

State: Pennsylvania **Filing Company:** Berkshire Life Insurance Company of America
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Care ProVider & Choice ProVider
Project Name/Number: /

Filing at a Glance

Company: Berkshire Life Insurance Company of America
Product Name: Care ProVider & Choice ProVider
State: Pennsylvania
TOI: LTC03I Individual Long Term Care
Sub-TOI: LTC03I.001 Qualified
Filing Type: Rate - M.U. (Medically underwritten)
Date Submitted: 02/07/2020
SERFF Tr Num: LFCR-132252998
SERFF Status: Assigned
State Tr Num: LFCR-132252998
State Status: Received Review in Progress
Co Tr Num: PA BG01(06/04) & (01/09) RATE INCREASE

Implementation: On Approval
Date Requested:
Author(s): Scarlett Nazari, Anoush Chngidakyan, Darlene Smith
Reviewer(s): Jim Laverty (primary)
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

Proposed 25.84% increase on 356 policyholders of Berkshire Life's LTC forms BG01P(06/04)-PA, BG02P(06/04)-PA, BG03P(06/04)-PA, BG04P(06/04)-PA, BG01P(01/09)-PA, and BG03P(01/09)-PA.

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General Information

Project Name: Status of Filing in Domicile: Pending
 Project Number: Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: Filing Status Changed: 02/07/2020
 State Status Changed: 02/07/2020
 Deemer Date: Created By: Darlene Smith
 Submitted By: Darlene Smith Corresponding Filing Tracking Number:
 State TOI: LTC03I Individual Long Term Care

Filing Description:
 Please see Transmittal Letter in Supporting Documentation.

Company and Contact

Filing Contact Information

Scarlett Nazari, Manager Product Filing scarlett.nazari@lifecareassurance.com
 P.O. Box 4243 818-867-2453 [Phone]
 Woodland Hills, CA 91365-4243 818-867-2508 [FAX]

Filing Company Information

(This filing was made by a third party - LCA01)
 Berkshire Life Insurance Company of America CoCode: 71714 State of Domicile: Massachusetts
 Long Term Care Administrative Office Group Code: 429 Company Type:
 P.O. Box 4243 FEIN Number: 75-1277524 State ID Number:
 Woodland Hills, CA 91365-4243
 (818) 867-2450 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$150.00
 Retaliatory? Yes
 Fee Explanation: Domicile state fee is \$150.00 per rate filing.
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
Berkshire Life Insurance Company of America	\$150.00	02/07/2020	173665639

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Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	10.000%
Effective Date of Last Rate Revision:	04/01/2016
Filing Method of Last Filing:	SERFF
SERFF Tracking Number of Last Filing:	LFCR-130204662

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):
Berkshire Life Insurance Company of America	25.840%	25.840%	\$550,260	356	\$2,129,681	32.250%	20.000%

SERFF Tracking #:

LFCR-132252998

State Tracking #:

LFCR-132252998

Company Tracking #:PA BG01(06/04) & (01/09) RATE
INCREASE**State:**

Pennsylvania

Filing Company:

Berkshire Life Insurance Company of America

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

Care ProVider & Choice ProVider

Project Name/Number:

/

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Berkshire Rate Increase Act Memo Attachment PA	BG01P(06/04)-PA, BG02P(06/04)-PA, BG03P(06/04)-PA, BG04P(06/04)-PA, BG01P(01/09)-PA, BG03P(01/09)-PA	New		Berkshire Rate Increase Act Memo Attachment PA.xlsx, Berkshire Rate Increase Act Memo Attachment PA.pdf,

SERFF Tracking #:	LFCR-132252998	State Tracking #:	LFCR-132252998	Company Tracking #:	PA BG01(06/04) & (01/09) RATE INCREASE
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TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
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Attachment Berkshire Rate Increase Act Memo Attachment PA.xlsx is not a PDF document and cannot be reproduced here.

