

Redacted
**Actuarial Memorandum Supporting Rate Revision for
Senior Health Insurance Company of Pennsylvania
Long-Term Care Insurance Plan**

1. PURPOSE OF FILING

This is a rate increase filing for Senior Health Insurance Company of Pennsylvania's (SHIP) policy forms outlined below. SHIP is requesting a 15% rate increase for policyholders with a 5% compound lifetime inflation rider. In lieu of the rate increase, an option is provided to policyholders to freeze future inflation increases and receive a 40% decrease in their current premium. The rate increase is necessary because the current estimate of the nationwide lifetime loss ratio is in excess of expected. This rate filing is not intended to be used for other purposes.

2. SCOPE OF FILING

This filing applies to Long Term Care active policies with a 5% compound lifetime inflation rider. This includes the following policy and rider forms:

Series 10955 & 11001

Policy Forms: 10955, 11001
Benefit Increase Rider Forms: 10955-IPR, 11001-IPR
Return of Premium Benefit Rider Forms: 11001-ROP
Home Health Care Rider Forms: 10955-HHC, 11001-HHC
Originally Issued by Transport Life Insurance Company

10956 Series

Policy Forms: 10956
Benefit Increase Rider Forms: 10956-IPR
Home Health Care Rider Forms: 10956-HHC
Originally Issued by Transport Life Insurance Company

CSHIC 5000 Series

Policy Forms: CSHIC-5003-MD-2
Benefit Increase Rider Forms: CSHIC-6004(5%), CSHIC-6006(5%)
Original Issued by Conseco Senior Health Insurance Company

FQ Series

Policy Forms: ATL-FQ-LTC
Benefit Increase Rider Forms: ATL-BIR-FQ, ATL-BIR-FQ.1
Originally Issued by American Travellers Life Insurance Company

HHC Series

Policy Forms: ATL-HHC-3, ATL-HHC-4
Benefit Increase Rider Forms: ATL-BIR-HHC-3, ATL-BIR-HHC-4
Originally Issued by American Travellers Life Insurance Company

LTC-1 Series

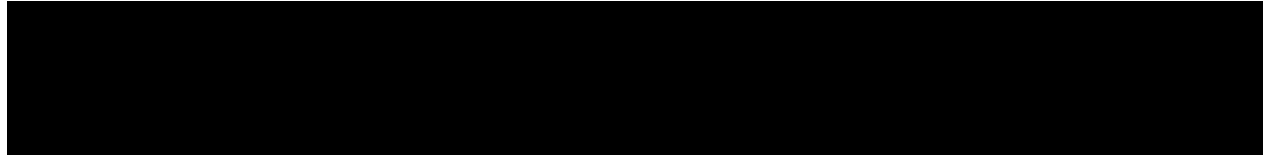
Policy Forms: ATL-LTC-1(MD), ATL-LTC-1-MD-93
Benefit Increase Rider Forms: ATL-BIR-LTC-1(MD), ATL-BIR-LTC-1-MD-93
Originally Issued by American Travellers Life Insurance Company

LTC-6

Policy Forms: ATL-LTC-6
Benefit Increase Rider Forms: ATL-BIR-LTC-6
Originally Issued by American Travellers Life Insurance Company

The rate increase will apply to all insureds issued coverage under the above referenced forms in this State. The number of lives inforce and average premiums before and after the rate increase are shown in Exhibit A.

The rate increase will apply to in-force business only, as SHIP no longer markets these policy forms.



3. REASON FOR RATE INCREASE REQUEST

This rate filing is a request for a 15% increase. The purpose of the requested rate increase is to mitigate future losses and to assist in maintaining the solvency of SHIP, so that future policyholder obligations can be met. SHIP operates as an independent trust for the exclusive benefit of its policyholders and does not have a profit motive.

This request is part of an overall plan that SHIP has developed to maintain its solvency while minimizing the impact to policyholders as a whole.

The rate increase is justified because the actual lifetime loss ratio is 96% and higher than the required minimum loss ratio for these forms.

