

State: Pennsylvania **Filing Company:** The Cincinnati Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2017 Rate Increase/2017 Rate Increase

Filing at a Glance

Company: The Cincinnati Life Insurance Company
Product Name: Long Term Care
State: Pennsylvania
TOI: LTC03I Individual Long Term Care
Sub-TOI: LTC03I.001 Qualified
Filing Type: Rate - Other (Not M.U. or G.I. Product)
Date Submitted: 10/16/2017
SERFF Tr Num: GRJR-131229441
SERFF Status: Assigned
State Tr Num: GRJR-131229441
State Status: Received Review in Progress
Co Tr Num: LTC-100
Implementation: On Approval
Date Requested:
Author(s): Sheana Roginski, Angie Schneider, Cindy Stubblefield
Reviewer(s): Jim Laverty (primary)
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

Proposed 63% increase on 57 policyholders of Cincinnati Life form LTC-100-PA (4/99).

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General Information

Project Name: 2017 Rate Increase Status of Filing in Domicile: Pending
 Project Number: 2017 Rate Increase Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments: This filing will be filed in the state of domicile in October 2017.
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: 63% Filing Status Changed: 10/17/2017
 State Status Changed: 10/17/2017
 Deemer Date: Created By: Angie Schneider
 Submitted By: Angie Schneider Corresponding Filing Tracking Number:
 State TOI: LTC03I Individual Long Term Care

Filing Description:
 Please see the attached cover letter.

Company and Contact

Filing Contact Information

Angie Schneider, Filing Analyst angie_schneider@cinfin.com
 PO Box 145496 513-870-2283 [Phone]
 Cincinnati, OH 45250-5496 513-371-7384 [FAX]

Filing Company Information

The Cincinnati Life Insurance Company CoCode: 76236 State of Domicile: Ohio
 6200 S. Gilmore Road Group Code: 244 Company Type:
 Fairfield, OH 45014 Group Name: State ID Number:
 (513) 603-5563 ext. [Phone] FEIN Number: 31-1213778

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? Yes
 Fee Explanation: Retaliatory - \$50.00 per filing
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
The Cincinnati Life Insurance Company	\$50.00	10/16/2017	130114402

SERFF Tracking #:

GRJR-131229441

State Tracking #:

GRJR-131229441

Company Tracking #:

LTC-100

State:

Pennsylvania

Filing Company:

The Cincinnati Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

Long Term Care

Project Name/Number:

2017 Rate Increase/2017 Rate Increase

Rate Information

Rate data applies to filing.

Filing Method:

Review and Approval

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

29.900%

Effective Date of Last Rate Revision:

10/07/2010

Filing Method of Last Filing:

Review and Approval

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
The Cincinnati Life Insurance Company	562.000%	63.000%	\$68,017	57	\$107,965	63.000%	63.000%

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Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	CLIC PA Cover Letter.pdf
Item Status:	
Status Date:	

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

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	CLIC PA Actuarial Memorandum RS 2017 with Exhibit A.pdf CLIC Exhibit A-PA.xlsx
Item Status:	
Status Date:	

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

Satisfied - Item:	Authorization to File (A&H)
Comments:	
Attachment(s):	CinLife Third Party Filer Authorization.pdf
Item Status:	
Status Date:	

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

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TOI/Sub-TOI:

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Status Date:	
Satisfied - Item:	Rate Table (A&H)
Comments:	
Attachment(s):	CLIC PA Proposed Rate Sheets.pdf
Item Status:	
Status Date:	
Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	N/A - Rate Filing
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	N/A - Not initial filing
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	N/A - Rate Filing
Attachment(s):	
Item Status:	
Status Date:	

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GRJR-131229441

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Attachment CLIC Exhibit A-PA.xlsx is not a PDF document and cannot be reproduced here.



20975 Swenson Drive
Suite 420
Waukesha, WI 53186
(877) 431-5824

October 12, 2017

Pennsylvania Insurance Department
Attn: Life and Health Rate Review Section

Re: The Cincinnati Life Insurance Company
NAIC # 76236

Rate Increase for:

Tax Qualified Long Term Care Policy LTC-100
Rider Form LTC-301 (Restoration of Benefits)
Rider Form LTC-312 (Contingent Benefit Upon Lapse)

Dear Sir or Madam:

On behalf of Cincinnati Life Insurance Company ("Cincinnati Life"), we at Long Term Care Group, Inc. (LTCG) are submitting the enclosed actuarial memorandum for your review and approval. A letter from Cincinnati Life authorizing LTCG to make this rate filing on behalf of Cincinnati Life is included.

The enclosed actuarial memorandum details the request for a 63% increase, which the company is willing to implement as three annual 20% rate increases, for Cincinnati Life's long term care insurance Policy Form Series 100 as noted above. Note, an annual increase of 20% for three years is actuarially equivalent to the requested single rate increase of 63%.

The company discontinued sales of this form series in calendar year 2004. We are requesting this rate increase because claims are higher than expected and produce a lifetime loss ratio significantly greater than the original pricing loss ratio. Your department has approved previous rate increases on this business.

The company will offer insureds affected by the premium increase several options to change their benefits. These options will allow insureds the flexibility to maintain their current premium level, if desired. Additionally, Cincinnati Life will offer a contingent benefit upon lapse to all insureds affected by the rate increase.

We trust that you will find our filing to be in order and hope that you will grant your Department's approval to this submission. If you have any questions or would like to discuss any of the materials included in this submission, please feel free to call me directly at (952) 516-6972 or send me an email at Carolyn.Bittner@ltcg.com.

Thank you for your assistance in reviewing this filing.

Respectfully,

Carolyn Bittner, FSA, MAAA
Consulting Actuary
LTCG

Cincinnati Life Insurance Company

Actuarial Memorandum Policy Form Series LTC-100

1. PURPOSE OF FILING

This is a rate increase filing for Cincinnati Life Insurance Company's existing Long Term Care policy form series LTC-100. The purpose of this filing is to demonstrate that the anticipated loss ratio for this form meets the minimum requirements of the jurisdiction and demonstrates compliance with loss ratio regulation and rate stability regulation. This rate filing is not intended to be used for any other purposes.

2. SCOPE OF FILING

This filing applies to the Company's Long Term Care policy and rider forms summarized below:

Policy Form LTC-100-PA (4/99) Tax Qualified
Rider Form LTC-301-PA (4/99) (Restoration of Benefits)
Rider Form LTC-312 (1/02) (Contingent Benefit Upon Lapse)

The rate increase will apply to all insureds issued coverage under the above referenced forms in this state. These policy forms were issued in Pennsylvania by The Cincinnati Life Insurance Company ("Cincinnati Life") from March 2000 through February 2004 and are no longer being marketed in any jurisdiction.

