

**Berkshire Life Insurance Company of America**

**Home Office: Pittsfield, Massachusetts  
Company NAIC No. 71714  
Administrative Office: Post Office Box 4243  
Woodland Hills, California 91365-4243**

**Actuarial Memorandum**

August 2022

**Long Term Care Insurance Policy:**

**Form BG01P(06/04)-MD**

**Long Term Care Insurance Policy:**

**Form BG01P(01/09)-MD**

Berkshire Life Insurance Company of America (Berkshire Life) is requesting a rate increase on the above listed Long-Term Care (LTC) policy forms. Policy form BG01P(06/04)-MD was issued in Maryland from 2004 through 2009 under product name “Care ProVider” and is referred to as “BG01” or “BG01P(06/04)” in this actuarial memorandum. Policy form BG01P(01/09)-MD was issued in Maryland from 2009 through 2012 under product name “LTC Choice ProVider” and is referred to as “BG04” or “BG01P(01/09)” in this memorandum. The above policy forms are no longer being marketed in any jurisdiction.

**1. Purpose of Filing**

This is a rate increase filing for existing Long-Term Care policy forms. This actuarial memorandum has been prepared for the purpose of demonstrating that the requested rate increase meets the minimum requirements of the 2014 National Association of Insurance Commissioners (NAIC) Long-Term Care Insurance Model Regulation and the applicable regulatory requirements of this jurisdiction. It may not be suitable for other purposes.

**2. Scope of Filing**

This filing applies to the Company’s LTC policy forms as specified above. These forms provide daily benefit for qualified long-term care services in various settings, as summarized in Exhibit A, when the insured meets policy benefit qualification requirements.

The forms included in this filing are individual LTC policies that are guaranteed renewable for life, subject to the Company’s right to change premium rates.

These policy forms were issue age rated and fully underwritten. The issue ages were from 40 to 84 on an age nearest birthday basis, except for endorsed groups where the issue age range was 18 to 84 in some jurisdictions. Strict underwriting criteria were administered with frequent utilization of medical records and paramedical

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functional assessments, personal history interviews and MIB searches.

These policy forms were marketed by individual agents of Berkshire Life Insurance Company of America.

The proposed rate increase is applicable to all inforce policies as these forms are no longer being marketed. Paid-up policies will not receive a rate increase.

The number of policyholders and the annual inforce premium, as of December 2021, are displayed in Exhibits A1 and A2. The exhibits also show the average annual premium before and after proposed rate increase.

**3. Reason for the Increase**

A rate increase is necessary at this time due to significantly higher anticipated future and lifetime loss ratios. The higher loss ratios are a result of a combination of lower lapse, lower death, longer claim continuance, and lower investment earnings on the assets.

Berkshire Life has been evaluating this block and updating assumptions based on the actual experience as well as the industry experience. For the policy forms specified above, projected experience is now worse than what original pricing assumptions were projecting. The combined effect of updating the lapse, mortality and morbidity assumptions to better reflect the actual experience, as well as industry data, resulted in the need for a rate increase.

The current premium levels are inadequate. Therefore, the Company is requesting a rate increase to help alleviate the adverse performance on this block of business. Implementing a necessary rate increase earlier reduces the amount of the rate increase.

**4. Requested Rate Increase**

The Company is requesting the approval of the following increases:

- BG01: A flat increase of 5% on the current base rates.
- BG04: A flat increase of 5% on the current base rates.

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The increase does not vary by issue age or other policy characteristics. The new premium for any contract is equal to the product of the contract's current premium and one plus the base premium increase percentage. Paid-up policies will not be affected by the rate increase.

Please see Exhibits B1 & B2 for rate tables reflecting the rate increase:

Exhibit B1: BG01 proposed rates

Exhibit B2: BG04 proposed rates

Please note that the actual rates implemented may vary from those in the rate pages slightly due to implementation rounding algorithms.

**5. History of Previous Rate Revisions**

**a. BG01**

A flat increase of 15% was approved on October 9, 2014.

A flat increase of 10% was approved on March 3, 2016.

A three-year, phased-in increase of 5% each year was approved on November 11, 2020. Insureds with an issue age of 75 or older were excluded from the rate increase.

**b. BG04**

A three-year, phased-in increase of 7.5% each year was approved on November 11, 2020. Insureds with an issue age of 75 or older were excluded from the rate increase.

**6. Actuarial Assumptions**

**a. Interest**

The maximum valuation interest rate for contract reserves has been used for accumulating historical experience and for discounting projected future experience.

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Maximum Valuation Interest Rate:    BG01:  4.5%  
  BG04:  4.0%

**b. Lapse**

The current best estimate ultimate lapse rate is assumed to be 0.65%, formulated by analyzing the trend in lapse rates of later policy durations for the reinsurer's entire similarly underwritten and administered block of LTC policies. Exhibit C shows the reinsurer's actual to expected lapse experience by duration where the expected is based on current best estimate assumptions.

**c. Mortality**

The current best estimate mortality assumptions are also based on the reinsurer's combined experience. The attained age mortality is assumed to be 100% of the 2012 IAR Table, which consists of the 2012 IAM Period Table along with the use of Scale G2 to project future mortality improvements beyond 2012, with duration selection factors, varied by joint vs. single, shown in Exhibit D1. Mortality selection factors for Single grade from 20% to 100% over 16 years while selection factors for Joint grade from 20% to 100% over 20 years.

Exhibit D2 includes a comparison of actual deaths and expected deaths based on best estimate assumptions for the combined reinsurer's block of LTC policies.

**d. Morbidity**

The current best estimate morbidity assumptions are based on the experience of the reinsurer's entire similarly underwritten and administered block of LTC policies as well. Studies are performed for incidence, continuance, utilization, and recovery from claim data. Incidence rates by gender, marital status, and attained age have been developed.

Claim continuance rates are derived from reinsurer data that has been credibility blended with the latest industry data. Recovery and return to active status is based on the policyholders' attained ages at the time their claims are incurred, grading down from 36.4% of all claims at age 40, to 6.78% at age 80, and then 0% at age 120. Utilization factors are then applied to the claim costs, which are as follows: 73% for COLA reimbursement policies and 88% for non-COLA reimbursement policies. No underwriting selection durational factors or morbidity improvements are assumed in the projection.

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Policy design features have been taken into consideration. Benefit provisions, elimination periods, benefit periods, number of units, benefit growth, etc. have been accounted for either in the development of claim costs or projection model formulas.

Exhibit E1 shows the best estimate incidence rates by gender and marital status. Exhibit E2 demonstrates the best estimate lengths of stay for lifetime benefit period, 90-day elimination period policies with and without 5% Compound COLA.

Exhibits E3 and E4 contain the analysis of actual to expected incidence and termination respectively, with expected based on best estimate assumptions, for the combined reinsurer LTC blocks.

**e. Expenses**

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

**f. Rate Increase Impact on Policyholder Behavior**

At the time of a rate increase, policyholders have the option to elect a Contingent Benefit Upon Lapse (CBUL) or reduced benefit options (RBO). An increase in morbidity for adverse selection due to the rate increase is also assumed based on the percentage of policyholders that elect CBUL and RBO.

Policyholders who elect a CBUL are modeled as a shock lapse. The shock lapse assumption represents policyholders who are assumed to drop their policies instead of accepting a rate increase. The RBO assumption represents policyholders who are assumed to choose to reduce benefits in order to offset all or some of the rate increase. Adverse selection associated with the requested increase is a function of CBUL and RBO election. The reasoning for a permanent shift in morbidity due to adverse selection is that the insureds remaining after the increase are those who choose to accept the rate increase (i.e., the insureds who think they will use the policy) and are a less healthy population (will use more benefits) than the pre-filing cohort. For those who lapse the policy, the assumption is that the insureds are healthier and less likely to need the policy as they do not value the policy enough to pay a higher premium.

The following provides approximate averages for these assumptions: 3% shock lapse, 11% RBO election rate, and 2% morbidity increase due to adverse selection.

The projections in Exhibits F and G assume the entire increase is expected to occur in 2023.

The above assumptions are based on the experience of policies issued by the Company, reinsurer and industry

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experience, and actuarial judgement. The best estimate assumptions reflect an estimate of the most likely outcome and do not reflect an explicit margin for conservatism.

**7. Area Factors and Trend Assumptions**

Area factors were not used in pricing for the above listed policy forms. As this is not medical insurance, an explicit medical cost trend is not included in the projections.

**8. Reserves**

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2021 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve (IBNR) balances as of December 31, 2021 have been allocated to a calendar year of incurral and included in historical incurred claims. Paid claims have been discounted to the incurral date and included in historical incurred claims. Claim reserves are calculated for active and pending claimants as present value of benefit payments discounted by interest and terminations. The IBNR is based on lag factors which are applied to the claim reserves and survivor payments based on the difference between the incurral date and the valuation date.

**9. Past and Future Policy Experience**

Earned premiums and incurred claims for projection years 2022 through 2061 are developed from an active lives model representing actual contracts in force as of December 31, 2021. The best estimate assumptions described above for morbidity, voluntary lapse and mortality are used to project earned premiums and incurred claims.

Nationwide and statewide historical experience and projections before and after proposed rate increase are shown as follows:

<b>Policy Form</b>	<b>Nationwide</b>	<b>Maryland</b>
BG01	Exhibit F1	Exhibit G1
BG04	Exhibit F2	Exhibit G2

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Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated by the following formula:

$$LR_j = \frac{\sum_{t=j}^{2021} Pmt_t^j \times v^{t-j} + {}_jCR_{2021} \times v^{2021-j+0.5} + {}_jIBNR_{2021} \times v^{2021-j+0.5}}{EP_j}$$

$LR_j$  = loss ratio for year  $j$

$Pmt_t^j$  = claim payments in year  $t$  on claims incurred in year  $j$ , assumed to occur midyear

${}_jCR_{2021}$  = claim reserve held on December 31, 2021 for claims incurred in year  $j$

${}_jIBNR_{2021}$  = incurred but not reported reserve as of December 31, 2021 attributable to claims incurred in year  $j$

$EP_j$  = earned premium in year  $j$ , assumed mid-year

$j$  = year of incurral

- **BG01:**  $v = 1 / 1.045 = 0.956938$
- **BG04:**  $v = 1 / 1.04 = 0.961538$

Future anticipated loss ratio is calculated, with and without interest, as anticipated incurred claims divided by earned premiums. Lifetime loss ratio as of December 31, 2021 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at the maximum valuation interest rate.

## 10. Analysis Performed

The originally approved premium schedule was based on pricing assumptions believed to be appropriate, given industry experience available when the originally approved rate schedule was developed. The original pricing assumptions for voluntary lapse, mortality and claim costs were as follows:

**a. Original Pricing Ultimate Lapse**

BG01: 2.00%

BG04: 0.75%

**b. Original Pricing Mortality**

BG01: 1983 GAM

BG04: 1994 GAM with duration selection factors.

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**c. Original Pricing Morbidity**

Original pricing claim costs for skilled, intermediate and Facility Care Benefits are derived from The Reports of the Society of Actuaries based on the 1985 National Nursing Home Survey Utilization Data in Transactions, Society of Actuaries, 1988-89-90 Reports; and the Long Term Care Intercompany Study: 1984-1991 Experience in Transactions, Society of Actuaries, 1993-94 Reports. Claim costs factors shown in the original actuarial memorandum are applied to the inforce lives and represent the expected cost per life of incurred benefits.

Original pricing claim costs for Home and Community Based Care are decreasing percentages of Facility Care claims costs derived from information provided by a reinsurer.

Underwriting selection durational factors are:

BG01: 10%, 20%, 40%, 60%, 80%, 100% for durations 6 & later.

BG04:

Single: 35%, 40%, 45%, 50%, 60%, 80%, 90%, 100% durations 8 & later.

Joint: 21%, 24%, 27%, 30%, 36%, 38%, 48%, 54%, 60%, 66%, 72%, 78%, 84%, 90%, 96%,  
100% for durations 16 & later.

**d. Original Pricing Interest**

BG01: 4.5%

BG04: 5.5%

As part of the inforce management of the business, the reinsurer and administrator of the business monitor the performance of the business by completing periodic actual-to-expected analysis for voluntary lapse, mortality, claim incidence, and claim termination. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. An analysis of the projected lifetime loss ratio based on current best estimate assumptions compared to that assumed at the time of original pricing revealed that experience had deteriorated significantly.