4. POLICYHOLDER OPTIONS TO MITIGATE IMPACT OF RATE INCREASE

SHIP will offer the following options to policyholders to mitigate the impact of the premium increase:

Benefit Reduction Offer

The Company will give policyholders Benefit Reduction Offers to help mitigate the impact to policyholders of the premium rate increase on the Base policy and Riders. The Benefit Reduction Offers will allow the policyholder with a 5% compound lifetime inflation protection rider to freeze the inflation protection at the current level by electing a new rider option. Along with the benefit reduction, policyholders will receive a 40% premium reduction to all premium due prior to the benefit reduction offer (including all rider premium).

The benefit reduction offer is not intended to be actuarial equivalent to the rate increase.

Non-Forfeiture Offer

Upon approval of the requested 15% rate increase, SHIP agrees to offer a nonforfeiture benefit to policyholders impacted by the rate increase. This offer will be made to all active policyholders regardless of issue age or premium rate increase history. The nonforfeiture benefit will provide a pool of benefits for long term care expenses equal to the sum of premiums paid-to-date less the sum of claims paid-to-date.

5. PROPOSED EFFECTIVE DATE

The proposed effective date is as soon as possible following approval and fulfillment of all statutory, contractual, and operational requirements. The projection assumes a 1/1/2017 effective date.

6. APPLICABILITY

The revised rates contained in the rate filing will be applicable to all renewals of the policy form and riders described in Section 1 as well as all future periodic inflation protection offers. The revised premium rate schedules can be found as part of the filing. The rate revision will be applied as a consistent percentage to all premium classes. The modal premium factors will remain unchanged from the current factors.

7. PROJECTION ASSUMPTIONS

Mortality, lapse, and morbidity assumptions used in the lifetime loss ratio projection are consistent with the assumptions used in SHIP's 2015 cash flow testing. They are based on best estimate assumptions and do not include any margin for adverse deviation.

Interest

A 4.96% net annual rate of interest has been assumed for accumulating historical experience and for discounting projected future experience. This is a weighted average of the valuation rate based on the policy issue date of all policies subject to this filing.

Mortality

Projected future experience assumes 85% of the 1983 Group Annuitant Mortality (GAM), graded up to 100% over 10 years. In addition, a 0.6% per year mortality improvement assumption was used for 15 years.

Lapse Rates

On average, the projected lapse rate is 4% (benefit exhaust is not modeled explicitly, but implied in the lapse rate). Projected future experience assumes best estimate lapse rates, which vary by policy form and issue age. There is also an additional lapse applied, which increases by attained age, starting with attained age 80 at zero and increasing to 5% at age 100.

Morbidity

Projected future experience uses morbidity assumptions which are based on SHIP experience. Claim costs were calculated by attained age, sex, marital status, policy duration, benefit period, and elimination period. Adjustment factors were applied to estimated claim costs to reflect actual experience.

8. ISSUE AGE RANGE

These products were available for issue ages 38 to 86. Premiums are based on issue age.

9. AREA FACTORS

The Company did not use area factors within the State in the premium scale for these products.

10. CLAIM LIABILITY AND RESERVE

Claim reserves were calculated using appropriate actuarial methods for IBNR and using continuance curves validated for the company's experience for open claims on a disabled life basis. The claim reserves were discounted to the date of incurral for each claim and have been included in the historical incurred claims. The valuation rate for the claim reserve is consistent with the rate used to produce the historical loss ratios.

11. ACTIVE LIFE RESERVES

We have provided supporting evidence for the justification of the proposed increase based on the relationship of incurred claims divided by earned premium compared to the minimum loss ratio. Incurred claims are calculated without the impact of the change in active life reserves.

12. DISTRIBUTION OF BUSINESS

The historical experience reflects the actual distribution of policies during the experience period. The projected future experience is based on a seriatim projection of the current inforce policies.

13. NUMBER OF POLICYHOLDERS

Please refer to Exhibit A for the projected number of policyholders as of December 31, 2015 in this State.

14. AVERAGE ANNUAL PREMIUM

The average annual premium for this product both prior to the impact of the requested rate increase, and after, is indicated in Exhibit A to this memorandum.

15. MINIMUM REQUIRED LIFETIME LOSS RATIO

The minimum required lifetime loss ratio for these forms is 60%.

16.