3. DESCRIPTION OF BENEFITS

These are federally tax-qualified, individually underwritten policy forms that provide comprehensive long term care (LTC) coverage. Each form has benefit eligibility requirements which involve activities of daily living (ADL) deficiencies or cognitive impairment. Waiver of premium is provided when certain benefits are being paid. A daily benefit, benefit period, and elimination period were selected at issue.

At issue the insured may have had the option to choose one of three benefit increase options: no benefit increases, equal benefit increases, or compound benefit increases. The equal benefit increases option provides for benefit levels that increase on each policy anniversary date by 5% of the daily benefit amount chosen at issue for the life of the insured. The compound benefit increases option provides for benefit levels that increase on each policy anniversary date by 5% compounded annually for the life of the insured. The increasing benefits apply even when the policy is in claim status.

At issue, the insured had the option to choose either a 50-day or 100-day elimination period. The insured also had the option to choose a lifetime payment maximum equal to 730 days (2 years), 1,095 days (3 years), 1,460 days (4 years), or 2,190 days (6 years) multiplied by the daily payment amount, or an unlimited lifetime payment maximum.

Cincinnati Life Insurance Company

Actuarial Memorandum Policy Form Series LTC-100

At issue the insured may have had the option of selecting a non-forfeiture benefit rider or restoration of benefits rider.

A contingent benefit upon lapse rider has been provided to all insureds.

4. RENEWABILITY

These policy forms are guaranteed renewable for life.

5. APPLICABILITY

As these policy forms are no longer marketed, this filing is applicable to inforce policies only.

6. MARKETING METHOD

These policy forms were marketed by agents and brokers of Cincinnati Life.

7. UNDERWRITING

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

8. AREA FACTORS

Area factors are not used for the product.

9. PREMIUMS

Premiums are unisex and payable for life. The premiums may vary by issue age, lifetime payment maximum, initial daily payment maximum, elimination period, benefit increase option, risk class, group/spousal discounts, and the selection of any riders.

10. PREMIUM MODALIZATION RULES

The following modal factors were applied to the annual premium:

Premium Mode	Factor
Annual	1.00
Semi-Annual	.51
Quarterly	.26
Monthly	.09

Cincinnati Life Insurance Company

Actuarial Memorandum Policy Form Series LTC-100

11. RESERVES

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2016 have been discounted to the incurral date of each respective claim and included in historical incurred claims. An estimate of the incurred but not reported (IBNR) reserve balance as of December 31, 2016, has been allocated to the 2016 calendar year of incurral and included in historic incurred claims.

12. CONTINGENCY AND RISK MARGIN

Contingency and risk margins have not been included in the justification for this rate increase.

13. RATE INCREASE REQUEST

This rate filing is a request for a 63% increase, which the company is willing to implement as three annual 20% rate increases. An annual increase of 20% for three years is actuarially equivalent to the requested single rate increase of 63%. This rate increase is necessary due to higher than expected claims that produce a lifetime loss ratio significantly greater than the original pricing loss ratio. This filing demonstrates that if the current trends continue, and nationwide earned premiums are restated to the historical Pennsylvania rate level, the actual lifetime loss ratio will be 135.5%

The proposed effective date is as soon as possible following approval and fulfillment of all statutory and contractual requirements.

While a larger rate increase can be justified at this time, the company is currently not seeking a higher increase. Instead the company will continue to monitor emerging experience and will determine the need for an additional premium increase as experience emerges.

14. RATE INCREASE HISTORY

There have been two prior rate increases on these policy forms in Pennsylvania as noted in the table below:

Approved Rate Increase	Approval Date
29.9%	10/7/2010

The cumulative approved rate increase in Pennsylvania is 29.9% whereas the nationwide average approved rate increase is 100%.

The experience and projections in Exhibit A reflect all approved rate increases filed by Pennsylvania, on a nationwide basis.

Cincinnati Life Insurance Company

Actuarial Memorandum Policy Form Series LTC-100

15. ANNUALIZED PREMIUM

The number of policies inforce and average annualized premium in Pennsylvania and nationwide as of December 31, 2016 is shown in the table below:

	Form	Policies Inforce	Average Annualized Premium*	Average Annualized Premium with Three 20% Increases*
Pennsylvania	LTC-100	57	\$1,894	\$3,273
Nationwide	LTC-100	1,004	\$2,602	\$4,496

**Based on premium paying policyholders.*

16. MINIMUM REQUIRED LIFETIME LOSS RATIO

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

17. ASSUMPTIONS

Interest

The effective annual rate of interest assumed for accumulating historical experience and for discounting projected future experience is 4.0%.

Mortality

Best estimate mortality assumptions for active lives are based on the 2012 Individual Annuity Mortality (IAM) table with selection factors developed from the selection patterns in the 2001 CSO table. To determine the expected active mortality rate, the base mortality rate from the 2012 IAM table is multiplied by an adjustment factor equal to: the select mortality rate from the CSO table using the policy's issue age and duration divided by the ultimate CSO mortality rate for the same attained age. No mortality improvement was assumed.

Disabled life mortality assumptions are based on a percentage of claim terminations.

Voluntary Lapse Rates

Best estimate voluntary lapse rates are derived from a total termination study based on actual experience and are shown in the following table:

	Marital Status at Issue	
	Married	Single
All Issue Ages	0.50%	0.85%

Cincinnati Life Insurance Company

Actuarial Memorandum Policy Form Series LTC-100

Morbidity

Morbidity assumptions are based on company experience and other long term care industry experience from General Re Life Corporation, the reinsurer for this business. Morbidity assumptions are composed of three main components: claim incidence, utilization and claim continuance. Claim incidence rates measure the likelihood of a claim for an LTC policyholder. Utilization rates measure the proportion of contractually available benefits that a policyholder uses while on claim, once eligibility requirements have been met. Claim continuance refers to the length of time that a policyholder stays on claim once benefit eligibility requirements have been met. Claim incidence, utilization, and claim continuance assumptions are used to estimate claim costs. Morbidity assumptions do not include morbidity improvement.

18. LIFETIME LOSS RATIO

Exhibit A includes calendar year historical experience through December 31, 2016 as well as projected future experience for forty years both with and without the requested rate increase. The historical incurred claims reflect claim payment run off through December 31, 2016.

