	34.61	34.61	29.67
27	108.76	93.93	84.03	79.09	69.21	39.55	39.55	34.61	34.61	29.67
28	113.70	98.87	88.99	84.03	69.21	44.49	39.55	34.61	34.61	34.61
29	118.64	103.81	93.93	88.99	74.15	44.49	39.55	39.55	34.61	34.61
30	128.53	108.76	93.93	93.93	79.09	44.49	39.55	39.55	39.55	34.61
31	133.47	113.70	98.87	98.87	79.09	49.44	44.49	39.55	39.55	34.61
32	143.35	118.64	103.81	103.81	84.03	49.44	44.49	44.49	39.55	34.61
33	148.30	123.58	113.70	108.76	88.99	54.38	49.44	44.49	44.49	39.55
34	158.18	133.47	118.64	113.70	93.93	59.32	49.44	44.49	44.49	39.55
35	168.08	138.41	123.58	118.64	98.87	59.32	54.38	49.44	44.49	39.55
36	177.96	148.30	128.53	123.58	103.81	64.26	54.38	49.44	49.44	44.49
37	187.85	158.18	138.41	133.47	108.76	69.21	59.32	54.38	54.38	44.49
38	197.73	163.12	148.30	138.41	113.70	74.15	64.26	59.32	54.38	44.49
39	212.56	173.02	153.24	148.30	118.64	79.09	69.21	59.32	59.32	49.44
40	222.44	182.90	163.12	153.24	123.58	84.03	69.21	64.26	59.32	49.44
41	232.34	192.79	168.08	163.12	128.53	88.99	74.15	69.21	64.26	54.38
42	242.22	202.67	177.96	168.08	138.41	93.93	79.09	69.21	69.21	54.38
43	257.05	207.62	182.90	173.02	143.35	98.87	84.03	74.15	69.21	59.32
44	266.94	217.50	192.79	182.90	148.30	103.81	88.99	79.09	74.15	59.32
45	276.82	227.40	202.67	192.79	153.24	108.76	88.99	79.09	79.09	64.26
46	291.66	237.28	212.56	197.73	158.18	113.70	93.93	84.03	79.09	64.26
47	306.49	252.11	222.44	207.62	168.08	118.64	98.87	88.99	84.03	69.21
48	321.31	261.99	232.34	217.50	173.02	128.53	103.81	93.93	88.99	69.21
49	336.14	271.88	242.22	227.40	182.90	133.47	108.76	98.87	93.93	74.15
50	350.97	286.72	252.11	237.28	192.79	143.35	118.64	103.81	98.87	79.09
51	370.75	301.54	266.94	252.11	202.67	153.24	123.58	108.76	103.81	84.03
52	390.52	316.37	281.76	261.99	212.56	163.12	133.47	118.64	113.70	88.99
53	410.29	336.14	296.60	276.82	222.44	173.02	143.35	128.53	118.64	93.93
54	435.01	350.97	311.43	291.66	232.34	187.85	153.24	133.47	128.53	98.87
55	459.72	375.69	326.26	311.43	247.17	202.67	168.08	148.30	138.41	108.76
56	484.45	395.46	346.03	331.20	261.99	222.44	182.90	158.18	148.30	118.64
57	514.10	420.17	370.75	350.97	281.76	242.22	197.73	173.02	163.12	128.53
58	548.70	444.90	390.52	370.75	296.60	261.99	212.56	187.85	177.96	138.41
59	578.36	474.55	415.23	395.46	316.37	281.76	232.34	202.67	192.79	148.30
60	612.96	499.27	439.95	415.23	336.14	306.49	252.11	222.44	207.62	163.12
61	647.57	528.93	464.67	439.95	350.97	331.20	271.88	237.28	227.40	177.96
62	677.22	553.64	489.39	459.72	370.75	355.91	291.66	257.05	242.22	192.79
63	711.83	583.31	514.10	484.45	390.52	385.58	316.37	276.82	261.99	207.62
64	751.37	612.96	543.76	514.10	415.23	420.17	341.08	301.54	286.72	227.40
65	800.81	652.51	573.42	543.76	439.95	454.78	370.75	331.20	311.43	247.17
66	850.24	697.00	612.96	583.31	469.61	499.27	405.35	360.85	341.08	271.88
67	909.56	741.49	657.45	622.86	504.22	543.76	444.90	390.52	370.75	296.60
68	973.82	795.86	701.95	662.40	538.81	593.19	484.45	425.13	405.35	321.31
69	1,047.97	855.18	751.37	711.83	578.36	652.51	533.87	469.61	444.90	355.91
70	1,127.06	919.45	810.69	766.21	617.90	721.72	588.25	519.04	489.39	390.52
71	1,211.09	988.65	870.01	825.53	667.34	800.81	652.51	578.36	543.76	435.01
72	1,300.08	1,062.80	934.27	884.85	716.77	889.79	726.66	637.68	603.08	484.45
73	1,398.94	1,141.89	1,008.42	954.04	771.15	988.65	805.75	711.83	672.28	538.81
74	1,512.64	1,230.87	1,087.52	1,028.20	835.41	1,097.41	894.73	785.98	746.43	598.13
75	1,636.22	1,334.68	1,176.50	1,117.18	904.62	1,220.99	993.59	874.95	830.47	667.34
76	1,769.69	1,443.43	1,270.41	1,206.15	978.77	1,349.50	1,097.41	968.88	919.45	741.49
77	1,908.10	1,552.19	1,369.28	1,300.08	1,052.91	1,482.98	1,206.15	1,062.80	1,008.42	815.63
78	2,061.33	1,675.77	1,478.04	1,403.88	1,136.95	1,636.22	1,329.73	1,171.55	1,112.23	894.73
79	2,244.24	1,824.06	1,611.51	1,527.46	1,240.76	1,814.18	1,478.04	1,300.08	1,235.82	998.54
80	2,471.63	2,011.91	1,769.69	1,680.71	1,369.28	2,036.62	1,655.99	1,458.26	1,384.11	1,122.12
81	2,733.61	2,224.47	1,962.47	1,858.66	1,517.58	2,293.67	1,863.60	1,641.16	1,557.13	1,265.47
82	3,030.21	2,461.75	2,170.09	2,061.33	1,680.71	2,575.43	2,095.94	1,843.83	1,749.92	1,428.60
83	3,361.41	2,728.67	2,407.37	2,283.79	1,868.56	2,896.75	2,352.99	2,076.17	1,967.42	1,606.55
84	3,732.16	3,035.16	2,674.30	2,540.84	2,081.11	3,267.49	2,649.58	2,338.15	2,219.52	1,819.12
85	4,157.27	3,376.24	2,980.78	2,827.54	2,328.27	3,697.55	3,000.56	2,649.58	2,516.11	2,071.23

Exhibit 8 - (3rd of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-778 Series

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

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

	Base Plan					Base plus Compound Inflation Protection (20years)				
Issue	Elimination Period (Days)					Elimination Period (Days)				
Age,	0	30	60	90	180	0	30	60	90	180
18-25	44.49	39.55	39.55	39.55	34.61	69.21	64.26	59.32	59.32	49.44
26	49.44	44.49	39.55	39.55	39.55	74.15	64.26	59.32	59.32	54.38
27	49.44	44.49	44.49	44.49	39.55	79.09	69.21	64.26	64.26	54.38
28	49.44	44.49	44.49	44.49	39.55	84.03	74.15	69.21	69.21	59.32
29	54.38	49.44	44.49	44.49	39.55	84.03	79.09	69.21	69.21	59.32
30	54.38	49.44	49.44	49.44	44.49	93.93	84.03	74.15	74.15	64.26
31	59.32	54.38	49.44	49.44	44.49	98.87	88.99	79.09	79.09	69.21
32	64.26	54.38	54.38	54.38	44.49	103.81	93.93	84.03	84.03	74.15
33	64.26	59.32	54.38	54.38	49.44	113.70	98.87	88.99	88.99	74.15
34	69.21	64.26	59.32	59.32	49.44	118.64	103.81	98.87	98.87	79.09
35	74.15	69.21	64.26	64.26	54.38	128.53	113.70	103.81	103.81	84.03
36	79.09	74.15	69.21	69.21	59.32	138.41	123.58	113.70	113.70	93.93
37	88.99	79.09	69.21	69.21	59.32	148.30	133.47	118.64	118.64	98.87
38	93.93	84.03	74.15	74.15	64.26	163.12	143.35	128.53	128.53	103.81
39	98.87	88.99	79.09	79.09	69.21	173.02	153.24	138.41	138.41	113.70
40	108.76	93.93	84.03	84.03	74.15	187.85	163.12	148.30	148.30	118.64
41	113.70	98.87	88.99	88.99	74.15	202.67	173.02	158.18	158.18	128.53
42	118.64	103.81	93.93	93.93	79.09	212.56	182.90	168.08	168.08	133.47
43	128.53	108.76	103.81	98.87	84.03	227.40	197.73	177.96	177.96	143.35
44	133.47	118.64	108.76	108.76	88.99	242.22	207.62	187.85	187.85	153.24
45	143.35	123.58	113.70	113.70	88.99	257.05	222.44	202.67	202.67	163.12
46	148.30	128.53	118.64	118.64	93.93	276.82	237.28	212.56	212.56	173.02
47	158.18	138.41	123.58	123.58	98.87	291.66	252.11	227.40	227.40	182.90
48	168.08	143.35	133.47	128.53	103.81	311.43	271.88	242.22	242.22	192.79
49	177.96	153.24	138.41	138.41	108.76	336.14	286.72	261.99	257.05	207.62
50	187.85	163.12	148.30	148.30	118.64	360.85	311.43	281.76	276.82	222.44
51	202.67	173.02	158.18	158.18	123.58	385.58	336.14	301.54	301.54	237.28
52	217.50	187.85	168.08	168.08	133.47	415.23	360.85	321.31	321.31	257.05
53	232.34	202.67	182.90	182.90	143.35	449.84	385.58	350.97	346.03	276.82
54	252.11	217.50	197.73	192.79	153.24	484.45	420.17	375.69	375.69	296.60
55	271.88	237.28	212.56	212.56	168.08	523.99	454.78	405.35	405.35	321.31
56	296.60	257.05	232.34	227.40	182.90	568.48	489.39	439.95	439.95	350.97
57	321.31	276.82	252.11	247.17	197.73	617.90	533.87	479.49	479.49	380.63
58	350.97	301.54	271.88	271.88	217.50	667.34	578.36	519.04	519.04	410.29
59	380.63	331.20	296.60	296.60	232.34	721.72	622.86	558.58	558.58	444.90
60	415.23	355.91	321.31	321.31	252.11	781.04	672.28	603.08	603.08	479.49
61	449.84	385.58	346.03	346.03	276.82	835.41	721.72	647.57	647.57	514.10
62	484.45	420.17	375.69	375.69	296.60	894.73	771.15	692.06	692.06	553.64
63	523.99	449.84	405.35	405.35	321.31	954.04	825.53	741.49	741.49	593.19
64	568.48	489.39	439.95	439.95	350.97	1,023.26	884.85	795.86	790.92	632.74
65	622.86	533.87	479.49	479.49	385.58	1,102.35	954.04	855.18	855.18	687.12
66	682.18	588.25	528.93	523.99	420.17	1,196.27	1,028.20	929.33	924.39	741.49
67	741.49	637.68	573.42	573.42	459.72	1,295.14	1,112.23	1,003.48	998.54	800.81
68	815.63	701.95	627.80	627.80	499.27	1,398.94	1,206.15	1,087.52	1,082.58	865.07
69	894.73	771.15	692.06	692.06	553.64	1,517.58	1,305.02	1,176.50	1,171.55	939.22
70	993.59	855.18	771.15	766.21	612.96	1,646.10	1,418.72	1,275.37	1,275.37	1,018.32
71	1,107.29	949.10	855.18	850.24	682.18	1,784.51	1,537.35	1,384.11	1,379.17	1,102.35
72	1,225.93	1,057.86	949.10	944.16	756.31	1,927.87	1,660.93	1,497.81	1,492.87	1,191.32
73	1,364.34	1,176.50	1,052.91	1,052.91	840.36	2,086.06	1,799.34	1,616.45	1,611.51	1,290.19
74	1,517.58	1,309.96	1,171.55	1,171.55	934.27	2,264.02	1,947.65	1,754.86	1,749.92	1,398.94
75	1,695.54	1,458.26	1,309.96	1,305.02	1,043.03	2,461.75	2,120.65	1,908.10	1,903.15	1,522.52
76	1,878.44	1,616.45	1,448.37	1,443.43	1,151.77	2,669.36	2,298.61	2,066.29	2,061.33	1,651.05
77	2,066.29	1,779.57	1,596.67	1,591.73	1,270.41	2,886.86	2,486.46	2,234.35	2,229.41	1,779.57
78	2,283.79	1,962.47	1,759.80	1,754.86	1,403.88	3,129.07	2,694.07	2,422.20	2,412.31	1,927.87
79	2,540.84	2,179.97	1,957.53	1,952.59	1,557.13	3,420.73	2,941.24	2,644.64	2,634.75	2,105.83
80	2,857.21	2,451.85	2,204.70	2,199.74	1,754.86	3,776.64	3,242.77	2,916.52	2,911.57	2,323.33
81	3,223.00	2,768.22	2,486.46	2,481.52	1,977.30	4,196.82	3,598.69	3,237.83	3,227.94	2,575.43
82	3,628.35	3,114.25	2,797.89	2,792.93	2,224.47	4,661.49	3,994.15	3,593.75	3,583.85	2,857.21
83	4,088.07	3,504.76	3,148.85	3,143.91	2,501.29	5,180.53	4,439.05	3,994.15	3,984.27	3,173.57
84	4,617.00	3,959.54	3,559.14	3,554.20	2,827.54	5,773.72	4,943.25	4,448.93	4,439.05	3,529.49
85	5,244.79	4,488.47	4,043.59	4,033.69	3,208.17	6,450.94	5,521.61	4,967.96	4,953.14	3,939.77