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 in force, 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 in force, 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 in force, 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 in force 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)

Pennsylvania	BG01P(06/04)-PA & BG02P(06/04)-PA BG03P(06/04)-PA & BG04P(06/04)-PA			
	Cost of Living Adjustment			Total
	None	Compound 5%	Compound 3%	
Number of Policies	21	129	66	216
Current Premium	\$80,182	\$713,927	\$320,683	\$1,114,792
Current Average Premium	\$3,818	\$5,534	\$4,859	\$5,161
New Premium	\$96,218	\$856,712	\$384,820	\$1,337,750
New Average Premium	\$4,582	\$6,641	\$5,831	\$6,193
Average Rate Increase	20.00%	20.00%	20.00%	20.00%

Nationwide	BG01P(06/04)			
	Cost of Living Adjustment			Total
	None	Compound 5%	Compound 3%	
Number of Policies	679	2,584	1,562	4,825
Current Premium	\$2,266,717	\$15,285,416	\$7,008,728	\$24,560,861
Current Average Premium	\$3,338	\$5,915	\$4,487	\$5,090
New Premium	\$2,720,061	\$18,342,499	\$8,410,473	\$29,473,033
New Average Premium	\$4,006	\$7,098	\$5,384	\$6,108
Average Rate Increase	20.00%	20.00%	20.00%	20.00%

Pennsylvania	BG01P(06/04)-PA & BG02P(06/04)-PA BG03P(06/04)-PA & BG04P(06/04)-PA			
	Payment Period			Total
	Lifetime Pay	10 Pay	Paid up at 65	
Number of Policies	189	19	8	216
Current Premium	\$853,874	\$195,255	\$65,663	\$1,114,792
Current Average Premium	\$4,518	\$10,277	\$8,208	\$5,161
New Premium	\$1,024,649	\$234,306	\$78,795	\$1,337,750
New Average Premium	\$5,421	\$12,332	\$9,849	\$6,193
Average Rate Increase	20.00%	20.00%	20.00%	20.00%

Nationwide	BG01P(06/04)			
	Payment Period			Total
	Lifetime Pay	10 Pay	Paid up at 65	
Number of Policies	3,992	707	126	4,825
Current Premium	\$16,801,200	\$7,003,157	\$756,504	\$24,560,861
Current Average Premium	\$4,209	\$9,905	\$6,004	\$5,090
New Premium	\$20,161,440	\$8,403,788	\$907,805	\$29,473,033
New Average Premium	\$5,050	\$11,887	\$7,205	\$6,108
Average Rate Increase	20.00%	20.00%	20.00%	20.00%

Berkshire Life Insurance Company of America
Rate Increase Impact Exhibit
Exhibit A2
Policy Form: BG01P(01/09)

Pennsylvania	BG01P(01/09)-PA & BG03P(01/09)-PA						
	Cost of Adjustment						Total
	None	Compound 6%	Compound 5%	Compound 4%	Compound 3%	Step Pay Compound 5%	
Number of Policies	22	0	90	6	21	1	140
Current Premium	\$106,431	\$0	\$650,040	\$76,339	\$177,484	\$4,594	\$1,014,889
Current Average Premium	\$4,838	\$0	\$7,223	\$12,723	\$8,452	\$4,594	\$7,249
New Premium	\$140,755	\$0	\$859,678	\$100,959	\$234,723	\$6,076	\$1,342,191
New Average Premium	\$6,398	\$0	\$9,552	\$16,826	\$11,177	\$6,076	\$9,587
Average Rate Increase	32.25%	0.00%	32.25%	32.25%	32.25%	32.25%	32.25%

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	728	37	1,506	144	452	24	2,891
Current Premium	\$3,227,430	\$271,533	\$10,653,197	\$822,357	\$2,494,247	\$114,902	\$17,583,666
Current Average Premium	\$4,433	\$7,339	\$7,074	\$5,711	\$5,518	\$4,788	\$6,082
New Premium	\$4,268,277	\$359,102	\$14,088,853	\$1,087,567	\$3,298,642	\$151,958	\$23,254,398
New Average Premium	\$5,863	\$9,705	\$9,355	\$7,553	\$7,298	\$6,332	\$8,044
Average Rate Increase	32.25%	32.25%	32.25%	32.25%	32.25%	32.25%	32.25%