The best estimate assumptions used in this filing (described in Section 6) are based on actual inforce experience of the Company, experience of the reinsurer's similarly underwritten and administered LTC products, industry experience, and actuarial judgement. Actual persistency and claim continuance have been higher than what were assumed in original pricing.



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**11. Loss Ratio Requirement Compliance Demonstration**

Exhibits F (nationwide) and G (statewide) show actual and projected experience using current best estimate assumptions. Actual experience is provided from inception through 2021 and then projected on a seriatim basis for 40 years using the current assumptions described above in Section 6. Included in Exhibits F and G are calendar year earned premiums, incurred claims, annual loss ratios, and cumulative loss ratios. As shown in Exhibits F and G, the anticipated lifetime loss ratios with the requested rate increase exceed the minimum loss ratio required by pre-rate stability regulation.

Exhibits I1 and I2, for BG01 and BG04 respectively, demonstrate that the requested rate increase meets the 58%/85% minimum loss ratio test under moderately adverse conditions as required by post-rate stability regulation. These exhibits show 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, will not be less than the sum of the following:

- a. Accumulated value of the initial earned premium times 58%,
- b. 85% of the accumulated value of prior premium rate schedule increases,
- c. Present value of future projected initial earned premiums times 58%, and
- d. 85% of the present value of future projected premiums in excess of the projected initial earned premiums.

Present and accumulated values in the lifetime projections in Exhibits I1 and I2 are determined at the maximum valuation interest rate for contract reserves applicable to long-term care business issued in the years in which the applicable business of this filing was issued.

**12. Proposed Effective Date**

The rate increase will apply to policies on their policy anniversary date following at least a 60-day policyholder notification period after approval.

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**13. Nationwide Distribution of Business as of December 31, 2021**

As of December 31, 2021, the number of policies in force that will be affected by this increase by policy form is shown in the following Exhibits:

<b>Policy Form</b>	<b>Nationwide</b>	<b>Maryland</b>
BG01	Exhibit H1	Exhibit H3
BG04	Exhibit H2	Exhibit H4

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**14. 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 am familiar with the requirements for filing long-term care insurance premium rate increases.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8 and No. 18.

The data used to develop this actuarial memorandum was provided by LifeCare Assurance Company, the administrator of the policies, and Employers Reassurance Corporation, the reinsurer of the business. I have reviewed the data for reasonableness.

To the best of my knowledge and judgement, I hereby certify that:

- this rate submission is in compliance with the applicable laws and regulations of the jurisdiction where it is filed;
- policy design, underwriting, and claims adjudication practices have been taken into consideration;
- the rates are not excessive or unfairly discriminatory, and bear reasonable relationship to the benefits based on the loss ratio standards of this jurisdiction;
- this filing will enhance premium adequacy, but may not be sufficient to prevent future rate action. Additional rate increases are needed to certify the rates will remain stable under moderately adverse conditions; and
- the relationship between renewal premium rate schedules and new business premium rate schedules is not applicable because the company is no longer marketing new business in any states.



Daniel Solomon, ASA, MAAA  
Consulting Actuary

Date: August 3, 2022

**Berkshire Life Insurance Company of America**  
**Policy Forms: BG01P(06/04) & BG01P(01/09)**

**Exhibit A: Benefit Summary**  
(Does not reflect state variations)

General Information	Care ProVider (BG01P(06/04))	LTC Choice ProVider (BG01P(01/09))
Tax Qualified only	Yes	Yes
Available Coverage	Facility Care Only or Comprehensive	Facility Care Only or Comprehensive
Benefit Trigger	2 of 6 ADL's or Severe Cognitive Impairment	2 of 6 ADL's or Severe Cognitive Impairment
Benefit Pool	Yes	Yes
Underwriting classes	Preferred Plus, Preferred, Standard	Preferred Plus, Preferred, Standard, Substandard 1 and 2
Employer/Association Group Discount	10% for all ages	5% for all ages
Available Issue Ages	40 – 84 (age nearest birthday)	40 – 84 (age nearest birthday) 18 – 84 (age nearest, Employer/Association Groups)
Maximum Daily Benefit Amount	\$50 to \$300 (\$10 increments). \$350 maximum in Metro New York area, Fairfield County CT, and Alaska	\$50 to \$400 (\$10 increments)
Benefit Period	3 yrs, 4 yrs, 5 yrs, Lifetime	3 yrs, 4 yrs, 5 yrs, 6 yrs, Lifetime
Payment Options	Lifetime, Paid-up at 65; 10-year pay	Lifetime, Paid-up at 65; 10-year pay, Step Rated Premium Payment (available with 5% Compound Inflation and Lifetime pay)
Elimination period	0, 30, 90, 180 days	0, 30, 90, 180 days
Emergency Response System	If benefits are being received under HCCS, will reimburse for charges incurred up to \$50 monthly. Benefits paid are deducted from the benefit amount.	If benefits are being received under HCCS, will reimburse for charges incurred up to \$50 monthly. Benefits paid are deducted from the benefit amount.
Caregiver Training	Lifetime maximum of 5 times the daily benefit. Not subject to the elimination period. Benefits paid are deducted from the benefit amount.	Lifetime maximum of 5 times the daily benefit. Not subject to the elimination period. Benefits paid are deducted from the benefit amount.
Respite Care Benefit	Maximum of 30 days per calendar year. Not subject to the elimination period. Benefits paid are deducted from the benefit amount.	Maximum of 30 days per calendar year. Not subject to the elimination period. Benefits paid are deducted from the benefit amount.
Alternative Plan of Care	Lifetime maximum of 50 times the daily benefit.	Lifetime maximum of 50 times the daily benefit.
Facility Bed Reservation Benefit	30 days per calendar year. Benefits paid are deducted from the benefit amount.	30 days per calendar year. Benefits paid are deducted from the benefit amount.
Waiver of Premium	After 90 days confinement in a Nursing Facility or Assisted Living Facility. Premiums paid during the 90-day period are considered unearned and also returned.	After 90 days confinement in a Nursing Facility or Assisted Living Facility. Premiums paid during the 90-day period are considered unearned and also returned.
Coverage Outside of U.S. Canada, and U.S. Territories	30 days per calendar year.	30 days per calendar year.
Optional Personal Care Advisor	If requested, will assist with questions such as eligibility for benefits, appropriate levels of care, availability of facilities and other care and resources. No benefits will be deducted from the Benefit Amount for their use.	If requested, will assist with questions such as eligibility for benefits, appropriate levels of care, availability of facilities and other care and resources. No benefits will be deducted from the Benefit Amount for their use.
Optional Care Coordination	If requested, will assist with assessing and coordinating appropriate care and services, providing assistance in developing a Plan of Care, and assisting with necessary Claims documentation. No benefits will be deducted from the Benefit Amount for their use.	If requested, will assist with assessing and coordinating appropriate care and services, providing assistance in developing a Plan of Care, and assisting with necessary Claims documentation. No benefits will be deducted from the Benefit Amount for their use.
Renewability	Guaranteed renewable for life	Guaranteed renewable for life

Riders/Endorsements	Description	Care ProVider (BG01(06-04))	LTC Choice ProVider (BG01(01-09))
X% Compound Inflation	Each policy anniversary, the daily benefit will increase by X% of the previous year's daily benefit amount, with a corresponding increase in the Benefit Amount.	Available at 3% and 5%	Available at 3%, 4%, 5%, and 6%
5% Step-Rated Compound Inflation	Step Rated Premium Payment Option – optional payment method available with 5% Compound Inflation only. Rider premiums increase by same amount on each policy anniversary.	Not Available	Available
Monthly Benefit Rider	Changes the HCCS benefit from a daily to a monthly benefit, which will pay up to 31 times the daily benefit, based upon actual HCCS charges.	Available	Available
Waiver of Premium Rider	Waives the premium after receiving 90 days of HCCS benefits (regardless of the number of visits per day).	Available	Available
Indemnity Benefit Rider	Upon meeting eligibility for payment of benefits, for days on which eligible care is received, benefits payable for covered services will be equal to the full daily benefit amount.	Available	Available
Paid-up Survivor Benefit Rider	The policy becomes paid up, with no further premiums due upon the end of the 10th policy year AND the date of death of either insured.	Available	Available
Personal Caregiver Rider	Benefits payable for covered services will be equal to the full daily benefit, regardless of the amount of the charges incurred. This includes payment to non-professional caregivers, including unpaid family and friends.	Available	Not available
Restoration of Benefits Rider	Benefits paid for a single claim period will not exceed benefit amount of policy. Benefits may be restored if for a period of 180 days if a) the policy remains inforce, b) the insured is not eligible for benefits because they have recovered, and c) insured has not received benefits under the policy. Restoration limited to twice the benefit amount.	Available	Available
Return of Premium Rider	If the insured dies (last to die under joint coverage) while the policy is inforce, the total premiums paid less the total of benefits paid, will be returned to the beneficiary.	Available	Not Available
Full Return of Premium Rider	If the insured dies (last to die under joint coverage) while the policy is inforce, the total premiums paid will be returned to the beneficiary (no deduction is made for benefits paid).	Not Available	Available
Shortened Benefit Period Non-forfeiture Rider	If policy inforce for 3 or more years and policy lapses for nonpayment of premium, coverage will continue at the daily benefit at time of lapse. The new benefit amount becomes equal to the greater of the total premiums paid or 30 times the daily benefit.	Available	Available
Optional Policy Surrender Rider	Upon surrender of the policy after the first 5 policy years, 80% of the premiums paid will be returned to the policyholder, subject to evidence of insurability. If sufficient evidence of insurability not provided, 80% of the premiums paid will provide a lifetime monthly income.	Not Available	Available
First Day HCCS Rider	If otherwise satisfy the Payment of Benefits provision, we will waive any Elimination Period required for HCCS benefits. Days on which HCCS benefits are payable will count towards satisfaction of the Elimination Period for Facility Care Services.	Not Available	Available
Shared Benefit Amount Rider	Provides a third shared benefit pool, available to either or both insureds who have exhausted their own benefit pool on the base policy.	Not Available	Available
Paid Up at Age 65 Premium Payment Endorsement	Premiums are payable until age 65 (first to reach age 65 under joint coverage), after which no further premiums will be due.	Available	Available
10-Year Premium Payment Endorsement	Premiums payable over a 10 year period, after which no further premium is due.	Available	Available

**Berkshire Life Insurance Company of America**  
**Rate Increase Impact Exhibit**  
**Exhibit A1**  
**Policy Form: BG01P(06/04)**

Maryland	BG01P(06/04)			
	Cost of Living Adjustment			Total
	None	Compound 5%	Compound 3%	
Number of Policies	8	100	39	147
Number of Members	13	156	63	232
Current Premium	\$28,136	\$564,652	\$146,820	\$739,607
Current Average Premium	\$3,517	\$5,647	\$3,765	\$5,031
New Premium	\$29,542	\$592,884	\$154,161	\$776,587
New Average Premium	\$3,693	\$5,929	\$3,953	\$5,283
Average Rate Increase	5.00%	5.00%	5.00%	5.00%

Nationwide	BG01P(06/04)			
	Cost of Living Adjustment			Total
	None	Compound 5%	Compound 3%	
Number of Policies	549	2,041	1,333	3,923
Number of Members	747	3,167	2,001	5,915
Current Premium	\$1,735,579	\$10,213,458	\$5,378,149	\$17,327,186
Current Average Premium	\$3,161	\$5,004	\$4,035	\$4,417
New Premium	\$1,822,358	\$10,724,131	\$5,647,056	\$18,193,545
New Average Premium	\$3,319	\$5,254	\$4,236	\$4,638
Average Rate Increase	5.00%	5.00%	5.00%	5.00%

Maryland	BG01P(06/04)			
	Payment Period			Total
	Lifetime Pay	10 Pay	Paid up at 65	
Number of Policies	139	0	8	147
Number of Members	218	0	14	232
Current Premium	\$695,509	\$0	\$44,098	\$739,607
Current Average Premium	\$5,004	\$0	\$5,512	\$5,031
New Premium	\$730,284	\$0	\$46,303	\$776,587
New Average Premium	\$5,254	\$0	\$5,788	\$5,283
Average Rate Increase	5.00%	0.00%	5.00%	5.00%