17. PROJECTED FUTURE EXPERIENCE

Future experience, [REDACTED] has been projected for forty years using the best estimate assumptions described in Section 5, [REDACTED]. Projected earned premiums include all rate increases effective as of 12/31/15. The following table summarizes the nationwide anticipated future loss ratio discounted at 4.96% without the requested rate increases.

| Table 2 | | |
|---|-----------------|------------|
| Senior Health Insurance Company of Pennsylvania Nationwide (Excluding FL) Future Experience 5% Compound Inflation Best Estimate Assumptions Without Rate Increases | | |
| Earned Premiums | Incurred Claims | Loss Ratio |
| \$221,776,780 | \$912,092,408 | 411.3% |

18. LIFETIME ANTICIPATED LOSS RATIO

The lifetime anticipated loss ratio is defined as the present value of the historical and projected future incurred claims divided by the present value of the historical and projected future earned premium.

[Redacted Table Content]

19. RELATIONSHIP OF RENEWAL PREMIUM TO NEW BUSINESS PREMIUM

The company is no longer selling any new proprietary long-term care products. Therefore, the comparison of renewal premium rates after the rate increases to the Company's current new business premium rate schedule is not applicable.

20. ACTUARIAL CERTIFICATION

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing long-term care insurance rate filings.

To the best of my knowledge and judgment this rate filing is in compliance with the applicable laws and regulations of this State as they relate to premium rate developments and revisions. This memorandum complies with all applicable Actuarial Standards of Practice, including ASOP No. 8.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary.

I have reviewed and taken into consideration the policy design and coverage provided, and the Company's original underwriting and claims adjudication processes.

The projected experience shown in this Memorandum is based on best estimate assumptions and does not include any provision for moderately adverse experience. The rate increase being filed is lower than what would be required to meet any minimum lifetime loss ratio requirements or to do a certification of adequacy under rate stability requirements. If the experience does not improve, the Company will need to file for future rate increases. In my opinion, the rates are not excessive or unfairly discriminatory.

Consulting Actuary

Attachments

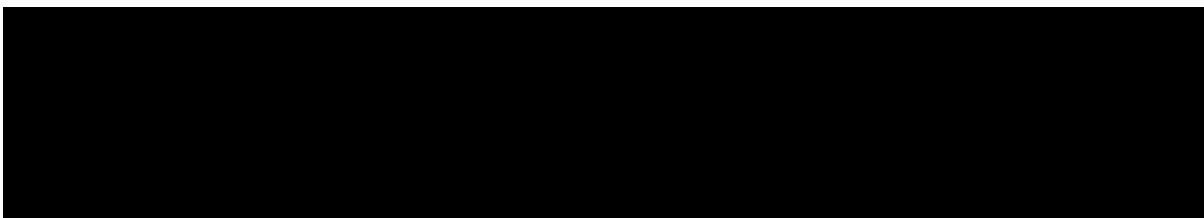


Exhibit A
Senior Health Insurance Company of Pennsylvania
ATL & Transport
Lives & Premium

| | Lives Inforce as of 12/31/2015 | Average Annualized Premiums (as of 1/1/2018) Per Inforce | | |
|---------------|---|--|----------------|--------------------|
| | | Without Rate Increase | With Downgrade | With Rate Increase |
| Maryland Only | 795 | \$3,170 | \$2,069 | \$3,582 |

Exhibit C - 3
Senior Health Insurance Company of Pennsylvania (SHIP)
Historical and Projected Experience
Maryland
5% Compound Lifetime Inflation

Historical

| Calendar Year | Earned Premium | Incurred Claims | Incurred Ratio |
|---------------|----------------|-----------------|----------------|
| 2000 & Prior | 21,291,143 | 5,210,199 | 24% |
| 2001 | 4,095,387 | 1,090,563 | 27% |
| 2002 | 4,106,676 | 3,113,156 | 76% |
| 2003 | 3,987,677 | 1,809,755 | 45% |
| 2004 | 3,893,218 | 1,583,008 | 41% |
| 2005 | 3,906,641 | 2,035,203 | 52% |
| 2006 | 4,029,490 | 3,875,389 | 96% |
| 2007 | 3,822,553 | 2,062,822 | 54% |
| 2008 | 3,838,036 | 3,402,703 | 89% |
| 2009 | 3,911,773 | 2,955,417 | 76% |
| 2010 | 3,793,882 | 3,348,371 | 88% |
| 2011 | 3,529,883 | 4,720,177 | 134% |
| 2012 | 3,282,419 | 5,084,257 | 155% |
| 2013 | 3,142,679 | 8,254,215 | 263% |
| 2014 | 2,971,251 | 6,294,146 | 212% |
| 2015 | 2,696,526 | 5,904,330 | 219% |