Exhibit 8 - (3rd of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-778 Series

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

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

	Base plus Compound Inflation Protection (Lifetime)					Base plus Future Purchase Option				
Issue	Elimination Period (Days)					Elimination Period (Days)				
Age,	0	30	60	90	180	0	30	60	90	180
18-25	138.41	123.58	113.70	113.70	93.93	49.44	44.49	39.55	39.55	39.55
26	148.30	128.53	118.64	118.64	98.87	49.44	44.49	44.49	44.49	39.55
27	153.24	133.47	123.58	123.58	103.81	49.44	49.44	44.49	44.49	39.55
28	163.12	143.35	128.53	128.53	108.76	54.38	49.44	44.49	44.49	39.55
29	173.02	148.30	138.41	138.41	113.70	54.38	49.44	49.44	49.44	44.49
30	182.90	158.18	143.35	143.35	118.64	59.32	54.38	49.44	49.44	44.49
31	192.79	168.08	153.24	153.24	123.58	64.26	54.38	54.38	54.38	44.49
32	202.67	177.96	163.12	163.12	133.47	64.26	59.32	54.38	54.38	49.44
33	212.56	187.85	168.08	168.08	138.41	69.21	64.26	59.32	59.32	49.44
34	227.40	197.73	177.96	177.96	148.30	74.15	69.21	64.26	64.26	54.38
35	242.22	207.62	192.79	187.85	153.24	79.09	74.15	64.26	69.21	59.32
36	257.05	222.44	202.67	202.67	163.12	88.99	79.09	69.21	69.21	59.32
37	271.88	237.28	212.56	212.56	173.02	93.93	84.03	74.15	74.15	64.26
38	286.72	252.11	227.40	227.40	182.90	98.87	88.99	79.09	79.09	69.21
39	306.49	266.94	242.22	237.28	192.79	108.76	93.93	88.99	88.99	74.15
40	321.31	276.82	252.11	252.11	202.67	113.70	98.87	93.93	93.93	79.09
41	336.14	291.66	266.94	266.94	212.56	123.58	108.76	98.87	98.87	79.09
42	355.91	306.49	276.82	276.82	222.44	128.53	113.70	103.81	103.81	84.03
43	370.75	321.31	291.66	291.66	232.34	138.41	118.64	108.76	108.76	88.99
44	390.52	336.14	301.54	301.54	242.22	143.35	123.58	113.70	113.70	93.93
45	405.35	350.97	316.37	316.37	252.11	153.24	133.47	118.64	118.64	98.87
46	425.13	370.75	331.20	331.20	266.94	163.12	138.41	128.53	128.53	103.81
47	444.90	385.58	346.03	346.03	276.82	173.02	148.30	133.47	133.47	108.76
48	469.61	405.35	365.81	360.85	291.66	177.96	158.18	143.35	138.41	113.70
49	489.39	425.13	380.63	380.63	301.54	192.79	163.12	148.30	148.30	118.64
50	514.10	444.90	400.40	400.40	321.31	202.67	177.96	158.18	158.18	128.53
51	543.76	469.61	425.13	420.17	336.14	217.50	187.85	168.08	168.08	133.47
52	573.42	494.33	444.90	444.90	355.91	237.28	202.67	182.90	182.90	143.35
53	603.08	519.04	469.61	469.61	375.69	252.11	217.50	197.73	197.73	153.24
54	637.68	548.70	494.33	494.33	395.46	271.88	237.28	212.56	212.56	168.08
55	677.22	583.31	523.99	523.99	415.23	296.60	257.05	227.40	227.40	182.90
56	716.77	617.90	558.58	553.64	444.90	321.31	276.82	247.17	247.17	197.73
57	761.27	657.45	593.19	588.25	469.61	350.97	301.54	271.88	271.88	212.56
58	810.69	697.00	627.80	627.80	499.27	380.63	326.26	296.60	291.66	232.34
59	860.13	741.49	667.34	662.40	528.93	415.23	355.91	321.31	321.31	252.11
60	909.56	785.98	706.89	701.95	563.54	449.84	390.52	350.97	346.03	276.82
61	959.00	825.53	746.43	741.49	593.19	489.39	420.17	375.69	375.69	301.54
62	1,008.42	870.01	781.04	781.04	622.86	528.93	454.78	410.29	405.35	326.26
63	1,057.86	914.50	825.53	820.59	657.45	568.48	489.39	439.95	439.95	350.97
64	1,117.18	963.94	870.01	865.07	692.06	617.90	533.87	479.49	479.49	380.63
65	1,191.32	1,028.20	924.39	924.39	736.54	677.22	583.31	523.99	523.99	415.23
66	1,270.41	1,097.41	988.65	983.71	790.92	741.49	637.68	573.42	573.42	454.78
67	1,364.34	1,171.55	1,057.86	1,052.91	845.30	810.69	697.00	627.80	622.86	499.27
68	1,463.20	1,255.59	1,132.00	1,132.00	904.62	884.85	761.27	687.12	682.18	543.76
69	1,571.96	1,349.50	1,216.05	1,216.05	973.82	978.77	840.36	756.31	751.37	598.13
70	1,690.60	1,458.26	1,309.96	1,309.96	1,047.97	1,082.58	934.27	835.41	835.41	667.34
71	1,824.06	1,567.01	1,413.78	1,408.82	1,127.06	1,206.15	1,038.09	934.27	929.33	741.49
72	1,962.47	1,690.60	1,517.58	1,517.58	1,211.09	1,339.62	1,151.77	1,033.14	1,033.14	825.53
73	2,110.77	1,819.12	1,636.22	1,631.28	1,305.02	1,487.92	1,280.31	1,151.77	1,146.83	914.50
74	2,283.79	1,967.42	1,769.69	1,764.74	1,408.82	1,660.93	1,428.60	1,280.31	1,275.37	1,018.32
75	2,476.57	2,130.54	1,917.98	1,913.04	1,527.46	1,848.78	1,591.73	1,428.60	1,423.66	1,136.95
76	2,684.19	2,308.50	2,076.17	2,071.23	1,655.99	2,051.45	1,764.74	1,586.78	1,581.84	1,260.53
77	2,896.75	2,491.40	2,239.29	2,234.35	1,784.51	2,259.06	1,942.69	1,744.96	1,740.02	1,389.05
78	3,138.97	2,699.02	2,422.20	2,417.25	1,932.81	2,496.34	2,145.38	1,927.87	1,922.92	1,532.41
79	3,425.67	2,941.24	2,644.64	2,639.70	2,105.83	2,783.05	2,387.59	2,145.38	2,140.42	1,705.42
80	3,781.58	3,247.71	2,921.46	2,911.57	2,323.33	3,134.03	2,689.13	2,412.31	2,407.37	1,917.98
81	4,196.82	3,603.63	3,237.83	3,232.89	2,575.43	3,539.37	3,035.16	2,723.73	2,718.79	2,165.15
82	4,661.49	3,999.09	3,593.75	3,583.85	2,857.21	3,984.27	3,415.79	3,069.76	3,064.82	2,437.02
83	5,180.53	4,439.05	3,994.15	3,984.27	3,173.57	4,493.41	3,850.80	3,460.28	3,450.40	2,748.45
84	5,773.72	4,943.25	4,448.93	4,439.05	3,529.49	5,086.60	4,350.06	3,915.05	3,905.17	3,104.36
85	6,450.94	5,521.61	4,967.96	4,953.14	3,939.77	5,778.66	4,938.31	4,443.99	4,434.09	3,524.53