Nationwide	BG01P(06/04)			
	Payment Period			Total
	Lifetime Pay	10 Pay	Paid up at 65	
Number of Policies	3,841	5	77	3,923
Number of Members	5,788	9	118	5,915
Current Premium	\$16,799,260	\$74,005	\$453,921	\$17,327,186
Current Average Premium	\$4,374	\$14,801	\$5,895	\$4,417
New Premium	\$17,639,223	\$77,705	\$476,617	\$18,193,545
New Average Premium	\$4,592	\$15,541	\$6,190	\$4,638
Average Rate Increase	5.00%	5.00%	5.00%	5.00%

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**Rate Increase Impact Exhibit**  
**Exhibit A2**  
**Policy Form: BG01P(01/09)**

Maryland	BG01P(01/09)						
	Cost of Living Adjustment						Total
	None	Compound 6%	Compound 5%	Compound 4%	Compound 3%	Step Pay Compound 5%	
Number of Policies	8	1	37	4	8	1	59
Number of Members	10	1	59	6	14	2	92
Current Premium	\$16,019	\$7,089	\$193,478	\$14,883	\$45,112	\$4,254	\$280,836
Current Average Premium	\$2,002	\$7,089	\$5,229	\$3,721	\$5,639	\$4,254	\$4,760
New Premium	\$16,820	\$7,443	\$203,152	\$15,627	\$47,368	\$4,466	\$294,877
New Average Premium	\$2,103	\$7,443	\$5,491	\$3,907	\$5,921	\$4,466	\$4,998
Average Rate Increase	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%

Nationwide	BG01P(01/09)						
	Cost of Living Adjustment						Total
	None	Compound 6%	Compound 5%	Compound 4%	Compound 3%	Step Pay Compound 5%	
Number of Policies	438	26	1,087	120	362	19	2,052
Number of Members	637	36	1,723	194	537	28	3,155
Current Premium	\$1,435,481	\$131,283	\$5,469,984	\$562,290	\$1,614,003	\$98,105	\$9,311,146
Current Average Premium	\$3,277	\$5,049	\$5,032	\$4,686	\$4,459	\$5,163	\$4,538
New Premium	\$1,507,255	\$137,847	\$5,743,483	\$590,404	\$1,694,703	\$103,010	\$9,776,703
New Average Premium	\$3,441	\$5,302	\$5,284	\$4,920	\$4,681	\$5,422	\$4,764
Average Rate Increase	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%

Maryland	BG01P(01/09)			
	Payment Period			Total
	Lifetime Pay	10 Pay	Paid up at 65	
Number of Policies	59	0	0	59
Number of Members	92	0	0	92
Current Premium	\$280,836	\$0	\$0	\$280,836
Current Average Premium	\$4,760	\$0	\$0	\$4,760
New Premium	\$294,877	\$0	\$0	\$294,877
New Average Premium	\$4,998	\$0	\$0	\$4,998
Average Rate Increase	5.00%	0.00%	0.00%	5.00%

Nationwide	BG01P(01/09)			
	Payment Period			Total
	Lifetime Pay	10 Pay	Paid up at 65	
Number of Policies	1,989	33	30	2,052
Number of Members	3,052	58	45	3,155
Current Premium	\$8,826,262	\$307,134	\$177,750	\$9,311,146
Current Average Premium	\$4,438	\$9,307	\$5,925	\$4,538
New Premium	\$9,267,575	\$322,490	\$186,638	\$9,776,703
New Average Premium	\$4,659	\$9,772	\$6,221	\$4,764
Average Rate Increase	5.00%	5.00%	5.00%	5.00%

Berkshire Life Insurance Company of America  
Policy Form: BG01P(06/04)  
Exhibit B1  
Rates and Factors After Proposed Increase (5%)  
Individual / Preferred Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	ANNUAL RATES PER \$10 DAILY BENEFIT		PREMIUM AND RIDER FACTORS									
	Facility Care Service	Comprehensive Care	Compound Inflation		Return Of Premium	SBP Nonforf	10-Pay	Paid Up at 65	Limited Pay CIP		HCCS Waiver	Paid Up Survivor
			5%	3%					5%	3%		
40	49.19	61.48	3.500	2.170	1.224	1.600	2.098	1.259	5.635	3.494	1.037	1.400
41	51.64	64.55	3.450	2.140	1.233	1.600	2.048	1.262	5.481	3.400	1.040	1.400
42	54.09	67.64	3.400	2.110	1.242	1.600	1.998	1.266	5.328	3.306	1.042	1.400
43	56.81	70.70	3.350	2.070	1.251	1.600	1.983	1.270	5.174	3.197	1.045	1.400
44	59.56	73.78	3.300	2.030	1.260	1.600	1.967	1.273	5.020	3.088	1.047	1.400
45	61.02	75.31	3.250	1.990	1.269	1.600	1.952	1.277	4.867	2.980	1.050	1.400
46	63.77	78.39	3.150	1.980	1.278	1.600	1.937	1.325	4.573	2.912	1.052	1.400
47	66.50	81.46	3.050	1.970	1.287	1.600	1.922	1.373	4.297	2.845	1.055	1.400
48	70.63	86.08	2.950	1.960	1.296	1.600	1.903	1.421	4.034	2.778	1.057	1.400
49	74.74	90.69	2.850	1.950	1.305	1.600	1.884	1.469	3.863	2.710	1.060	1.400
50	80.14	96.85	2.750	1.940	1.314	1.600	1.865	1.517	3.746	2.643	1.062	1.400
51	84.27	101.47	2.700	1.910	1.323	1.600	1.846	1.565	3.651	2.583	1.065	1.400
52	88.37	106.08	2.650	1.890	1.332	1.600	1.826	1.613	3.555	2.536	1.067	1.400
53	94.52	112.21	2.600	1.870	1.341	1.600	1.803	1.661	3.519	2.531	1.070	1.400
54	101.94	119.92	2.550	1.850	1.350	1.600	1.780	1.709	3.473	2.519	1.072	1.400
55	108.07	126.06	2.500	1.830	1.368	1.600	1.757	1.757	3.420	2.504	1.075	1.400
56	115.54	133.74	2.450	1.810	1.386	1.600	1.733		3.246	2.398	1.077	1.400
57	121.63	139.90	2.400	1.790	1.404	1.530	1.710		3.086	2.301	1.080	1.400
58	133.26	152.20	2.350	1.770	1.422	1.514	1.684		2.938	2.213	1.082	1.400
59	143.54	162.97	2.300	1.750	1.440	1.498	1.657		2.837	2.159	1.085	1.400
60	155.17	175.27	2.250	1.730	1.458	1.482	1.631		2.738	2.105	1.087	1.400
61	165.43	186.02	2.200	1.710	1.476	1.466	1.604		2.695	2.095	1.090	1.400
62	177.07	198.32	2.150	1.690	1.494	1.450	1.578		2.634	2.071	1.092	1.400
63	197.28	219.85	2.100	1.670	1.512	1.424	1.548		2.533	2.014	1.095	1.400
64	218.89	242.92	2.050	1.650	1.530	1.398	1.518		2.466	1.985	1.097	1.400
65	239.10	264.45	2.000	1.630	1.539	1.372	1.489		2.391	1.949	1.100	1.400
66	260.72	287.50	1.950	1.610	1.548	1.346	1.459		2.321	1.917	1.102	1.390
67	280.93	309.03	1.900	1.590	1.557	1.320	1.429		2.247	1.880	1.105	1.380
68	317.27	349.00	1.850	1.570	1.566	1.296	1.401		2.188	1.857	1.107	1.370
69	353.62	389.00	1.800	1.550	1.575	1.272	1.373		2.125	1.830	1.110	1.360
70	388.57	427.44	1.750	1.530	1.584	1.248	1.345		2.059	1.800	1.112	1.350
71	424.91	467.40	1.720	1.510	1.593	1.224	1.317		1.996	1.753	1.115	1.340
72	461.26	507.40	1.690	1.490	1.602	1.200	1.289		1.934	1.705	1.117	1.330
73	526.95	579.65	1.660	1.470	1.611	1.184	1.267		1.873	1.658	1.120	1.320
74	591.26	650.39	1.630	1.450	1.620	1.168	1.244		1.811	1.611	1.122	1.310
75	656.95	722.66	1.600	1.430	1.629	1.152	1.221		1.800	1.609	1.125	1.300
76	623.05	685.37	1.580	1.420	1.638	1.136	1.198		1.770	1.591	1.127	1.300
77	679.81	747.79	1.560	1.410	1.647	1.120	1.176		1.740	1.572	1.130	1.300
78	763.14	839.45	1.540	1.400	1.656	1.116	1.154		1.710	1.554	1.132	1.300
79	847.65	932.43	1.520	1.390	1.665	1.112	1.132		1.680	1.536	1.135	1.300
80	930.97	1,024.07	1.500	1.380	1.674	1.108	1.111		1.650	1.518	1.137	1.300
81	1,015.50	1,117.05	1.490	1.370	1.683	1.104	1.089		1.630	1.499	1.140	1.300
82	1,098.81	1,208.70	1.480	1.360	1.692	1.100	1.067		1.610	1.479	1.142	1.300
83	1,189.36	1,308.32	1.470	1.350	1.701	1.090	1.046		1.590	1.460	1.145	1.300
84	1,287.18	1,415.91	1.460	1.340	1.710	1.085	1.026		1.570	1.441	1.147	1.300

Factors:

Elim Period :	0 Day	1.30	Benefit Period:	Lifetime	1.00	Risk Classes :		Restoration of Benefits:	
	30 Day	1.15		5 Year	0.82	Preferred Plus	0.80	5 Years	1.034
	90 Day	1.00		4 Year	0.71	Preferred	1.00	4 Years	1.051
	180 Day	0.90		3 Year	0.60	Standard	1.25	3 Years	1.063

Indemnity Benefit Factor (BG01R-IND):	1.12
Personal Caregiver Rider (BG01R-PCG) :	2.00
Monthly Benefit Rider: (BG01R-MTH):	1.15

Joint Coverage - Premiums for joint rate combinations are calculated as 130% of the base policy premium of the older insured, multiplied by the following factors:	
2 Preferred Plus - .800	2 Preferred - 1.000
1 Pref Plus / 1 Pref - .900	1 Pref/ 1 Stand - 1.125
1 Pref Plus/ 1 Stand 1.025	2 Standard - 1.250

Modal Premium Factors: PAC/EFT - 0.088 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount: All Ages: 10%





**Berkshire Life Insurance Company of America**  
**Combined Reinsurer Experience**  
**Exhibit C**  
**Lapse Rates**

Duration*	Exposure**	Lapses	Actual Lapse Rates	Best Estimate Lapse Rates	A/E
9	162,599	1,239	0.76%	0.65%	1.17
10	154,600	960	0.62%	0.65%	0.96
11	144,851	914	0.63%	0.65%	0.97
12	136,874	874	0.64%	0.65%	0.98
13	129,480	759	0.59%	0.65%	0.90
14	122,016	613	0.50%	0.65%	0.77
15	113,920	542	0.48%	0.65%	0.73
16	105,589	473	0.45%	0.65%	0.69
17	92,286	369	0.40%	0.65%	0.62
18	76,366	384	0.50%	0.65%	0.77
19	59,492	299	0.50%	0.65%	0.77
20	43,486	218	0.50%	0.65%	0.77
21	33,014	170	0.51%	0.65%	0.79
22	25,772	123	0.48%	0.65%	0.73
23	17,433	112	0.64%	0.65%	0.99
24	10,971	69	0.63%	0.65%	0.97
25	6,248	41	0.66%	0.65%	1.01
26	3,099	17	0.55%	0.65%	0.84
27	1,355	10	0.74%	0.65%	1.14
28	523	1	0.19%	0.65%	0.29
29	261	1	0.38%	0.65%	0.59
30	92	1	1.09%	0.65%	1.67
31	28	0	0.00%	0.65%	0.00
Average	1,440,356	8,189	0.57%	0.65%	0.87

\* All BG01P(06/04) policies are duration 10+ & all BG01P(01/09) policies are duration 9+.