The historical and projected future experience is based on nationwide experience for policy form LTC-100, and a similar policy form LTC-120 which was issued during the same time period. Nationwide earned premiums are restated to the historical and projected Pennsylvania rate levels.

A summary of the historical, future and lifetime loss ratios with three annual 20% increases is shown in the table below:

Lifetime Experience With Three Annual 20% Increases			
Basis	Earned Premium Historical/Projected PA Rate Levels	Incurred Claims	Loss Ratio
Historical	49,805,003	22,036,776	44.2%
Future	22,361,897	64,872,059	290.1%
Lifetime	72,166,900	86,908,835	120.4%

The above demonstrates that both the anticipated future loss ratio and the lifetime anticipated loss ratio are in compliance with the minimum loss ratio requirements after implementation of the rate increases.

19. RATE STABILIZATION DEMONSTRATION

The table below provides a demonstration that 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:

1. Accumulated value of the initial earned premium times 58%,
2. 85% if the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times 58%, and

Cincinnati Life Insurance Company

Actuarial Memorandum Policy Form Series LTC-100

4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

The present and accumulated values in the demonstration are determined at the maximum valuation interest rate for contract reserves applicable to the year of issue, which is 4.5%.

Rate Stabilization Loss Ratio Demonstration						
1. Accumulated value of initial earned premium	49,269,333	x	58%	=		28,576,213
2a. Accumulated value of earned premium	52,050,443					
2b. Accumulated value of prior premium rate schedule increases (2a – 1)	2,781,110	x	85%	=		2,363,944
3. Present value of future projected initial earned premium	10,704,436	x	58%	=		6,208,573
4a. Present value of future projected premium	21,611,530					
4b. Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	10,907,094	x	85%	=		9,271,030
5. Lifetime Earned Premium Times Prescribed Factor: (1+2b+3+4b)						46,419,760
6a. Accumulated value of incurred claims without the inclusion of active life reserves						22,460,518
6b. Present value of future projected incurred claims without the inclusion of active life reserves						59,802,866
7. Lifetime Incurred Claims with Rate Increase: (6a+6b)						82,263,385
8. Test: 7 is not less than 5						PASS

An increase larger than requested is necessary to certify that the rate schedule is sufficient to cover anticipated costs under moderately adverse experience, and that the premium rate schedule is reasonably expected to be sustainable over the life of the form with no future premium increases.

The majority of policyholders covered by this policy form series were issued before the effective date of rate stabilization regulations. The company is asking for a 63% increase now in the event an additional increase is not necessary. As a result, all policyholders will be treated consistently and fairly.

Cincinnati Life Insurance Company

Actuarial Memorandum Policy Form Series LTC-100

20. ACTUARIAL CERTIFICATION

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings.

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

I have relied on insured and projection information provided by General Re Life Corporation, the reinsurer for this business. I have not audited or independently verified the data provided, but have reviewed it for reasonableness.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Pennsylvania and the rules of the Department of Insurance. Policy design, underwriting and claims adjudication practices have been taken into consideration. In my opinion the rates are not excessive or unfairly discriminatory. If the requested increase is implemented and the underlying assumptions are realized, no further premium rate schedule increases are anticipated at this time. The company will continue to monitor experience and reserves the right to take additional rate action if necessary.

Respectfully submitted,



Carolyn Bittner, FSA, MAAA
Consulting Actuary
LTCG

Attachments:

Exhibit A – Lifetime Experience Without and With Rate Increase
Proposed Rate Sheets

The Cincinnati Life Insurance Company

Policy Forms LTC-100 and LTC-120

Lifetime Experience (Nationwide)

Year	Results Without Rate Increase			Results With Three Annual 20% Rate Increases		
	Earned Premiums at Historical PA	Incurred Claims ¹	Loss Ratio	Earned Premiums at Historical/Projected PA	Incurred Claims ¹	Loss Ratio
1999	18,269	0	0.0%	18,269	0	0.0%
2000	480,847	0	0.0%	480,847	0	0.0%
2001	1,318,163	0	0.0%	1,318,163	0	0.0%
2002	1,954,833	387,399	19.8%	1,954,833	387,399	19.8%
2003	2,532,745	450,790	17.8%	2,532,745	450,790	17.8%
2004	2,814,817	314,091	11.2%	2,814,817	314,091	11.2%
2005	2,740,228	39,819	1.5%	2,740,228	39,819	1.5%
2006	2,672,735	1,556,529	58.2%	2,672,735	1,556,529	58.2%
2007	2,472,710	376,077	15.2%	2,472,710	376,077	15.2%
2008	2,349,058	894,528	38.1%	2,349,058	894,528	38.1%
2009	2,262,716	678,720	30.0%	2,262,716	678,720	30.0%
2010	2,197,481	643,696	29.3%	2,197,481	643,696	29.3%
2011	2,085,483	2,086,581	100.1%	2,085,483	2,086,581	100.1%
2012	2,066,123	2,710,287	131.2%	2,066,123	2,710,287	131.2%
2013	1,864,422	1,640,086	88.0%	1,864,422	1,640,086	88.0%
2014	1,869,908	1,177,181	63.0%	1,869,908	1,177,181	63.0%
2015	1,842,905	2,049,596	111.2%	1,842,905	2,049,596	111.2%
2016	1,760,876	2,893,060	164.3%	1,760,876	2,893,060	164.3%
Accumulated ²	49,805,003	22,036,776	44.2%	49,805,003	22,036,776	44.2%
2017	1,725,920	1,987,102	115.1%	1,725,920	1,987,102	115.1%
2018	1,634,595	2,197,995	134.5%	1,961,514	2,197,995	112.1%
2019	1,542,212	2,428,453	157.5%	2,220,785	2,428,453	109.4%
2020	1,448,936	2,673,368	184.5%	2,503,761	2,673,368	106.8%
2021	1,354,887	2,937,496	216.8%	2,341,244	2,937,496	125.5%
2022	1,260,415	3,204,162	254.2%	2,177,997	3,204,162	147.1%
2023	1,166,074	3,463,756	297.0%	2,014,976	3,463,756	171.9%
2024	1,072,683	3,709,840	345.8%	1,853,596	3,709,840	200.1%
2025	981,165	3,936,224	401.2%	1,695,454	3,936,224	232.2%
2026	892,137	4,159,991	466.3%	1,541,613	4,159,991	269.8%
2027	806,147	4,368,097	541.8%	1,393,022	4,368,097	313.6%
2028	723,747	4,552,937	629.1%	1,250,634	4,552,937	364.1%
2029	645,571	4,705,683	728.9%	1,115,547	4,705,683	421.8%
2030	572,213	4,816,681	841.8%	988,784	4,816,681	487.1%
2031	503,939	4,891,262	970.6%	870,807	4,891,262	561.7%
2032	440,862	4,910,886	1113.9%	761,810	4,910,886	644.6%
2033	382,996	4,875,506	1273.0%	661,818	4,875,506	736.7%
2034	330,396	4,785,883	1448.5%	570,924	4,785,883	838.3%
2035	283,090	4,647,025	1641.5%	489,179	4,647,025	950.0%
2036	240,875	4,478,086	1859.1%	416,232	4,478,086	1075.9%
2037	203,464	4,280,808	2104.0%	351,586	4,280,808	1217.6%
2038	170,524	4,058,811	2380.2%	294,666	4,058,811	1377.4%
2039	141,730	3,819,596	2695.0%	244,909	3,819,596	1559.6%
2040	116,816	3,555,828	3044.0%	201,858	3,555,828	1761.5%
2041	95,492	3,260,995	3414.9%	165,010	3,260,995	1976.2%
2042	77,425	2,943,103	3801.2%	133,790	2,943,103	2199.8%
2043	62,280	2,616,864	4201.8%	107,619	2,616,864	2431.6%
2044	49,691	2,298,100	4624.7%	85,867	2,298,100	2676.4%
2045	39,363	1,994,070	5065.8%	68,019	1,994,070	2931.6%
2046	30,952	1,715,886	5543.7%	53,485	1,715,886	3208.2%
2047	24,142	1,470,779	6092.3%	41,717	1,470,779	3525.6%
2048	18,677	1,252,453	6706.0%	32,273	1,252,453	3880.8%
2049	14,314	1,059,273	7400.0%	24,735	1,059,273	4282.4%
2050	10,868	889,486	8184.8%	18,779	889,486	4736.6%
2051	8,167	737,552	9030.7%	14,113	737,552	5226.1%
2052	6,075	602,466	9916.6%	10,498	602,466	5738.8%
2053	4,479	483,782	10802.1%	7,739	483,782	6251.2%
2054	3,273	382,382	11682.2%	5,656	382,382	6760.6%
2055	2,376	297,106	12503.3%	4,106	297,106	7235.7%
2056	1,715	228,783	13339.6%	2,964	228,783	7719.7%
Present Value ²	14,357,868	64,872,059	451.8%	22,361,897	64,872,059	290.1%
Lifetime ²	64,162,871	86,908,835	135.5%	72,166,900	86,908,835	120.4%