Exhibit 8 - (3rd of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-778 Series

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

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

Issue	Base Plan					Base plus Compound Inflation Protection (20years)				
	Elimination Period (Days)					Elimination Period (Days)				
Age,	0	30	60	90	180	0	30	60	90	180
18-25	59.32	54.38	49.44	49.44	44.49	93.93	88.99	84.03	79.09	69.21
26	59.32	59.32	54.38	54.38	49.44	103.81	93.93	88.99	84.03	74.15
27	64.26	59.32	54.38	54.38	49.44	108.76	98.87	93.93	88.99	79.09
28	69.21	64.26	59.32	59.32	54.38	113.70	103.81	98.87	93.93	84.03
29	69.21	64.26	64.26	59.32	54.38	123.58	108.76	103.81	98.87	88.99
30	74.15	69.21	64.26	64.26	59.32	128.53	118.64	108.76	108.76	93.93
31	79.09	74.15	69.21	69.21	59.32	138.41	123.58	118.64	113.70	98.87
32	84.03	79.09	74.15	69.21	64.26	148.30	133.47	123.58	123.58	103.81
33	88.99	84.03	79.09	74.15	69.21	158.18	143.35	133.47	128.53	113.70
34	98.87	88.99	84.03	79.09	74.15	173.02	153.24	143.35	138.41	118.64
35	103.81	93.93	88.99	88.99	74.15	182.90	168.08	153.24	148.30	128.53
36	113.70	103.81	93.93	93.93	84.03	197.73	177.96	168.08	163.12	138.41
37	123.58	108.76	103.81	98.87	88.99	217.50	192.79	177.96	173.02	148.30
38	133.47	118.64	108.76	108.76	93.93	232.34	207.62	192.79	187.85	158.18
39	143.35	128.53	118.64	113.70	98.87	252.11	222.44	207.62	202.67	173.02
40	153.24	133.47	128.53	123.58	103.81	271.88	242.22	222.44	212.56	182.90
41	163.12	143.35	133.47	128.53	113.70	286.72	257.05	237.28	227.40	192.79
42	173.02	153.24	143.35	138.41	118.64	306.49	271.88	252.11	242.22	202.67
43	182.90	163.12	148.30	143.35	123.58	326.26	286.72	266.94	257.05	217.50
44	192.79	168.08	158.18	153.24	128.53	346.03	306.49	281.76	271.88	227.40
45	202.67	177.96	168.08	158.18	138.41	370.75	326.26	301.54	291.66	242.22
46	212.56	187.85	173.02	168.08	143.35	395.46	346.03	321.31	306.49	257.05
47	227.40	197.73	182.90	177.96	148.30	420.17	370.75	341.08	326.26	271.88
48	237.28	212.56	192.79	187.85	158.18	444.90	390.52	360.85	346.03	291.66
49	252.11	222.44	207.62	197.73	168.08	474.55	420.17	385.58	370.75	311.43
50	266.94	237.28	217.50	212.56	177.96	509.16	449.84	415.23	395.46	331.20
51	286.72	252.11	232.34	227.40	187.85	548.70	484.45	444.90	425.13	355.91
52	311.43	271.88	252.11	242.22	202.67	588.25	519.04	479.49	459.72	380.63
53	331.20	291.66	271.88	261.99	217.50	637.68	558.58	514.10	494.33	410.29
54	360.85	316.37	291.66	281.76	232.34	687.12	603.08	553.64	533.87	439.95
55	390.52	341.08	316.37	301.54	252.11	741.49	647.57	598.13	573.42	474.55
56	420.17	370.75	341.08	326.26	271.88	800.81	701.95	647.57	622.86	514.10
57	459.72	400.40	370.75	355.91	296.60	865.07	761.27	697.00	672.28	553.64
58	494.33	435.01	400.40	385.58	321.31	934.27	820.59	751.37	726.66	598.13
59	538.81	469.61	435.01	415.23	346.03	1,008.42	884.85	810.69	781.04	647.57
60	583.31	509.16	469.61	449.84	375.69	1,082.58	949.10	874.95	840.36	692.06
61	627.80	548.70	504.22	484.45	405.35	1,161.67	1,018.32	934.27	899.68	741.49
62	677.22	593.19	543.76	523.99	435.01	1,235.82	1,082.58	993.59	954.04	790.92
63	726.66	637.68	583.31	563.54	464.67	1,314.91	1,151.77	1,057.86	1,018.32	840.36
64	785.98	687.12	632.74	608.02	504.22	1,408.82	1,230.87	1,132.00	1,087.52	899.68
65	855.18	751.37	687.12	662.40	548.70	1,512.64	1,324.79	1,216.05	1,171.55	968.88
66	934.27	820.59	751.37	721.72	598.13	1,636.22	1,433.55	1,314.91	1,265.47	1,043.03
67	1,023.26	894.73	820.59	790.92	652.51	1,769.69	1,547.23	1,423.66	1,364.34	1,127.06
68	1,117.18	978.77	899.68	865.07	711.83	1,913.04	1,675.77	1,537.35	1,478.04	1,216.05
69	1,230.87	1,077.64	988.65	949.10	781.04	2,076.17	1,814.18	1,665.87	1,601.61	1,319.85
70	1,369.28	1,191.32	1,092.46	1,052.91	865.07	2,249.18	1,967.42	1,804.28	1,735.08	1,428.60
71	1,517.58	1,324.79	1,216.05	1,166.61	959.00	2,437.02	2,130.54	1,952.59	1,873.50	1,542.29
72	1,685.65	1,468.14	1,344.56	1,295.14	1,062.80	2,629.81	2,298.61	2,105.83	2,026.74	1,665.87
73	1,868.56	1,626.33	1,492.87	1,433.55	1,181.44	2,847.31	2,481.52	2,278.84	2,184.92	1,794.40
74	2,076.17	1,809.24	1,660.93	1,591.73	1,309.96	3,084.59	2,689.13	2,466.69	2,367.82	1,942.69
75	2,318.38	2,016.85	1,848.78	1,774.63	1,458.26	3,356.47	2,926.40	2,679.25	2,575.43	2,110.77
76	2,570.49	2,239.29	2,051.45	1,967.42	1,616.45	3,648.13	3,178.51	2,906.63	2,792.93	2,288.73
77	2,837.43	2,466.69	2,259.06	2,170.09	1,779.57	3,944.72	3,435.56	3,143.91	3,020.33	2,471.63
78	3,134.03	2,723.73	2,496.34	2,392.53	1,962.47	4,285.80	3,727.22	3,410.85	3,272.44	2,679.25
79	3,489.94	3,030.21	2,773.16	2,659.48	2,179.97	4,686.20	4,073.24	3,727.22	3,573.97	2,926.40
80	3,929.89	3,405.90	3,114.25	2,985.72	2,441.97	5,175.59	4,493.41	4,107.84	3,939.77	3,218.06
81	4,424.21	3,835.96	3,504.76	3,361.41	2,743.51	5,744.06	4,982.80	4,552.73	4,364.89	3,559.14
82	4,972.92	4,305.57	3,929.89	3,771.70	3,069.76	6,371.85	5,521.61	5,042.12	4,829.55	3,929.89
83	5,595.76	4,839.45	4,414.32	4,231.42	3,440.50	7,078.73	6,124.69	5,590.82	5,353.54	4,350.06
84	6,312.53	5,452.41	4,972.92	4,765.29	3,865.63	7,879.55	6,811.81	6,208.72	5,951.67	4,824.61
85	7,152.89	6,169.18	5,620.47	5,388.15	4,364.89	8,794.05	7,592.83	6,915.61	6,623.96	5,358.48

Exhibit 8 - (3rd of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-778 Series