\*\* Lifetime pay policies only

**Berkshire Life Insurance Company of America**  
**Policy Forms: BG01P(06/04) & BG01P(01/09)**  
**Exhibit D1**  
**Mortality Selection Factors**

Policy Duration	Selection Factors	
	Single	Joint
1	0.200	0.200
2	0.370	0.310
3	0.470	0.390
4	0.500	0.410
5	0.530	0.430
6	0.550	0.480
7	0.590	0.500
8	0.620	0.520
9	0.670	0.540
10	0.740	0.560
11	0.790	0.580
12	0.820	0.640
13	0.870	0.670
14	0.920	0.710
15	1.000	0.730
16	1.000	0.760
17	1.000	0.810
18	1.000	0.910
19	1.000	1.000
20+	1.000	1.000

**Berkshire Life Insurance Company of America  
 Combined Reinsurer Experience  
 Exhibit D2  
 Mortality A to E Analysis**

Attained Age	Single Lives Death Counts			Joint Lives Death Counts**			Total Death Counts		
	Actual	Expected*	A/E	Actual	Expected*	A/E	Actual	Expected*	A/E
<40	1	1	69%	1	3	37%	2	4	48%
40-44	2	4	55%	14	10	135%	16	14	114%
45-49	25	14	175%	52	40	128%	77	55	141%
50-54	63	58	109%	148	158	94%	211	215	98%
55-59	162	184	88%	443	481	92%	605	666	91%
60-64	375	486	77%	1,014	1,162	87%	1,389	1,648	84%
65-69	711	867	82%	1,537	1,868	82%	2,248	2,735	82%
70-74	1,033	1,133	91%	2,155	2,205	98%	3,188	3,338	96%
75-79	1,255	1,202	104%	2,224	2,004	111%	3,479	3,206	109%
80-84	1,275	1,096	116%	1,625	1,333	122%	2,900	2,429	119%
85-89	926	811	114%	806	595	135%	1,732	1,407	123%
90+	576	468	123%	231	170	136%	807	638	126%
Total	6,404	6,325	101%	10,250	10,030	102%	16,654	16,355	102%

\* Expected - 100% of 2012 IAR mortality table with the mortality selection factors shown in Exhibit D1

\*\* Joint lives - joint policy at issue

**Berkshire Life Insurance Company of America**  
**Policy Forms: BG01P(06/04) & BG01P(01/09)**  
**Exhibit E1**  
**Incidence Rates Per 100**

Best Estimate						
Attained Age	Nursing Facility Care Incidence Rates				Incidence Rate Factors	
	Single Male	Single Female	Married Male	Married Female	Home and Community Based Care and Assisted Living Facility	Assisted Living Facility
<b>40</b>	<b>0.0020</b>	<b>0.0021</b>	<b>0.0005</b>	<b>0.0005</b>	<b>1.550</b>	<b>0.300</b>
41	0.0023	0.0025	0.0006	0.0006	1.550	0.300
42	0.0026	0.0029	0.0008	0.0007	1.550	0.300
43	0.0031	0.0034	0.0009	0.0008	1.550	0.300
44	0.0036	0.0039	0.0011	0.0010	1.550	0.300
45	0.0042	0.0046	0.0013	0.0012	1.550	0.300
46	0.0049	0.0054	0.0016	0.0014	1.550	0.300
47	0.0057	0.0063	0.0019	0.0017	1.550	0.300
48	0.0066	0.0073	0.0022	0.0020	1.550	0.300
49	0.0077	0.0086	0.0027	0.0024	1.550	0.300
<b>50</b>	<b>0.0089</b>	<b>0.0100</b>	<b>0.0032</b>	<b>0.0029</b>	<b>1.550</b>	<b>0.300</b>
51	0.0104	0.0117	0.0038	0.0035	1.550	0.300
52	0.0121	0.0137	0.0045	0.0042	1.550	0.300
53	0.0141	0.0160	0.0054	0.0051	1.550	0.300
54	0.0164	0.0186	0.0065	0.0061	1.550	0.300
55	0.0191	0.0218	0.0077	0.0074	1.550	0.300
56	0.0222	0.0254	0.0092	0.0089	1.550	0.300
57	0.0259	0.0297	0.0110	0.0107	1.550	0.300
58	0.0316	0.0363	0.0138	0.0135	1.436	0.290
59	0.0387	0.0448	0.0173	0.0171	1.311	0.290
<b>60</b>	<b>0.0472</b>	<b>0.0548</b>	<b>0.0217</b>	<b>0.0216</b>	<b>1.206</b>	<b>0.280</b>
61	0.0574	0.0669	0.0271	0.0271	1.111	0.270
62	0.0690	0.0806	0.0334	0.0337	1.045	0.270
63	0.0835	0.0978	0.0414	0.0422	0.969	0.260
64	0.1022	0.1202	0.0520	0.0534	0.872	0.260
65	0.1241	0.1465	0.0647	0.0670	0.795	0.250
66	0.1500	0.1778	0.0803	0.0837	0.728	0.240
67	0.1806	0.2147	0.0992	0.1042	0.671	0.240
68	0.2178	0.2599	0.1227	0.1299	0.613	0.230
69	0.2630	0.3149	0.1520	0.1622	0.555	0.230
<b>70</b>	<b>0.3160</b>	<b>0.3796</b>	<b>0.1873</b>	<b>0.2014</b>	<b>0.507</b>	<b>0.220</b>
71	0.3771	0.4547	0.2293	0.2484	0.470	0.220
72	0.4444	0.5377	0.2773	0.3027	0.452	0.210
73	0.5271	0.6401	0.3374	0.3712	0.425	0.210
74	0.6260	0.7627	0.4110	0.4556	0.397	0.200
75	0.7436	0.9093	0.5009	0.5596	0.369	0.200
76	0.8837	1.0844	0.6107	0.6875	0.341	0.190
77	1.0427	1.2841	0.7393	0.8386	0.323	0.190
78	1.2306	1.5208	0.8951	1.0231	0.305	0.190
79	1.4414	1.7876	1.0755	1.2389	0.297	0.180
<b>80</b>	<b>1.7016</b>	<b>2.1177</b>	<b>1.3025</b>	<b>1.5119</b>	<b>0.279</b>	<b>0.180</b>
81	2.0092	2.5092	1.5777	1.8455	0.261	0.170
82	2.3538	2.9501	1.8962	2.2351	0.253	0.170
83	2.7911	3.4464	2.3056	2.6787	0.235	0.170
84	3.2758	4.0331	2.8186	3.2313	0.227	0.160
85	3.8063	4.7074	3.4295	3.8839	0.219	0.160
86	4.3526	5.4307	4.1063	4.5953	0.212	0.150
87	4.8877	6.1672	4.8169	5.3219	0.204	0.150
88	5.3657	6.8569	5.5080	5.9934	0.196	0.150
89	5.7328	7.5055	6.2381	6.7139	0.188	0.140
<b>90</b>	<b>6.2352</b>	<b>7.2442</b>	<b>7.0214</b>	<b>7.9368</b>	<b>0.180</b>	<b>0.140</b>
91	6.6874	7.7313	7.5676	8.4167	0.182	0.140
92	7.1989	8.2940	8.1682	9.0657	0.174	0.130
93	7.7174	8.8721	8.8261	9.7912	0.166	0.130
94	8.1655	9.3772	9.4793	10.4341	0.169	0.130
95	8.6186	9.8966	10.1686	11.1920	0.171	0.130
96	8.6779	9.9647	10.2248	11.0136	0.163	0.120
97	8.6556	9.9390	10.2036	10.9904	0.166	0.120
98	8.6408	9.9220	10.1896	10.9750	0.168	0.120
99	8.6186	9.8966	10.1686	10.9520	0.171	0.110
<b>100</b>	<b>8.5966</b>	<b>9.8713</b>	<b>10.1477</b>	<b>10.9292</b>	<b>0.174</b>	<b>0.110</b>
101	8.5820	9.8545	10.1339	10.9140	0.176	0.110
102	8.5602	9.8294	10.1132	10.8913	0.179	0.110
103	8.5457	9.8128	10.0994	10.8762	0.181	0.100
104	8.5240	9.7879	10.0789	10.8538	0.184	0.100
105	8.5025	9.7632	10.0585	10.8314	0.187	0.100
106	8.4882	9.7468	10.0449	10.8165	0.189	0.100
107	8.4668	9.7222	10.0247	10.7943	0.192	0.100
108	8.4456	9.6978	10.0045	10.7723	0.195	0.100
109	8.4314	9.6816	9.9912	10.7576	0.197	0.100
<b>110</b>	<b>8.4104</b>	<b>9.6574</b>	<b>9.9712</b>	<b>10.7357</b>	<b>0.200</b>	<b>0.100</b>

**Berkshire Life Insurance Company of America**  
**Policy Forms: BG01P(06/04) & BG01P(01/09)**  
**Exhibit E2**  
**Length of Stay Per \$1 of Daily Benefit**

Best Estimate Length of Stay*				
Attained	Male		Female	
Age	No COLA	5% Compound COLA	No COLA	5% Compound COLA
<b>40</b>	<b>636.05</b>	<b>851.62</b>	<b>683.40</b>	<b>886.68</b>
41	636.05	851.62	683.40	886.68
42	636.05	851.62	683.40	886.68
43	636.05	851.62	683.40	886.68
44	636.05	851.62	683.40	886.68
45	636.05	851.62	683.40	886.68
46	636.05	851.62	683.40	886.68
47	636.05	851.62	683.40	886.68
48	636.05	851.62	683.40	886.68
49	636.05	851.62	683.40	886.68
<b>50</b>	<b>636.05</b>	<b>851.62</b>	<b>683.40</b>	<b>886.68</b>
51	636.05	851.62	683.40	886.68
52	636.05	851.62	683.40	886.68
53	631.08	842.76	651.66	826.85
54	626.30	834.28	630.82	794.74
55	621.71	826.16	611.47	765.35
56	617.29	818.40	593.42	738.32
57	613.04	810.97	576.52	713.35
58	608.96	803.86	560.65	690.18
59	605.03	797.07	545.67	668.61
<b>60</b>	<b>601.25</b>	<b>790.56</b>	<b>531.51</b>	<b>648.43</b>
61	597.62	784.34	518.07	629.50
62	594.12	778.39	505.28	611.68
63	590.13	752.24	535.92	648.73
64	591.38	737.86	568.78	688.67
65	596.56	731.76	604.08	731.86
66	604.84	731.72	642.08	778.74
67	615.66	736.29	688.44	842.41
68	604.09	715.18	710.84	862.99
69	594.68	697.86	736.43	889.56
<b>70</b>	<b>587.00</b>	<b>683.55</b>	<b>763.60</b>	<b>918.18</b>
71	580.74	671.65	792.36	948.83
72	575.64	661.71	822.74	981.50
73	573.59	653.33	829.49	985.11
74	574.00	650.53	837.02	990.06
75	575.27	649.21	845.24	996.14
76	577.19	648.99	854.08	1,003.21
77	579.67	649.62	863.98	1,012.45
78	580.63	648.86	867.11	1,013.05
79	582.08	648.92	870.70	1,014.34
<b>80</b>	<b>583.83</b>	<b>649.40</b>	<b>874.75</b>	<b>1,016.33</b>
81	585.87	650.25	879.25	1,019.00
82	588.16	651.46	884.21	1,022.38
83	574.50	632.85	866.95	992.04
84	563.13	617.96	855.85	974.64
85	552.84	604.64	846.26	959.65
86	543.44	592.60	837.83	946.47
87	534.80	581.61	830.34	934.71
88	516.79	559.50	791.80	885.50
89	501.23	540.89	757.46	842.30
<b>90</b>	<b>486.96</b>	<b>523.91</b>	<b>726.48</b>	<b>803.81</b>
91	473.80	508.33	698.31	769.17
92	461.62	494.00	672.54	737.77
93	461.62	494.00	672.54	737.77
94	461.62	494.00	672.54	737.77
95	461.62	494.00	672.54	737.77
96	461.62	494.00	672.54	737.77
97	461.62	494.00	672.54	737.77
98	461.62	494.00	672.54	737.77
99	461.62	494.00	672.54	737.77
<b>100</b>	<b>461.62</b>	<b>494.00</b>	<b>672.54</b>	<b>737.77</b>
101	461.62	494.00	672.54	737.77
102	461.62	494.00	672.54	737.77
103	461.62	494.00	672.54	737.77
104	461.62	494.00	672.54	737.77
105	461.62	494.00	672.54	737.77
106	461.62	494.00	672.54	737.77
107	461.62	494.00	672.54	737.77
108	461.62	494.00	672.54	737.77
109	461.62	494.00	672.54	737.77
110	461.62	494.00	672.54	737.77