Projection without Rate Increase

| Calendar Year | Earned Premium | Incurred Claims | Incurred Ratio |
|---------------|----------------|-----------------|----------------|
| 2016 | 2,493,797 | 8,809,740 | 353% |
| 2017 | 2,207,971 | 7,601,854 | 344% |
| 2018 | 1,948,217 | 6,599,809 | 339% |
| 2019 | 1,712,319 | 5,929,383 | 346% |
| 2020 | 1,498,408 | 5,488,252 | 366% |
| 2021 | 1,305,021 | 5,071,501 | 389% |
| 2022 | 1,130,849 | 4,825,782 | 427% |
| 2023 | 974,735 | 4,549,637 | 467% |
| 2024 | 835,557 | 4,274,963 | 512% |
| 2025 | 712,170 | 3,956,209 | 556% |
| 2026 | 603,938 | 4,008,499 | 664% |
| 2027 | 510,096 | 3,410,151 | 669% |
| 2028 | 429,068 | 2,969,404 | 692% |
| 2029 | 359,357 | 2,644,178 | 736% |
| 2030 | 299,666 | 2,344,986 | 783% |
| 2031 | 248,680 | 2,108,646 | 848% |
| 2032 | 205,232 | 1,896,115 | 924% |
| 2033 | 168,383 | 1,692,560 | 1005% |
| 2034 | 137,333 | 1,504,945 | 1096% |
| 2035 | 111,354 | 1,327,291 | 1192% |
| 2036 | 89,750 | 1,303,006 | 1452% |
| 2037 | 71,925 | 1,054,771 | 1466% |
| 2038 | 57,323 | 894,579 | 1561% |
| 2039 | 45,444 | 778,181 | 1712% |
| 2040 | 35,852 | 674,465 | 1881% |
| 2041 | 28,150 | 590,562 | 2098% |
| 2042 | 22,002 | 519,597 | 2362% |
| 2043 | 17,130 | 457,251 | 2669% |
| 2044 | 13,296 | 401,838 | 3022% |
| 2045 | 10,289 | 352,204 | 3423% |
| 2046 | 7,944 | 331,488 | 4173% |
| 2047 | 6,126 | 266,402 | 4348% |
| 2048 | 4,710 | 223,877 | 4753% |
| 2049 | 3,611 | 190,981 | 5289% |
| 2050 | 2,762 | 160,611 | 5814% |
| 2051 | 2,107 | 133,990 | 6359% |
| 2052 | 1,605 | 110,403 | 6878% |
| 2053 | 1,218 | 89,272 | 7328% |
| 2054 | 918 | 70,513 | 7679% |
| 2055 & Later | 2,378 | 184,606 | 7763% |