Pennsylvania	BG01P(01/09)-PA & BG03P(01/09)-PA			
	Payment Period			Total
	Lifetime Pay	10 Pay	Paid up at 65	
Number of Policies	85	54	1	140
Current Premium	\$355,324	\$653,849	\$5,716	\$1,014,889
Current Average Premium	\$4,180	\$12,108	\$5,716	\$7,249
New Premium	\$469,916	\$864,716	\$7,559	\$1,342,191
New Average Premium	\$5,528	\$16,013	\$7,559	\$9,587
Average Rate Increase	32.25%	32.25%	32.25%	32.25%

Nationwide	BG01P(01/09)			
	Payment Period			Total
	Lifetime Pay	10 Pay	Paid up at 65	
Number of Policies	2,093	765	33	2,891
Current Premium	\$9,014,257	\$8,384,927	\$184,481	\$17,583,666
Current Average Premium	\$4,307	\$10,961	\$5,590	\$6,082
New Premium	\$11,921,355	\$11,089,066	\$243,977	\$23,254,398
New Average Premium	\$5,696	\$14,496	\$7,393	\$8,044
Average Rate Increase	32.25%	32.25%	32.25%	32.25%

Berkshire Life Insurance Company of America
 Policy Forms: BG01P0604-PA & BG02P0604-PA
 Exhibit B1
 Rates and Factors After Proposed Increase (20%)
 Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	ANNUAL RATES		PREMIUM AND RIDER FACTORS									
	PER \$10 DAILY BENEFIT		Compound Inflation		Return Of Premium	SBP Nonforf	Paid Up at 65	Limited Pay CIP		HCCS Waiver	Paid Up Survivor	
	Facility Care Service	Comprehensive Care	5%	3%				5%	3%			
18	48.57	60.72	3.500	2.170	1.092	1.243	2.098	1.259	5.635	3.494	1.037	1.400
19	48.57	60.72	3.500	2.170	1.096	1.243	2.098	1.259	5.635	3.494	1.037	1.400
20	48.57	60.72	3.500	2.170	1.100	1.243	2.098	1.259	5.635	3.494	1.037	1.400
21	48.57	60.72	3.500	2.170	1.104	1.243	2.098	1.259	5.635	3.494	1.037	1.400
22	48.57	60.72	3.500	2.170	1.108	1.243	2.098	1.259	5.635	3.494	1.037	1.400
23	48.57	60.72	3.500	2.170	1.112	1.243	2.098	1.259	5.635	3.494	1.037	1.400
24	48.57	60.72	3.500	2.170	1.116	1.243	2.098	1.259	5.635	3.494	1.037	1.400
25	48.57	60.72	3.500	2.170	1.120	1.243	2.098	1.259	5.635	3.494	1.037	1.400
26	48.57	60.72	3.500	2.170	1.126	1.243	2.098	1.259	5.635	3.494	1.037	1.400
27	48.57	60.72	3.500	2.170	1.132	1.243	2.098	1.259	5.635	3.494	1.037	1.400
28	48.57	60.72	3.500	2.170	1.138	1.243	2.098	1.259	5.635	3.494	1.037	1.400