¹ Projected future earned premiums and incurred claims are based on best estimate persistency and morbidity assumptions as shown in the actuarial memorandum.

² The interest rate used to accumulate the historical and future totals is 4.0%.



Affiliated with: The Cincinnati Indemnity Company ■ The Cincinnati Casualty Company
The Cincinnati Specialty Underwriters Insurance Company

A subsidiary of The Cincinnati Insurance Company

Letter of Authorization

To: Department of Insurance

The Cincinnati Life Insurance Company ("Cincinnati Life") has an agreement with LTCG to administer its long-term care book of business. This letter authorizes LTCG to make various policy form filings, including premium rate filings on behalf of Cincinnati Life. This authorization will remain in full force and effect until the earlier of (a) your receipt of a written notification from Cincinnati Life expressly terminating this authorization; or (b) 31st of December 2017.

Please accept this letter of authorization for the purposes stated above. Should you have any questions regarding the above, please forward your comments to:

The Cincinnati Life Insurance Company
6200 South Gilmore Road
Fairfield, OH 45014

Roger A. Brown, FSA, MAAA, CLU
Vice President and Actuary

June 26, 2014

Date

CINCINNATI LIFE INSURANCE COMPANY

Proposed Rates for Policy Form Series LTC-100
Annual Premium per \$10 of Daily Payment Maximum

730 x Daily Payment Maximum Plan

Issue Age	No Benefit Increases		Equal Benefit Increases		Compound Benefit Increases	
	50 Day E.P.	100 Day E.P.	50 Day E.P.	100 Day E.P.	50 Day E.P.	100 Day E.P.
18-24	53	49	74	70	107	96
25-29	59	50	78	74	115	106
30-34	66	55	88	78	127	113
35-39	70	60	95	85	132	121
40-44	74	67	103	92	145	130
45	74	67	103	92	145	130
46	74	70	106	95	149	131
47	77	70	107	96	150	132
48	77	70	109	98	152	139
49	78	71	109	98	152	139
50	78	71	113	103	157	142
51	78	71	115	106	157	142
52	80	74	118	107	163	145
53	85	77	127	115	166	150
54	88	78	131	121	174	157
55	95	85	142	128	180	164
56	96	88	149	132	187	167
57	106	92	163	145	200	180
58	113	98	172	157	214	193
59	122	109	181	164	224	202
60	131	121	199	179	242	218
61	144	130	208	188	257	235
62	158	144	224	202	274	250
63	167	154	244	218	293	268
64	180	164	265	235	308	278
65	190	174	278	251	330	296
66	206	190	302	274	347	317
67	224	204	325	294	377	344
68	250	226	355	319	412	372
69	275	251	391	354	449	406
70	311	282	426	389	491	439
71	344	317	469	424	538	490
72	388	353	518	473	589	534
73	430	391	574	521	647	586
74	475	433	640	578	708	647
75	527	476	708	641	772	707
76	586	527	784	708	850	775
77	650	589	857	779	922	844
78	719	649	930	844	994	908
79	787	718	1,002	910	1,064	970
80	864	790	1,080	982	1,142	1,037
81	948	866	1,165	1,060	1,225	1,111
82	1,039	958	1,262	1,151	1,320	1,194
83	1,147	1,054	1,374	1,252	1,424	1,286
84	1,265	1,160	1,506	1,373	1,546	1,402
85	1,381	1,267	1,643	1,493	1,685	1,524
86	1,506	1,382	1,790	1,627	1,835	1,658
87	1,643	1,510	1,951	1,772	2,003	1,807
88	1,790	1,644	2,129	1,930	2,179	1,972
89	1,951	1,794	2,321	2,107	2,376	2,150
90	2,129	1,952	2,526	2,298	2,591	2,342
91	2,321	2,131	2,756	2,506	2,825	2,555
92	2,526	2,323	3,005	2,731	3,079	2,784
93	2,756	2,532	3,275	2,978	3,354	3,036
94	3,005	2,758	3,569	3,240	3,655	3,307

