

March 16, 2018

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 individual policyholders with a 0-day elimination period who do not have 5% compound lifetime inflation. In lieu of the rate increase, an option is provided to policyholders with a 0-day elimination period to downgrade their policy to a 110-day elimination period and receive a 30% 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 individual policies with a 0-day elimination period that do not have 5% compound lifetime inflation. This includes policy forms and the original issuing company:

10618 Series

Policy Forms: 10618

Originally Issued by Transport Life Insurance Company

10853 Series

Policy Forms: 10853, 10855

Originally Issued by Transport Life Insurance Company

109 Series

Policy Forms: 10902, 10922, 10955, 10956

Originally Issued by Transport Life Insurance Company

11001 Series

Policy Form: 11001

Originally Issued by Transport Life Insurance Company

CSHIC 5000 Series

Policy Forms: CSHIC-5003

Original Issued by Conesco Senior Health Insurance Company

FQ Series

Policy Forms: ATL-FQ-LTC

Originally Issued by American Travellers Life Insurance Company

HHC Series

Policy Forms: ATL-HHC-1 , ATL-HHC-2, ATL-HHC-3, ATL-HHC-4

Originally Issued by American Travellers Life Insurance Company

LTC-1 Series

Policy Forms: ATL-LTC-1

Originally Issued by American Travellers Life Insurance Company

LTC-3 Series

Policy Forms: ATL-LTC-3

Originally Issued by American Travellers Life Insurance Company



LTC-6 Series

Policy Forms: ATL-LTC-6
Originally Issued by American Travellers Life Insurance Company

LTC-89 Series

Policy Form: ACL-LTC-89
Originally Issued by American Citizens Life Insurance Company

WD Series

Policy Form: WL-NH-225, WL-CAH-231, 2100-5
Originally Issued by World Life and Health Insurance Company of Pennsylvania

The rate increase will apply to all insureds issued individual 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. Given that State specific experience is not credible, nationwide experience is being used in this rate increase filing. Please note that while nationwide experience encompasses all policy forms listed above, SHIP may no longer have some policy forms inforce in Maryland.

3. REASON FOR RATE INCREASE REQUEST

This rate filing is a request for a 15% increase for individual policies with a 0-day elimination period that do not have 5% compound lifetime inflation. 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 87% 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 0-day elimination period to downgrade their policy to a 110-day elimination period. Along with the benefit reduction, policyholders will receive a 30% 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. UNDERWRITING

All policies subject to this rate revision were subject to full medical underwriting in accordance with Company standards in place at the time of issue. Those underwriting standards were taken into consideration when projecting future experience.

6. 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 1/1/2019 effective date.

7. 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 factor.

8. PROJECTION ASSUMPTIONS

Mortality, lapse, and morbidity assumptions used in the lifetime loss ratio projection are consistent with the assumptions used in SHIP's 2016 cash flow testing. They are based on best estimate assumptions and do not include any margin for adverse deviation.

Interest

A 5.09% 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 2.6% (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.

9. ISSUE AGE RANGE

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

10. AREA FACTORS

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

11. 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.

12. 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.

13. 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. See Exhibit E for the distribution of the inforce policies by key demographic and benefit characteristics.

The historical and projected loss ratio data is stated on an incurred basis, including both accrued and unaccrued portions of the liability and reserves. The loss ratio is calculated using a 5.09% interest rate.

The historical and projected earned premium is stated on a Nationwide rate basis.

14. NUMBER OF POLICYHOLDERS

Please refer to Exhibit A for the projected number of policyholders as of December 31, 2017 in this State.

15. 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.

16. MINIMUM REQUIRED LIFETIME LOSS RATIO

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



17. HISTORICAL EXPERIENCE

Exhibit C provides nationwide experience since inception by incurral year. This data includes claim payments through 12/31/2016. The following table summarizes the nationwide historical loss ratio accumulated at 5.09% interest to 12/31/2016.

Table 1 Senior Health Insurance Company of Pennsylvania Nationwide Historical Actual Experience 0-day Elimination Period Excluding 5% Compound Inflation		
Earned Premiums	Incurred Claims	Loss Ratio
\$8,561,772,893	\$7,079,132,104	82.7%

18. PROJECTED FUTURE EXPERIENCE

Future experience, which has been projected for forty years using the best estimate assumptions described in Section 5, is shown in Exhibit C. Projected earned premiums include all rate increases effective as of 12/31/2016. The following table summarizes the nationwide anticipated future loss ratio discounted at 5.09% without the requested rate increases.

Table 2 Senior Health Insurance Company of Pennsylvania Nationwide Future Experience 0-day Elimination Period Excluding 5% Compound Inflation Best Estimate Assumptions Without Rate Increases		
Earned Premiums	Incurred Claims	Loss Ratio
\$169,256,057	\$490,617,523	289.9%

19. 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. Exhibit C also provides a projection of these values with all planned rate increase requests included in SHIP's solvency plan. Nationwide results are summarized below:

Table 3a Senior Health Insurance Company of Pennsylvania Nationwide - 0-day Elimination Period Excluding 5% Compound Inflation Anticipated Lifetime Loss Ratio Best Estimate Assumptions Without Rate Increases			
Time Period	Earned Premiums	Incurred Claims	Loss Ratio
Future	\$169,256,057	\$490,617,523	289.9%
Lifetime	\$8,731,028,951	\$7,569,749,627	86.7%



Table 3b			
Senior Health Insurance Company of Pennsylvania			
Nationwide - 0-day Elimination Period Excluding 5% Compound Inflation			
Anticipated Lifetime Loss Ratio			
With Rate Increase, Effective as of 1/1/2019			
Time Period	Earned Premiums	Incurred Claims	Loss Ratio
Future	\$184,309,163	\$499,044,429	270.8%
Lifetime	\$8,746,082,056	\$7,578,176,532	86.6%

Table 3c			
Senior Health Insurance Company of Pennsylvania			
Nationwide - 0-day Elimination Period Excluding 5% Compound Inflation			
Anticipated Lifetime Loss Ratio			
With Downgrade, Effective as of 1/1/2019			
Time Period	Earned Premiums*	Incurred Claims*	Loss Ratio
Future	\$139,131,285	\$417,452,632	300.0%
Lifetime	\$8,700,904,178	\$7,496,584,736	86.2%

*Assumes elimination period increased from 0 days to 110 days and a 30% premium decrease

20. 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.

21. 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. The assumptions are consistent with the Company's current business plan.

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.

Juliet M. Spector

Juliet Spector, FSA, MAAA
Principal and Consulting Actuary

ATTACHMENTS

- Exhibit A - Nationwide Average Annualized Premiums
- Exhibit B - Maryland Rate Increase History
- Exhibit C - Nationwide Lifetime Experience Without and With All Planned Rate Increases
- Exhibit D - Policy Form map to Projection Policy Form Groupings
- Exhibit E - Distribution of Inforce business

Exhibit A
Senior Health Insurance Company of Pennsylvania
Nationwide Average Annualized Premiums

Exhibit A
Senior Health Insurance Company of Pennsylvania
ATL & Transport
0-day Elimination Period Excluding 5% Compound Lifetime Inflation
Lives & Premium

	Lives Inforce as of 12/31/2017	Average Annualized Premiums (as of 1/1/2020) Per Inforce		
		Baseline	With Downgrade	With Rate Increase
Nationwide	18,937	\$1,712	\$1,198	\$1,969
Maryland Only	284	\$1,806	\$1,264	\$2,077

Exhibit B
Senior Health Insurance Company of Pennsylvania
Maryland Rate Increase History, Approval Percentages

**SENIOR HEALTH INSURANCE COMPANY OF
PENNSYLVANIA**

**LTC COMPOSITE RATE INCREASE HISTORY AND FILING STATUS
POLICY FORM SERIES 10618 AND ASSOCIATED RIDERS
NATIONWIDE EXPERIENCE FOR ACTIVE MEMBERS EXCLUDING
FLORIDA**

Issue State	1994	1995	Cumulative Increase
AL	24		24
GA	24		24
IA	24		24
IL	24		24
IN	24		24
MD	24		24
MI	24		24
MO	25		25
NE	25		25
OH	25		25
SD		25	25
TX	25		25
VA	25		25

SENIOR HEALTH INSURANCE COMPANY OF PENNSYLVANIA
LTC COMPOSITE RATE INCREASE HISTORY AND FILING STATUS
POLICY FORM SERIES 10853 AND ASSOCIATED RIDERS
NATIONWIDE EXPERIENCE FOR ACTIVE MEMBERS EXCLUDING FLORIDA