29	48.57	60.72	3.500	2.170	1.144	1.243	2.098	1.259	5.635	3.494	1.037	1.400
30	48.57	60.72	3.500	2.170	1.150	1.243	2.098	1.259	5.635	3.494	1.037	1.400
31	48.57	60.72	3.500	2.170	1.158	1.243	2.098	1.259	5.635	3.494	1.037	1.400
32	48.57	60.72	3.500	2.170	1.166	1.243	2.098	1.259	5.635	3.494	1.037	1.400
33	48.57	60.72	3.500	2.170	1.174	1.243	2.098	1.259	5.635	3.494	1.037	1.400
34	48.57	60.72	3.500	2.170	1.182	1.243	2.098	1.259	5.635	3.494	1.037	1.400
35	48.57	60.72	3.500	2.170	1.190	1.243	2.098	1.259	5.635	3.494	1.037	1.400
36	48.57	60.72	3.500	2.170	1.197	1.243	2.098	1.259	5.635	3.494	1.037	1.400
37	48.57	60.72	3.500	2.170	1.204	1.243	2.098	1.259	5.635	3.494	1.037	1.400
38	48.57	60.72	3.500	2.170	1.210	1.243	2.098	1.259	5.635	3.494	1.037	1.400
39	48.57	60.72	3.500	2.170	1.217	1.243	2.098	1.259	5.635	3.494	1.037	1.400
40	48.57	60.72	3.500	2.170	1.224	1.243	2.098	1.259	5.635	3.494	1.037	1.400
41	51.00	63.75	3.450	2.140	1.233	1.249	2.048	1.262	5.481	3.400	1.040	1.400
42	53.42	66.79	3.400	2.110	1.242	1.254	1.998	1.266	5.328	3.306	1.042	1.400
43	56.11	69.82	3.350	2.080	1.251	1.260	1.953	1.270	5.174	3.197	1.045	1.400
44	58.81	72.86	3.300	2.050	1.260	1.265	1.907	1.273	5.020	3.088	1.047	1.400
45	60.26	74.37	3.250	1.990	1.269	1.271	1.952	1.277	4.867	2.980	1.050	1.400
46	62.97	77.41	3.150	1.980	1.278	1.276	1.937	1.325	4.573	2.912	1.052	1.400
47	65.67	80.44	3.050	1.970	1.287	1.282	1.922	1.373	4.297	2.845	1.055	1.400
48	69.74	85.00	2.950	1.960	1.296	1.287	1.903	1.421	4.034	2.778	1.057	1.400
49	73.81	89.55	2.850	1.950	1.305	1.293	1.884	1.469	3.863	2.710	1.060	1.400
50	79.14	95.62	2.750	1.940	1.314	1.298	1.865	1.517	3.746	2.643	1.062	1.400
51	83.20	101.18	2.700	1.910	1.323	1.304	1.846	1.565	3.651	2.583	1.065	1.400
52	87.27	104.73	2.650	1.890	1.332	1.309	1.826	1.613	3.555	2.536	1.067	1.400
53	93.33	110.80	2.600	1.870	1.341	1.315	1.803	1.661	3.519	2.531	1.070	1.400
54	100.65	118.40	2.550	1.850	1.350	1.320	1.780	1.709	3.473	2.519	1.072	1.400
55	108.71	124.47	2.500	1.830	1.368	1.326	1.757	1.757	3.420	2.504	1.075	1.400
56	114.07	132.06	2.450	1.810	1.386	1.331	1.733	1.757	3.246	2.398	1.077	1.400
57	120.09	138.13	2.400	1.790	1.404	1.337	1.710	1.709	3.086	2.301	1.080	1.400