Projection with Rate Increase

| Calendar Year | Earned Premium | Incurred Claims | Incurred Ratio |
|---------------|----------------|-----------------|----------------|
| 2016 | 2,493,797 | 8,809,740 | 353% |
| 2017 | 2,436,491 | 7,696,453 | 316% |
| 2018 | 2,202,839 | 6,637,550 | 301% |
| 2019 | 1,937,891 | 5,957,201 | 307% |
| 2020 | 1,697,394 | 5,513,264 | 325% |
| 2021 | 1,479,742 | 5,088,816 | 344% |
| 2022 | 1,283,498 | 4,843,095 | 377% |
| 2023 | 1,107,394 | 4,566,801 | 412% |
| 2024 | 950,205 | 4,296,033 | 452% |
| 2025 | 810,677 | 3,976,951 | 491% |
| 2026 | 688,133 | 4,083,760 | 593% |
| 2027 | 581,745 | 3,445,235 | 592% |
| 2028 | 489,767 | 2,984,565 | 609% |
| 2029 | 410,536 | 2,654,672 | 647% |
| 2030 | 342,610 | 2,352,421 | 687% |
| 2031 | 284,522 | 2,113,741 | 743% |
| 2032 | 234,967 | 1,901,270 | 809% |
| 2033 | 192,896 | 1,697,690 | 880% |
| 2034 | 157,411 | 1,510,540 | 960% |
| 2035 | 127,696 | 1,332,602 | 1044% |
| 2036 | 102,966 | 1,328,483 | 1290% |
| 2037 | 82,548 | 1,064,129 | 1289% |
| 2038 | 65,811 | 898,470 | 1365% |
| 2039 | 52,189 | 780,873 | 1496% |
| 2040 | 41,184 | 675,796 | 1641% |
| 2041 | 32,344 | 591,616 | 1829% |
| 2042 | 25,285 | 520,714 | 2059% |
| 2043 | 19,689 | 458,358 | 2328% |
| 2044 | 15,285 | 402,925 | 2636% |
| 2045 | 11,829 | 353,330 | 2987% |
| 2046 | 9,134 | 336,319 | 3682% |
| 2047 | 7,045 | 267,618 | 3799% |
| 2048 | 5,416 | 224,225 | 4140% |
| 2049 | 4,152 | 191,303 | 4607% |
| 2050 | 3,177 | 160,755 | 5060% |
| 2051 | 2,423 | 134,100 | 5534% |
| 2052 | 1,846 | 110,531 | 5988% |
| 2053 | 1,401 | 89,395 | 6381% |
| 2054 | 1,056 | 70,621 | 6688% |
| 2055 & Later | 2,735 | 184,933 | 6763% |

Loss Ratio Summaries

| | | | | | | | |
|---|-------------|-------------|------|---|-------------|-------------|------|
| Accumulated Value of Historical to 12/31/2015 | 131,536,096 | 83,828,434 | 64% | Accumulated Value of Historical to 12/31/2015 | 131,536,096 | 83,828,434 | 64% |
| Present Value of Future to 12/31/2015 | 13,445,577 | 58,731,708 | 437% | Present Value of Future to 12/31/2015 | 14,886,524 | 59,057,948 | 397% |
| Total Values (Discounted at 5%) | 144,981,672 | 142,560,142 | 98% | Total Values (Discounted at 5%) | 146,422,619 | 142,886,383 | 98% |
| Projected Lifetime Loss Ratio | | 98% | | Projected Loss Ratio with Rate Increase | | 98% | |
| Minimum Lifetime Loss Ratio | | 60% | | | | | |
| Maximum Allowable Increase | | 689% | | | | | |
| Requested Rate Increase | | 15.0% | | | | | |

Exhibit C - 4
Senior Health Insurance Company of Pennsylvania (SHIP)
Historical and Projected Experience
Maryland
5% Compound Lifetime Inflation

Historical

| Calendar Year | Earned Premium | Incurred Claims | Incurred Ratio |
|---------------|----------------|-----------------|----------------|
| 2000 & Prior | 21,291,143 | 5,210,199 | 24% |
| 2001 | 4,095,387 | 1,090,563 | 27% |
| 2002 | 4,106,676 | 3,113,156 | 76% |
| 2003 | 3,987,677 | 1,809,755 | 45% |
| 2004 | 3,893,218 | 1,583,008 | 41% |
| 2005 | 3,906,641 | 2,035,203 | 52% |
| 2006 | 4,029,490 | 3,875,389 | 96% |
| 2007 | 3,822,553 | 2,062,822 | 54% |
| 2008 | 3,838,036 | 3,402,703 | 89% |
| 2009 | 3,911,773 | 2,955,417 | 76% |
| 2010 | 3,793,882 | 3,348,371 | 88% |
| 2011 | 3,529,883 | 4,720,177 | 134% |
| 2012 | 3,282,419 | 5,084,257 | 155% |
| 2013 | 3,142,679 | 8,254,215 | 263% |
| 2014 | 2,971,251 | 6,294,146 | 212% |
| 2015 | 2,696,526 | 5,904,330 | 219% |