Issue State	1990	1991	1992	1994	1995	1996	1999	2000	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Cumulative Increase	
AR				24					25		16				25							125
AZ					15			27*	25		16		10									133
CA		25					25		25		16	15					25					226
CO		25		24					25		16				25							181
DE		25		24					25		10					12			25	15		243
ID					15			12*	25		16	10			25							157
IL				24				27	25		16	10			25			25	25			391
KY				15					15		15	15			15			25	13			183
LA				25																		25
MD				12					15		15	15		15								96
MI						12*			25		16	15		25			25					192
MO				24			12*		25		16		10	25				25	15	10		339
MS				24			12*		25		16	10			25*							177
MT				24							16	25		15	10							127
NH							24		25		16	15						25	25			223
NM				15			12*				16			25								87
OH				24			12*		25		16	10			25							177
OK				24			12*		15		15	10		15				25		25		264
PA			25		24			12*			7				20			25	20			235
SC							27*		25		16	15			25				20	20		281
SD		25		25					25		16	15		25								226
TN	25			20		12			25		16	10		25				25	25			319
TX				15			12*			12	16	10			19			16		10		180
VA		25									16											45
WV		25							25		16	20	20		25							226

Composite rate

**SENIOR HEALTH INSURANCE COMPANY OF
PENNSYLVANIA**

**LTC COMPOSITE RATE INCREASE HISTORY AND FILING
STATUS**

**POLICY FORM SERIES 10902 AND ASSOCIATED RIDERS
NATIONWIDE EXPERIENCE FOR ACTIVE MEMBERS
EXCLUDING FLORIDA**

Issue State	1993	1994	1995	2010	2011	2012	2013	2014	Cumulative Increase
AR	24	24							54
AZ	24	24							54
CO	24	24							54
DE						25			25
GA	24	24			12	9			87
IA	24	24			25				92
ID	24	24							54
IL	24				25	25			93
IN	24	24				15			77
KY	24	24			25	13			116
MA	24								24
MD	24								24
MI	24			25					55
MO	25		25			24	15	10	145
MS	23	23							51
MT					25	13			41
NJ	25				25				56
NM	25	25							56
OH	25	25							56
OK	25	25				25			95
TN	25	25			25	25			144
TX	25	25			16				81
UT	25								50
VA	25	25							56
WV	25	25							56
WY	24	24							54

SENIOR HEALTH INSURANCE COMPANY OF PENNSYLVANIA
LTC COMPOSITE RATE INCREASE HISTORY AND FILING STATUS
POLICY FORM SERIES 10955 AND ASSOCIATED RIDERS
NATIONWIDE EXPERIENCE FOR ACTIVE MEMBERS EXCLUDING FLORIDA

Issue State	1994	1995	1996	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2017	2018	Cumulative Increase
AR		24					25		19	11			15	20		12			40		343
AZ		15			25*		25		10			10	10		10	25	25				311
CA				13*			25	25		18		18			35			25			315
CO	24						25		19	11		25	25	40		25			5		488
DE		15			25		25		10				12	15		15	15	9			267
GA	24						6			15		12	7	15		10	12	12	20		245
HI				25*			25		10	11							25				138
IA	24								25		25		20		25		18		18		304
IL	24				25*		25	10		11		25	25	40	25	15			40		941
IN									25			25	25	35	25		15				279
KY	15						15		15	15		15				15	25		40		305
LA	24			25*		25		10						25			25				233
MD		12					15		15	15		15	15	15	15	15	15		15		353
ME		24					25	19	11			25									156
MI				25			25	19		11		25	25	40	25	25			40		888
MO	24			25			25		10		11	25	25	25	25	25					622
MS	24			17					19	18		25	25	25							298
MT			24	25			25		10	11				25		25					270
NC	19			23				20	25			11	25	25		25				25	495
ND	24						25		15	15		15	25	20	20	20				20	511
NE	18			25		25		10	11			25	25		25						340
NH	24								25			25	25	25		25	25				373
NM	15			25					19			25		40							199
NV	25															15	25				80
OH	18			25			25		10	11		25	25	20		20	20		40		751
OK	24			12			15		15	11		15	15	15		25		25	10		433
PA		24		19			5		19				25		20	20	20				298
SC							25		25	25		25	25	25		20	20		10		504
SD		24					25		19	11		25	25	40	25						460
TN	20			25			25		10	11		10			40	25				40	517
TX	15						25	19				18				21		25	40		327
UT	24						25	19		11		25		25						40	348
VA							15		25			25		40			25				214
WA	24																				24
WV							25		25	25		25	25	40	25						434

* Composite rate

SENIOR HEALTH INSURANCE COMPANY OF PENNSYLVANIA
LTC COMPOSITE RATE INCREASE HISTORY AND FILING STATUS
POLICY FORM SERIES 10956 AND ASSOCIATED RIDERS
NATIONWIDE EXPERIENCE FOR ACTIVE MEMBERS EXCLUDING FLORIDA

Issue State	1994	2017	Cumulative Increase
MA	24		24
MD	24	15	70
NJ	24		24

SENIOR HEALTH INSURANCE COMPANY OF PENNSYLVANIA
LTC COMPOSITE RATE INCREASE HISTORY AND FILING STATUS
POLICY FORM SERIES 11001 AND ASSOCIATED RIDERS
NATIONWIDE EXPERIENCE FOR ACTIVE MEMBERS EXCLUDING FLORIDA

Issue State	1993	1996	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2017	2018	Cumulative Increase
AR											15		20		12			40		116
AZ			23*			20		15			10	10		10	25	25				253
CA			25				20	25	15		5			35			25			282
CO		12										25	40	25				5		157
DE		12		25		20		10				12	15		15	15	9			243
GA		12						14	17		10	7	15		10	12	12	20		235
HI		12		23*		20		18	10							25				168
IA		12						15			16	20		25	18			18		212
IL		12		23*		20		18	10		25	25	40	25	15			40		845
KY		6				15			15		15				15	25		40		224
LA		12	23*		20		18						25			25				205
MD						15		15	15		15	15	15	15		15	15	15		305
MI			23*			20		25	15		25	25	40	25	25			40		915
MO		12	23			20			15	15	8	25	25	25	25					476
MT		12	23			20		18	10					25	25					235
NC			23			20	25				11		25		25				25	300
ND						20		15	15		15	25	20	20	20				20	373
NH		12						28	20			25	25	25	25					320
NM		6				20					25			40						123
NV		12					5		15		25			15		25				143
OH		12	23			20		18	10		25	25	20		20	20		40		711
OK		12	15					15	15		15	15	15			25	25	10		345
PA		12				20		25				25	20		20	20				263
SC		10		24		17		16	9			25		34	20	20		10		435
SD		12				20		15	15		25	25	40	25						386
TN		12	23			20	18		10		5			40	25				40	452
TX	18	12						15	20			14			21		25	40		340
UT		12				20	25		15		25		25						40	323
VA								28				25	40			25				180
WV												25	40		25					119
WY		12		23		20		18	18		25	25	40	25						529

Composite rate

**SENIOR HEALTH INSURANCE COMPANY
OF PENNSYLVANIA**

**LTC COMPOSITE RATE INCREASE HISTORY AND
FILING STATUS**

**POLICY FORM SERIES CSHIC-5003 AND
ASSOCIATED RIDERS
NATIONWIDE EXPERIENCE FOR ACTIVE MEMBERS
EXCLUDING FLORIDA**

Issue State	2010	2011	2012	2013	2014	2017	2018	Cumulative Increase
AZ		25	25					56
CO						5		5
GA		12	15			20		55
IA		20						20
IL		25	25			40		119
KS		15						15
KY			15	15				32
MD		15	15	15		15		75
ME			22					22
MI	25		25			40		119
MN	25			25		15		80
MO	25	25						56
NC							25	25
ND		15	15					32
NJ		25	25					56
NV		25	19					49
OH		15	20			40		93
OK			25	25		10		72
OR		25			10			38
PA		25	20					50
SC		20		10				31
TN		25	25				40	119
TX			16			40		62
UT		25					40	75
VA			25					25
WA		25	25					56
WI		25	25			40*		119

* Composite rate

SENIOR HEALTH INSURANCE COMPANY OF PENNSYLVANIA
LTC COMPOSITE RATE INCREASE HISTORY AND FILING STATUS
POLICY FORM SERIES ATL-FQ-LTC AND ASSOCIATED RIDERS
NATIONWIDE EXPERIENCE FOR ACTIVE MEMBERS EXCLUDING FLORIDA

Issue State	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2017	2018	Cumulative Increase
AK		25		25									56
AR		25			15	20	10				40		166
AZ		10		10		10		25	25				108
CA		25		18			20		20				112
CO		25		25		40					5		130
DE				12		18			25	25			107
GA		12		10		10	15	13	11		20		135
HI					20				25				50
IA		20			20		25	15			18		144
ID							10		25				48
IL		25		25		40					40		206
IN				25		35	25						111
KS		15			15			25		20	40		178
KY		15		15			25	18			40		173
LA	25					25			25				95
MA					20	20	20			10			90
MD		15		15		15	15		15		15		131
ME		25		25									56
MI	25			25	40						40		206
MN	25					40	20				15		142
MO		25		25			25	11					117
MS	25			25		25	11						117
MT						25		25					56
NC		25		25		40						25	173
ND	15			15		20	20	10				20	151
NE	25			25			25						95
NH	25					25		25					95
NJ					10		25	25					72
NM	25			25		40							119
NV							25		25				56
OH	25			25	40						40		206
OK		15		15				25		25	10		127
OR		10		10		18	18			10			85
PA			25		23	20	20						121
SC	25			25	20		17				10		141
SD		25		25		40							119
TN	25			25		20	11					40	191
TX		25		25				17		16	40		197
UT		25		25		25						40	173