Semi-annual, quarterly, and monthly premiums are 51%, 26%, and 9% of annual premiums
Spousal Discount 20% Preferred Discount 10% Restoration of Benefits Rider Rate 8%

CINCINNATI LIFE INSURANCE COMPANY
Proposed Rates for Policy Form Series LTC-100
Annual Premium per \$10 of Daily Payment Maximum

1,095 x Daily Payment Maximum Plan

Issue Age	No Benefit Increases		Equal Benefit Increases		Compound Benefit Increases	
	50 Day E.P.	100 Day E.P.	50 Day E.P.	100 Day E.P.	50 Day E.P.	100 Day E.P.
18-24	67	60	96	89	139	128
25-29	71	67	106	96	149	139
30-34	77	71	113	106	163	149
35-39	80	77	122	113	174	163
40-44	89	80	131	122	187	174
45	89	80	131	122	187	174
46	98	85	132	127	188	179
47	103	88	139	128	196	180
48	103	88	139	128	199	181
49	103	88	142	130	200	182
50	106	89	144	131	200	182
51	107	92	145	132	202	187
52	109	92	150	142	206	193
53	113	95	158	145	214	199
54	118	98	167	157	222	202
55	122	106	180	164	230	208
56	130	113	188	174	242	222
57	142	121	202	187	252	232
58	150	128	218	200	269	244
59	164	139	232	214	288	262
60	179	150	250	226	308	276
61	188	164	269	244	330	296
62	204	174	290	265	347	317
63	222	190	308	282	372	338
64	235	202	331	302	391	355
65	251	216	353	323	416	380
66	271	230	380	348	442	403
67	295	252	413	379	475	433
68	326	278	452	415	518	474
69	366	312	498	455	568	520
70	406	348	546	502	624	569
71	455	390	607	559	685	628
72	512	439	672	614	755	692
73	569	491	744	682	830	763
74	638	545	821	750	913	838
75	710	607	907	829	1,006	919
76	790	672	995	910	1,094	1,006
77	878	750	1,097	1,002	1,201	1,100
78	967	823	1,194	1,094	1,297	1,189
79	1,056	906	1,296	1,189	1,394	1,280
80	1,152	991	1,403	1,288	1,498	1,374
81	1,262	1,082	1,520	1,402	1,613	1,477
82	1,384	1,193	1,654	1,520	1,742	1,597
83	1,529	1,312	1,805	1,658	1,889	1,730
84	1,693	1,453	1,975	1,823	2,051	1,880
85	1,846	1,583	2,153	1,987	2,238	2,050
86	2,008	1,727	2,347	2,167	2,440	2,237
87	2,189	1,882	2,557	2,360	2,659	2,438
88	2,386	2,051	2,789	2,573	2,900	2,658
89	2,598	2,238	3,040	2,806	3,161	2,894
90	2,832	2,440	3,314	3,059	3,444	3,155
91	3,086	2,659	3,613	3,335	3,756	3,440
92	3,362	2,900	3,938	3,631	4,096	3,750
93	3,665	3,161	4,292	3,960	4,462	4,087
94	3,997	3,444	4,680	4,318	4,865	4,456

Semi-annual, quarterly, and monthly premiums are 51%, 26%, and 9% of annual premiums
Spousal Discount 20% Preferred Discount 10% Restoration of Benefits Rider Rate 5%

CINCINNATI LIFE INSURANCE COMPANY
Proposed Rates for Policy Form Series LTC-100
Annual Premium per \$10 of Daily Payment Maximum

1,460 x Daily Payment Maximum Plan

Issue Age	No Benefit Increases		Equal Benefit Increases		Compound Benefit Increases	
	50 Day E.P.	100 Day E.P.	50 Day E.P.	100 Day E.P.	50 Day E.P.	100 Day E.P.
18-24	74	70	113	106	158	149
25-29	78	74	121	113	172	163
30-34	88	78	130	122	182	174
35-39	95	85	142	131	200	187
40-44	103	92	150	144	216	202
45	103	92	150	144	216	202
46	103	92	152	145	218	204
47	106	95	157	149	223	208
48	107	96	158	150	224	214
49	107	96	163	150	224	214
50	109	98	164	152	226	216
51	109	98	166	157	232	218
52	115	106	174	164	235	222
53	121	109	181	167	244	226
54	127	115	188	179	252	235
55	131	122	202	187	262	242
56	139	128	216	200	274	251
57	149	139	230	214	290	268
58	163	149	245	226	304	276
59	174	158	265	244	326	296
60	182	167	288	265	348	319
61	200	182	308	278	372	344
62	218	200	330	304	401	366
63	230	210	354	325	426	388
64	247	226	377	348	449	412
65	265	242	403	372	474	433
66	287	262	431	398	503	460
67	311	287	468	433	542	496
68	346	317	517	475	595	541
69	386	353	568	524	649	596
70	426	391	634	582	718	656
71	478	442	700	642	786	725
72	539	494	779	710	865	800
73	604	559	858	786	956	880
74	672	620	943	864	1,052	967
75	754	697	1,038	953	1,154	1,061
76	841	772	1,144	1,052	1,265	1,159
77	931	857	1,260	1,158	1,384	1,270
78	1,027	943	1,373	1,262	1,496	1,374
79	1,121	1,034	1,488	1,373	1,613	1,483
80	1,222	1,123	1,618	1,489	1,740	1,598
81	1,332	1,226	1,759	1,625	1,872	1,722
82	1,466	1,349	1,915	1,770	2,024	1,866
83	1,613	1,486	2,093	1,934	2,196	2,024
84	1,794	1,650	2,291	2,119	2,392	2,202
85	1,952	1,799	2,496	2,312	2,608	2,402
86	2,131	1,963	2,720	2,520	2,842	2,618
87	2,323	2,140	2,965	2,744	3,098	2,857
88	2,532	2,333	3,233	2,995	3,377	3,112
89	2,758	2,542	3,526	3,264	3,682	3,392
90	3,007	2,767	3,842	3,558	4,015	3,696
91	3,277	3,017	4,188	3,878	4,372	4,027
92	3,576	3,290	4,562	4,225	4,768	4,391
93	3,895	3,586	4,974	4,606	5,198	4,788
94	4,246	3,907	5,423	5,017	5,668	5,219

Semi-annual, quarterly, and monthly premiums are 51%, 26%, and 9% of annual premiums
Spousal Discount 20% Preferred Discount 10% Restoration of Benefits Rider Rate 4%