58	131.58	150.27	2.350	1.770	1.422	1.342	1.684	1.709	2.938	2.213	1.082	1.400
59	141.72	160.90	2.300	1.750	1.440	1.348	1.657	1.757	2.837	2.159	1.085	1.400
60	153.21	173.05	2.250	1.730	1.458	1.353	1.631	1.757	2.738	2.105	1.087	1.400
61	163.34	183.67	2.200	1.710	1.476	1.359	1.604	1.757	2.695	2.095	1.090	1.400
62	174.82	195.81	2.150	1.690	1.494	1.364	1.578	1.757	2.634	2.071	1.092	1.400
63	194.78	217.06	2.100	1.670	1.512	1.370	1.548	1.757	2.533	2.014	1.095	1.400
64	216.12	239.84	2.050	1.650	1.530	1.375	1.518	1.757	2.466	1.985	1.097	1.400
65	236.07	261.09	2.000	1.630	1.539	1.386	1.489	1.757	2.391	1.949	1.100	1.400
66	257.41	283.86	1.950	1.610	1.548	1.397	1.459	1.757	2.321	1.917	1.102	1.390
67	273.36	305.11	1.900	1.590	1.557	1.408	1.429	1.757	2.247	1.880	1.105	1.380
68	313.24	344.58	1.850	1.570	1.566	1.419	1.397	1.757	2.188	1.857	1.107	1.370
69	349.14	384.04	1.800	1.550	1.575	1.430	1.373	1.757	2.125	1.830	1.110	1.360
70	383.62	422.00	1.750	1.530	1.584	1.441	1.345	1.757	2.059	1.800	1.112	1.350
71	419.50	461.47	1.720	1.510	1.593	1.452	1.317	1.757	1.996	1.753	1.115	1.340
72	455.40	500.94	1.690	1.490	1.602	1.463	1.289	1.757	1.934	1.705	1.117	1.330
73	520.24	572.28	1.660	1.470	1.611	1.474	1.267	1.757	1.873	1.658	1.120	1.320
74	583.74	642.10	1.630	1.450	1.620	1.485	1.244	1.757	1.811	1.611	1.122	1.310
75	648.58	713.46	1.600	1.430	1.629	1.491	1.221	1.757	1.800	1.609	1.125	1.300
76	712.06	783.28	1.580	1.420	1.638	1.496	1.198	1.757	1.770	1.591	1.127	1.300
77	776.92	854.62	1.560	1.410	1.647	1.502	1.176	1.757	1.740	1.572	1.130	1.300
78	872.16	959.37	1.540	1.400	1.656	1.507	1.154	1.757	1.710	1.554	1.132	1.300
79	968.74	1,065.63	1.520	1.390	1.665	1.513	1.132	1.757	1.680	1.536	1.135	1.300
80	1,063.96	1,170.37	1.500	1.380	1.674	1.518	1.111	1.757	1.650	1.518	1.137	1.300
81	1,160.58	1,276.03	1.490	1.370	1.683	1.524	1.089	1.757	1.630	1.499	1.140	1.300
82	1,255.78	1,381.38	1.480	1.360	1.692	1.529	1.067	1.757	1.610	1.479	1.142	1.300
83	1,359.27	1,495.22	1.470	1.350	1.701	1.535	1.046	1.757	1.590	1.460	1.145	1.300
84	1,471.06	1,618.18	1.460	1.340	1.710	1.540	1.026	1.757	1.570	1.441	1.147	1.300