\* Based on SOA LTC Intercompany 2000-2011 Study (released in 2015) and reinsurer's experiences, 4.5% interest, Lifetime Benefits, 90 Day Elimination Period

**Berkshire Life Insurance Company of America  
 Combined Reinsurer Experience  
 Exhibit E3  
 Incidence A to E Analysis**

Attained Age	Single Male				Single Female			
	Exposure	Claim Count	Expected Claim Count	A/E	Exposure	Claim Count	Expected Claim Count	A/E
40-44	1,373	0	0	0%	1,700	0	0	0%
45-49	4,192	6	1	696%	6,477	9	1	602%
50-54	9,858	7	4	163%	18,707	24	9	257%
55-59	21,305	36	20	183%	45,893	71	49	145%
60-64	35,804	77	70	110%	85,058	218	195	112%
65-69	46,764	192	191	100%	116,663	584	570	102%
70-74	45,076	407	386	105%	117,133	1,233	1,219	101%
75-79	31,647	594	571	104%	87,505	2,011	1,954	103%
80-84	17,359	689	660	104%	52,140	2,573	2,476	104%
85-89	6,686	498	488	102%	22,845	2,094	2,084	100%
90+	1,752	206	191	108%	7,020	1,003	889	113%
Total	221,815	2,712	2,581	105%	561,141	9,820	9,447	104%

Attained Age	Married Male				Married Female			
	Exposure	Claim Count	Expected Claim Count	A/E	Exposure	Claim Count	Expected Claim Count	A/E
40-44	4,401	1	0	786%	7,848	6	0	3050%
45-49	14,952	5	1	482%	23,905	18	1	1204%
50-54	39,623	24	7	362%	58,441	49	9	536%
55-59	94,706	87	38	229%	125,352	127	49	260%
60-64	175,639	249	168	148%	206,425	311	199	157%
65-69	235,068	559	533	105%	240,263	600	569	105%
70-74	219,787	1,151	1,178	98%	200,665	1,157	1,168	99%
75-79	144,383	1,960	1,841	106%	122,637	1,828	1,769	103%
80-84	69,695	2,188	2,115	103%	56,809	2,139	2,002	107%
85-89	21,718	1,500	1,488	101%	17,578	1,369	1,343	102%
90+	3,509	432	347	124%	3,176	403	349	115%
Total	1,023,481	8,156	7,715	106%	1,063,099	8,007	7,458	107%

**Berkshire Life Insurance Company of America**  
**Combined Reinsurer Experience**  
**Exhibit E4**  
**Claim Termination A to E Analysis**

Duration	Claim Exposure	Actual	Expected	A/E
1st quarter	2,116	552	621	89%
2nd quarter	5,215	806	653	123%
3rd quarter	4,439	397	381	104%
4th quarter	3,939	306	283	108%
2	13,877	3,288	3,150	104%
3	9,583	2,310	2,341	99%
4	6,542	2,058	1,804	114%
5	3,993	1,068	1,103	97%
6	2,605	632	679	93%
7	1,742	405	466	87%
8	1,179	274	294	93%
9	792	179	189	95%
10	540	125	158	84%
11	365	87	96	96%
12	245	65	84	81%
13	153	26	54	49%
14	101	54	32	217%
15	68	34	28	162%
16	48	22	12	261%
17	34	16	8	268%
18	22	11	7	504%
19	13	6	9	470%
20	9	4	7	385%
21	6	3	5	372%
22	3	2	3	402%
23	2	2	2	465%
24	1	1	1	253%
25	1	1	1	253%
Average	57,634	12,734	12,470	102%

**Berkshire Life Insurance Company of America**  
**Nationwide Experience Projection**  
**Policy Form: BG01P(06/04)**  
**Exhibit F1**

Calendar Year	Before Proposed Rate Increase			With Proposed Rate Increase*			at:	4.50%
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Year End 2021	Disc/Accum Factor
2004	163,433	0	0.0%	163,433	0	0.0%	17.5	2.1604
2005	3,332,517	0	0.0%	3,332,517	0	0.0%	16.5	2.0674
2006	9,299,375	0	0.0%	9,299,375	0	0.0%	15.5	1.9783
2007	18,505,477	180,019	1.0%	18,505,477	180,019	1.0%	14.5	1.8932
2008	27,747,900	88,682	0.3%	27,747,900	88,682	0.3%	13.5	1.8116
2009	36,847,300	211,859	0.6%	36,847,300	211,859	0.6%	12.5	1.7336
2010	43,801,244	2,828,339	6.5%	43,801,244	2,828,339	6.5%	11.5	1.6590
2011	47,332,109	817,116	1.7%	47,332,109	817,116	1.7%	10.5	1.5875
2012	47,452,966	2,872,749	6.1%	47,452,966	2,872,749	6.1%	9.5	1.5192
2013	46,636,000	951,155	2.0%	46,636,000	951,155	2.0%	8.5	1.4537
2014	46,211,931	2,590,858	5.6%	46,211,931	2,590,858	5.6%	7.5	1.3911
2015	46,554,487	2,445,181	5.3%	46,554,487	2,445,181	5.3%	6.5	1.3312
2016	43,194,170	2,997,132	6.9%	43,194,170	2,997,132	6.9%	5.5	1.2739
2017	38,276,849	9,020,554	23.6%	38,276,849	9,020,554	23.6%	4.5	1.2191
2018	32,696,564	4,707,350	14.4%	32,696,564	4,707,350	14.4%	3.5	1.1666
2019	25,046,283	6,047,114	24.1%	25,046,283	6,047,114	24.1%	2.5	1.1163
2020	19,798,612	6,414,905	32.4%	19,798,612	6,414,905	32.4%	1.5	1.0683
2021	17,798,956	9,070,575	51.0%	17,798,956	9,070,575	51.0%	0.5	1.0223
2022	18,603,264	10,102,600	54.3%	18,603,264	10,102,600	54.3%	-0.5	0.9782
2023	18,026,821	11,943,713	66.3%	18,264,144	11,755,210	64.4%	-1.5	0.9361
2024	17,379,800	14,084,959	81.0%	17,608,605	13,862,662	78.7%	-2.5	0.8958
2025	16,749,740	16,555,600	98.8%	16,970,251	16,294,310	96.0%	-3.5	0.8572
2026	16,093,311	19,387,488	120.5%	16,305,179	19,081,503	117.0%	-4.5	0.8203
2027	15,426,721	22,598,911	146.5%	15,629,814	22,242,242	142.3%	-5.5	0.7850
2028	14,773,459	26,198,376	177.3%	14,967,952	25,784,899	172.3%	-6.5	0.7512
2029	14,094,874	30,185,661	214.2%	14,280,433	29,709,253	208.0%	-7.5	0.7188
2030	13,410,440	34,533,268	257.5%	13,586,989	33,988,244	250.2%	-8.5	0.6879
2031	12,731,200	39,237,643	308.2%	12,898,806	38,618,372	299.4%	-9.5	0.6583
2032	12,039,015	44,240,455	367.5%	12,197,508	43,542,227	357.0%	-10.5	0.6299
2033	11,336,763	49,452,745	436.2%	11,486,012	48,672,253	423.8%	-11.5	0.6028
2034	10,616,732	54,776,499	515.9%	10,756,502	53,911,985	501.2%	-12.5	0.5768
2035	9,904,772	60,017,308	605.9%	10,035,168	59,070,081	588.6%	-13.5	0.5520
2036	9,193,525	64,981,033	706.8%	9,314,558	63,955,465	686.6%	-14.5	0.5282
2037	8,503,601	69,672,701	819.3%	8,615,551	68,573,087	795.9%	-15.5	0.5055
2038	7,827,342	73,979,581	945.1%	7,930,389	72,811,993	918.1%	-16.5	0.4837
2039	7,168,781	77,878,980	1086.4%	7,263,158	76,649,849	1055.3%	-17.5	0.4629
2040	6,531,877	81,313,021	1244.9%	6,617,869	80,029,692	1209.3%	-18.5	0.4429
2041	5,920,353	84,164,035	1421.6%	5,998,294	82,835,710	1381.0%	-19.5	0.4239
2042	5,337,658	86,406,026	1618.8%	5,407,928	85,042,316	1572.5%	-20.5	0.4056
2043	4,786,229	87,911,263	1836.8%	4,849,240	86,523,797	1784.3%	-21.5	0.3882
2044	4,268,645	88,468,143	2072.5%	4,324,841	87,071,888	2013.3%	-22.5	0.3714
2045	3,786,604	88,200,918	2329.3%	3,836,454	86,808,881	2262.7%	-23.5	0.3554
2046	3,340,826	87,088,299	2606.8%	3,384,808	85,713,822	2532.3%	-24.5	0.3401
2047	2,931,794	85,190,221	2905.7%	2,970,391	83,845,701	2822.7%	-25.5	0.3255
2048	2,559,091	82,716,734	3232.3%	2,592,781	81,411,251	3139.9%	-26.5	0.3115
2049	2,221,777	79,754,216	3589.7%	2,251,026	78,495,489	3487.1%	-27.5	0.2981
2050	1,918,279	76,318,354	3978.5%	1,943,534	75,113,854	3864.8%	-28.5	0.2852
2051	1,647,222	72,569,802	4405.6%	1,668,908	71,424,464	4279.7%	-29.5	0.2729
2052	1,406,834	68,478,772	4867.6%	1,425,355	67,398,001	4728.5%	-30.5	0.2612
2053	1,195,182	64,124,741	5365.3%	1,210,916	63,112,688	5212.0%	-31.5	0.2499
2054	1,010,163	59,701,292	5910.1%	1,023,462	58,759,052	5741.2%	-32.5	0.2392
2055	849,436	55,254,561	6504.9%	860,618	54,382,502	6319.0%	-33.5	0.2289
2056	710,695	50,894,254	7161.2%	720,051	50,091,011	6956.6%	-34.5	0.2190
2057	591,577	46,573,030	7872.7%	599,365	45,837,988	7647.8%	-35.5	0.2096
2058	490,035	42,423,144	8657.2%	496,487	41,753,598	8409.8%	-36.5	0.2006
2059	404,075	38,348,541	9490.5%	409,394	37,743,302	9219.3%	-37.5	0.1919
2060	331,854	34,419,582	10371.9%	336,223	33,876,353	10075.6%	-38.5	0.1837
2061	271,573	30,795,254	11339.6%	275,148	30,309,226	11015.6%	-39.5	0.1758
Past	550,696,173	51,243,588	9.3%	550,696,173	51,243,588	9.3%		
Future	286,391,939	2,210,941,722	772.0%	289,917,377	2,176,206,822	750.6%		
Lifetime	837,088,112	2,262,185,311	270.2%	840,613,550	2,227,450,410	265.0%		
Interest	4.50%							
Past w/ int	795,910,434	62,646,099	7.9%	795,910,434	62,646,099	7.9%		
Future w/ int	189,983,423	899,137,202	473.3%	192,244,974	885,102,479	460.4%		
Lifetime w/ int	985,893,856	961,783,301	97.6%	988,155,408	947,748,578	95.9%		

\* Proposed rate increase: 5.0%; projection includes 3% shock lapse rate, 11% benefit reduction, and 2% adverse selection



**Berkshire Life Insurance Company of America**  
**Nationwide Experience Projection**  
**Policy Form: BG01P(01/09)**  
**Exhibit F2**