SENIOR HEALTH INSURANCE COMPANY OF PENNSYLVANIA

LTC COMPOSITE RATE INCREASE HISTORY AND FILING STATUS POLICY FORM SERIES ATL-HHC-1 AND ASSOCIATED RIDERS

NATIONWIDE EXPERIENCE FOR ACTIVE MEMBERS EXCLUDING FLORIDA

Issue State	1995	1996	1997	1999	2000	2003	2004	2005	2007	2008	2009	2010	2011	2012	2013	Cumulative Increase
AK						18	20									42
AR	12					18		20		15	20	13				146
AZ	12					18	20			10	10		25	25		200
CA			18	20	25	25	25					25			25	332
CO		12				18		20		25	40	8				200
DC		12														12
DE		12														12
GA	14		25	25		10				10	10	10				161
HI		12				18	20			25						98
IA	12					18	20			15		25				128
ID		12				18	20			25	10		10			140
IL	12					18	20			25	40	16				222
IN						18	20			25	35					139
KS	12					15	20			15			15			104
KY	12					15	15			15	15	25				145
LA	12					18		20			25					98
MA	12						20									34
MD						15	15			15	15	15				101
ME	12					18	20		25							98
MI	12					18	20			25	40	12				211
MO	12					18	20			25	25	25				210
MS	12					18	20			25	25	25				210
MT	12					18	20				25					98
NC	12					18	20				40					122
ND	12					18	15		20		20	20				163
NE						18	20			25		25				121
NM	12					18				25	40					131
NV	12					18	20					25				98
OH	12					18	20			25	20	20				185
OK		12				15	15		15		15			19		133
OR		12				18			10							45
PA						18	20			15	20	20				134
SC						18	20		25		25					121
SD								16		25	40	25				153
TN	12					18	20			10	25		5			129
TX						18				25			19		25	119
UT	12						20		25			25				110
VA						18	20			25	40					148
WA						18	15			40			8			105

SENIOR HEALTH INSURANCE COMPANY OF PENNSYLVANIA
LTC COMPOSITE RATE INCREASE HISTORY AND FILING STATUS
POLICY FORM SERIES ATL-HHC-3 AND ASSOCIATED RIDERS
NATIONWIDE EXPERIENCE FOR ACTIVE MEMBERS EXCLUDING FLORIDA

Issue State	1999	2000	2003	2004	2005	2007	2008	2009	2010	2011	2012	2013	2014	2017	Cumulative Increase
AR			18		20		15	20	13						120
AZ			18	20			10	10		25	25				168
CA	20	25	25	25					25			25			266
CO			18		20		25	40	8						168
HI			18	20			25								77
IA			18	20			15		25						104
ID			18		20		25	10							95
IL			18	20			25	40	16					40	302
IN			18	20			25	35							139
KS			15		20		15			15					83
KY			15	15			15	15	25					40	206
LA			18	20				25							77
MD			15	15			15	15	15					15	131
ME			18	20		25									77
MI			18	20			25	40	12						178
MO			18	20			25	25	25						177
MS			18	20			25	25	25						177
MT			18	20				25							77
NC			18	20				40							98
ND			18	15		20		20	20						134
NE			18	20			25		25						121
NM			18				25	40							107
NV			18	20					20						70
OH			18	20			25	20	20					40	257
OK			15	15		15		15			19				108
OR			18			10			18	18			10		99
PA			18	20			15	20	20						134
SC			18	20		25		25							121
SD				16			25	40	25						153
TN			18	20			10	25		5					104
TX			18				15			19		25		40	183
UT				20		25			25						88
VA			18	20			25	40							148
WA			18	15			40			8					105
WV			18	20		25		40	25						210

SENIOR HEALTH INSURANCE COMPANY OF PENNSYLVANIA

LTC COMPOSITE RATE INCREASE HISTORY AND FILING STATUS POLICY FORM SERIES ATL-HHC-4 AND ASSOCIATED RIDERS

NATIONWIDE EXPERIENCE FOR ACTIVE MEMBERS EXCLUDING FLORIDA

Issue State	2003	2004	2005	2007	2008	2009	2010	2011	2012	2014	2017	2018	Cumulative Increase
AR	18		20		15	20	13						120
AZ	18	20			10	10		25	25				168
CO	18		20		25	40	8				5		181
GA	10				10	10	10				20		76
HI	18	20			25								77
IA	18	20			15		25				18		140
ID	18	20			25	10	10						114
IL	18	20			25	40	16				40		302
IN	18	20			25	35							139
KS	15		20		15			15			40		156
KY	15	15			15	15	25				40		206
LA	18	20				25							77
MD	15	15			15	15	15				15		131
ME	18	20		25									77
MI	18	20			25	40	12				40		289
MO	18	20			25	25	25						177
MS	18	20			25	25	25						177
MT	18	20					25						77
NC	18	20				40						25	148
ND	18	15		20		20	20						134
NE	18	20			25		25						121
NM	18				25	40							107
NV	18	20					25						77
OH	18	20			25	20	20				40		257
OK	15	15		15		15			19		10		129
OR	18			10			18	18		10			99
PA	18	20			15	20	20						134
SC	18	20		25		25							121
SD		16			25	40	25						153
TN	18	20			10	25		5				40	186
UT		20		25			25						88
VA	18	20			25	40							148
WI	18	20			18		25		25		40*		266
WV	18	20		25		40	25						210

* Composite rate

SENIOR HEALTH INSURANCE COMPANY OF PENNSYLVANIA

LTC COMPOSITE RATE INCREASE HISTORY AND FILING STATUS

POLICY FORM SERIES ATL-LTC-1 AND ASSOCIATED RIDERS

NATIONWIDE EXPERIENCE FOR ACTIVE MEMBERS EXCLUDING FLORIDA

Issue State	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2017	Cumulative Increase
AK	14*										25	25							78
AR		14*	25		25		11	11			15	25	20		10				316
AZ		14*			25	25	11		11			13		10	25	25			324
CA		14*	25		25		11	11			20			25			25		312
CO		14*			15		20		17		25	25	40	10					343
GA		14*						15	18		10	10	7	15	13	11			189
HI		14*	25																43
IA		14*		25		25		11	11		25	15		25	8				326
IL		14*	25		25		11		11		25	25	25						329
IN		7			18		25		17	25		25	35	9					325
KS		10		10	15		15		15		15	15			15		20		236
KY		14*	10		15			15	15		15	15		25	25				294
LA		15	25		25			11						25		25			212
MD			9	15		15		15	15		15	15	15	15		15	15	15	407
ME				25	12		18		17		25	25							202
MI	14		25		25		11	11		25		25	25						329
MO	25		25		25		9		11		25	25	25						362
MS		15		25	25		11		11		25		25	25					331
MT		15	25		25			11	11				25		25				246
NC				25	25			14	17				40	25					265
ND		8		12	15		20		15	20	20	20		20		10			338
NE		25	25		25		9		11	25	25		40						417
NJ											25		15		25	25			125
NM	14		25		25		11				25	25	25						286
NV		15			25	25		11	11		25								177
OH	14		25		25		11	11		25		25	20	20					394
OK	14		15	15			14	15		15	15	15			25		10		313
PA		14		25	25			11	11			20	20	20	14				332
SD		25	25		25		9		11	25	25		40						417
TN	14		25		25		11	11			16			25	25				298
TX		15		25			25	11	11		25					18	25		308
UT					25			18	17		25	25	25						237
VA			7		25		16				25	25				40			239
WA		10			14		18	17		25			40		25	21			358
WI		14			25		16			10		10			25*		22	40*	327
WV		10		15		25	14	17			25	25		5					315
WY		14	25		20		14		11	25	25	25	25						428

* Composite rate

SENIOR HEALTH INSURANCE COMPANY OF PENNSYLVANIA
LTC COMPOSITE RATE INCREASE HISTORY AND FILING STATUS
POLICY FORM SERIES ATL-LTC-3 AND ASSOCIATED RIDERS
NATIONWIDE EXPERIENCE FOR ACTIVE MEMBERS EXCLUDING FLORIDA

Issue State	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2017	Cumulative Increase
AK		20		25	15			25	25	40							277
AR		20			25	15		15		20	10						162
AZ		25		25		10		10		10		25	25				225
CA	25*		-20	25		25		17			30						138
CO		20			25			25	25	40							228
GA				15		15		11	8	5	10	10		12			126
IA				25		25		22	15		7						133
ID				25		25		25	25	10	25						236
IL	11*		-20	20	25	15		25	25	40							235
IN		10			25			25	25	35		15	9				264
KS				15		15		15		25		15		9			138
KY	11		-10	15	15		15		15			25					119
LA			20	25	25	15				25			10				196
MA							20										20
MD		15		15	15			15	15	15	15						166
ME			20	25		15		25									116
MI				20	25	15		25	25	40							277
MO				20	25		15	25	25	25		12					277
MS				20	25	15			25	25	25						237
MT	25			25		25				25		25					205
NC				25	25			8		25		14					139
ND		20		25	15			15	20	25	20						257
NE		20		25	15			25	25		25						237
NJ			20									25	25				88
NM		20		25				25			40						163
OH			20	25	14			25	25	20							221
OK		15		15	15			15	15			20					141
OR				10	15			10	15		18	18			6		136
PA		11		25			20		16	20	20						178
SC		20		25	15			25	15		20						198
SD				20	25	15		25	25	40							277
TN		20		25	15			10				40					166
TX			25	20	15			16				17					134
UT			25	20	15			25									116
VA		10		25					25	40			25				201
WA				23	11					40		25					140
WI		20		10		20		10		10	25					40*	235
WV		20		25	15			25	25	30	25						338

