

### EXHIBIT 3: NARRATIVE SUMMARY

Company American Progressive Life & Health Insurance Company of New York  
NAIC Code: 80624  
SERFF Tracking #: UNAM-128013869

American Progressive Life & Health Insurance Company of New York is requesting a premium rate increase for its Individual Standardized Medicare Supplement policies in the state of New York. The proposed rate adjustment is as follows. The total number of policyholders affected by the proposed adjustment is 2,449. Policyholders will receive their rate increase on their next policy anniversary following approval by the state and prior 60 day notification, on or after 4/1/12.

Plan A	15%
Plans B, C, G	3%
Plan D	7%
Plan E	9%
Plans F, F+	0%
Plan N	7.75%

The premium change is being requested because of the increase cost of benefits due to:

1. The increased cost of medical services.
2. The increase in costs due to the use of expensive new technologies and prescription drugs
3. The increase in the Medicare deductibles and co-payments.

Rates vary by Plan and by the area in which the policyholder lives. Once approval from the state is received, an additional notice will be sent to the policyholder at least 60 days prior to their renewal date.