CINCINNATI LIFE INSURANCE COMPANY

Proposed Rates for Policy Form Series LTC-100
Annual Premium per \$10 of Daily Payment Maximum

2,190 x Daily Payment Maximum Plan

Issue Age	No Benefit Increases		Equal Benefit Increases		Compound Benefit Increases	
	50 Day E.P.	100 Day E.P.	50 Day E.P.	100 Day E.P.	50 Day E.P.	100 Day E.P.
18-24	89	85	131	122	187	179
25-29	96	92	144	131	202	188
30-34	106	98	157	144	218	204
35-39	113	107	167	157	235	222
40-44	122	115	181	167	252	240
45	122	115	181	167	252	240
46	127	118	187	172	257	244
47	128	121	188	174	265	245
48	130	121	193	180	268	251
49	131	122	199	181	269	251
50	131	122	200	182	271	252
51	132	127	204	188	275	257
52	139	128	208	196	287	268
53	144	131	222	204	294	274
54	150	142	232	218	304	287
55	163	150	250	232	317	295
56	172	158	265	245	331	311
57	181	167	278	265	353	326
58	196	181	302	278	372	347
59	208	196	325	304	397	368
60	224	206	347	325	424	395
61	244	223	372	347	452	420
62	262	242	398	372	482	451
63	276	257	422	397	517	478
64	300	276	449	416	547	512
65	319	296	474	442	584	542
66	347	323	503	473	624	582
67	379	348	546	512	671	624
68	424	391	611	568	732	683
69	469	434	682	634	797	742
70	520	484	762	708	872	811
71	584	542	854	792	956	887
72	658	611	949	884	1,054	973
73	733	677	1,046	971	1,154	1,070
74	818	761	1,157	1,070	1,270	1,178
75	910	841	1,272	1,182	1,394	1,296
76	1,013	934	1,399	1,297	1,524	1,420
77	1,121	1,037	1,531	1,424	1,666	1,553
78	1,224	1,132	1,669	1,553	1,795	1,676
79	1,330	1,234	1,805	1,679	1,930	1,802
80	1,435	1,332	1,951	1,823	2,075	1,934
81	1,562	1,453	2,116	1,973	2,230	2,080
82	1,711	1,591	2,299	2,152	2,405	2,245
83	1,878	1,747	2,512	2,347	2,604	2,431
84	2,080	1,934	2,755	2,575	2,831	2,645
85	2,267	2,110	3,001	2,807	3,083	2,885
86	2,471	2,299	3,274	3,060	3,360	3,144
87	2,694	2,508	3,566	3,336	3,664	3,427
88	2,938	2,734	3,888	3,638	3,994	3,732
89	3,204	2,980	4,235	3,965	4,349	4,069
90	3,493	3,248	4,620	4,319	4,742	4,435
91	3,803	3,541	5,035	4,708	5,172	4,836
92	4,146	3,860	5,489	5,132	5,635	5,273
93	4,519	4,207	5,984	5,596	6,142	5,747
94	4,927	4,585	6,521	6,098	6,694	6,265

Semi-annual, quarterly, and monthly premiums are 51%, 26%, and 9% of annual premiums
Spousal Discount 20% Preferred Discount 10% Restoration of Benefits Rider Rate 4%

CINCINNATI LIFE INSURANCE COMPANY
Proposed Rates for Policy Form Series LTC-100
Annual Premium per \$10 of Daily Payment Maximum

Unlimited Plan

Issue Age	No Benefit Increases		Equal Benefit Increases		Compound Benefit Increases	
	50 Day E.P.	100 Day E.P.	50 Day E.P.	100 Day E.P.	50 Day E.P.	100 Day E.P.
18-24	106	98	158	144	216	202
25-29	113	107	172	157	232	218
30-34	122	115	182	167	251	235
35-39	131	127	200	181	271	252
40-44	144	132	216	199	294	274
45	144	132	216	199	294	274
46	149	139	222	200	296	276
47	150	142	223	202	304	287
48	150	144	226	206	311	290
49	152	145	230	208	312	293
50	157	145	232	214	314	294
51	158	150	242	222	319	296
52	166	157	250	226	330	311
53	172	163	262	242	344	319
54	180	167	275	253	354	331
55	188	179	294	274	372	347
56	202	188	314	294	395	368
57	218	202	336	314	416	389
58	226	214	360	340	442	415
59	250	230	386	365	469	438
60	265	244	409	389	496	466
61	287	265	439	420	527	496
62	304	287	469	444	564	527
63	330	308	494	469	606	569
64	353	326	518	492	647	611
65	380	354	545	516	691	656
66	413	388	578	542	743	701
67	451	424	631	589	800	755
68	499	469	700	660	866	818
69	553	520	787	742	948	888
70	619	578	890	836	1,031	959
71	689	642	1,001	941	1,124	1,044
72	769	720	1,116	1,046	1,237	1,151
73	863	805	1,238	1,159	1,354	1,260
74	958	890	1,366	1,282	1,486	1,385
75	1,070	991	1,505	1,405	1,630	1,529
76	1,183	1,100	1,651	1,546	1,783	1,678
77	1,306	1,212	1,806	1,692	1,944	1,831
78	1,420	1,320	1,963	1,835	2,094	1,973
79	1,532	1,432	2,118	1,987	2,246	2,119
80	1,656	1,549	2,287	2,150	2,410	2,270
81	1,795	1,679	2,470	2,327	2,585	2,438
82	1,952	1,831	2,686	2,533	2,784	2,626
83	2,143	2,014	2,932	2,764	3,008	2,839
84	2,368	2,219	3,214	3,031	3,271	3,086
85	2,584	2,419	3,505	3,306	3,565	3,362
86	2,816	2,636	3,821	3,601	3,887	3,665
87	3,068	2,872	4,166	3,929	4,234	3,997
88	3,347	3,133	4,542	4,283	4,615	4,356
89	3,648	3,413	4,951	4,664	5,034	4,750
90	3,976	3,724	5,394	5,083	5,486	5,176
91	4,336	4,060	5,878	5,544	5,976	5,640
92	4,726	4,422	6,409	6,041	6,515	6,146
93	5,150	4,823	6,984	6,586	7,104	6,698
94	5,615	5,256	7,615	7,180	7,745	7,303

Semi-annual, quarterly, and monthly premiums are 51%, 26%, and 9% of annual premiums
Spousal Discount 20% Preferred Discount 10%