* Composite rate

SENIOR HEALTH INSURANCE COMPANY OF PENNSYLVANIA
LTC COMPOSITE RATE INCREASE HISTORY AND FILING STATUS
POLICY FORM SERIES ATL-LTC-6 AND ASSOCIATED RIDERS
NATIONWIDE EXPERIENCE FOR ACTIVE MEMBERS EXCLUDING FLORIDA

Issue State	1997	1998	1999	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2017	2018	Cumulative Increase
AK		16*					25			25	25	40					217
AR		16*						25		15	25	20			40		250
AZ		19			25	12					10		10				102
CA		16*			25	12	16			15		25					171
CO		16*			25	12				25	25	26	5		5		252
DC			16*														16
DE		16*					15					20					60
GA								7		10		10	10		20		71
HI		16*			25	12		16									88
IA						18	15			23	20		25		18		195
ID		16*			25	12		16	25	25	25	9	5				321
IL		16*			25	12		16		25	25	25			40		415
IN						15	15		25	25		35	19				232
KS						15		15		15	15			15	40		182
KY		15			15		15	15		15	15		25		40		305
LA		16			25			25				25					127
MA						18	15				20	20	20	20			181
MD					15		15	15	15	15	15		15		15		206
ME					25	15	25		25	25							181
MI					25	15	25		25	25	25				40		391
MO	16				25	12		16		25	25	25					268
MS	16				25	12	16			25		25	17				244
MT		16*		25			11	11				25					123
NC					25	15			15	25		25				25	223
ND						25	16		20	20	20	18				20	255
NE	16				25	12	16		25	25	9		3				230
NM			20		25	15			25	25	25						237
NV													25				25
OH		16			25	12		16	25	25		9			40		349
OK	18				15	15	15			15	15	15			10		200
OR		18				10		18		10		15	18	18			170
PA					25	15	25				20	20	20				211
SC		16*			25	12	16		25	25	25				10		305
SD	16				25	12	16		25	25		9	3				230
TN	16				25	12	16		12			25	25			40	362
TX		16			25	12	16			25					40		230
UT					25	15	25		25	25						40	293
VA					15		15			25	25	40					189
WA			10		10	15		10	25		40						168

SENIOR HEALTH INSURANCE COMPANY OF PENNSYLVANIA
LTC COMPOSITE RATE INCREASE HISTORY AND FILING STATUS
POLICY FORM SERIES ATL-LTC-89 AND ASSOCIATED RIDERS
NATIONWIDE EXPERIENCE FOR ACTIVE MEMBERS EXCLUDING FLORIDA

Issue State	1996	1997	1998	1999	2000	2001	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Cumulative Increase
AL	10			15		20	20	12			25	25	40					346
AR	10			15		20			17		15							104
AZ	10			15		20	20	12			10		10		25	25		286
CO	10					20	20	17			25	25		25				262
GA							13	15			10	12	12	10	10			117
HI	10			15		20												52
IA				15		20	20		17		25	15		10				205
ID	10			15		20	20					25	25		7			205
IL	10			15		20	20		12					25	22			211
IN				15		20	20		12		25	25		35				291
KY		10		15		15	15	15			15		15	25				217
LA	10		15		20		20	12										104
MD						15	15	15		15	15		15	15				166
MI	10		15			20	20	12			25	25	40					346
MO	10		15		20		20	12			25	10		25				251
MS	10		15			20	20	12			25	25	25					298
MT	10			15		20	20	12					25		24			216
NC	10					20	20		17				40		21			214
ND				8		20	20	15			20	20	25	20				286
NE	10		15			20	20	12			25	25		25				298
NM			15			20	20				25			25				159
NV	10		15			20	20	12										104
OH	10		15		20		20	12			25			20	20			267
OK				15	15		15	15			15	15			25		10	218
PA				15		20	20	17				15	20	20				221
SC				12		20	20	20			25	20		20				248
SD				15		20	17	17			25	25	40					313
TN	10			15		20	20	12			18		10	25				231
TX							20				19				25		25	123
UT							20	25			25							88
VA	10					20	20		17			25	40			18		283
WA						20	12	15			9		40		25	5		211
WV				15		20	20	17			25	25	40					324
WY	10		15			20	20	12			25	25	40					346

**SENIOR HEALTH INSURANCE COMPANY OF
PENNSYLVANIA**

**LTC COMPOSITE RATE INCREASE HISTORY AND FILING
STATUS**

**POLICY FORM SERIES WD AND ASSOCIATED RIDERS
NATIONWIDE EXPERIENCE FOR ACTIVE MEMBERS
EXCLUDING FLORIDA**

Issue State	1989	1990	2007	2008	2009	2010	2011	2012	Cumulative Increase
AZ				15	10		25	25	98
IN				25	35		15	12	117
MD		20		15	15	15			52
ME			25						25
MO	22			25	25				56
MT						25			25
NE				25					25
OK				15	15				32
PA				5		25		15	51

Exhibit C
Senior Health Insurance Company of Pennsylvania
Nationwide Lifetime Experience Without and With Planned Rate
Increases

Exhibit C-1
Senior Health Insurance Company of Pennsylvania (SHIP)
Historical and Projected Experience
Nationwide Experience
0-day Elimination Period Excluding 5% Compound Lifetime Inflation

Historical			
Calendar Year	Earned Premium	Incurred Claims	Incurred Ratio
2000 & Prior	1,976,300,532	1,182,635,304	60%
2001	223,650,308	224,830,299	101%
2002	206,768,964	232,083,015	112%
2003	185,896,320	214,251,738	115%
2004	164,089,126	184,914,703	113%
2005	147,175,117	180,434,542	123%
2006	132,865,569	170,789,708	129%
2007	120,180,456	157,086,791	131%
2008	113,313,407	159,789,203	141%
2009	104,998,102	150,157,732	143%
2010	96,515,145	160,979,991	167%
2011	90,994,071	151,271,956	166%
2012	79,335,661	146,518,434	185%
2013	69,254,364	127,709,032	184%
2014	59,868,684	114,529,127	191%
2015	50,498,847	110,046,880	218%
2016	43,216,425	104,566,144	242%

Inforce	Interest Rate
157,268	5.09%
139,729	5.09%
123,999	5.09%
110,684	5.09%
98,766	5.09%
88,911	5.09%
80,001	5.09%
71,358	5.09%
63,209	5.09%
55,311	5.09%
48,146	5.09%
42,203	5.09%
36,499	5.09%
31,123	5.09%
26,191	5.09%
21,672	5.09%

Baseline Projection			
Calendar Year	Earned Premium	Incurred Claims	Incurred Ratio
2017	38,598,680	93,206,804	241%
2018	32,732,706	82,816,739	253%
2019	27,577,979	73,123,280	265%
2020	23,070,404	64,543,893	280%
2021	19,158,612	56,533,280	295%
2022	15,796,726	49,650,225	314%
2023	12,929,690	42,890,525	332%
2024	10,502,832	36,579,503	348%
2025	8,465,039	31,041,468	367%
2026	6,768,605	25,935,885	383%
2027	5,375,075	21,234,385	399%
2028	4,245,436	16,936,917	397%
2029	3,335,555	13,661,095	410%
2030	2,607,456	11,051,766	424%
2031	2,028,766	8,817,804	435%
2032	1,570,922	7,165,678	456%
2033	1,209,981	5,767,969	478%
2034	927,583	4,672,693	504%
2035	708,271	3,740,599	528%
2036	538,996	3,015,186	559%
2037	409,011	2,381,252	582%
2038	309,593	1,805,356	583%
2039	233,859	1,408,129	603%
2040	176,348	1,102,721	625%
2041	132,773	851,000	641%
2042	99,814	658,383	660%
2043	74,919	512,174	684%
2044	56,150	403,818	719%
2045	42,027	315,506	751%
2046	31,417	252,673	804%
2047	23,456	199,763	852%
2048	17,502	155,260	887%
2049	13,058	119,616	916%
2050	9,746	94,405	969%
2051	7,283	74,238	1019%
2052	5,452	58,462	1073%
2053	4,087	46,160	1130%
2054	3,066	36,497	1190%
2055 & Later	8,776	124,482	1418%