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

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

	Base plus Compound Inflation Protection (Lifetime)					Base plus Future Purchase Option				
Issue	Elimination Period (Days)					Elimination Period (Days)				
Age,	0	30	60	90	180	0	30	60	90	180
18-25	192.79	173.02	158.18	153.24	133.47	64.26	59.32	54.38	54.38	49.44
26	202.67	182.90	168.08	163.12	138.41	64.26	59.32	59.32	54.38	49.44
27	212.56	192.79	177.96	173.02	148.30	69.21	64.26	59.32	59.32	54.38
28	227.40	202.67	187.85	182.90	153.24	69.21	64.26	64.26	59.32	54.38
29	237.28	212.56	197.73	192.79	163.12	74.15	69.21	64.26	64.26	59.32
30	252.11	222.44	207.62	202.67	173.02	79.09	74.15	69.21	69.21	59.32
31	266.94	237.28	222.44	212.56	182.90	84.03	79.09	74.15	69.21	64.26
32	281.76	252.11	232.34	222.44	192.79	88.99	84.03	79.09	74.15	69.21
33	296.60	266.94	247.17	237.28	202.67	98.87	88.99	84.03	79.09	74.15
34	316.37	281.76	261.99	252.11	212.56	103.81	93.93	88.99	84.03	74.15
35	336.14	296.60	276.82	266.94	227.40	113.70	103.81	93.93	93.93	84.03
36	355.91	316.37	291.66	281.76	237.28	123.58	108.76	103.81	98.87	88.99
37	380.63	336.14	311.43	301.54	252.11	133.47	118.64	108.76	108.76	93.93
38	405.35	355.91	331.20	321.31	266.94	143.35	128.53	118.64	113.70	98.87
39	430.07	380.63	350.97	336.14	281.76	153.24	138.41	128.53	123.58	108.76
40	454.78	400.40	370.75	355.91	296.60	163.12	148.30	138.41	133.47	113.70
41	474.55	420.17	385.58	375.69	311.43	173.02	153.24	143.35	138.41	118.64
42	499.27	439.95	405.35	390.52	326.26	182.90	163.12	153.24	148.30	128.53
43	519.04	459.72	425.13	410.29	341.08	197.73	173.02	163.12	153.24	133.47
44	543.76	479.49	439.95	425.13	355.91	207.62	182.90	168.08	163.12	138.41
45	568.48	504.22	464.67	444.90	370.75	217.50	192.79	177.96	173.02	148.30
46	598.13	523.99	484.45	464.67	390.52	232.34	202.67	187.85	182.90	153.24
47	622.86	548.70	504.22	484.45	405.35	242.22	217.50	197.73	192.79	163.12
48	652.51	573.42	528.93	509.16	425.13	257.05	227.40	207.62	202.67	168.08
49	682.18	603.08	553.64	533.87	444.90	271.88	242.22	222.44	212.56	177.96
50	721.72	632.74	583.31	558.58	464.67	291.66	257.05	237.28	227.40	192.79
51	756.31	667.34	612.96	588.25	489.39	311.43	276.82	252.11	242.22	202.67
52	795.86	701.95	647.57	622.86	514.10	336.14	296.60	271.88	261.99	217.50
53	840.36	741.49	682.18	652.51	543.76	360.85	316.37	291.66	281.76	237.28
54	889.79	781.04	716.77	692.06	573.42	390.52	341.08	316.37	301.54	252.11
55	939.22	825.53	761.27	731.60	603.08	420.17	370.75	341.08	326.26	271.88
56	998.54	874.95	805.75	771.15	637.68	459.72	400.40	370.75	355.91	296.60
57	1,057.86	929.33	850.24	820.59	677.22	499.27	435.01	400.40	385.58	321.31
58	1,122.12	983.71	904.62	870.01	716.77	538.81	474.55	435.01	420.17	346.03
59	1,186.38	1,043.03	959.00	919.45	761.27	583.31	514.10	469.61	454.78	375.69
60	1,255.59	1,102.35	1,013.36	973.82	800.81	632.74	553.64	509.16	489.39	405.35
61	1,319.85	1,156.73	1,062.80	1,023.26	845.30	682.18	598.13	548.70	528.93	439.95
62	1,384.11	1,216.05	1,117.18	1,072.68	884.85	736.54	642.63	588.25	568.48	469.61
63	1,453.32	1,275.37	1,171.55	1,127.06	929.33	790.92	692.06	637.68	612.96	504.22
64	1,532.41	1,344.56	1,235.82	1,186.38	978.77	855.18	746.43	687.12	662.40	548.70
65	1,626.33	1,423.66	1,309.96	1,260.53	1,038.09	934.27	815.63	751.37	721.72	593.19
66	1,740.02	1,522.52	1,398.94	1,344.56	1,107.29	1,018.32	889.79	820.59	785.98	652.51
67	1,858.66	1,626.33	1,492.87	1,438.49	1,181.44	1,112.23	973.82	894.73	860.13	706.89
68	1,997.07	1,744.96	1,601.61	1,537.35	1,265.47	1,220.99	1,067.74	978.77	939.22	776.09
69	2,145.38	1,873.50	1,720.25	1,651.05	1,359.40	1,344.56	1,176.50	1,077.64	1,033.14	855.18
70	2,308.50	2,021.79	1,853.72	1,779.57	1,463.20	1,492.87	1,300.08	1,196.27	1,146.83	944.16
71	2,486.46	2,175.03	1,992.13	1,913.04	1,571.96	1,660.93	1,448.37	1,324.79	1,275.37	1,047.97
72	2,674.30	2,333.21	2,140.42	2,056.39	1,690.60	1,838.89	1,606.55	1,473.10	1,413.78	1,161.67
73	2,876.98	2,511.17	2,303.56	2,209.64	1,819.12	2,041.56	1,779.57	1,631.28	1,567.01	1,290.19
74	3,109.30	2,713.84	2,486.46	2,387.59	1,957.53	2,273.90	1,982.24	1,814.18	1,740.02	1,428.60
75	3,376.24	2,941.24	2,694.07	2,590.26	2,125.60	2,535.88	2,209.64	2,021.79	1,942.69	1,591.73
76	3,662.95	3,188.39	2,921.46	2,802.83	2,298.61	2,817.66	2,451.85	2,244.24	2,155.26	1,764.74
77	3,959.54	3,445.44	3,153.80	3,025.27	2,481.52	3,109.30	2,703.96	2,476.57	2,372.76	1,947.65
78	4,290.74	3,732.16	3,415.79	3,277.38	2,684.19	3,440.50	2,990.66	2,733.61	2,624.87	2,150.32
79	4,691.14	4,078.18	3,732.16	3,578.91	2,926.40	3,835.96	3,331.76	3,045.04	2,921.46	2,387.59
80	5,180.53	4,498.36	4,112.78	3,944.72	3,223.00	4,320.41	3,746.99	3,420.73	3,282.32	2,679.25
81	5,744.06	4,982.80	4,552.73	4,364.89	3,559.14	4,874.05	4,221.54	3,855.74	3,692.61	3,010.44
82	6,376.80	5,521.61	5,042.12	4,834.51	3,934.83	5,482.06	4,745.52	4,325.35	4,147.39	3,376.24
83	7,078.73	6,129.63	5,590.82	5,358.48	4,350.06	6,174.12	5,333.77	4,864.16	4,661.49	3,781.58
84	7,884.49	6,811.81	6,208.72	5,951.67	4,824.61	6,974.93	6,020.89	5,482.06	5,249.74	4,256.14
85	8,794.05	7,592.83	6,915.61	6,623.96	5,358.48	7,914.14	6,821.69	6,208.72	5,941.79	4,804.84

Exhibit 8 - (3rd of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-778 Series

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

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

	Base Plan					Base plus Compound Inflation Protection (20years)				
Issue	Elimination Period (Days)					Elimination Period (Days)				
Age,	0	30	60	90	180	0	30	60	90	180
18-25	64.26	59.32	59.32	59.32	54.38	108.76	98.87	93.93	93.93	88.99
26	69.21	64.26	59.32	59.32	59.32	113.70	103.81	98.87	98.87	93.93
27	69.21	64.26	64.26	64.26	59.32	123.58	113.70	108.76	103.81	98.87
28	74.15	69.21	69.21	64.26	64.26	128.53	118.64	113.70	108.76	103.81
29	79.09	74.15	69.21	69.21	64.26	138.41	123.58	118.64	118.64	108.76
30	84.03	79.09	74.15	74.15	69.21	148.30	133.47	128.53	123.58	118.64
31	88.99	84.03	79.09	79.09	74.15	158.18	143.35	138.41	133.47	123.58
32	93.93	88.99	84.03	84.03	79.09	168.08	153.24	148.30	143.35	133.47
33	103.81	93.93	88.99	88.99	84.03	182.90	163.12	158.18	153.24	143.35
34	108.76	98.87	98.87	93.93	88.99	192.79	177.96	168.08	163.12	153.24
35	118.64	108.76	103.81	98.87	93.93	207.62	192.79	182.90	177.96	163.12
36	128.53	118.64	113.70	108.76	103.81	227.40	207.62	197.73	187.85	177.96
37	138.41	128.53	123.58	118.64	108.76	242.22	222.44	212.56	202.67	187.85
38	148.30	138.41	128.53	128.53	118.64	261.99	237.28	227.40	222.44	202.67
39	158.18	148.30	138.41	138.41	128.53	281.76	257.05	247.17	237.28	217.50
40	173.02	158.18	148.30	143.35	133.47	306.49	276.82	261.99	252.11	232.34
41	182.90	168.08	158.18	153.24	143.35	326.26	291.66	281.76	266.94	247.17
42	192.79	177.96	168.08	163.12	153.24	346.03	311.43	296.60	286.72	261.99
43	207.62	187.85	177.96	173.02	158.18	365.81	331.20	316.37	301.54	281.76
44	217.50	197.73	187.85	182.90	168.08	390.52	350.97	331.20	321.31	296.60
45	227.40	207.62	197.73	192.79	177.96	410.29	370.75	350.97	341.08	311.43
46	242.22	217.50	207.62	202.67	187.85	439.95	395.46	375.69	360.85	331.20
47	252.11	232.34	217.50	212.56	197.73	464.67	415.23	395.46	380.63	350.97
48	266.94	242.22	227.40	222.44	202.67	494.33	444.90	420.17	400.40	370.75
49	281.76	252.11	242.22	232.34	217.50	523.99	469.61	444.90	425.13	390.52
50	301.54	271.88	257.05	247.17	227.40	558.58	504.22	474.55	454.78	420.17
51	321.31	286.72	271.88	261.99	242.22	598.13	538.81	509.16	489.39	444.90
52	341.08	306.49	291.66	281.76	257.05	642.63	573.42	543.76	523.99	479.49
53	365.81	331.20	311.43	301.54	276.82	687.12	617.90	583.31	558.58	509.16
54	395.46	355.91	336.14	321.31	296.60	741.49	662.40	627.80	598.13	548.70
55	425.13	380.63	360.85	346.03	321.31	795.86	711.83	672.28	642.63	588.25
56	459.72	410.29	390.52	375.69	346.03	860.13	771.15	726.66	692.06	632.74
57	494.33	444.90	420.17	405.35	370.75	929.33	830.47	781.04	746.43	682.18
58	538.81	479.49	454.78	435.01	400.40	998.54	894.73	840.36	805.75	731.60
59	578.36	519.04	489.39	469.61	430.07	1,077.64	959.00	904.62	865.07	785.98
60	627.80	558.58	528.93	504.22	464.67	1,156.73	1,028.20	968.88	924.39	840.36
61	672.28	603.08	568.48	543.76	494.33	1,230.87	1,097.41	1,033.14	983.71	894.73
62	721.72	642.63	608.02	578.36	528.93	1,309.96	1,166.61	1,097.41	1,043.03	944.16
63	771.15	687.12	647.57	617.90	563.54	1,389.05	1,235.82	1,161.67	1,107.29	1,003.48
64	830.47	741.49	697.00	667.34	603.08	1,482.98	1,319.85	1,240.76	1,181.44	1,062.80
65	904.62	805.75	756.31	721.72	652.51	1,591.73	1,413.78	1,329.73	1,265.47	1,141.89
66	988.65	874.95	825.53	785.98	711.83	1,720.25	1,527.46	1,433.55	1,364.34	1,225.93
67	1,077.64	959.00	899.68	855.18	776.09	1,858.66	1,646.10	1,547.23	1,473.10	1,324.79
68	1,181.44	1,047.97	983.71	934.27	845.30	2,011.91	1,779.57	1,670.83	1,591.73	1,428.60
69	1,300.08	1,151.77	1,077.64	1,028.20	929.33	2,175.03	1,927.87	1,809.24	1,720.25	1,542.29
70	1,438.49	1,270.41	1,196.27	1,136.95	1,023.26	2,357.93	2,086.06	1,957.53	1,858.66	1,670.83
71	1,596.67	1,408.82	1,324.79	1,260.53	1,132.00	2,550.72	2,254.12	2,115.71	2,006.97	1,799.34
72	1,769.69	1,562.07	1,463.20	1,389.05	1,250.64	2,753.39	2,432.08	2,278.84	2,165.15	1,937.75
73	1,957.53	1,725.19	1,621.39	1,537.35	1,379.17	2,975.84	2,624.87	2,456.79	2,333.21	2,086.06
74	2,175.03	1,917.98	1,794.40	1,705.42	1,527.46	3,223.00	2,837.43	2,659.48	2,521.06	2,254.12
75	2,427.14	2,135.48	1,997.07	1,898.21	1,695.54	3,504.76	3,084.59	2,891.80	2,738.57	2,441.97
76	2,689.13	2,362.88	2,214.58	2,100.88	1,878.44	3,806.31	3,346.58	3,134.03	2,970.89	2,644.64
77	2,970.89	2,605.10	2,441.97	2,313.44	2,066.29	4,122.68	3,623.40	3,391.08	3,208.17	2,857.21
78	3,282.32	2,881.92	2,694.07	2,555.66	2,278.84	4,473.64	3,929.89	3,672.84	3,480.05	3,094.48
79	3,653.07	3,203.23	2,995.62	2,837.43	2,526.00	4,893.82	4,290.74	4,008.98	3,791.48	3,371.30
80	4,102.90	3,593.75	3,356.47	3,178.51	2,822.60	5,398.03	4,725.75	4,414.32	4,172.10	3,702.49
81	4,617.00	4,033.69	3,766.76	3,564.08	3,158.74	5,986.28	5,229.97	4,883.93	4,612.05	4,078.18
82	5,180.53	4,523.08	4,216.59	3,984.27	3,524.53	6,633.85	5,788.55	5,398.03	5,091.55	4,493.41
83	5,818.20	5,071.78	4,725.75	4,458.82	3,934.83	7,355.56	6,411.39	5,976.39	5,630.37	4,958.08
84	6,554.76	5,699.56	5,309.06	5,002.57	4,404.44	8,181.08	7,118.28	6,628.90	6,233.44	5,482.06
85	7,409.94	6,436.12	5,986.28	5,630.37	4,948.19	9,115.35	7,919.09	7,365.45	6,920.55	6,070.31