Projection without Rate Increase

| Calendar Year | Earned Premium | Incurred Claims | Incurred Ratio |
|---------------|----------------|-----------------|----------------|
| 2016 | 2,493,797 | 8,809,740 | 353% |
| 2017 | 2,207,971 | 7,601,854 | 344% |
| 2018 | 1,948,217 | 6,599,809 | 339% |
| 2019 | 1,712,319 | 5,929,383 | 346% |
| 2020 | 1,498,408 | 5,488,252 | 366% |
| 2021 | 1,305,021 | 5,071,501 | 389% |
| 2022 | 1,130,849 | 4,825,782 | 427% |
| 2023 | 974,735 | 4,549,637 | 467% |
| 2024 | 835,557 | 4,274,963 | 512% |
| 2025 | 712,170 | 3,956,209 | 556% |
| 2026 | 603,938 | 4,008,499 | 664% |
| 2027 | 510,096 | 3,410,151 | 669% |
| 2028 | 429,068 | 2,969,404 | 692% |
| 2029 | 359,357 | 2,644,178 | 736% |
| 2030 | 299,666 | 2,344,986 | 783% |
| 2031 | 248,680 | 2,108,646 | 848% |
| 2032 | 205,232 | 1,896,115 | 924% |
| 2033 | 168,383 | 1,692,560 | 1005% |
| 2034 | 137,333 | 1,504,945 | 1096% |
| 2035 | 111,354 | 1,327,291 | 1192% |
| 2036 | 89,750 | 1,303,006 | 1452% |
| 2037 | 71,925 | 1,054,771 | 1466% |
| 2038 | 57,323 | 894,579 | 1561% |
| 2039 | 45,444 | 778,181 | 1712% |
| 2040 | 35,852 | 674,465 | 1881% |
| 2041 | 28,150 | 590,562 | 2098% |
| 2042 | 22,002 | 519,597 | 2362% |
| 2043 | 17,130 | 457,251 | 2669% |
| 2044 | 13,296 | 401,838 | 3022% |
| 2045 | 10,289 | 352,204 | 3423% |
| 2046 | 7,944 | 331,488 | 4173% |
| 2047 | 6,126 | 266,402 | 4348% |
| 2048 | 4,710 | 223,877 | 4753% |
| 2049 | 3,611 | 190,981 | 5289% |
| 2050 | 2,762 | 160,611 | 5814% |
| 2051 | 2,107 | 133,990 | 6359% |
| 2052 | 1,605 | 110,403 | 6878% |
| 2053 | 1,218 | 89,272 | 7328% |
| 2054 | 918 | 70,513 | 7679% |
| 2055 | 2,378 | 184,606 | 7763% |

Projection with Downgrade

| Calendar Year | Earned Premium* | Incurred Claims* | Incurred Ratio |
|---------------|-----------------|------------------|----------------|
| 2016 | 2,493,797 | 8,809,740 | 353% |
| 2017 | 1,444,413 | 7,165,889 | 496% |
| 2018 | 1,269,226 | 6,093,160 | 480% |
| 2019 | 1,110,795 | 5,282,932 | 476% |
| 2020 | 967,777 | 4,709,567 | 487% |
| 2021 | 839,096 | 4,196,310 | 500% |
| 2022 | 723,786 | 3,838,273 | 530% |
| 2023 | 620,978 | 3,477,080 | 560% |
| 2024 | 529,830 | 3,135,579 | 592% |
| 2025 | 449,485 | 2,787,725 | 620% |
| 2026 | 379,419 | 2,700,718 | 712% |
| 2027 | 319,030 | 2,215,965 | 695% |
| 2028 | 267,202 | 1,856,714 | 695% |
| 2029 | 222,879 | 1,589,206 | 713% |
| 2030 | 185,148 | 1,355,155 | 732% |
| 2031 | 153,101 | 1,172,604 | 766% |
| 2032 | 125,937 | 1,017,277 | 808% |
| 2033 | 103,015 | 878,106 | 852% |
| 2034 | 83,791 | 757,469 | 904% |
| 2035 | 67,776 | 649,684 | 959% |
| 2036 | 54,508 | 643,323 | 1180% |
| 2037 | 43,598 | 498,877 | 1144% |
| 2038 | 34,687 | 411,674 | 1187% |
| 2039 | 27,457 | 352,830 | 1285% |
| 2040 | 21,633 | 301,835 | 1395% |
| 2041 | 16,966 | 262,556 | 1548% |
| 2042 | 13,247 | 230,247 | 1738% |
| 2043 | 10,304 | 201,850 | 1959% |
| 2044 | 7,992 | 176,423 | 2207% |
| 2045 | 6,181 | 153,696 | 2487% |
| 2046 | 4,770 | 148,693 | 3117% |
| 2047 | 3,677 | 115,260 | 3134% |
| 2048 | 2,827 | 95,627 | 3383% |
| 2049 | 2,167 | 81,528 | 3763% |
| 2050 | 1,658 | 68,480 | 4131% |
| 2051 | 1,264 | 57,071 | 4514% |
| 2052 | 963 | 46,691 | 4848% |
| 2053 | 731 | 37,025 | 5066% |
| 2054 | 551 | 28,315 | 5139% |
| 2055 | 1,427 | 62,471 | 4378% |