Projection with Rate Increase Only (1/1/2019)			
Calendar Year	Earned Premium	Incurred Claims	Incurred Ratio
2017	38,598,680	93,206,804	241%
2018	32,732,706	82,816,739	253%
2019	30,972,013	75,774,169	245%
2020	26,530,964	68,261,554	257%
2021	22,032,404	58,252,589	264%
2022	18,166,234	50,176,616	276%
2023	14,869,144	43,368,538	292%
2024	12,078,257	36,999,271	306%
2025	9,734,795	31,435,222	323%
2026	7,783,896	26,280,391	338%
2027	6,181,336	21,497,573	348%
2028	4,882,251	16,972,344	348%
2029	3,835,889	13,769,563	359%
2030	2,998,574	11,144,853	372%
2031	2,333,081	8,887,192	381%
2032	1,806,560	7,232,069	400%
2033	1,391,479	5,841,713	420%
2034	1,066,720	4,719,780	442%
2035	814,512	3,779,858	464%
2036	619,845	3,053,198	493%
2037	470,363	2,411,272	513%
2038	356,032	1,819,010	511%
2039	268,938	1,419,294	528%
2040	202,800	1,111,351	548%
2041	152,686	856,987	561%
2042	114,786	663,144	578%
2043	86,157	515,893	599%
2044	64,573	407,013	630%
2045	48,331	317,726	657%
2046	36,129	255,062	706%
2047	26,975	201,730	748%
2048	20,127	156,454	777%
2049	15,016	120,116	800%
2050	11,208	94,799	846%
2051	8,376	74,509	890%
2052	6,270	58,682	936%
2053	4,700	46,316	985%
2054	3,526	36,621	1039%
2055 & Later	10,092	124,877	1237%

Inforce	Interest Rate
18,937	5.09%
16,861	5.09%
14,747	5.09%
12,813	5.09%
11,059	5.09%
9,483	5.09%
8,075	5.09%
6,828	5.09%
5,731	5.09%
4,774	5.09%
3,957	5.09%
3,263	5.09%
2,678	5.09%
2,187	5.09%
1,778	5.09%
1,438	5.09%
1,157	5.09%
926	5.09%
739	5.09%
587	5.09%
465	5.09%
367	5.09%
290	5.09%
228	5.09%
180	5.09%
141	5.09%
111	5.09%
87	5.09%
68	5.09%
53	5.09%
42	5.09%
33	5.09%
26	5.09%
20	5.09%
15	5.09%
12	5.09%
9	5.09%
7	5.09%
5	5.09%

Loss Ratio Summaries			
Accumulated Value of Historical to 12/31/2016	8,561,772,893	7,079,132,104	83%
Present Value of Future to 12/31/2016	169,256,057	490,617,523	290%
Total Values (Discounted at 5.09%)	8,731,028,951	7,569,749,627	87%
Projected Lifetime Loss Ratio			87%
Minimum Lifetime Loss Ratio			60%
Maximum Allowable Increase			2295%
Requested Rate Increase			15%

Exhibit C-2
Senior Health Insurance Company of Pennsylvania (SHIP)
Historical and Projected Experience
Nationwide Experience
0-day Elimination Period Excluding 5% Compound Lifetime Inflation

Historical			
Calendar Year	Earned Premium	Incurred Claims	Incurred Ratio
2000 & Prior	1,976,300,532	1,182,635,304	60%
2001	223,850,308	224,830,299	101%
2002	208,768,964	232,063,015	112%
2003	185,896,320	214,251,798	115%
2004	164,089,126	184,914,703	113%
2005	147,175,117	180,434,542	123%
2006	132,865,569	170,789,708	129%
2007	120,180,456	157,066,791	131%
2008	113,313,407	159,789,203	141%
2009	104,998,102	150,157,732	143%
2010	96,515,145	160,979,991	167%
2011	90,994,071	151,271,956	166%
2012	79,335,661	146,518,434	185%
2013	69,254,364	127,709,032	184%
2014	59,868,684	114,529,127	191%
2015	50,498,847	110,046,880	218%
2016	43,216,425	104,566,144	242%

Inforce	Interest Rate
157,268	5.09%
139,729	5.09%
123,999	5.09%
110,684	5.09%
98,766	5.09%
88,911	5.09%
80,001	5.09%
71,358	5.09%
63,209	5.09%
55,311	5.09%
48,146	5.09%
42,203	5.09%
36,499	5.09%
31,123	5.09%
26,191	5.09%
21,672	5.09%

Baseline Projection			
Calendar Year	Earned Premium	Incurred Claims	Incurred Ratio
2017	38,598,680	93,206,804	241%
2018	32,732,706	82,816,739	253%
2019	27,577,979	73,123,280	265%
2020	23,070,404	64,543,893	280%
2021	19,158,612	56,533,280	295%
2022	15,796,726	49,650,225	314%
2023	12,929,690	42,890,525	332%
2024	10,502,832	36,579,503	348%
2025	8,465,039	31,041,468	367%
2026	6,768,605	25,935,885	383%
2027	5,375,075	21,234,385	395%
2028	4,245,436	16,836,917	397%
2029	3,335,555	13,661,095	410%
2030	2,607,456	11,051,766	424%
2031	2,028,766	8,817,804	435%
2032	1,570,922	7,165,678	456%
2033	1,209,981	5,787,989	478%
2034	927,583	4,672,693	504%
2035	708,271	3,740,599	528%
2036	538,996	3,015,186	559%
2037	409,011	2,381,252	582%
2038	309,593	1,805,356	583%
2039	233,859	1,409,129	603%
2040	176,348	1,102,721	625%
2041	132,773	851,000	641%
2042	99,814	658,383	660%
2043	74,919	512,174	684%
2044	56,150	403,818	719%
2045	42,027	315,506	751%
2046	31,417	252,673	804%
2047	23,456	199,763	852%
2048	17,502	155,260	897%
2049	13,058	119,616	916%
2050	9,746	94,405	969%
2051	7,283	74,238	1019%
2052	5,452	58,482	1073%
2053	4,087	46,160	1130%
2054	3,066	36,497	1190%
2055 & Later	8,776	124,482	1418%

Projection with Downgrade Only (1/1/2019)			
Calendar Year	Earned Premium	Incurred Claims	Incurred Ratio
2017	38,598,680	93,206,804	241%
2018	32,732,706	82,816,739	253%
2019	20,767,824	59,261,635	285%
2020	16,149,283	49,219,215	305%
2021	13,411,028	43,296,243	323%
2022	11,057,708	38,140,108	345%
2023	9,050,783	33,057,276	365%
2024	7,351,983	28,296,453	385%
2025	5,925,527	24,063,896	406%
2026	4,738,023	20,160,113	425%
2027	3,762,552	16,564,077	440%
2028	2,971,805	13,211,331	445%
2029	2,334,889	10,744,628	460%
2030	1,825,219	8,705,174	477%
2031	1,420,136	6,958,235	490%
2032	1,099,645	5,653,507	514%
2033	846,987	4,568,694	539%
2034	649,308	3,686,398	568%
2035	495,790	2,949,467	595%
2036	377,297	2,372,389	629%
2037	286,308	1,872,474	654%
2038	216,715	1,424,326	657%
2039	163,701	1,111,174	679%
2040	123,444	868,449	704%
2041	92,941	670,116	721%
2042	69,869	518,021	741%
2043	52,443	402,760	768%
2044	39,305	317,250	807%
2045	29,419	247,923	843%
2046	21,992	198,068	901%
2047	16,419	156,424	953%
2048	12,251	121,643	993%
2049	9,140	93,828	1027%
2050	6,823	73,922	1084%
2051	5,098	58,032	1138%
2052	3,816	45,617	1195%
2053	2,861	35,914	1255%
2054	2,146	28,319	1320%
2055 & Later	10,092	124,877	1237%

Inforce	Interest Rate
18,937	5.09%
16,861	5.09%
14,747	5.09%
12,813	5.09%
11,059	5.09%
9,483	5.09%
8,075	5.09%
6,828	5.09%
5,731	5.09%
4,774	5.09%
3,957	5.09%
3,263	5.09%
2,678	5.09%
2,187	5.09%
1,778	5.09%
1,438	5.09%
1,157	5.09%
926	5.09%
739	5.09%
587	5.09%
465	5.09%
367	5.09%
290	5.09%
228	5.09%
180	5.09%
141	5.09%
111	5.09%
87	5.09%
68	5.09%
53	5.09%
42	5.09%
26	5.09%
22	5.09%
20	5.09%
15	5.09%
12	5.09%
9	5.09%
7	5.09%

Assumes elimination period increased to 110 days and 30% Premium Decrease

Loss Ratio Summaries

Accumulated Value of Historical to 12/31/2016	8,561,772,893	7,079,132,104	83%	8,561,772,893	7,079,132,104	83%
Present Value of Future to 12/31/2016	169,256,057	490,617,523	290%	139,131,285	417,452,632	300%
Total Values (Discounted at 5.09%)	8,731,028,951	7,569,749,627	87%	8,700,904,178	7,496,584,736	86%
Projected Lifetime Loss Ratio			87%			87%
Minimum Lifetime Loss Ratio			60%			
Maximum Allowable Increase			2295%			
Requested Rate Increase			15%			