Instructions and Guidelines for Calculating Rates:

Apply Factor to applicable rate

PREMIUM FACTORS			
Risk Class Factors	Modal Factors	Elimination Period Factors	
Individual	Annual	0-Day	1.30
Preferred Plus	Semi-Annual	30-Day	1.15
Preferred	Quarterly	90-Day	1.00
Standard	Monthly	180-Day	0.90
Joint			
2 Preferred Plus			0.800
1 Preferred Plus / 1 Preferred		Lifetime	1.00
2 Preferred		5 Year	0.82
1 Preferred Plus / 1 Standard		4 Year	0.71
1 Preferred / 1 Standard		3 Year	0.60
2 Standard			1.250

RIDER FACTORS			
Indemnity Benefit Rider (BG01R - IND-PA)	Monthly HCCS Rider (BG01R - MTH-PA)	Personal Caregiver Rider (BG01R - PCG-PA)	Restoration of Benefit Rider (BG01R - ROB-PA)
1.12	1.15	2.00	Lifetime 1.000 5 Year 1.034 4 Year 1.051 3 Year 1.063

Berkshire Life Insurance Company of America
 Policy Forms: BG03P0604-PA & BG04P0604-PA
 Exhibit B2
 Rates and Factors After Proposed Increase (20%)
 Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	ANNUAL RATES		PREMIUM AND RIDER FACTORS									
	PER \$10 DAILY BENEFIT		Compound Inflation		Return Of Premium	SBP Nonforf	Paid Up at 65	Limited Pay CIP		HCCS Waiver	Paid Up Survivor	
	Facility Care Service	Comprehensive Care	5%	3%				5%	3%			
18	43.71	54.64	3.500	2.170	1.092	1.243	2.098	1.259	5.635	3.494	1.037	1.400
19	43.71	54.64	3.500	2.170	1.096	1.243	2.098	1.259	5.635	3.494	1.037	1.400
20	43.71	54.64	3.500	2.170	1.100	1.243	2.098	1.259	5.635	3.494	1.037	1.400
21	43.71	54.64	3.500	2.170	1.104	1.243	2.098	1.259	5.635	3.494	1.037	1.400
22	43.71	54.64	3.500	2.170	1.108	1.243	2.098	1.259	5.635	3.494	1.037	1.400
23	43.71	54.64	3.500	2.170	1.112	1.243	2.098	1.259	5.635	3.494	1.037	1.400
24	43.71	54.64	3.500	2.170	1.116	1.243	2.098	1.259	5.635	3.494	1.037	1.400
25	43.71	54.64	3.500	2.170	1.120	1.243	2.098	1.259	5.635	3.494	1.037	1.400
26	43.71	54.64	3.500	2.170	1.126	1.243	2.098	1.259	5.635	3.494	1.037	1.400
27	43.71	54.64	3.500	2.170	1.132	1.243	2.098	1.259	5.635	3.494	1.037	1.400
28	43.71	54.64	3.500	2.170	1.138	1.243	2.098	1.259	5.635	3.494	1.037	1.400
29	43.71	54.64	3.500	2.170	1.144	1.243	2.098	1.259	5.635	3.494	1.037	1.400
30	43.71	54.64	3.500	2.170	1.150	1.243	2.098	1.259	5.635	3.494	1.037	1.400
31	43.71	54.64	3.500	2.170	1.158	1.243	2.098	1.259	5.635	3.494	1.037	1.400
32	43.71	54.64	3.500	2.170	1.166	1.243	2.098	1.259	5.635	3.494	1.037	1.400
33	43.71	54.64	3.500	2.170	1.174	1.243	2.098	1.259	5.635	3.494	1.037	1.400
34	43.71	54.64	3.500	2.170	1.182	1.243	2.098	1.259	5.635	3.494	1.037	1.400
35	43.71	54.64	3.500	2.170	1.190	1.243	2.098	1.259	5.635	3.494	1.037	1.400
36	43.71	54.64	3.500	2.170	1.197	1.243	2.098	1.259	5.635	3.494	1.037	1.400
37	43.71	54.64	3.500	2.170	1.204	1.243	2.098	1.259	5.635	3.494	1.037	1.400
38	43.71	54.64	3.500	2.170	1.210	1.243	2.098	1.259	5.635	3.494	1.037	1.400
39	43.71	54.64	3.500	2.170	1.217	1.243	2.098	1.259	5.635	3.494	1.037	1.400
40	43.71	54.64	3.500	2.170	1.224	1.243	2.098	1.259	5.635	3.494	1.037	1.400
41	45.88	57.37	3.450	2.140	1.233	1.249	2.048	1.262	5.481	3.400	1.040	1.400
42	48.08	60.10	3.400	2.110	1.242	1.254	1.998	1.266	5.328	3.306	1.042	1.400