CINCINNATI LIFE INSURANCE COMPANY

Proposed Rates for Policy Form Series LTC-100
Annual Nonforfeiture Premium per \$10 of Daily Payment Maximum

730 x Daily Payment Maximum Plan

Issue Age	No Benefit Increases		Equal Benefit Increases		Compound Benefit Increases	
	50 Day E.P.	100 Day E.P.	50 Day E.P.	100 Day E.P.	50 Day E.P.	100 Day E.P.
18-24	17	17	23	20	29	28
25-29	19	17	24	23	34	29
30-34	20	19	26	24	41	34
35-39	20	19	28	24	42	36
40-44	23	20	29	26	44	41
45	23	20	29	26	44	41
46	23	20	29	28	44	42
47	23	20	29	28	44	42
48	23	20	34	28	44	43
49	24	23	34	28	44	43
50	24	23	34	29	46	43
51	24	23	34	29	46	43
52	24	23	36	29	49	44
53	24	23	41	34	49	44
54	26	24	42	36	50	46
55	28	24	43	41	53	49
56	28	26	44	42	55	50
57	29	26	49	44	60	53
58	34	28	50	46	66	59
59	41	34	53	49	67	60
60	42	36	59	53	71	66
61	43	41	64	55	78	71
62	46	43	67	60	84	74
63	50	46	71	66	88	80
64	53	49	78	71	92	85
65	59	50	85	77	98	89
66	60	55	88	78	101	92
67	64	55	92	84	106	96
68	67	60	96	88	109	101
69	71	66	103	92	118	106
70	78	71	107	96	122	109
71	84	77	113	101	128	118
72	89	80	120	107	132	122
73	95	88	127	115	142	128
74	101	92	132	121	149	132
75	106	96	142	128	154	142
76	113	101	149	132	163	149
77	118	106	154	139	166	152
78	121	109	157	144	167	154
79	127	115	163	145	172	154
80	130	120	163	149	172	154
81	142	130	174	158	182	166
82	157	144	188	173	199	180
83	173	157	206	188	214	193
84	190	174	226	206	230	210
85	206	190	247	224	252	228
86	226	206	269	245	275	250
87	247	226	294	268	300	271
88	269	247	318	290	326	295
89	294	269	347	317	355	323
90	318	294	379	346	389	353
91	347	319	413	374	424	386
92	379	347	451	412	461	416
93	413	379	492	448	502	455
94	451	413	538	490	546	496

Semi-annual, quarterly, and monthly premiums are 51%, 26%, and 9% of annual premiums
Spousal Discount 20% Preferred Discount 10% Restoration of Benefits Rider Rate 8%

CINCINNATI LIFE INSURANCE COMPANY

Proposed Rates for Policy Form Series LTC-100
Annual Nonforfeiture Premium per \$10 of Daily Payment Maximum

1,095 x Daily Payment Maximum Plan

Issue Age	No Benefit Increases		Equal Benefit Increases		Compound Benefit Increases	
	50 Day E.P.	100 Day E.P.	50 Day E.P.	100 Day E.P.	50 Day E.P.	100 Day E.P.
18-24	20	19	28	26	43	41
25-29	23	20	29	28	44	43
30-34	23	23	34	29	49	44
35-39	24	23	41	34	50	49
40-44	26	24	42	41	55	50
45	26	24	42	41	55	50
46	28	24	42	41	55	53
47	29	26	43	41	59	53
48	29	26	43	41	59	53
49	29	26	43	41	60	55
50	29	26	43	42	60	55
51	29	26	44	42	60	55
52	34	26	44	43	64	59
53	34	28	46	44	66	59
54	36	28	50	46	66	60
55	41	29	53	49	70	64
56	41	34	55	50	71	66
57	43	36	60	55	77	70
58	44	41	66	60	80	71
59	49	43	70	66	85	78
60	53	44	74	67	92	84
61	55	49	80	71	98	89
62	60	50	88	78	106	95
63	66	59	92	85	113	101
64	71	60	98	92	120	107
65	77	66	106	96	127	115
66	78	67	109	101	128	118
67	84	71	118	106	131	121
68	88	77	122	113	139	128
69	95	80	130	120	149	132
70	101	88	138	127	157	144
71	109	95	145	132	164	150
72	118	101	154	142	174	158
73	127	107	164	150	181	167
74	132	115	173	157	190	179
75	142	121	181	166	202	182
76	150	128	188	173	208	190
77	157	132	199	180	216	199
78	164	142	202	187	222	202
79	167	144	206	190	223	204
80	173	149	210	193	224	206
81	188	163	228	210	244	223
82	208	180	250	228	262	242
83	228	199	271	250	282	262
84	252	218	295	274	308	282
85	275	240	323	296	337	308
86	300	262	353	325	366	336
87	326	282	386	354	398	366
88	355	308	416	388	434	398
89	390	337	455	422	474	434
90	424	366	498	458	517	474
91	461	398	542	499	563	517
92	503	434	589	545	614	563
93	547	474	642	595	668	613
94	598	517	701	648	728	668

Semi-annual, quarterly, and monthly premiums are 51%, 26%, and 9% of annual premiums
Spousal Discount 20% Preferred Discount 10% Restoration of Benefits Rider Rate 5%

CINCINNATI LIFE INSURANCE COMPANY

Proposed Rates for Policy Form Series LTC-100
Annual Nonforfeiture Premium per \$10 of Daily Payment Maximum