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

Historical			
Calendar Year	Earned Premium	Incurred Claims	Incurred Ratio
2000 & Prior	24,263,349	8,793,228	36%
2001	3,054,075	2,048,189	67%
2002	3,025,779	2,953,311	98%
2003	2,725,952	1,948,279	71%
2004	2,444,692	1,447,348	59%
2005	2,371,192	2,348,940	99%
2006	2,146,782	1,920,853	89%
2007	1,994,163	2,208,971	111%
2008	1,954,445	2,200,481	113%
2009	1,878,334	1,913,039	102%
2010	1,830,676	3,185,649	174%
2011	1,542,810	2,447,931	159%
2012	1,210,433	1,686,446	139%
2013	1,061,839	2,091,413	197%
2014	954,722	2,171,275	227%
2015	792,041	951,078	120%
2016	666,809	1,462,001	219%

Inforce	Interest Rate
2,196	5.09%
2,045	5.09%
1,816	5.09%
1,645	5.09%
1,469	5.09%
1,320	5.09%
1,212	5.09%
1,086	5.09%
974	5.09%
836	5.09%
719	5.09%
620	5.09%
546	5.09%
469	5.09%
398	5.09%
321	5.09%

Baseline Projection			
Calendar Year	Earned Premium	Incurred Claims	Incurred Ratio
2017	593,534	1,229,239	207%
2018	503,011	1,110,307	221%
2019	423,873	982,664	232%
2020	355,207	871,042	245%
2021	296,047	774,651	262%
2022	245,485	682,269	278%
2023	202,583	635,125	314%
2024	166,442	566,718	340%
2025	136,213	453,723	333%
2026	111,100	396,035	356%
2027	90,431	307,279	340%
2028	73,563	258,157	351%
2029	59,824	216,741	362%
2030	48,637	181,954	374%
2031	39,536	152,125	385%
2032	32,112	128,201	399%
2033	26,052	111,405	428%
2034	21,102	103,075	488%
2035	17,057	74,683	438%
2036	13,754	63,593	462%
2037	11,059	48,692	440%
2038	8,859	39,417	445%
2039	7,071	31,758	449%
2040	5,624	25,592	455%
2041	4,456	20,484	460%
2042	3,520	16,359	465%
2043	2,773	13,159	475%
2044	2,182	12,340	566%
2045	1,717	8,294	483%
2046	1,350	6,648	492%
2047	1,062	5,287	498%
2048	836	4,216	504%
2049	659	3,363	511%
2050	518	2,704	522%
2051	407	2,167	532%
2052	319	1,725	541%
2053	248	1,362	550%
2054	191	1,070	561%
2055 & Later	498	2,626	527%

Projection with Rate Increase Only (1/1/2019)			
Calendar Year	Earned Premium	Incurred Claims	Incurred Ratio
2017	593,534	1,229,239	207%
2018	503,011	1,110,307	221%
2019	475,454	1,016,386	214%
2020	408,488	920,200	225%
2021	340,454	798,284	234%
2022	282,308	688,469	244%
2023	232,970	646,596	278%
2024	191,408	579,420	303%
2025	156,645	459,934	294%
2026	127,765	402,943	315%
2027	103,996	309,069	297%
2028	84,598	259,615	307%
2029	68,798	217,992	317%
2030	55,933	183,096	327%
2031	45,466	153,168	337%
2032	36,928	129,195	350%
2033	29,959	112,791	376%
2034	24,267	105,749	436%
2035	19,616	75,301	384%
2036	15,817	64,444	407%
2037	12,717	48,918	385%
2038	10,188	39,595	389%
2039	8,132	31,902	392%
2040	6,467	25,727	398%
2041	5,125	20,603	402%
2042	4,048	16,469	407%
2043	3,189	13,260	416%
2044	2,509	12,684	505%
2045	1,974	8,327	422%
2046	1,553	6,676	430%
2047	1,222	5,306	434%
2048	962	4,231	440%
2049	757	3,375	446%
2050	596	2,716	456%
2051	468	2,178	465%
2052	366	1,733	473%
2053	285	1,368	480%
2054	219	1,076	491%
2055 & Later	573	2,636	460%

Inforce	Interest Rate
284	5.09%
247	5.09%
216	5.09%
188	5.09%
163	5.09%
140	5.09%
120	5.09%
102	5.09%
87	5.09%
73	5.09%
61	5.09%
51	5.09%
42	5.09%
35	5.09%
29	5.09%
24	5.09%
19	5.09%
16	5.09%
13	5.09%
10	5.09%
8	5.09%
6	5.09%
5	5.09%
4	5.09%
3	5.09%
3	5.09%
2	5.09%
2	5.09%
1	5.09%
1	5.09%
1	5.09%
0	5.09%
0	5.09%
0	5.09%
0	5.09%
0	5.09%

Loss Ratio Summaries

Accumulated Value of Historical to 12/31/2016	114,152,508	71,873,960	63%	114,152,508	71,873,960	63%
Present Value of Future to 12/31/2016	2,662,132	6,904,998	259%	2,902,081	7,025,871	242%
Total Values (Discounted at 5.09%)	116,814,640	78,778,958	67%	117,054,589	78,899,831	67%
Projected Lifetime Loss Ratio			67%			67%
Minimum Lifetime Loss Ratio			60%			
Maximum Allowable Increase			544%			
Requested Rate Increase			15%			

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

Historical			
Calendar Year	Earned Premium	Incurred Claims	Incurred Ratio
2000 & Prior	24,263,349	8,793,228	36%
2001	3,054,075	2,048,189	67%
2002	3,025,779	2,953,311	98%
2003	2,725,952	1,948,279	71%
2004	2,444,692	1,447,348	59%
2005	2,371,192	2,348,940	99%
2006	2,146,782	1,920,853	89%
2007	1,994,163	2,208,971	111%
2008	1,954,445	2,200,481	113%
2009	1,878,334	1,913,039	102%
2010	1,830,676	3,185,649	174%
2011	1,542,810	2,447,931	159%
2012	1,210,433	1,686,446	139%
2013	1,061,839	2,091,413	197%
2014	954,722	2,171,275	227%
2015	792,041	951,078	120%
2016	666,809	1,462,001	219%

Inforce	Interest Rate
2,196	5.09%
2,045	5.09%
1,816	5.09%
1,645	5.09%
1,469	5.09%
1,320	5.09%
1,212	5.09%
1,086	5.09%
974	5.09%
836	5.09%
719	5.09%
620	5.09%
546	5.09%
469	5.09%
398	5.09%
321	5.09%

Baseline Projection			
Calendar Year	Earned Premium	Incurred Claims	Incurred Ratio
2017	593,534	1,229,239	207%
2018	503,011	1,110,307	221%
2019	423,873	982,664	232%
2020	355,207	871,042	245%
2021	296,047	774,651	262%
2022	245,485	682,269	278%
2023	202,583	635,125	314%
2024	166,442	566,718	340%
2025	136,213	453,723	333%
2026	111,100	396,035	356%
2027	90,431	307,279	340%
2028	73,563	258,157	351%
2029	59,824	216,741	362%
2030	48,637	181,954	374%
2031	39,536	152,125	385%
2032	32,112	128,201	399%
2033	26,052	111,405	428%
2034	21,102	103,075	488%
2035	17,057	74,683	438%
2036	13,754	63,593	462%
2037	11,059	48,692	440%
2038	8,859	39,417	445%
2039	7,071	31,758	449%
2040	5,624	25,592	455%
2041	4,456	20,484	460%
2042	3,520	16,359	465%
2043	2,773	13,159	475%
2044	2,182	12,340	566%
2045	1,717	8,294	483%
2046	1,350	6,648	492%
2047	1,062	5,287	498%
2048	836	4,216	504%
2049	659	3,363	511%
2050	518	2,704	522%
2051	407	2,167	532%
2052	319	1,725	541%
2053	248	1,362	550%
2054	191	1,070	561%
2055 & Later	498	2,626	527%

Projection with Downgrade Only (1/1/2019)			
Calendar Year	Earned Premium	Incurred Claims	Incurred Ratio
2017	593,534	1,229,239	207%
2018	503,011	1,110,307	221%
2019	320,224	750,831	234%
2020	248,645	600,524	242%
2021	207,233	534,447	258%
2022	171,840	471,294	274%
2023	141,808	439,612	310%
2024	116,509	392,953	337%
2025	95,349	314,947	330%
2026	77,770	275,490	354%
2027	63,302	214,115	338%
2028	51,494	180,294	350%
2029	41,877	151,689	362%
2030	34,046	127,581	375%
2031	27,675	106,815	386%
2032	22,478	90,089	401%
2033	18,236	78,322	429%
2034	14,771	72,468	491%
2035	11,940	52,563	440%
2036	9,628	44,779	465%
2037	7,741	34,353	444%
2038	6,201	27,881	450%
2039	4,950	22,535	455%
2040	3,937	18,219	463%
2041	3,119	14,626	469%
2042	2,464	11,708	475%
2043	1,941	9,435	486%
2044	1,528	8,834	578%
2045	1,202	5,976	497%
2046	945	4,804	508%
2047	744	3,834	516%
2048	585	3,070	524%
2049	461	2,460	534%
2050	363	1,886	547%
2051	285	1,598	561%
2052	223	1,277	572%
2053	173	1,011	583%
2054	133	796	597%
2055 & Later	349	1,962	563%