Calendar Year	Before Proposed Rate Increase			With Proposed Rate Increase*			at: Year End 2021	4.00% Disc/Accum Factor
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio		
2009	397,107	0	0.0%	397,107	0	0.0%	12.5	1.6327
2010	4,040,940	0	0.0%	4,040,940	0	0.0%	11.5	1.5699
2011	11,135,937	0	0.0%	11,135,937	0	0.0%	10.5	1.5096
2012	20,433,906	108,448	0.5%	20,433,906	108,448	0.5%	9.5	1.4515
2013	19,821,060	220,797	1.1%	19,821,060	220,797	1.1%	8.5	1.3957
2014	19,478,201	525,806	2.7%	19,478,201	525,806	2.7%	7.5	1.3420
2015	19,095,247	597,153	3.1%	19,095,247	597,153	3.1%	6.5	1.2904
2016	18,726,148	769,579	4.1%	18,726,148	769,579	4.1%	5.5	1.2407
2017	18,602,887	377,249	2.0%	18,602,887	377,249	2.0%	4.5	1.1930
2018	18,491,472	1,655,258	9.0%	18,491,472	1,655,258	9.0%	3.5	1.1471
2019	18,473,552	46,433	0.3%	18,473,552	46,433	0.3%	2.5	1.1030
2020	17,397,604	1,761,804	10.1%	17,397,604	1,761,804	10.1%	1.5	1.0606
2021	12,438,624	1,554,758	12.5%	12,438,624	1,554,758	12.5%	0.5	1.0198
2022	10,511,699	2,215,347	21.1%	10,511,699	2,215,347	21.1%	-0.5	0.9806
2023	10,275,877	2,663,972	25.9%	10,411,158	2,621,928	25.2%	-1.5	0.9429
2024	10,039,969	3,195,280	31.8%	10,172,145	3,144,851	30.9%	-2.5	0.9066
2025	9,815,042	3,823,046	39.0%	9,944,257	3,762,709	37.8%	-3.5	0.8717
2026	9,579,117	4,558,429	47.6%	9,705,226	4,486,485	46.2%	-4.5	0.8382
2027	9,314,174	5,410,982	58.1%	9,436,795	5,325,583	56.4%	-5.5	0.8060
2028	9,051,100	6,397,021	70.7%	9,170,257	6,296,060	68.7%	-6.5	0.7750
2029	8,770,400	7,519,775	85.7%	8,885,862	7,401,093	83.3%	-7.5	0.7452
2030	8,461,172	8,782,156	103.8%	8,572,563	8,643,551	100.8%	-8.5	0.7165
2031	8,116,819	10,198,032	125.6%	8,223,677	10,037,081	122.1%	-9.5	0.6889
2032	7,785,831	11,757,991	151.0%	7,888,331	11,572,420	146.7%	-10.5	0.6624
2033	7,449,813	13,441,338	180.4%	7,547,890	13,229,199	175.3%	-11.5	0.6370
2034	7,094,135	15,229,551	214.7%	7,187,529	14,989,189	208.5%	-12.5	0.6125
2035	6,733,302	17,075,513	253.6%	6,821,946	16,806,017	246.4%	-13.5	0.5889
2036	6,350,013	18,923,551	298.0%	6,433,611	18,624,889	289.5%	-14.5	0.5663
2037	5,963,466	20,771,889	348.3%	6,041,975	20,444,055	338.4%	-15.5	0.5445
2038	5,576,735	22,568,053	404.7%	5,650,153	22,211,871	393.1%	-16.5	0.5235
2039	5,193,045	24,254,112	467.0%	5,261,411	23,871,319	453.7%	-17.5	0.5034
2040	4,814,733	25,756,014	534.9%	4,878,119	25,349,518	519.7%	-18.5	0.4840
2041	4,442,675	27,083,098	609.6%	4,501,163	26,655,657	592.2%	-19.5	0.4654
2042	4,073,991	28,206,296	692.4%	4,127,625	27,761,128	672.6%	-20.5	0.4475
2043	3,719,374	29,017,275	780.2%	3,768,340	28,559,308	757.9%	-21.5	0.4303
2044	3,377,136	29,517,342	874.0%	3,421,596	29,051,482	849.1%	-22.5	0.4138
2045	3,049,449	29,720,335	974.6%	3,089,595	29,251,271	946.8%	-23.5	0.3978
2046	2,738,102	29,611,932	1081.5%	2,774,149	29,144,579	1050.6%	-24.5	0.3825
2047	2,444,653	29,214,058	1195.0%	2,476,837	28,752,985	1160.9%	-25.5	0.3678
2048	2,170,435	28,570,436	1316.3%	2,199,008	28,119,521	1278.7%	-26.5	0.3537
2049	1,916,274	27,657,703	1443.3%	1,941,502	27,221,193	1402.1%	-27.5	0.3401
2050	1,682,464	26,529,242	1576.8%	1,704,614	26,110,543	1531.8%	-28.5	0.3270
2051	1,468,852	25,244,870	1718.7%	1,488,189	24,846,441	1669.6%	-29.5	0.3144
2052	1,274,995	23,830,568	1869.1%	1,291,780	23,454,461	1815.7%	-30.5	0.3023
2053	1,100,126	22,330,545	2029.8%	1,114,610	21,978,112	1971.8%	-31.5	0.2907
2054	943,650	20,804,581	2204.7%	956,073	20,476,231	2141.7%	-32.5	0.2795
2055	804,519	19,260,159	2394.0%	815,110	18,956,184	2325.6%	-33.5	0.2688
2056	681,815	17,711,032	2597.6%	690,791	17,431,507	2523.4%	-34.5	0.2584
2057	574,482	16,125,190	2806.9%	582,045	15,870,693	2726.7%	-35.5	0.2485
2058	481,374	14,605,476	3034.1%	487,712	14,374,964	2947.4%	-36.5	0.2389
2059	401,144	13,131,434	3273.5%	406,425	12,924,186	3180.0%	-37.5	0.2297
2060	332,384	11,678,504	3513.6%	336,760	11,494,187	3413.2%	-38.5	0.2209
2061	273,873	10,319,731	3768.1%	277,478	10,156,859	3660.4%	-39.5	0.2124
Past	198,532,685	7,617,284	3.8%	198,532,685	7,617,284	3.8%		
Future	188,848,207	704,711,862	373.2%	191,196,008	693,624,660	362.8%		
Lifetime	387,380,892	712,329,146	183.9%	389,728,692	701,241,944	179.9%		
Interest	4.00%							
Past w/ int	250,059,881	8,750,814	3.5%	250,059,881	8,750,814	3.5%		
Future w/ int	125,638,357	301,726,785	240.2%	127,156,687	296,999,045	233.6%		
Lifetime w/ int	375,698,238	310,477,598	82.6%	377,216,568	305,749,859	81.1%		

\* Proposed rate increase: 5.0%; projection includes 3% shock lapse rate, 11% benefit reduction, and 2% of adverse selection.

**Berkshire Life Insurance Company of America**  
**Maryland Experience Projection**  
**Policy Form: BG01P(06/04)**  
**Exhibit G1**

Calendar Year	Before Proposed Rate Increase			With Proposed Rate Increase*			at:	4.50%
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Year End 2021	Disc/Accum Factor
2004	4,408	0	0.0%	4,408	0	0.0%	17.5	2.1604
2005	151,678	0	0.0%	151,678	0	0.0%	16.5	2.0674
2006	500,312	0	0.0%	500,312	0	0.0%	15.5	1.9783
2007	954,715	0	0.0%	954,715	0	0.0%	14.5	1.8932
2008	1,304,647	0	0.0%	1,304,647	0	0.0%	13.5	1.8116
2009	1,561,788	0	0.0%	1,561,788	0	0.0%	12.5	1.7336
2010	1,606,579	0	0.0%	1,606,579	0	0.0%	11.5	1.6590
2011	1,697,378	5,895	0.3%	1,697,378	5,895	0.3%	10.5	1.5875
2012	1,697,227	0	0.0%	1,697,227	0	0.0%	9.5	1.5192
2013	1,666,189	0	0.0%	1,666,189	0	0.0%	8.5	1.4537
2014	1,619,689	180,963	11.2%	1,619,689	180,963	11.2%	7.5	1.3911
2015	1,749,639	0	0.0%	1,749,639	0	0.0%	6.5	1.3312
2016	1,606,125	0	0.0%	1,606,125	0	0.0%	5.5	1.2739
2017	1,360,838	813,537	59.8%	1,360,838	813,537	59.8%	4.5	1.2191
2018	1,240,548	0	0.0%	1,240,548	0	0.0%	3.5	1.1666
2019	911,660	0	0.0%	911,660	0	0.0%	2.5	1.1163
2020	820,072	0	0.0%	820,072	0	0.0%	1.5	1.0683
2021	760,623	538,133	70.7%	760,623	538,133	70.7%	0.5	1.0223
2022	859,146	316,965	36.9%	859,146	316,965	36.9%	-0.5	0.9782
2023	840,080	383,906	45.7%	851,140	377,847	44.4%	-1.5	0.9361
2024	819,937	463,295	56.5%	830,731	455,983	54.9%	-2.5	0.8958
2025	795,177	556,967	70.0%	805,645	548,177	68.0%	-3.5	0.8572
2026	765,056	665,202	86.9%	775,128	654,703	84.5%	-4.5	0.8203
2027	733,476	790,759	107.8%	743,132	778,279	104.7%	-5.5	0.7850
2028	698,808	935,216	133.8%	708,007	920,455	130.0%	-6.5	0.7512
2029	658,660	1,098,236	166.7%	667,331	1,080,903	162.0%	-7.5	0.7188
2030	622,747	1,278,872	205.4%	630,946	1,258,688	199.5%	-8.5	0.6879
2031	594,197	1,472,975	247.9%	602,020	1,449,727	240.8%	-9.5	0.6583
2032	564,704	1,675,759	296.8%	572,138	1,649,312	288.3%	-10.5	0.6299
2033	534,529	1,893,004	354.1%	541,566	1,863,128	344.0%	-11.5	0.6028
2034	503,704	2,122,070	421.3%	510,335	2,088,578	409.3%	-12.5	0.5768
2035	472,472	2,351,415	497.7%	478,692	2,314,304	483.5%	-13.5	0.5520
2036	441,126	2,570,690	582.8%	446,933	2,530,118	566.1%	-14.5	0.5282
2037	409,932	2,765,263	674.6%	415,329	2,721,620	655.3%	-15.5	0.5055
2038	379,186	2,927,872	772.1%	384,178	2,881,662	750.1%	-16.5	0.4837
2039	349,312	3,068,171	878.3%	353,911	3,019,747	853.3%	-17.5	0.4629
2040	320,352	3,197,776	998.2%	324,570	3,147,307	969.7%	-18.5	0.4429
2041	292,348	3,322,780	1136.6%	296,197	3,270,338	1104.1%	-19.5	0.4239
2042	265,447	3,427,244	1291.1%	268,941	3,373,153	1254.2%	-20.5	0.4056
2043	239,742	3,494,225	1457.5%	242,898	3,439,077	1415.9%	-21.5	0.3882
2044	215,414	3,516,054	1632.2%	218,250	3,460,562	1585.6%	-22.5	0.3714
2045	192,521	3,520,480	1828.6%	195,056	3,464,918	1776.4%	-23.5	0.3554
2046	171,005	3,494,121	2043.3%	173,256	3,438,975	1984.9%	-24.5	0.3401
2047	150,969	3,447,539	2283.6%	152,957	3,393,128	2218.4%	-25.5	0.3255
2048	132,469	3,380,261	2551.7%	134,213	3,326,911	2478.8%	-26.5	0.3115
2049	115,460	3,282,279	2842.8%	116,980	3,230,476	2761.6%	-27.5	0.2981
2050	99,924	3,138,656	3141.0%	101,239	3,089,120	3051.3%	-28.5	0.2852
2051	85,867	2,971,433	3460.5%	86,997	2,924,536	3361.7%	-29.5	0.2729
2052	73,282	2,761,706	3768.6%	74,247	2,718,119	3660.9%	-30.5	0.2612
2053	62,091	2,562,495	4127.0%	62,908	2,522,052	4009.1%	-31.5	0.2499
2054	52,205	2,389,247	4576.6%	52,893	2,351,539	4445.9%	-32.5	0.2392
2055	43,533	2,219,112	5097.5%	44,106	2,184,088	4951.9%	-33.5	0.2289
2056	36,018	2,047,334	5684.3%	36,492	2,015,021	5521.8%	-34.5	0.2190
2057	29,569	1,867,458	6315.5%	29,959	1,837,985	6135.1%	-35.5	0.2096
2058	24,060	1,706,191	7091.3%	24,377	1,679,263	6888.7%	-36.5	0.2006
2059	19,401	1,528,735	7879.8%	19,656	1,504,608	7654.7%	-37.5	0.1919
2060	15,490	1,342,677	8667.8%	15,694	1,321,486	8420.1%	-38.5	0.1837
2061	12,265	1,169,652	9536.6%	12,426	1,151,191	9264.1%	-39.5	0.1758
Past	21,214,115	1,538,528	7.3%	21,214,115	1,538,528	7.3%		
Future	13,691,679	87,124,091	636.3%	13,860,619	85,754,051	618.7%		
Lifetime	34,905,793	88,662,619	254.0%	35,074,734	87,292,579	248.9%		
Interest	4.50%							
Past w/ int	30,957,754	1,802,958	5.8%	30,957,754	1,802,958	5.8%		
Future w/ int	9,013,475	34,925,685	387.5%	9,121,073	34,379,361	376.9%		
Lifetime w/ int	39,971,229	36,728,643	91.9%	40,078,827	36,182,319	90.3%		