1,460 x Daily Payment Maximum Plan

Issue Age	No Benefit Increases		Equal Benefit Increases		Compound Benefit Increases	
	50 Day E.P.	100 Day E.P.	50 Day E.P.	100 Day E.P.	50 Day E.P.	100 Day E.P.
18-24	23	20	34	29	46	44
25-29	24	23	36	34	50	49
30-34	26	24	41	41	55	50
35-39	28	24	43	42	60	55
40-44	29	26	44	43	66	60
45	29	26	44	43	66	60
46	29	26	44	44	66	60
47	29	28	46	44	67	64
48	29	28	46	44	67	66
49	29	28	49	44	67	66
50	34	28	49	44	67	66
51	34	28	49	46	70	66
52	34	29	50	49	71	66
53	36	34	53	50	71	67
54	41	34	55	53	77	71
55	42	41	60	55	78	71
56	43	41	66	60	84	77
57	44	43	70	66	88	80
58	49	44	74	67	92	84
59	50	46	78	71	98	89
60	55	50	85	78	106	96
61	60	55	92	85	113	103
62	66	60	98	92	121	109
63	70	64	106	98	128	118
64	74	67	113	106	132	122
65	78	71	121	113	142	130
66	84	77	127	118	145	131
67	88	80	130	121	152	139
68	95	85	139	128	163	145
69	98	92	149	138	167	154
70	107	98	158	145	180	164
71	115	106	167	154	188	174
72	122	115	180	164	200	182
73	131	122	188	173	210	193
74	142	130	199	181	222	204
75	150	139	208	190	230	214
76	158	149	218	200	242	222
77	167	154	226	208	250	228
78	174	158	232	216	252	232
79	180	166	240	222	257	240
80	182	167	244	224	262	242
81	200	182	266	245	278	257
82	222	202	288	266	302	278
83	244	223	314	290	330	302
84	269	247	344	318	360	330
85	294	269	374	347	390	361
86	319	294	409	377	426	391
87	347	319	444	413	466	430
88	379	348	484	449	506	468
89	413	380	527	491	552	511
90	451	415	576	535	602	553
91	492	452	628	582	656	604
92	538	494	684	634	718	660
93	584	539	744	691	779	719
94	638	586	812	750	850	785

Semi-annual, quarterly, and monthly premiums are 51%, 26%, and 9% of annual premiums
Spousal Discount 20% Preferred Discount 10% Restoration of Benefits Rider Rate 4%

CINCINNATI LIFE INSURANCE COMPANY

Proposed Rates for Policy Form Series LTC-100
Annual Nonforfeiture Premium per \$10 of Daily Payment Maximum

2,190 x Daily Payment Maximum Plan

Issue Age	No Benefit Increases		Equal Benefit Increases		Compound Benefit Increases	
	50 Day E.P.	100 Day E.P.	50 Day E.P.	100 Day E.P.	50 Day E.P.	100 Day E.P.
18-24	26	24	42	41	55	53
25-29	28	26	43	42	60	55
30-34	29	28	46	43	66	60
35-39	34	29	50	46	71	66
40-44	41	34	53	50	77	71
45	41	34	53	50	77	71
46	41	36	55	50	78	71
47	41	36	55	50	78	74
48	41	36	59	53	80	77
49	42	41	59	53	80	77
50	42	41	60	55	80	77
51	42	41	60	55	84	78
52	43	41	64	59	85	80
53	43	42	66	60	88	84
54	44	43	70	66	92	85
55	49	44	74	70	95	89
56	50	46	78	74	98	92
57	53	50	85	78	106	98
58	59	53	92	85	113	106
59	64	59	98	92	120	109
60	67	64	106	98	128	120
61	71	67	113	106	138	127
62	78	71	120	113	145	132
63	84	78	127	120	154	144
64	89	84	132	127	166	152
65	96	89	142	131	174	164
66	101	95	145	138	181	167
67	106	98	152	144	188	174
68	115	106	164	152	199	182
69	121	113	179	164	208	193
70	130	121	190	179	218	202
71	139	130	204	190	228	214
72	150	142	218	204	244	224
73	163	149	230	214	252	235
74	173	158	244	224	268	247
75	181	167	252	235	276	257
76	193	179	266	247	290	269
77	202	187	275	253	300	276
78	208	193	282	265	304	287
79	214	199	290	269	311	288
80	216	200	294	274	312	290
81	235	218	317	295	336	312
82	253	240	346	323	361	337
83	282	265	377	353	390	365
84	312	290	413	388	424	397
85	340	317	451	422	461	433
86	370	346	492	460	503	473
87	403	377	535	499	547	516
88	439	412	584	545	598	562
89	478	448	636	595	650	611
90	521	490	692	648	710	665
91	569	534	755	707	775	725
92	620	578	822	769	845	792
93	677	631	898	838	922	863
94	740	685	978	914	1,002	941

Semi-annual, quarterly, and monthly premiums are 51%, 26%, and 9% of annual premiums
Spousal Discount 20% Preferred Discount 10% Restoration of Benefits Rider Rate 4%

CINCINNATI LIFE INSURANCE COMPANY

Proposed Rates for Policy Form Series LTC-100
Annual Nonforfeiture Premium per \$10 of Daily Payment Maximum

Unlimited Plan

Issue Age	No Benefit Increases		Equal Benefit Increases		Compound Benefit Increases	
	50 Day E.P.	100 Day E.P.	50 Day E.P.	100 Day E.P.	50 Day E.P.	100 Day E.P.
18-24	29	28	46	43	66	60
25-29	34	29	50	46	70	66
30-34	41	34	55	50	77	71
35-39	42	41	60	53	80	77
40-44	43	42	66	59	88	84
45	43	42	66	59	88	84
46	44	43	66	60	89	84
47	44	43	67	60	92	85
48	44	43	67	64	92	88
49	44	44	70	64	95	88
50	46	44	70	66	95	88
51	46	44	71	66	96	89
52	49	46	74	67	98	92
53	50	49	78	71	103	96
54	53	50	84	77	106	98
55	55	53	88	84	113	106
56	60	55	95	88	120	109
57	66	60	101	95	127	118
58	67	66	107	103	131	127
59	74	70	115	109	142	131
60	78	71	122	118	149	139
61	85	78	131	127	158	149
62	92	85	142	131	172	158
63	98	92	149	142	181	172
64	106	98	154	149	193	182
65	115	106	164	154	206	199
66	120	113	167	157	216	204
67	127	120	179	166	224	210
68	132	127	188	179	232	223
69	144	132	204	193	247	230
70	154	145	223	208	257	242
71	166	154	242	226	269	251
72	179	166	257	242	287	266
73	188	179	271	253	296	275
74	202	187	288	269	312	293
75	214	199	300	278	325	304
76	224	208	314	294	338	318
77	235	218	325	304	348	330
78	242	224	336	312	355	337
79	245	228	338	318	360	338
80	250	232	344	323	361	340
81	269	251	370	348	389	366
82	294	275	401	379	416	395
83	319	302	439	415	451	426
84	354	331	482	455	492	461
85	389	365	524	496	535	503
86	422	395	571	541	584	547
87	460	431	625	589	636	598
88	502	469	683	641	692	650
89	546	512	743	700	754	710
90	596	560	811	763	822	775
91	649	607	883	833	898	845
92	708	664	959	907	978	922
93	770	722	1,046	988	1,064	1,006
94	841	787	1,142	1,079	1,160	1,094

Semi-annual, quarterly, and monthly premiums are 51%, 26%, and 9% of annual premiums
Spousal Discount 20% Preferred Discount 10%