Exhibit 8 - (3rd of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-778 Series

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

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

	Base plus Compound Inflation Protection (Lifetime)					Base plus Future Purchase Option				
Issue	Elimination Period (Days)					Elimination Period (Days)				
Age,	0	30	60	90	180	0	30	60	90	180
18-25	212.56	192.79	182.90	177.96	163.12	69.21	64.26	64.26	59.32	59.32
26	222.44	202.67	192.79	182.90	173.02	74.15	69.21	64.26	64.26	59.32
27	237.28	212.56	202.67	192.79	177.96	74.15	69.21	69.21	64.26	64.26
28	247.17	222.44	212.56	202.67	187.85	79.09	74.15	69.21	69.21	64.26
29	261.99	237.28	222.44	217.50	197.73	84.03	79.09	74.15	74.15	69.21
30	276.82	252.11	237.28	227.40	207.62	88.99	84.03	79.09	79.09	74.15
31	291.66	261.99	252.11	242.22	222.44	93.93	88.99	84.03	84.03	79.09
32	311.43	281.76	266.94	257.05	232.34	103.81	93.93	88.99	88.99	84.03
33	326.26	296.60	281.76	271.88	247.17	108.76	98.87	98.87	93.93	88.99
34	346.03	311.43	296.60	286.72	261.99	118.64	108.76	103.81	98.87	93.93
35	370.75	331.20	316.37	301.54	276.82	128.53	118.64	113.70	108.76	103.81
36	390.52	350.97	336.14	321.31	296.60	138.41	123.58	118.64	118.64	108.76
37	415.23	375.69	355.91	341.08	311.43	148.30	138.41	128.53	128.53	118.64
38	444.90	400.40	375.69	360.85	331.20	163.12	148.30	138.41	138.41	128.53
39	469.61	420.17	400.40	385.58	350.97	173.02	158.18	153.24	148.30	138.41
40	494.33	444.90	420.17	405.35	370.75	187.85	168.08	163.12	158.18	148.30
41	519.04	469.61	444.90	425.13	390.52	197.73	177.96	173.02	168.08	153.24
42	543.76	489.39	464.67	444.90	405.35	207.62	192.79	182.90	177.96	163.12
43	568.48	509.16	484.45	464.67	425.13	222.44	202.67	192.79	187.85	173.02
44	593.19	533.87	504.22	484.45	439.95	237.28	212.56	202.67	197.73	182.90
45	622.86	558.58	528.93	504.22	459.72	247.17	227.40	212.56	207.62	192.79
46	647.57	583.31	548.70	528.93	479.49	261.99	237.28	227.40	217.50	202.67
47	677.22	608.02	573.42	548.70	499.27	276.82	247.17	237.28	227.40	212.56
48	706.89	632.74	598.13	573.42	523.99	286.72	261.99	247.17	237.28	222.44
49	741.49	662.40	627.80	598.13	543.76	306.49	276.82	261.99	252.11	232.34
50	776.09	697.00	657.45	627.80	573.42	326.26	291.66	276.82	266.94	247.17
51	815.63	731.60	687.12	657.45	598.13	346.03	311.43	296.60	286.72	261.99
52	860.13	766.21	726.66	692.06	627.80	370.75	336.14	316.37	306.49	281.76
53	904.62	805.75	761.27	726.66	662.40	395.46	355.91	341.08	326.26	301.54
54	954.04	850.24	805.75	766.21	697.00	430.07	385.58	365.81	350.97	321.31
55	1,008.42	899.68	845.30	810.69	736.54	459.72	415.23	390.52	375.69	346.03
56	1,062.80	949.10	894.73	855.18	776.09	499.27	449.84	425.13	405.35	370.75
57	1,127.06	1,003.48	949.10	904.62	820.59	538.81	484.45	459.72	439.95	400.40
58	1,191.32	1,062.80	1,003.48	954.04	865.07	583.31	523.99	494.33	474.55	435.01
59	1,260.53	1,122.12	1,057.86	1,008.42	914.50	632.74	563.54	533.87	509.16	464.67
60	1,334.68	1,186.38	1,117.18	1,062.80	963.94	682.18	608.02	573.42	548.70	504.22
61	1,398.94	1,245.70	1,171.55	1,117.18	1,008.42	731.60	652.51	617.90	588.25	538.81
62	1,463.20	1,300.08	1,225.93	1,166.61	1,052.91	781.04	697.00	657.45	627.80	573.42
63	1,532.41	1,364.34	1,280.31	1,220.99	1,097.41	840.36	746.43	701.95	672.28	612.96
64	1,611.51	1,433.55	1,344.56	1,280.31	1,151.77	904.62	805.75	756.31	721.72	657.45
65	1,710.37	1,517.58	1,428.60	1,354.46	1,220.99	983.71	874.95	825.53	785.98	711.83
66	1,824.06	1,616.45	1,522.52	1,443.43	1,300.08	1,077.64	954.04	899.68	855.18	776.09
67	1,952.59	1,730.14	1,626.33	1,542.29	1,389.05	1,176.50	1,043.03	978.77	934.27	845.30
68	2,091.00	1,853.72	1,740.02	1,655.99	1,482.98	1,285.25	1,141.89	1,072.68	1,018.32	919.45
69	2,249.18	1,992.13	1,868.56	1,774.63	1,591.73	1,418.72	1,255.59	1,176.50	1,122.12	1,013.36
70	2,422.20	2,140.42	2,006.97	1,908.10	1,710.37	1,571.96	1,389.05	1,305.02	1,240.76	1,117.18
71	2,605.10	2,303.56	2,160.20	2,046.51	1,833.95	1,744.96	1,542.29	1,443.43	1,374.23	1,235.82
72	2,797.89	2,471.63	2,313.44	2,199.74	1,967.42	1,932.81	1,705.42	1,596.67	1,517.58	1,364.34
73	3,010.44	2,654.52	2,486.46	2,357.93	2,110.77	2,145.38	1,888.33	1,769.69	1,680.71	1,507.69
74	3,252.67	2,862.15	2,684.19	2,540.84	2,268.96	2,382.65	2,095.94	1,962.47	1,863.60	1,670.83
75	3,529.49	3,104.36	2,906.63	2,753.39	2,456.79	2,659.48	2,338.15	2,189.86	2,076.17	1,853.72
76	3,826.08	3,361.41	3,148.85	2,980.78	2,654.52	2,951.12	2,590.26	2,427.14	2,298.61	2,051.45
77	4,132.56	3,633.29	3,396.02	3,218.06	2,867.09	3,257.61	2,857.21	2,674.30	2,535.88	2,264.02
78	4,483.53	3,934.83	3,682.72	3,484.99	3,099.42	3,603.63	3,158.74	2,956.07	2,802.83	2,496.34
79	4,898.76	4,295.68	4,013.92	3,796.42	3,376.24	4,013.92	3,514.65	3,287.26	3,114.25	2,768.22
80	5,402.97	4,730.69	4,419.27	4,177.04	3,702.49	4,518.14	3,949.66	3,687.67	3,489.94	3,094.48
81	5,986.28	5,234.91	4,883.93	4,612.05	4,083.13	5,086.60	4,443.99	4,142.45	3,915.05	3,465.22
82	6,633.85	5,788.55	5,402.97	5,091.55	4,498.36	5,714.40	4,982.80	4,641.72	4,379.73	3,870.57
83	7,360.50	6,416.35	5,976.39	5,630.37	4,958.08	6,426.23	5,590.82	5,205.24	4,908.64	4,325.35
84	8,181.08	7,118.28	6,628.90	6,233.44	5,482.06	7,246.81	6,292.75	5,857.75	5,511.73	4,844.39
85	9,115.35	7,919.09	7,365.45	6,920.55	6,070.31	8,205.80	7,118.28	6,614.08	6,213.66	5,447.47

Exhibit 8 - (3rd of 3 Increases) Proposed Rates per $10
United Security Assurance Company of PA
Business Assumed Capital Blue Cross Co.
Policy Forms - F-778 Series

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

ANNUAL PREMIUMS PER $10 OF DAILY NURSING HOME BENEFIT

ANNUAL PREMIUM FOR RESTORATION OF BENEFITS OPTION

Maximum Benefit	Increase in Premium
$30,000	15%
$60,000	12%
$120,000	7%
$300,000	5%
Unlimited	0%

PREMIUM INCREASE FOR NONFORFEITURE\LAPSE BENEFIT OPTION

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

State: Pennsylvania **Filing Company:** United Security Assurance Company of Pennsylvania
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.003 Other
Product Name: 2019 CBC Rate Increase
Project Name/Number: /

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	2019 CBC Rate Increase Submission Letter.pdf
Item Status:	
Status Date:	

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

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	CBC 2019 Rate Increase Actuarial Memorandum.pdf 2019 CBC Exhibits.pdf
Item Status:	
Status Date:	

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

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

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

State: Pennsylvania **Filing Company:** United Security Assurance Company of Pennsylvania
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.003 Other
Product Name: 2019 CBC Rate Increase
Project Name/Number: /

Status Date:	

Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	See rate tab for revised rates. Not new forms.
Attachment(s):	
Item Status:	
Status Date:	

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

Bypassed - Item:	Advertisement Compliance Certification
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

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

Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	No variables
Attachment(s):	
Item Status:	
Status Date:	

United Security Assurance

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

December 2, 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 Forms: F-701, F-733, F-734, F-771, F-775, and F-778

Dear Commissioner Altman:

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

We are filing the proposed rates, as well as an actuarial memorandum with exhibits outlining the rationale for the requested rate increase.