*Assumes inflation benefit frozen and 40% Premium Decrease

Loss Ratio Summaries

| | | | | | | | |
|---|-------------|-------------|-------|---|-------------|-------------|------|
| Accumulated Value of Historical to 12/31/2015 | 131,536,096 | 83,828,434 | 64% | Accumulated Value of Historical to 12/31/2015 | 131,536,096 | 83,828,434 | 64% |
| Present Value of Future to 12/31/2015 | 13,445,577 | 58,731,708 | 437% | Present Value of Future to 12/31/2015 | 9,466,453 | 47,368,158 | 500% |
| Total Values (Discounted at 5%) | 144,981,672 | 142,560,142 | 98% | Total Values (Discounted at 5%) | 141,002,549 | 131,196,592 | 93% |
| Projected Lifetime Loss Ratio | | | 98% | Projected Loss Ratio with Rate Increase | | | 93% |
| Minimum Lifetime Loss Ratio | | | 60% | | | | |
| Maximum Allowable Increase | | | 689% | | | | |
| Requested Rate Increase | | | 15.0% | | | | |

| Exhibit D Senior Health Insurance Company of Pennsylvania ATL, TLI, UGL only Policy Form and Series Mapping | |
|--|-------------|
| Milliman Grouping | Policy Form |
| A_Bser | 500003 |
| A_Bser | 500104 |
| A_Bser | 500205 |
| A_FQSe | FQ-HHC |
| A_FQSe | FQ-LTC |
| A_FQSe | FQ-LTC PAR |
| A_FQSe | FQ-NH |
| A_FQSe | NFQ-HHC |
| A_FQSe | NFQ-LTC |
| A_FQSe | NFQ-NH |
| A_HHC1 | HHC-1 |
| A_HHC1 | HHC-5 |
| A_HHC1 | HHC-6 |
| A_HHC1 | HHC-87 |
| A_HHC2 | HHC-2 |
| A_HHC3 | HHC-3 |
| A_HHC4 | HHC-4 |
| A_LT89 | LTC-89 |
| A_LTC1 | LTC |
| A_LTC1 | LTC-1 |
| A_LTC1 | LTC-2 |
| A_LTC1 | LTC-5 |
| A_LTC1 | LTC-7 |
| A_LTC1 | LTC-8 |
| A_LTC1 | LTCIT |
| A_LTC3 | LTC-3 |
| A_LTC3 | LTC-3 PAR |
| A_LTC6 | LTC-6 |
| A_MISC | AI |
| A_MISC | AIG |
| A_MISC | CIS-85 |
| A_MISC | CSN |
| A_MISC | GRPB |
| A_MISC | NCP |
| A_MISC | NCP2 |
| A_Misc | NH 701 |
| A_Misc | NHP-1 |
| A_Misc | NHP-ME |
| A_Misc | WD |
| A_Misc | WDIT |
| A_UGLI | 660 |
| A_UGLI | 665 |
| A_UGLI | 666 |
| A_UGLI | 668 |
| T10770 | 10770 |
| T10770 | 10902 |
| T10853 | 10773 |
| T10853 | 10853 |
| T10853 | 10855 |
| T10853 | 10860 |
| T10853 | 10921 |
| T10955 | 10955 |
| T10955 | 10967 |
| T11001 | 11001 |
| T11001 | 11006 |
| T_Misc | 10576 |
| T_Misc | 10618 |
| T_Misc | 10669 |
| T_Misc | 10674 |
| T_Misc | 10840 |
| T_Misc | 10841 |
| T_Misc | 10854 |
| T_Misc | 10869 |
| T_Misc | 10886 |
| T_Misc | 10918 |
| T_Misc | 10922 |
| T_Misc | 10956 |
| T_Misc | 10990 |
| T_Misc | 11003 |