\* Proposed rate increase: 5.0%; projection includes 3% shock lapse rate, 11% benefit reduction, and 2% adverse selection

**Berkshire Life Insurance Company of America**  
**Maryland Experience Projection**  
**Policy Form: BG01P(01/09)**  
**Exhibit G2**

Calendar Year	Before Proposed Rate Increase			With Proposed Rate Increase*			at: Year End 2021	4.00% Disc/Accum Factor
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio		
2009	8,947	0	0.0%	8,947	0	0.0%	12.5	1.6327
2010	179,337	0	0.0%	179,337	0	0.0%	11.5	1.5699
2011	338,225	0	0.0%	338,225	0	0.0%	10.5	1.5096
2012	566,368	2,921	0.5%	566,368	2,921	0.5%	9.5	1.4515
2013	586,132	0	0.0%	586,132	0	0.0%	8.5	1.3957
2014	554,455	0	0.0%	554,455	0	0.0%	7.5	1.3420
2015	530,979	161,689	30.5%	530,979	161,689	30.5%	6.5	1.2904
2016	528,108	0	0.0%	528,108	0	0.0%	5.5	1.2407
2017	515,481	0	0.0%	515,481	0	0.0%	4.5	1.1930
2018	488,245	0	0.0%	488,245	0	0.0%	3.5	1.1471
2019	505,511	0	0.0%	505,511	0	0.0%	2.5	1.1030
2020	468,181	0	0.0%	468,181	0	0.0%	1.5	1.0606
2021	377,816	0	0.0%	377,816	0	0.0%	0.5	1.0198
2022	338,246	48,514	14.3%	338,246	48,514	14.3%	-0.5	0.9806
2023	333,557	59,090	17.7%	337,948	58,158	17.2%	-1.5	0.9429
2024	328,547	71,800	21.9%	332,872	70,667	21.2%	-2.5	0.9066
2025	323,161	87,017	26.9%	327,416	85,644	26.2%	-3.5	0.8717
2026	317,355	105,097	33.1%	321,533	103,438	32.2%	-4.5	0.8382
2027	311,079	126,529	40.7%	315,175	124,532	39.5%	-5.5	0.8060
2028	304,254	151,794	49.9%	308,260	149,398	48.5%	-6.5	0.7750
2029	296,817	181,120	61.0%	300,724	178,262	59.3%	-7.5	0.7452
2030	288,744	215,465	74.6%	292,546	212,064	72.5%	-8.5	0.7165
2031	280,024	254,881	91.0%	283,711	250,858	88.4%	-9.5	0.6889
2032	270,660	299,925	110.8%	274,223	295,191	107.6%	-10.5	0.6624
2033	260,629	350,955	134.7%	264,060	345,416	130.8%	-11.5	0.6370
2034	249,964	406,480	162.6%	253,254	400,064	158.0%	-12.5	0.6125
2035	238,735	465,779	195.1%	241,877	458,428	189.5%	-13.5	0.5889
2036	227,072	524,093	230.8%	230,061	515,821	224.2%	-14.5	0.5663
2037	215,147	586,033	272.4%	217,979	576,784	264.6%	-15.5	0.5445
2038	203,012	651,165	320.8%	205,684	640,888	311.6%	-16.5	0.5235
2039	190,721	714,782	374.8%	193,232	703,500	364.1%	-17.5	0.5034
2040	178,408	771,076	432.2%	180,756	758,906	419.9%	-18.5	0.4840
2041	166,277	823,731	495.4%	168,466	810,730	481.2%	-19.5	0.4654
2042	154,304	867,571	562.2%	156,335	853,879	546.2%	-20.5	0.4475
2043	142,561	909,285	637.8%	144,437	894,934	619.6%	-21.5	0.4303
2044	131,044	949,704	724.7%	132,769	934,715	704.0%	-22.5	0.4138
2045	119,867	975,298	813.6%	121,445	959,905	790.4%	-23.5	0.3978
2046	109,134	1,003,516	919.5%	110,571	987,678	893.3%	-24.5	0.3825
2047	98,700	1,028,510	1042.1%	100,000	1,012,277	1012.3%	-25.5	0.3678
2048	88,721	1,044,749	1177.6%	89,890	1,028,260	1143.9%	-26.5	0.3537
2049	79,191	1,049,669	1325.5%	80,234	1,033,103	1287.6%	-27.5	0.3401
2050	70,218	1,032,818	1470.9%	71,143	1,016,518	1428.8%	-28.5	0.3270
2051	61,814	1,009,413	1633.0%	62,627	993,482	1586.3%	-29.5	0.3144
2052	54,004	971,973	1799.8%	54,715	956,632	1748.4%	-30.5	0.3023
2053	46,843	921,814	1967.9%	47,459	907,265	1911.7%	-31.5	0.2907
2054	40,352	884,160	2191.1%	40,884	870,206	2128.5%	-32.5	0.2795
2055	34,456	844,319	2450.4%	34,910	830,993	2380.4%	-33.5	0.2688
2056	29,137	796,805	2734.7%	29,521	784,229	2656.6%	-34.5	0.2584
2057	24,407	744,790	3051.5%	24,729	733,035	2964.3%	-35.5	0.2485
2058	20,257	683,110	3372.2%	20,524	672,329	3275.8%	-36.5	0.2389
2059	16,652	620,070	3723.7%	16,871	610,284	3617.3%	-37.5	0.2297
2060	13,557	546,690	4032.6%	13,735	538,062	3917.4%	-38.5	0.2209
2061	10,948	467,402	4269.1%	11,093	460,026	4147.1%	-39.5	0.2124
Past	5,647,787	164,610	2.9%	5,647,787	164,610	2.9%		
Future	6,668,576	24,246,991	363.6%	6,751,915	23,865,077	353.5%		
Lifetime	12,316,363	24,411,601	198.2%	12,399,702	24,029,687	193.8%		
Interest	4.00%							
Past w/ int	7,145,853	212,879	3.0%	7,145,853	212,879	3.0%		
Future w/ int	4,339,147	9,692,534	223.4%	4,391,905	9,540,312	217.2%		
Lifetime w/ int	11,485,000	9,905,414	86.2%	11,537,758	9,753,192	84.5%		

\* Proposed rate increase: 5.0%; projection includes 3% shock lapse rate, 11% benefit reduction, and 2% of adverse selection.

**Berkshire Life Insurance Company of America**  
**Policy Form: BG01P(06/04)**  
**Exhibit H1**  
**Nationwide Policy and Premium Distribution**

	Policies	Premium	% of Policies	% of Premium
<b>Base</b>				
Comprehensive	3,882	17,204,891	99%	99%
Facility Only	41	122,294	1%	1%
<b>Total</b>	<b>3,923</b>	<b>17,327,186</b>	<b>100%</b>	<b>100%</b>
<b>COLA Options</b>				
No COLA	549	1,735,579	14%	10%
Compound COLA 5%	2,041	10,213,458	52%	59%
Compound COLA 3%	1,333	5,378,149	34%	31%
<b>Total</b>	<b>3,923</b>	<b>17,327,186</b>	<b>100%</b>	<b>100%</b>
<b>Nonforfeiture Options</b>				
None	3,851	16,903,415	98%	98%
SBP NFO	13	48,588	0%	0%
Full ROP & SBP	1	9,117	0%	0%
Limited ROP	58	366,066	1%	2%
<b>Total</b>	<b>3,923</b>	<b>17,327,186</b>	<b>100%</b>	<b>100%</b>
<b>Pay Period</b>				
10 Pay	5	74,005	0%	0%
Lifetime	3,841	16,799,260	98%	97%
Paid up at Age 65	77	453,921	2%	3%
<b>Total</b>	<b>3,923</b>	<b>17,327,186</b>	<b>100%</b>	<b>100%</b>
<b>Joint/Single Life</b>				
Joint	1,992	10,113,553	51%	58%
Single	1,931	7,213,632	49%	42%
<b>Total</b>	<b>3,923</b>	<b>17,327,186</b>	<b>100%</b>	<b>100%</b>
<b>Billing Mode</b>				
Annual	1,587	7,694,037	40%	44%
Semi-Annual	162	771,549	4%	4%
Quarterly	345	1,551,289	9%	9%
Monthly	1,829	7,310,311	47%	42%
<b>Total</b>	<b>3,923</b>	<b>17,327,186</b>	<b>100%</b>	<b>100%</b>
<b>Elimination Period</b>				
0 Days	29	148,119	1%	1%
30 Days	340	1,540,939	9%	9%
60 Days	137	517,283	3%	3%
90 Days	3,249	14,403,294	83%	83%
180 Days	168	717,550	4%	4%
<b>Total</b>	<b>3,923</b>	<b>17,327,186</b>	<b>100%</b>	<b>100%</b>
<b>Benefit Period</b>				
3 Year / 3 Year	401	1,209,865	10%	7%
4 Year / 4 Year	230	803,383	6%	5%
5 Year / 5 Year	551	2,260,331	14%	13%
Lifetime / 5 Year	0	0	0%	0%
Lifetime / Lifetime	2,741	13,053,606	70%	75%
<b>Total</b>	<b>3,923</b>	<b>17,327,186</b>	<b>100%</b>	<b>100%</b>
<b>Issue Age Cohort</b>				
16-25	6	9,917	0%	0%
26-35	19	45,252	0%	0%
36-45	267	839,775	7%	5%
46-55	1,375	5,242,389	35%	30%
56-65	1,943	9,092,036	50%	52%
66-75	299	1,962,097	8%	11%
76-85	14	135,720	0%	1%
<b>Total</b>	<b>3,923</b>	<b>17,327,186</b>	<b>100%</b>	<b>100%</b>
<b>Daily Benefit Cohort</b>				
\$1-\$50	42	69,219	1%	0%
\$51-\$100	627	1,783,551	16%	10%
\$101-\$150	1,234	4,983,633	31%	29%
\$151-\$200	1,215	5,701,035	31%	33%
\$201-\$250	395	2,113,125	10%	12%
\$251-\$300	342	2,164,587	9%	12%
\$301-\$350	68	512,034	2%	3%
<b>Total</b>	<b>3,923</b>	<b>17,327,186</b>	<b>100%</b>	<b>100%</b>

**Berkshire Life Insurance Company of America**  
**Policy Form: BG01P(01/09)**  
**Exhibit H2**  
**Nationwide Policy and Premium Distribution**