Thank you for your consideration of this filing. Please do not hesitate to contact me at the number listed below if I can be of any assistance during your review.

Sincerely,

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

Enclosures

UNITED SECURITY ASSURANCE INSURANCE COMPANY OF PA
Address: 673 Cherry Lane, P. O. Box 64477, Souderton, PA 18964
Actuarial Memorandum for Long Term Care Policies
November 27, 2019

Product	Policy Form Series
F-700 Series Long Term Care	F-701, F-733, F-734 , F-771, F-775, F-778

These policy forms were issued by Capital Blue Cross (CBC) from 1992 through 2004 in Pennsylvania only. The business was subsequently assumed by United Security Assurance Company of PA ("United Security") as of September 30, 2009. These policies are no longer being marketed in any jurisdiction.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the requested rate increase of this product meets the minimum requirements and demonstrates compliance with your jurisdiction. This filing may not be suitable for other purposes.

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

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

Of the 435 policies in force (as of September 30, 2019) and subject to this rate increase filing, all but 2 were issued prior to rate stabilization regulations (September 16, 2002). However, as shown in Exhibit 7, these policies, as a group, under this rate increase request, do still meet the Rate Stabilization guidelines of PA.

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

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

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

2. Description of Benefits

These are lifetime premium, individually underwritten policy forms that provide nursing home benefits and, with the selection of an appropriate option, home care benefits (about 88% of policyholders have some level of home care benefits). Each form has benefit eligibility

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

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

3. Renewability

These policies are guaranteed renewable for life.

4. Applicability

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

5. Actuarial Assumptions

a. Expected Claim Costs for years 2010 through 2018 were the original pricing claim costs, which include durational adjustment factors like selection. Further actual-to-expected adjustment factors have been applied based on historical experience of this block. The following table presents the historical product experience since acquisition split by morbidity study year, where the study is conducted every September (in support of the year-end actuarial analysis and opinion). Even with the unexpectedly low 2016 and 2017 actual loss ratios, the 9 year average of Actual Loss Ratios to Expected Loss Ratios is still over 106%.

Morbidity Study Year	Actual Loss Ratio	Expected Loss Ratio	Actual / Expected
2010	141%	102%	100%
2011	93%	108%	144%
2012	145%	121%	141%
2013	159%	133%	131%
2014	274%	143%	187%
2015	270%	158%	170%
2016	37%	173%	21%
2017	21%	185%	11%
2018	149%	198%	75%
9 Yr Avg	146%	138%	106%

It also should be noted that the 2016 actual paid claims were higher than the amounts paid in 2014 and 2015 (see paid claims columns in Exhibits 1, 3, and 4), but that higher paid amount is obscured in the loss ratio calculations due to the reserve releases which occurred at year-end 2016. Similarly, in 2017 the paid claim amount was 99% of the earned premium, but claim reserve reductions/closures lowered the incurred claims amount to only 21% of earned premium. In 2018,

paid claims exceeded earned premium and that trend continues in 2019 where, as of 9/30/2019, paid claims exceeded earned premium by more than 10%. There were 45 policies in 2014 which received claim payments, 42 policies in 2015, and 45 policies which received claim payments in 2016. In 2017, 29 policies received claim payments and in 2018, 29 policies received claim payments. In 2019, as of October, 27 policies have received claim payments.

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

Termination Study Year	Actual Term Rate	Expected Term Rate	Actual Less Expected
2011	2.8%	6.0%	-3.2%
2012	0.8%	6.0%	-5.2%
2013	2.9%	6.0%	-3.1%
2014	1.9%	6.0%	-4.1%
2015	3.7%	6.0%	-2.3%
2016	5.2%	6.0%	-0.8%
2017	5.5%	6.0%	-0.5%
2018	3.7%	6.0%	-2.3%
8 Yr Total	3.1%	6.0%	-2.9%

c. Mortality is assumed to follow the gender specific 1994 Group Annuitant Mortality Table.

d. Adverse Selection. We have not modeled any shock lapse or adverse morbidity selection associated with this rate increase.

e. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

The above assumptions are based on the experience of United Security Assurance Company and CBC, industry experience, and judgment. The experience period for the termination study and morbidity analysis is from the date of the assumption through September 30, 2016.

These assumptions are based on the experience of the particular policy forms in this filing since acquisition. The assumptions used in this filing are considered best-estimate. In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policy forms were taken into consideration. The Company has also applied the claims management practices used on its direct issue products (which have performed well over the last 24 years) to the block acquired from CBC.

6. Marketing Method

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

7. Underwriting Description

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

8. Premiums

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

9. Issue Age Range

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

10. Area Factors

Area factors are not used for this product.

11. Premium Modal Factors

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

12. Reserves

Active life reserves have not been used in this analysis.

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

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

13. Trend Assumptions

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

14. Past and Future Experience

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

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

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

Projected experience for 2019 is based on actual experience through December 31, 2018 and targeted to the 7-year incurred claims average in a manner consistent with projections used in support of other management analysis (best estimate).

The loss ratios shown in Exhibits 1, 3, and 4 are computed using a 4.62% interest rate (approximating the weighted average rate used for statutory reserves). For purposes of accumulating historical experience for a historical or lifetime loss ratio calculation, the calendar year totals are assumed to represent a mid-year value.

The anticipated (2018 and after) incurred claims and earned premiums are based on ratios of successive projected-year annual premiums in force and incurred claims derived from a seriatim projection of the 451 policies in force as of December 31, 2018. The assumptions underlying this projection are those underlying the monthly valuation of reserves.

Exhibit 2 sets forth a comparison (to actual), for years 2010-2018, of expected incurred claims and in force based on a seriatim projection done at time of acquisition (2010) using the same reserve-basis assumptions as those used in the seriatim projection mentioned above.

Column 1 is the actual incurred claims, Column 2 is the 2010 expected incurred claims, and Column 3 is the ratio of actual to expected.

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

Comparing the emerging trends in incurred claims to those expected by the reserve-basis assumptions (ratios in Column 3), we see 2019 is expected to produce an A/E factor of 144.0% which is 16.2% higher than the average of the prior 8 years (which includes the low incurred actual claims of 2017 and 2018). Using the run-out trend in incurred claims from the seriatim projection mentioned above produces the projected incurred claims in Column 1 and the resulting A/E ratios in Column 3.

A lifetime loss ratio as of December 31, 2018 is calculated using the sum of accumulated historical experience and discounted future experience.

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

Exhibit 3 shows the anticipated lifetime loss ratio with the requested series of 3 annual 30% rate increases.

Exhibit 4 shows the anticipated lifetime loss ratio with the permissible 633% rate increase.

And, to give proper credence to the 2 policies which were issued after the effective date of Pennsylvania's Rate Stabilization regulation, the values in Exhibit 7 provide a demonstration that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, for the entire block of policies, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 58%;
2. 85% of the accumulated value of prior premium rate schedule increases;
3. Present value of future projected initial earned premium times 58%; and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

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

15. History of Previous Rate Revisions

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

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

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

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

A rate increase of 30% was filed in July, 2017, with a denial issued in November 2017.

16. Analysis Performed to Consider a Rate Increase

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

a. Original Pricing Expected Claim Costs. Original pricing expected nursing home and home health care incidence rates and continuance tables were taken from early SOA and NCHS

studies. All values were adjusted to reflect elimination periods, policy maximums, and eligibility standards. In addition, adjustments were made by duration to reflect expected underwriting. The original pricing durational loss ratios are shown in Exhibit 6.

b. Original Pricing Expected Voluntary Termination Rates. Original pricing expected lapse rates varied by duration with 6% being the ultimate lapse rate for durations 6+.

c. Original Pricing Expected Mortality. 1983 Individual Annuitant Mortality (IAM) Table.

d. Original Pricing Expected Investment Earnings. 6.5% grading to 5.5% ultimate.

As part of the in force management of the business, United Security monitors the performance of the business by completing periodic analysis of morbidity and persistency. The analyses used to develop the assumptions in this filing (described in Section 5) have shown adverse variation in the morbidity and persistency from expected levels.

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

An increase of 633% is justified as shown in Exhibit 4 at this time (producing a lifetime loss ratio of 60.0%). This premium rate increase is supportable under the Loss Ratio regulation and Rate Stabilization regulation (see Exhibit 7).

The Company, however, is requesting a series of 3 annual 30% rate increases. From this, experience will continue to be monitored and after a 3 year waiting period, further rate action may be requested if justified by the experience.

Projected experience assuming the series of 3 annual 30% increases is shown in Exhibit 3. This assumed series of rate increases reduces the expected lifetime loss ratio from 93.4% (Exhibit 1) to 85.6% (Exhibit 3).

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

18. Number of Insureds and Annualized Premium

Based on September 30, 2019 in-force, the number of insureds and annualized premium that will be affected by this increase in this jurisdiction and nationwide are shown in the table below.

	Number of Policies	Annualized Premium Before Incr	Average Annualized Premium Before Incr	Proposed Increase	Proposed Annualized Premium After Incr	Average Annualized Premium After Incr
Nationwide	435	595,801	1,370	119.7%	1,308,975	3,009
Pennsylvania	435	595,801	1,370	119.7%	1,308,975	3,009

19. Proposed Effective Date

The rate increase would become effective no earlier than 60 days following approval of this request.

20. Actuarial Certification

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

As the Company is not requesting the maximum permissible rate increase of 633%, in consideration of the premium-paying policyholder's financial well-being, I am not providing a certification as specified in Title 31 Pa. Code Chapter 89a. Section 118.(b)(2)(i) at this time. The Company will continue to monitor experience and further modest rate action will be taken in the future if experience continues to justify as much.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Pennsylvania and the rules of the Department of Insurance, with the exception mentioned in the preceding paragraph. In my opinion the rates are not excessive or unfairly discriminatory. This filing will enhance premium adequacy.