Inforce	Interest Rate
284	5.09%
247	5.09%
216	5.09%
188	5.09%
163	5.09%
140	5.09%
120	5.09%
102	5.09%
87	5.09%
73	5.09%
61	5.09%
51	5.09%
42	5.09%
35	5.09%
29	5.09%
24	5.09%
19	5.09%
16	5.09%
13	5.09%
10	5.09%
8	5.09%
6	5.09%
5	5.09%
4	5.09%
3	5.09%
3	5.09%
2	5.09%
2	5.09%
1	5.09%
1	5.09%
1	5.09%
0	5.09%
0	5.09%
0	5.09%
0	5.09%
0	5.09%

*Assumes elimination period increased to 110 days and 30% Premium Decrease

Loss Ratio Summaries

Accumulated Value of Historical to 12/31/2016	114,152,508	71,873,960	63%	114,152,508	71,873,960	63%
Present Value of Future to 12/31/2016	2,662,132	6,904,998	259%	2,181,826	5,497,432	252%
Total Values (Discounted at 5.09%)	116,814,640	78,778,958	67%	116,334,335	77,371,392	67%
Projected Lifetime Loss Ratio			67%			67%
Minimum Lifetime Loss Ratio			60%			
Maximum Allowable Increase			544%			
Requested Rate Increase			15%			

Exhibit D
Senior Health Insurance Company of Pennsylvania
Policy Form map to Projection Policy Form Groupings

Exhibit D
Senior Health Insurance Company of Pennsylvania
ATL, TLI, CLI, 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

Exhibit E
Senior Health Insurance Company of Pennsylvania
Distribution of Inforce Business

Exhibit E-1 (Nationwide)
Senior Health Insurance Company of Pennsylvania
ATL & Transport
0-day Elimination Period Excluding 5% Compound Lifetime Inflation
Distribution of Inforce Business as of December 31, 2017

Issue Year	Count	% of Count	Premium	% of Premium
1975	0	0.00%	\$0	0.00%
1976	0	0.00%	\$0	0.00%
1977	0	0.00%	\$0	0.00%
1978	0	0.00%	\$0	0.00%
1979	0	0.00%	\$0	0.00%
1980	1	0.01%	\$422	0.00%
1981	0	0.00%	\$0	0.00%
1982	0	0.00%	\$0	0.00%
1983	0	0.00%	\$0	0.00%
1984	1	0.01%	\$257	0.00%
1985	5	0.03%	\$3,130	0.01%
1986	28	0.15%	\$21,770	0.06%
1987	56	0.30%	\$50,950	0.14%
1988	187	0.99%	\$225,846	0.64%
1989	605	3.19%	\$836,418	2.37%
1990	801	4.23%	\$1,120,617	3.17%
1991	649	3.43%	\$936,648	2.65%
1992	1,027	5.42%	\$1,564,208	4.43%
1993	1,638	8.65%	\$2,983,703	8.44%
1994	1,835	9.69%	\$3,567,306	10.09%
1995	2,298	12.13%	\$5,199,767	14.71%
1996	2,718	14.35%	\$5,760,857	16.30%
1997	2,293	12.11%	\$4,335,104	12.26%
1998	1,508	7.96%	\$2,852,713	8.07%
1999	1,343	7.09%	\$2,469,189	6.99%
2000	1,073	5.67%	\$1,976,047	5.59%
2001	593	3.13%	\$1,022,503	2.89%
2002	215	1.14%	\$320,340	0.91%
2003	63	0.33%	\$99,237	0.28%
Total	18,937	100.00%	\$35,347,031	100.00%

Issue Age	Count	% of Count	Premium	% of Premium
39 -	17	0.09%	\$10,826	0.03%
40-44	59	0.31%	\$44,311	0.13%
45-49	204	1.08%	\$214,002	0.61%
50-54	756	3.99%	\$901,858	2.55%
55-59	2,550	13.47%	\$3,363,738	9.52%
60-64	6,959	36.75%	\$11,287,820	31.93%
65-69	5,875	31.02%	\$12,514,332	35.40%
70-74	2,010	10.61%	\$5,341,630	15.11%
75-79	475	2.51%	\$1,558,813	4.41%
80-84	31	0.16%	\$109,702	0.31%
85-89	1	0.01%	\$0	0.00%
90+	0	0.00%	\$0	0.00%
Total	18,937	100.00%	\$35,347,031	100.00%

Exhibit E-1 (Nationwide)
Senior Health Insurance Company of Pennsylvania
ATL & Transport
0-day Elimination Period Excluding 5% Compound Lifetime Inflation
Distribution of Inforce Business as of December 31, 2017

Attained Age	Count	% of Count	Premium	% of Premium
39 -	0	0.00%	\$0	0.00%
40-44	0	0.00%	\$0	0.00%
45-49	0	0.00%	\$0	0.00%
50-54	7	0.04%	\$4,491	0.01%
55-59	20	0.11%	\$13,021	0.04%
60-64	71	0.37%	\$57,567	0.16%
65-69	162	0.86%	\$158,799	0.45%
70-74	502	2.65%	\$628,984	1.78%
75-79	1,359	7.18%	\$1,891,255	5.35%
80-84	3,580	18.90%	\$5,623,305	15.91%
85-89	6,875	36.30%	\$12,372,499	35.00%
90+	6,361	33.59%	\$14,597,110	41.30%
Total	18,937	100.00%	\$35,347,031	100.00%

Gender	Count	% of Count	Premium	% of Premium
Male	5,194	27.43%	\$10,116,538	28.62%
Female	13,743	72.57%	\$25,230,493	71.38%
Total	18,937	100.00%	\$35,347,031	100.00%

BP	Count	% of Count	Premium	% of Premium
1 YEAR	1,417	7.48%	\$1,065,308	3.01%
2 YEARS	2,802	14.80%	\$3,606,630	10.20%
3 YEARS	4,152	21.93%	\$6,982,669	19.75%
4 YEARS	2,076	10.96%	\$4,192,404	11.86%
5 YEARS	2,696	14.24%	\$4,507,715	12.75%
Lifetime	5,794	30.60%	\$14,992,305	42.41%
Total	18,937	100%	\$35,347,031	100%

EP	Count	% of Count	Premium	% of Premium
0 days	18,937	100.00%	\$35,347,031	100.00%
7 days	0	0.00%	\$0	0.00%
14 days	0	0.00%	\$0	0.00%
15 days	0	0.00%	\$0	0.00%
20 days	0	0.00%	\$0	0.00%
30 days	0	0.00%	\$0	0.00%
60 days	0	0.00%	\$0	0.00%
75 days	0	0.00%	\$0	0.00%
90 days	0	0.00%	\$0	0.00%
100 days	0	0.00%	\$0	0.00%
150 days	0	0.00%	\$0	0.00%
180 days	0	0.00%	\$0	0.00%
365 days	0	0.00%	\$0	0.00%
Total	18,937	100%	\$35,347,031	100%

Marital Status	Count	% of Count	Premium	% of Premium
Married	8,678	45.83%	\$13,015,510	36.82%
Single	10,259	54.17%	\$22,331,522	63.18%
Total	18,937	100%	\$35,347,031	100%

Exhibit E-1 (Nationwide)
Senior Health Insurance Company of Pennsylvania
ATL & Transport
0-day Elimination Period Excluding 5% Compound Lifetime Inflation
Distribution of Inforce Business as of December 31, 2017

Issue State	Count	% of Count	Premium	% of Premium
AK	21	0.11%	\$44,435	0.13%
AL	7	0.04%	\$7,181	0.02%
AR	80	0.42%	\$126,008	0.36%
AZ	387	2.04%	\$756,194	2.14%
CA	728	3.84%	\$1,701,812	4.81%
CO	116	0.61%	\$264,106	0.75%
CT	4	0.02%	\$4,478	0.01%
DC	3	0.02%	\$3,899	0.01%
DE	32	0.17%	\$36,754	0.10%
FL	3,061	16.16%	\$4,807,154	13.60%
GA	529	2.79%	\$921,467	2.61%
HI	50	0.26%	\$59,826	0.17%
IA	586	3.09%	\$1,232,731	3.49%
ID	52	0.27%	\$84,207	0.24%
IL	763	4.03%	\$2,022,847	5.72%
IN	683	3.61%	\$1,608,190	4.55%
KS	531	2.80%	\$1,028,475	2.91%
KY	406	2.14%	\$773,520	2.19%
LA	248	1.31%	\$494,448	1.40%
MA	94	0.50%	\$154,629	0.44%
MD	284	1.50%	\$570,266	1.61%
ME	228	1.20%	\$368,175	1.04%
MI	297	1.57%	\$549,064	1.55%
MN	63	0.33%	\$141,476	0.40%
MO	588	3.11%	\$1,278,722	3.62%
MS	156	0.82%	\$417,123	1.18%
MT	126	0.67%	\$234,196	0.66%
NC	373	1.97%	\$845,726	2.39%
ND	315	1.66%	\$877,741	2.48%
NE	329	1.74%	\$756,310	2.14%
NH	5	0.03%	\$7,729	0.02%
NJ	124	0.65%	\$285,091	0.81%
NM	48	0.25%	\$101,720	0.29%
NV	47	0.25%	\$41,698	0.12%
NY	0	0.00%	\$0	0.00%
OH	675	3.56%	\$1,586,782	4.49%
OK	590	3.12%	\$961,838	2.72%
OR	90	0.48%	\$108,644	0.31%
PA	2,050	10.83%	\$3,463,681	9.80%
RI	0	0.00%	\$0	0.00%
SC	105	0.55%	\$262,159	0.74%
SD	196	1.04%	\$573,297	1.62%
TN	196	1.04%	\$417,541	1.18%
TX	2,405	12.70%	\$3,196,166	9.04%
UT	174	0.92%	\$198,617	0.56%
VA	229	1.21%	\$461,282	1.31%
VI	0	0.00%	\$0	0.00%
VT	6	0.03%	\$9,665	0.03%
WA	560	2.96%	\$1,004,448	2.84%
WI	242	1.28%	\$376,544	1.07%
WV	40	0.21%	\$71,760	0.20%
WY	15	0.08%	\$47,212	0.13%
Total	18,937	100.00%	\$35,347,031	100.00%