	Policies	Premium	% of Policies	% of Premium
<b>Base</b>				
Comprehensive	2,026	9,215,275	99%	99%
Facility Only	26	95,871	1%	1%
Total	2,052	9,311,146	100%	100%
<b>COLA Options</b>				
No COLA	438	1,435,481	21%	15%
Compound COLA 6%	26	131,283	1%	1%
Compound COLA 5%	1,087	5,469,984	53%	59%
Compound COLA 4%	120	562,290	6%	6%
Compound COLA 3%	362	1,614,003	18%	17%
Step Pay Compound COLA 5%	19	98,105	1%	1%
Total	2,052	9,311,146	100%	100%
<b>Nonforfeiture Options</b>				
None	2,006	9,002,888	98%	97%
SBP NFO	9	66,093	0%	1%
Full ROP & SBP	0	0	0%	0%
Full ROP	12	119,137	1%	1%
Optional Policy Surrender	25	123,029	1%	1%
Total	2,052	9,311,146	100%	100%
<b>Pay Period</b>				
10 Pay	33	307,134	2%	3%
Lifetime	1,989	8,826,262	97%	95%
Paid up at Age 65	30	177,750	1%	2%
Total	2,052	9,311,146	100%	100%
<b>Joint/Single Life</b>				
Joint	1,103	5,598,523	54%	60%
Single	949	3,712,623	46%	40%
Total	2,052	9,311,146	100%	100%
<b>Billing Mode</b>				
Annual	961	4,592,232	47%	49%
Semi-Annual	95	444,756	5%	5%
Quarterly	167	851,434	8%	9%
Monthly	829	3,422,723	40%	37%
Total	2,052	9,311,146	100%	100%
<b>Elimination Period</b>				
0 Days	9	43,792	0%	0%
30 Days	130	626,165	6%	7%
90 Days	1,760	8,018,970	86%	86%
180 Days	153	622,219	7%	7%
Total	2,052	9,311,146	100%	100%
<b>Benefit Period</b>				
3 Year / 3 Year	435	1,473,682	21%	16%
4 Year / 4 Year	270	1,183,137	13%	13%
5 Year / 5 Year	201	853,026	10%	9%
6 Year / 6 Year	115	508,440	6%	5%
Lifetime / Lifetime	1,031	5,292,860	50%	57%
Total	2,052	9,311,146	100%	100%
<b>Issue Age Cohort</b>				
16-25	0	0	0%	0%
26-35	4	7,729	0%	0%
36-45	159	577,921	8%	6%
46-55	689	2,785,063	34%	30%
56-65	1,041	4,953,043	51%	53%
66-75	155	958,583	8%	10%
76-85	4	28,807	0%	0%
Total	2,052	9,311,146	100%	100%
<b>Daily Benefit Cohort</b>				
\$1-\$50	27	43,247	1%	0%
\$51-\$100	367	1,001,897	18%	11%
\$101-\$150	638	2,542,519	31%	27%
\$151-\$200	598	3,015,872	29%	32%
\$201-\$250	187	1,131,097	9%	12%
\$251-\$300	137	985,589	7%	11%
\$301-\$350	29	215,491	1%	2%
\$351-\$400	69	375,434	3%	4%
Total	2,052	9,311,146	100%	100%

**Berkshire Life Insurance Company of America**  
**Policy Form: BG01P(06/04)**  
**Exhibit H3**  
**Maryland Policy and Premium Distribution**

	Policies	Premium	% of Policies	% of Premium
<b>Base</b>				
Comprehensive	147	739,607	100%	100%
Facility Only	0	0	0%	0%
<b>Total</b>	<b>147</b>	<b>739,607</b>	<b>100%</b>	<b>100%</b>
<b>COLA Options</b>				
No COLA	8	28,136	5%	4%
Compound COLA 5%	100	564,652	68%	76%
Compound COLA 3%	39	146,820	27%	20%
<b>Total</b>	<b>147</b>	<b>739,607</b>	<b>100%</b>	<b>100%</b>
<b>Nonforfeiture Options</b>				
None	143	726,763	97%	98%
SBP NFO	0	0	0%	0%
Full ROP & SBP	0	0	0%	0%
Limited ROP	4	12,844	3%	2%
<b>Total</b>	<b>147</b>	<b>739,607</b>	<b>100%</b>	<b>100%</b>
<b>Pay Period</b>				
10 Pay	0	0	0%	0%
Lifetime	139	695,509	95%	94%
Paid up at Age 65	8	44,098	5%	6%
<b>Total</b>	<b>147</b>	<b>739,607</b>	<b>100%</b>	<b>100%</b>
<b>Joint/Single Life</b>				
Joint	85	469,546	58%	63%
Single	62	270,061	42%	37%
<b>Total</b>	<b>147</b>	<b>739,607</b>	<b>100%</b>	<b>100%</b>
<b>Billing Mode</b>				
Annual	58	304,035	39%	41%
Semi-Annual	5	19,249	3%	3%
Quarterly	12	53,006	8%	7%
Monthly	72	363,318	49%	49%
<b>Total</b>	<b>147</b>	<b>739,607</b>	<b>100%</b>	<b>100%</b>
<b>Elimination Period</b>				
0 Days	3	18,415	2%	2%
30 Days	20	103,216	14%	14%
60 Days	0	0	0%	0%
90 Days	114	565,744	78%	76%
180 Days	10	52,232	7%	7%
<b>Total</b>	<b>147</b>	<b>739,607</b>	<b>100%</b>	<b>100%</b>
<b>Benefit Period</b>				
3 Year / 3 Year	15	45,456	10%	6%
4 Year / 4 Year	11	38,280	7%	5%
5 Year / 5 Year	26	130,418	18%	18%
Lifetime / 5 Year	0	0	0%	0%
Lifetime / Lifetime	95	525,453	65%	71%
<b>Total</b>	<b>147</b>	<b>739,607</b>	<b>100%</b>	<b>100%</b>
<b>Issue Age Cohort</b>				
16-25	0	0	0%	0%
26-35	1	2,962	1%	0%
36-45	14	58,884	10%	8%
46-55	60	293,764	41%	40%
56-65	67	346,843	46%	47%
66-75	5	37,155	3%	5%
76-85	0	0	0%	0%
<b>Total</b>	<b>147</b>	<b>739,607</b>	<b>100%</b>	<b>100%</b>
<b>Daily Benefit Cohort</b>				
\$1-\$50	0	0	0%	0%
\$51-\$100	9	24,833	6%	3%
\$101-\$150	52	221,474	35%	30%
\$151-\$200	76	427,771	52%	58%
\$201-\$250	5	27,324	3%	4%
\$251-\$300	5	38,206	3%	5%
\$301-\$350	0	0	0%	0%
<b>Total</b>	<b>147</b>	<b>739,607</b>	<b>100%</b>	<b>100%</b>

**Berkshire Life Insurance Company of America**  
**Policy Form: BG01P(01/09)**  
**Exhibit H4**  
**Maryland Policy and Premium Distribution**

	Policies	Premium	% of Policies	% of Premium
<b>Base</b>				
Comprehensive	58	277,023	98%	99%
Facility Only	1	3,812	2%	1%
<b>Total</b>	<b>59</b>	<b>280,836</b>	<b>100%</b>	<b>100%</b>
<b>COLA Options</b>				
No COLA	8	16,019	14%	6%
Compound COLA 6%	1	7,089	2%	3%
Compound COLA 5%	37	193,478	63%	69%
Compound COLA 4%	4	14,883	7%	5%
Compound COLA 3%	8	45,112	14%	16%
Step Pay Compound COLA 5%	1	4,254	2%	2%
<b>Total</b>	<b>59</b>	<b>280,836</b>	<b>100%</b>	<b>100%</b>
<b>Nonforfeiture Options</b>				
None	59	280,836	100%	100%
SBP NFO	0	0	0%	0%
Full ROP & SBP	0	0	0%	0%
Full ROP	0	0	0%	0%
Optional Policy Surrender	0	0	0%	0%
<b>Total</b>	<b>59</b>	<b>280,836</b>	<b>100%</b>	<b>100%</b>
<b>Pay Period</b>				
10 Pay	0	0	0%	0%
Lifetime	59	280,836	100%	100%
Paid up at Age 65	0	0	0%	0%
<b>Total</b>	<b>59</b>	<b>280,836</b>	<b>100%</b>	<b>100%</b>
<b>Joint/Single Life</b>				
Joint	33	178,244	56%	63%
Single	26	102,592	44%	37%
<b>Total</b>	<b>59</b>	<b>280,836</b>	<b>100%</b>	<b>100%</b>
<b>Billing Mode</b>				
Annual	33	173,646	56%	62%
Semi-Annual	4	15,566	7%	6%
Quarterly	3	7,984	5%	3%
Monthly	19	83,639	32%	30%
<b>Total</b>	<b>59</b>	<b>280,836</b>	<b>100%</b>	<b>100%</b>
<b>Elimination Period</b>				
0 Days	0	0	0%	0%
30 Days	5	20,548	8%	7%
60 Days	0	0	0%	0%
90 Days	46	217,737	78%	78%
180 Days	8	42,550	14%	15%
<b>Total</b>	<b>59</b>	<b>280,836</b>	<b>100%</b>	<b>100%</b>
<b>Benefit Period</b>				
3 Year / 3 Year	10	26,146	17%	9%
4 Year / 4 Year	6	20,282	10%	7%
5 Year / 5 Year	10	43,666	17%	16%
6 Year / 6 Year	3	21,815	5%	8%
Lifetime / Lifetime	30	168,926	51%	60%
<b>Total</b>	<b>59</b>	<b>280,836</b>	<b>100%</b>	<b>100%</b>
<b>Issue Age Cohort</b>				
16-25	0	0	0%	0%
26-35	0	0	0%	0%
36-45	8	22,473	14%	8%
46-55	20	93,154	34%	33%
56-65	31	165,209	53%	59%
66-75	0	0	0%	0%
76-85	0	0	0%	0%
<b>Total</b>	<b>59</b>	<b>280,836</b>	<b>100%</b>	<b>100%</b>
<b>Daily Benefit Cohort</b>				
\$1-\$50	2	230	3%	0%
\$51-\$100	4	8,651	7%	3%
\$101-\$150	14	56,551	24%	20%
\$151-\$200	24	114,890	41%	41%
\$201-\$250	9	61,260	15%	22%
\$251-\$300	4	33,698	7%	12%
\$301-\$350	0	0	0%	0%
\$351-\$400	2	5,555	3%	2%
<b>Total</b>	<b>59</b>	<b>280,836</b>	<b>100%</b>	<b>100%</b>

**Berkshire Life Insurance Company of America**  
**Demonstration that Lifetime Incurred Claims with Requested Rate Increases are**  
**Not Less than Lifetime Earned Premium with Prescribed Factors**  
**Policy Form: BG01P(06/04)**  
**Exhibit II**

1	Accumulated value of initial earned premium	778,084,324	x	58%	451,288,908
2a	Accumulated value of earned premium	795,910,434			
2b	Accumulated value of prior premium rate schedule increases (2a-1)	17,826,109	x	85%	15,152,193
3	Present value of future projected initial earned premium	156,902,254	x	58%	91,003,307
4a	Present value of future projected premium	192,244,974			
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	35,342,720	x	85%	30,041,312
<b>5</b>	<b>Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b</b>				<b>587,485,720</b>
6a	Accumulated value of incurred claims without the inclusion of active life reserves				62,646,099
6b	Present value of future projected incurred claims without the inclusion of active life reserves				973,612,727
<b>7</b>	<b>Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b</b>				<b>1,036,258,826</b>
					<b>TRUE</b>

Note: Present and accumulated values in the lifetime projections in Exhibit II are determined at the maximum valuation interest rate of 4.5%



**Berkshire Life Insurance Company of America**  
**Demonstration that Lifetime Incurred Claims with Requested Rate Increases are**  
**Not Less than Lifetime Earned Premium with Prescribed Factors**  
**Policy Form: BG01P(01/09)**  
**Exhibit I2**

1	Accumulated value of initial earned premium	249,472,618	x	58%	144,694,118
2a	Accumulated value of earned premium	250,059,881			
2b	Accumulated value of prior premium rate schedule increases (2a-1)	587,263	x	85%	499,174
3	Present value of future projected initial earned premium	105,166,810	x	58%	60,996,750
4a	Present value of future projected premium	127,156,687			
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	21,989,876	x	85%	18,691,395
<b>5 Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b</b>					<b>224,881,437</b>
6a	Accumulated value of incurred claims without the inclusion of active life reserves				8,750,814
6b	Present value of future projected incurred claims without the inclusion of active life reserves				326,698,949
<b>7 Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b</b>					<b>335,449,763</b>
					<b>TRUE</b>

Note: Present and accumulated values in the lifetime projections in Exhibit I2 are determined at the maximum valuation interest rate of 4.0%