Gary R. Hulet, ASA, MAAA
Staff Actuary
United Security Assurance Company of Pennsylvania
Date: November 27, 2019

Exhibit 1
United Security Assurance Company of PA
Business Assumed Capital Blue Cross
Current Expectations with 0% Rate Increase: Loss Ratio Method
Nationwide/PA (12/31/2018)

Year	Cash Premium	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio
1992	109,605	109,605	-	-	0.0%
1993	197,363	197,363	-	-	0.0%
1994	239,113	239,113	331	331	0.1%
1995	260,369	260,369	-	-	0.0%
1996	297,324	297,324	-	-	0.0%
1997	501,800	501,800	496	496	0.1%
1998	900,785	900,785	15,081	15,081	1.7%
1999	1,222,897	1,222,897	20,451	20,451	1.7%
2000	1,196,039	1,196,039	124,132	124,132	10.4%
2001	1,171,359	1,171,359	183,586	183,586	15.7%
2002	1,145,467	1,145,467	472,761	472,761	41.3%
2003	1,118,728	1,118,728	826,023	826,023	73.8%
2004	1,093,459	1,093,459	636,694	636,694	58.2%
2005	1,067,606	1,067,606	744,145	744,145	69.7%
2006	1,042,363	1,042,363	473,155	473,155	45.4%
2007	1,017,718	1,017,718	624,916	624,916	61.4%
2008	969,581	969,581	618,477	618,477	63.8%
2009	910,475	910,475	299,124	299,124	32.9%
2010	739,222	821,460	158,016	841,221	102.4%
2011	724,917	745,877	803,496	1,163,028	155.9%
2012	664,381	681,090	799,691	1,161,975	170.6%
2013	617,757	622,685	894,023	1,083,222	174.0%
2014	651,799	656,998	1,114,500	1,757,169	267.5%
2015	719,086	724,823	1,103,246	1,950,139	269.1%
2016	736,454	742,328	1,197,415	272,959	36.8%
2017	736,501	743,201	732,707	157,574	21.2%
2018	695,696	701,246	754,873	1,042,533	148.7%
Cumulative @ 4.62%		38,370,869	6,439,708	21,162,492	55.2%
2019		639,761		1,045,610	163.4%
2020		581,677		1,055,464	181.5%
2021		527,160		1,063,830	201.8%
2022		476,307		1,062,055	223.0%
2023		429,136		1,083,126	252.4%
2024		385,601		1,132,795	293.8%
2025		345,594		1,199,435	347.1%
2026		308,967		1,275,284	412.8%
2027		275,534		1,364,887	495.4%
2028		245,075		1,450,695	591.9%
2029		217,357		1,524,653	701.5%
2030		192,158		1,589,554	827.2%
2031		169,263		1,648,104	973.7%
2032		148,464		1,696,208	1142.5%
2033		129,559		1,689,142	1303.8%
2034		112,367		1,630,844	1451.4%
2035		96,746		1,547,081	1599.1%
2036		82,597		1,447,923	1753.0%
2037		69,849		1,335,358	1911.8%
2038		58,450		1,197,114	2048.1%
2039		48,347		1,045,890	2163.3%
2040		39,486		897,172	2272.2%
2041		31,806		756,059	2377.1%
2042		25,245		620,319	2457.2%
2043		19,730		494,312	2505.4%
2044		15,170		385,487	2541.1%
2045		11,467		294,956	2572.2%
2046		8,514		221,224	2598.4%
2047		6,204		162,101	2612.7%
2048		4,436		116,113	2617.8%
2049		3,109		81,365	2617.1%
2050		2,135		55,647	2606.5%
PV of Future @ 4.62%		4,190,327		18,583,532	443.5%
Total		42,561,196		39,746,024	93.4%

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

Year	ACTUAL CLAIMS	YE10 PROJ CLAIMS	A/E YE PROJ CLAIMS	YE10 PROJ COUNT	ACT COUNT
2010	841,221	885,728	95.0%	859	859
2011	1,163,028	893,309	130.2%	811	804
2012	1,161,975	890,002	130.6%	764	765
2013	1,083,222	884,724	122.4%	718	717
2014	1,757,169	866,704	202.7%	674	675
2015	1,950,139	838,391	232.6%	631	623
2016	272,959	810,845	33.7%	589	577
2017	157,574	784,659	20.1%	549	514
2018	1,042,533	756,932	137.7%	511	435

	PROJ CLAIMS	YE10 PROJ CLAIMS	A/E YE PROJ CLAIMS	YE10 PROJ COUNT	YE18 PROJ COUNT
2019	1,045,610	726,103	144.0%	475	413
2020	1,055,464	689,353	153.1%	440	391
2021	1,063,830	654,538	162.5%	406	369
2022	1,062,055	620,247	171.2%	375	347
2023	1,083,126	593,640	182.5%	345	326
2024	1,132,795	576,829	196.4%	316	305
2025	1,199,435	562,274	213.3%	289	285
2026	1,275,284	556,180	229.3%	264	265
2027	1,364,887	556,314	245.3%	240	245
2028	1,450,695	559,185	259.4%	217	226
2029	1,524,653	562,654	271.0%	196	207
2030	1,589,554	571,152	278.3%	176	189
2031	1,648,104	577,046	285.6%	157	171
2032	1,696,208	580,891	292.0%	139	154
2033	1,689,142	569,735	296.5%	123	138
2034	1,630,844	542,386	300.7%	108	122
2035	1,547,081	513,205	301.5%	94	107
2036	1,447,923	479,950	301.7%	82	93
2037	1,335,358	442,819	301.6%	70	80
2038	1,197,114	398,706	300.2%	59	68
2039	1,045,890	350,689	298.2%	50	57
2040	897,172	302,243	296.8%	41	47
2041	756,059	256,578	294.7%	33	38
2042	620,319	212,298	292.2%	27	30
2043	494,312	171,547	288.1%	21	24
2044	385,487	135,853	283.8%	16	18
2045	294,956	105,503	279.6%	12	14
2046	221,224	80,545	274.7%	9	10
2047	162,101	60,285	268.9%	7	8
2048	116,113	44,182	262.8%	5	5
2049	81,365	31,709	256.6%	3	4
2050	55,647	22,218	250.5%	2	3

Exhibit 3
United Security Assurance Company of PA
Business Assumed Capital Blue Cross
Current Expectations with Series of 3 30% Rate Increases: Loss Ratio Method
Nationwide/PA (12/31/2018)

Year	Cash Premium	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio
1992	109,605	109,605	-	-	0.0%
1993	197,363	197,363	-	-	0.0%
1994	239,113	239,113	331	331	0.1%
1995	260,369	260,369	-	-	0.0%
1996	297,324	297,324	-	-	0.0%
1997	501,800	501,800	496	496	0.1%
1998	900,785	900,785	15,081	15,081	1.7%
1999	1,222,897	1,222,897	20,451	20,451	1.7%
2000	1,196,039	1,196,039	124,132	124,132	10.4%
2001	1,171,359	1,171,359	183,586	183,586	15.7%
2002	1,145,467	1,145,467	472,761	472,761	41.3%
2003	1,118,728	1,118,728	826,023	826,023	73.8%
2004	1,093,459	1,093,459	636,694	636,694	58.2%
2005	1,067,606	1,067,606	744,145	744,145	69.7%
2006	1,042,363	1,042,363	473,155	473,155	45.4%
2007	1,017,718	1,017,718	624,916	624,916	61.4%
2008	969,581	969,581	618,477	618,477	63.8%
2009	910,475	910,475	299,124	299,124	32.9%
2010	739,222	821,460	158,016	841,221	102.4%
2011	724,917	745,877	803,496	1,163,028	155.9%
2012	664,381	681,090	799,691	1,161,975	170.6%
2013	617,757	622,685	894,023	1,083,222	174.0%
2014	651,799	656,998	1,114,500	1,757,169	267.5%
2015	719,086	724,823	1,103,246	1,950,139	269.1%
2016	736,454	742,328	1,197,415	272,959	36.8%
2017	736,501	743,201	732,707	157,574	21.2%
2018	695,696	701,246	754,873	1,042,533	148.7%
Cumulative @ 4.62%		38,370,869		21,162,492	55.2%
2019		729,440		1,045,610	143.3%
2020		862,178		1,055,464	122.4%
2021		1,015,783		1,063,830	104.7%
2022		1,046,446		1,062,055	101.5%
2023		942,812		1,083,126	114.9%
2024		847,165		1,132,795	133.7%
2025		759,271		1,199,435	158.0%
2026		678,801		1,275,284	187.9%
2027		605,349		1,364,887	225.5%
2028		538,429		1,450,695	269.4%
2029		477,533		1,524,653	319.3%
2030		422,171		1,589,554	376.5%
2031		371,871		1,648,104	443.2%
2032		326,175		1,696,208	520.0%
2033		284,641		1,689,142	593.4%
2034		246,871		1,630,844	660.6%
2035		212,552		1,547,081	727.9%
2036		181,465		1,447,923	797.9%
2037		153,458		1,335,358	870.2%
2038		128,414		1,197,114	932.2%
2039		106,219		1,045,890	984.7%
2040		86,750		897,172	1034.2%
2041		69,878		756,059	1082.0%
2042		55,464		620,319	1118.4%
2043		43,346		494,312	1140.4%
2044		33,329		385,487	1156.6%
2045		25,193		294,956	1170.8%
2046		18,705		221,224	1182.7%
2047		13,631		162,101	1189.2%
2048		9,745		116,113	1191.5%
2049		6,830		81,365	1191.2%
2050		4,690		55,647	1186.4%
PV of Future @ 4.62%		8,055,688		18,583,532	230.7%

Exhibit 4
United Security Assurance Company of PA
Business Assumed Capital Blue Cross
Current Expectations with 633% Rate Increase: Loss Ratio
Nationwide/PA (12/31/2018)