Exhibit E-2 (Maryland)
Senior Health Insurance Company of Pennsylvania
ATL & Transport
0-day Elimination Period Excluding 5% Compound Lifetime Inflation
Distribution of Inforce Business as of December 31, 2017

Issue Year	Count	% of Count	Premium	% of Premium
1975	0	0.00%	\$0	0.00%
1976	0	0.00%	\$0	0.00%
1977	0	0.00%	\$0	0.00%
1978	0	0.00%	\$0	0.00%
1979	0	0.00%	\$0	0.00%
1980	0	0.00%	\$0	0.00%
1981	0	0.00%	\$0	0.00%
1982	0	0.00%	\$0	0.00%
1983	0	0.00%	\$0	0.00%
1984	0	0.00%	\$0	0.00%
1985	0	0.00%	\$0	0.00%
1986	0	0.00%	\$0	0.00%
1987	0	0.00%	\$0	0.00%
1988	0	0.00%	\$0	0.00%
1989	2	0.70%	\$2,666	0.47%
1990	8	2.82%	\$7,563	1.33%
1991	5	1.76%	\$7,522	1.32%
1992	9	3.17%	\$18,010	3.16%
1993	25	8.80%	\$59,713	10.47%
1994	28	9.86%	\$55,568	9.74%
1995	44	15.49%	\$89,675	15.73%
1996	56	19.72%	\$130,486	22.88%
1997	30	10.56%	\$63,006	11.05%
1998	24	8.45%	\$32,104	5.63%
1999	16	5.63%	\$31,298	5.49%
2000	20	7.04%	\$38,507	6.75%
2001	6	2.11%	\$10,519	1.84%
2002	7	2.46%	\$9,514	1.67%
2003	4	1.41%	\$14,116	2.48%
Total	284	100.00%	\$570,266	100.00%

Issue Age	Count	% of Count	Premium	% of Premium
39 -	0	0.00%	\$0	0.00%
40-44	1	0.35%	\$1,597	0.28%
45-49	3	1.06%	\$4,976	0.87%
50-54	14	4.93%	\$16,676	2.92%
55-59	42	14.79%	\$73,976	12.97%
60-64	87	30.63%	\$146,594	25.71%
65-69	88	30.99%	\$173,753	30.47%
70-74	38	13.38%	\$136,329	23.91%
75-79	10	3.52%	\$16,366	2.87%
80-84	1	0.35%	\$0	0.00%
85-89	0	0.00%	\$0	0.00%
90+	0	0.00%	\$0	0.00%
Total	284	100.00%	\$570,266	100.00%

Exhibit E-2 (Maryland)
Senior Health Insurance Company of Pennsylvania
ATL & Transport
0-day Elimination Period Excluding 5% Compound Lifetime Inflation
Distribution of Inforce Business as of December 31, 2017

Attained Age	Count	% of Count	Premium	% of Premium
39 -	0	0.00%	\$0	0.00%
40-44	0	0.00%	\$0	0.00%
45-49	0	0.00%	\$0	0.00%
50-54	0	0.00%	\$0	0.00%
55-59	1	0.35%	\$1,597	0.28%
60-64	1	0.35%	\$1,099	0.19%
65-69	1	0.35%	\$513	0.09%
70-74	11	3.87%	\$26,312	4.61%
75-79	24	8.45%	\$37,307	6.54%
80-84	62	21.83%	\$91,022	15.96%
85-89	93	32.75%	\$181,957	31.91%
90+	91	32.04%	\$230,459	40.41%
Total	284	100.00%	\$570,266	100.00%

Gender	Count	% of Count	Premium	% of Premium
Male	80	28.17%	\$159,971	28.05%
Female	204	71.83%	\$410,295	71.95%
Total	284	100.00%	\$570,266	100.00%

BP	Count	% of Count	Premium	% of Premium
1 YEAR	19	6.69%	\$12,438	2.18%
2 YEARS	52	18.31%	\$73,420	12.87%
3 YEARS	55	19.37%	\$122,919	21.55%
4 YEARS	25	8.80%	\$71,271	12.50%
5 YEARS	95	33.45%	\$125,021	21.92%
Lifetime	38	13.38%	\$165,197	28.97%
Total	284	100%	\$570,266	100%

EP	Count	% of Count	Premium	% of Premium
0 days	284	100.00%	\$570,266	100.00%
7 days	0	0.00%	\$0	0.00%
14 days	0	0.00%	\$0	0.00%
15 days	0	0.00%	\$0	0.00%
20 days	0	0.00%	\$0	0.00%
30 days	0	0.00%	\$0	0.00%
60 days	0	0.00%	\$0	0.00%
75 days	0	0.00%	\$0	0.00%
90 days	0	0.00%	\$0	0.00%
100 days	0	0.00%	\$0	0.00%
150 days	0	0.00%	\$0	0.00%
180 days	0	0.00%	\$0	0.00%
365 days	0	0.00%	\$0	0.00%
Total	284	100%	\$570,266	100%

Marital Status	Count	% of Count	Premium	% of Premium
Married	164	57.75%	\$296,288	51.96%
Single	120	42.25%	\$273,978	48.04%
Total	284	100%	\$570,266	100%

Exhibit E-2 (Maryland)
Senior Health Insurance Company of Pennsylvania
ATL & Transport
0-day Elimination Period Excluding 5% Compound Lifetime Inflation
Distribution of Inforce Business as of December 31, 2017

Issue State	Count	% of Count	Premium	% of Premium
AK	0	0.00%	\$0	0.00%
AL	0	0.00%	\$0	0.00%
AR	0	0.00%	\$0	0.00%
AZ	0	0.00%	\$0	0.00%
CA	0	0.00%	\$0	0.00%
CO	0	0.00%	\$0	0.00%
CT	0	0.00%	\$0	0.00%
DC	0	0.00%	\$0	0.00%
DE	0	0.00%	\$0	0.00%
FL	0	0.00%	\$0	0.00%
GA	0	0.00%	\$0	0.00%
HI	0	0.00%	\$0	0.00%
IA	0	0.00%	\$0	0.00%
ID	0	0.00%	\$0	0.00%
IL	0	0.00%	\$0	0.00%
IN	0	0.00%	\$0	0.00%
KS	0	0.00%	\$0	0.00%
KY	0	0.00%	\$0	0.00%
LA	0	0.00%	\$0	0.00%
MA	0	0.00%	\$0	0.00%
MD	284	100.00%	\$570,266	100.00%
ME	0	0.00%	\$0	0.00%
MI	0	0.00%	\$0	0.00%
MN	0	0.00%	\$0	0.00%
MO	0	0.00%	\$0	0.00%
MS	0	0.00%	\$0	0.00%
MT	0	0.00%	\$0	0.00%
NC	0	0.00%	\$0	0.00%
ND	0	0.00%	\$0	0.00%
NE	0	0.00%	\$0	0.00%
NH	0	0.00%	\$0	0.00%
NJ	0	0.00%	\$0	0.00%
NM	0	0.00%	\$0	0.00%
NV	0	0.00%	\$0	0.00%
NY	0	0.00%	\$0	0.00%
OH	0	0.00%	\$0	0.00%
OK	0	0.00%	\$0	0.00%
OR	0	0.00%	\$0	0.00%
PA	0	0.00%	\$0	0.00%
RI	0	0.00%	\$0	0.00%
SC	0	0.00%	\$0	0.00%
SD	0	0.00%	\$0	0.00%
TN	0	0.00%	\$0	0.00%
TX	0	0.00%	\$0	0.00%
UT	0	0.00%	\$0	0.00%
VA	0	0.00%	\$0	0.00%
VI	0	0.00%	\$0	0.00%
VT	0	0.00%	\$0	0.00%
WA	0	0.00%	\$0	0.00%
WI	0	0.00%	\$0	0.00%
WV	0	0.00%	\$0	0.00%
WY	0	0.00%	\$0	0.00%
Total	284	100.00%	\$570,266	100.00%