Year	Cash Premium	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio
1992	109,605	109,605	-	-	0.0%
1993	197,363	197,363	-	-	0.0%
1994	239,113	239,113	331	331	0.1%
1995	260,369	260,369	-	-	0.0%
1996	297,324	297,324	-	-	0.0%
1997	501,800	501,800	496	496	0.1%
1998	900,785	900,785	15,081	15,081	1.7%
1999	1,222,897	1,222,897	20,451	20,451	1.7%
2000	1,196,039	1,196,039	124,132	124,132	10.4%
2001	1,171,359	1,171,359	183,586	183,586	15.7%
2002	1,145,467	1,145,467	472,761	472,761	41.3%
2003	1,118,728	1,118,728	826,023	826,023	73.8%
2004	1,093,459	1,093,459	636,694	636,694	58.2%
2005	1,067,606	1,067,606	744,145	744,145	69.7%
2006	1,042,363	1,042,363	473,155	473,155	45.4%
2007	1,017,718	1,017,718	624,916	624,916	61.4%
2008	969,581	969,581	618,477	618,477	63.8%
2009	910,475	910,475	299,124	299,124	32.9%
2010	739,222	821,460	158,016	841,221	102.4%
2011	724,917	745,877	803,496	1,163,028	155.9%
2012	664,381	681,090	799,691	1,161,975	170.6%
2013	617,757	622,685	894,023	1,083,222	174.0%
2014	651,799	656,998	1,114,500	1,757,169	267.5%
2015	719,086	724,823	1,103,246	1,950,139	269.1%
2016	736,454	742,328	1,197,415	272,959	36.8%
2017	736,501	743,201	732,707	157,574	21.2%
2018	695,696	701,246	754,873	1,042,533	148.7%
Cumulative @ 4.62%		38,370,869		21,162,492	55.2%
2019		1,732,087		1,045,610	60.4%
2020		4,263,692		1,055,464	24.8%
2021		3,864,083		1,063,830	27.5%
2022		3,491,328		1,062,055	30.4%
2023		3,145,569		1,083,126	34.4%
2024		2,826,454		1,132,795	40.1%
2025		2,533,206		1,199,435	47.3%
2026		2,264,731		1,275,284	56.3%
2027		2,019,667		1,364,887	67.6%
2028		1,796,398		1,450,695	80.8%
2029		1,593,227		1,524,653	95.7%
2030		1,408,519		1,589,554	112.9%
2031		1,240,700		1,648,104	132.8%
2032		1,088,240		1,696,208	155.9%
2033		949,666		1,689,142	177.9%
2034		823,651		1,630,844	198.0%
2035		709,151		1,547,081	218.2%
2036		605,433		1,447,923	239.2%
2037		511,993		1,335,358	260.8%
2038		428,438		1,197,114	279.4%
2039		354,386		1,045,890	295.1%
2040		289,429		897,172	310.0%
2041		233,137		756,059	324.3%
2042		185,048		620,319	335.2%
2043		144,618		494,312	341.8%
2044		111,198		385,487	346.7%
2045		84,053		294,956	350.9%
2046		62,406		221,224	354.5%
2047		45,478		162,101	356.4%
2048		32,512		116,113	357.1%
2049		22,789		81,365	357.0%
2050		15,649		55,647	355.6%
PV of Future @ 4.62%		27,888,332		18,583,532	66.6%

Exhibit 5
United Security Assurance Company of PA
Business Assumed Capital Blue Cross
Nationwide/PA (as of 9/30/2019)

Issue Age	Policy Count	Annual Premium	Percent	
< 50	272	173,824	29.17%	
50-54	46	66,105	11.10%	
55-59	26	50,600	8.49%	
60-64	27	69,973	11.74%	
65-69	41	125,597	21.08%	
70-74	20	94,896	15.93%	
75-79	3	14,805	2.48%	
> 79	-	-	0.00%	
Total	435	595,801	47.5	Avg. Iss. Age

Attained Age			Percent	
< 50	1	350	0.06%	
50-59	55	23,188	3.89%	
60-69	144	88,116	14.79%	
70-79	127	146,500	24.59%	
80-89	77	204,433	34.31%	
90-99	31	133,214	22.36%	
> 99	-	-	0.00%	
Total	435	595,801	72.5	Avg. Att. Age

Benefit Period			Percent
1 Year	-	-	0.00%
2 Year	3	5,431	0.91%
3 Year	23	51,903	8.71%
4 Year	2	2,378	0.40%
5 Year	-	-	0.00%
6 Year	15	55,839	9.37%
Lifetime	37	118,381	19.87%
< 100k	53	44,649	7.49%
100k - 199k	169	183,050	30.72%
200k - 299k	1	1,413	0.24%
300k - 399k	126	125,865	21.13%
> 399k	6	6,892	1.16%
Total	435	595,801	

Elimination Period			Percent	
0 Days	11	42,900	7.20%	
30 Days	70	151,661	25.46%	
60 Days	13	38,651	6.49%	
90 Days	335	356,828	59.89%	
180 Days	6	5,761	0.97%	
Total	435	595,801	78.4	Avg. EP Days

Exhibit 5
United Security Assurance Company of PA
Business Assumed Capital Blue Cross
Nationwide/PA (as of 9/30/2019)

Inflation Option			Percent
None	182	290,225	48.71%
5% Compound (20 yrs)	243	275,141	46.18%
5% Compound (lifetime)	10	30,434	5.11%
Total	435	595,801	

HHC Benefit			Percent
No	42	87,351	14.66%
50%	361	403,310	67.69%
100%	32	105,140	17.65%
Total	435	595,801	

Initial Daily Benefit			Percent	
< 60	3	2,164	0.36%	
60-69	2	4,782	0.80%	
70-79	3	5,069	0.85%	
80-89	162	112,341	18.86%	
90-99	9	14,392	2.42%	
100-109	75	173,534	29.13%	
110-119	11	14,966	2.51%	
120-129	127	154,596	25.95%	
130-139	13	33,182	5.57%	
140-149	10	24,694	4.14%	
150-159	9	21,425	3.60%	
160-169	4	5,671	0.95%	
170-179	2	15,642	2.63%	
180-189	4	12,069	2.03%	
190-199	-	-	0.00%	
> 199	1	1,276	0.21%	
Total	435	595,801	103.2	Avg. DB$s

Policy Form			Percent
F-701(1/97)	38	116,762	19.60%
F-701(2/95)	6	12,474	2.09%
F-701(R2/92)	9	24,808	4.16%
F-733(2/95)	1	1,454	0.24%
F-733(R2/92)	300	220,029	36.93%
F-734(2/92)	1	1,951	0.33%
F-771(7/97)	33	125,098	21.00%
F-775(7/97)	41	84,763	14.23%
F-778(5/98)	6	8,461	1.42%
Total	435	595,801	

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

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

Exhibit 7

Demonstration that Lifetime Incurred Claims with Requested Series of 3 30% Increases Are Not Less Than Lifetime Earned Premium with Prescribed Factors

Nationwide/PA (as of 12/31/2018)

1	Accumulated Value of Initial Earned Premium	36,785,432	x	58%	=	21,335,550
2a	Accumulated Value of Earned Premium	38,370,869				
2b	Accumulated Value of Prior Premium Rate Schedule Increases (2a - 1)	1,585,437	x	85%	=	1,347,622
3	Present Value of Future Projected Initial Earned Premium	2,069,297	x	58%	=	1,200,192
4a	Present Value of Future Projected Premium	8,055,688				
4b	Present Value of Future Projected Premium in excess of initial earned premiums (4a - 3)	5,986,391	x	85%	=	5,088,433
5	Lifetime Earned Premium Times Prescribed Factor: (1 + 2b + 3 + 4b)					28,971,797
6a	Accumulated Value of Incurred Claims without Inclusion of Active Life Reserves					21,162,492
6b	Present Value of Future Projected Incurred Claims without Inclusion of Active Life Reserves					18,583,532
7	Lifetime Incurred Claims (6a + 6b)					39,746,024
8	Test: 7 greater than or equal to 5					Pass
		Ratio of item 7 to item 5 =				1.37

Exhibit 9
United Security Assurance Company of PA
Business Assumed Capital Blue Cross
Assuming Current Premium Levels since Inception
Nationwide/PA (12/31/2018)

Year	Cash Premium	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio
1992	246,611	246,611	-	-	0.0%
1993	444,067	444,067	-	-	0.0%
1994	538,004	538,004	331	331	0.1%
1995	585,830	585,830	-	-	0.0%
1996	668,979	668,979	-	-	0.0%
1997	1,129,050	1,129,050	496	496	0.0%
1998	2,026,766	2,026,766	15,081	15,081	0.7%
1999	2,751,518	2,751,518	20,451	20,451	0.7%
2000	2,691,088	2,691,088	124,132	124,132	4.6%
2001	2,635,558	2,635,558	183,586	183,586	7.0%
2002	2,577,301	2,577,301	472,761	472,761	18.3%
2003	2,517,138	2,517,138	826,023	826,023	32.8%
2004	2,460,283	2,460,283	636,694	636,694	25.9%
2005	2,402,114	2,402,114	744,145	744,145	31.0%
2006	2,345,317	2,345,317	473,155	473,155	20.2%
2007	2,289,866	2,289,866	624,916	624,916	27.3%
2008	2,181,557	2,181,557	618,477	618,477	28.4%
2009	2,048,569	2,048,569	299,124	299,124	14.6%
2010	1,663,250	1,848,285	158,016	841,221	45.5%
2011	1,631,063	1,678,223	803,496	1,163,028	69.3%
2012	1,494,857	1,532,453	799,691	1,161,975	75.8%
2013	1,389,953	1,401,041	894,023	1,083,222	77.3%
2014	1,173,237	1,182,597	1,114,500	1,757,169	148.6%
2015	1,078,629	1,087,234	1,103,246	1,950,139	179.4%
2016	883,744	890,794	1,197,415	272,959	30.6%
2017	736,501	743,201	732,707	157,574	21.2%
2018	695,696	701,246	754,873	1,042,533	148.7%
Cumulative @ 4.62%		82,572,152		21,162,492	25.6%
2019		639,761		1,045,610	163.4%
2020		581,677		1,055,464	181.5%
2021		527,160		1,063,830	201.8%
2022		476,307		1,062,055	223.0%
2023		429,136		1,083,126	252.4%
2024		385,601		1,132,795	293.8%
2025		345,594		1,199,435	347.1%
2026		308,967		1,275,284	412.8%
2027		275,534		1,364,887	495.4%
2028		245,075		1,450,695	591.9%
2029		217,357		1,524,653	701.5%
2030		192,158		1,589,554	827.2%
2031		169,263		1,648,104	973.7%
2032		148,464		1,696,208	1142.5%
2033		129,559		1,689,142	1303.8%
2034		112,367		1,630,844	1451.4%
2035		96,746		1,547,081	1599.1%
2036		82,597		1,447,923	1753.0%
2037		69,849		1,335,358	1911.8%
2038		58,450		1,197,114	2048.1%
2039		48,347		1,045,890	2163.3%
2040		39,486		897,172	2272.2%
2041		31,806		756,059	2377.1%
2042		25,245		620,319	2457.2%
2043		19,730		494,312	2505.4%
2044		15,170		385,487	2541.1%
2045		11,467		294,956	2572.2%
2046		8,514		221,224	2598.4%
2047		6,204		162,101	2612.7%
2048		4,436		116,113	2617.8%
2049		3,109		81,365	2617.1%
2050		2,135		55,647	2606.5%
PV of Future @ 4.62%		4,190,327		18,583,532	443.5%
Total		86,762,479		39,746,024	45.8%