43	50.49	62.84	3.350	2.079	1.251	1.260	1.953	1.270	5.174	3.197	1.045	1.400
44	52.94	65.56	3.300	2.030	1.260	1.265	1.967	1.273	5.020	3.088	1.047	1.400
45	54.25	66.93	3.250	1.990	1.269	1.271	1.952	1.277	4.867	2.980	1.050	1.400
46	56.67	69.66	3.150	1.980	1.278	1.276	1.937	1.325	4.573	2.912	1.052	1.400
47	59.10	72.39	3.050	1.970	1.287	1.282	1.922	1.373	4.297	2.845	1.055	1.400
48	62.77	76.50	2.950	1.960	1.296	1.287	1.903	1.421	4.034	2.778	1.057	1.400
49	66.43	80.59	2.850	1.950	1.305	1.293	1.884	1.469	3.863	2.710	1.060	1.400
50	71.22	86.06	2.750	1.940	1.314	1.298	1.865	1.517	3.746	2.643	1.062	1.400
51	74.89	90.16	2.700	1.910	1.323	1.304	1.846	1.565	3.651	2.583	1.065	1.400
52	78.55	94.26	2.650	1.890	1.332	1.309	1.826	1.613	3.555	2.536	1.067	1.400
53	84.00	99.72	2.600	1.870	1.341	1.315	1.803	1.661	3.519	2.531	1.070	1.400
54	90.60	106.56	2.550	1.850	1.350	1.320	1.780	1.709	3.473	2.519	1.072	1.400
55	96.64	112.02	2.500	1.830	1.368	1.326	1.757	1.757	3.420	2.504	1.075	1.400
56	102.66	118.84	2.450	1.810	1.386	1.331	1.733	1.811	3.246	2.398	1.077	1.400
57	108.10	124.30	2.400	1.790	1.404	1.337	1.710	1.866	3.086	2.301	1.080	1.400
58	118.42	135.24	2.350	1.770	1.422	1.342	1.684	1.918	2.938	2.213	1.082	1.400
59	127.54	144.81	2.300	1.750	1.440	1.348	1.657	1.975	2.837	2.159	1.085	1.400
60	137.89	155.73	2.250	1.730	1.458	1.353	1.631	2.031	2.738	2.105	1.087	1.400
61	147.00	165.30	2.200	1.710	1.476	1.359	1.604	2.087	2.695	2.095	1.090	1.400
62	157.34	176.23	2.150	1.690	1.494	1.364	1.578	2.144	2.634	2.071	1.092	1.400
63	175.32	195.36	2.100	1.670	1.512	1.370	1.548	2.201	2.533	2.014	1.095	1.400
64	194.50	215.85	2.050	1.650	1.530	1.375	1.518	2.257	2.466	1.985	1.097	1.400
65	212.47	234.98	2.000	1.630	1.539	1.386	1.489	2.311	2.391	1.949	1.100	1.400
66	231.67	255.46	1.950	1.610	1.548	1.397	1.459	2.367	2.321	1.917	1.102	1.390
67	249.65	274.59	1.900	1.590	1.557	1.408	1.429	2.422	2.247	1.880	1.105	1.380
68	281.90	310.11	1.850	1.570	1.566	1.419	1.393	2.476	2.188	1.857	1.107	1.370
69	314.22	345.63	1.800	1.550	1.575	1.430	1.373	2.529	2.125	1.830	1.110	1.360
70	345.26	379.80	1.750	1.530	1.584	1.441	1.345	2.581	2.059	1.800	1.112	1.350
71	377.54	415.32	1.720	1.510	1.593	1.452	1.317	2.633	1.996	1.753	1.115	1.340
72	409.86	450.84	1.690	1.490	1.602	1.463	1.289	2.684	1.934	1.705	1.117	1.330
73	468.22	515.04	1.660	1.470	1.611	1.474	1.267	2.734	1.873	1.658	1.120	1.320
74	525.37	577.89	1.630	1.450	1.620	1.485	1.244	2.783	1.811	1.611	1.122	1.310
75	583.72	642.10	1.600	1.430	1.629	1.491	1.221	2.831	1.800	1.609	1.125	1.300
76	640.86	704.95	1.580	1.420	1.638	1.496	1.198	2.879	1.770	1.591	1.127	1.300
77	699.24	769.16	1.560	1.410	1.647	1.502	1.176	2.926	1.740	1.572	1.130	1.300
78	784.94	863.43	1.540	1.400	1.656	1.507	1.154	2.972	1.710	1.554	1.132	1.300
79	871.87	959.06	1.520	1.390	1.665	1.513	1.132	3.017	1.680	1.536	1.135	1.300
80	957.57	1,053.32	1.500	1.380	1.674	1.518	1.111	3.061	1.650	1.518	1.137	1.300
81	1,044.52	1,148.96	1.490	1.370	1.683	1.524	1.089	3.105	1.630	1.499	1.140	1.300
82	1,130.20	1,243.23	1.480	1.360	1.692	1.529	1.067	3.148	1.610	1.479	1.142	1.300
83	1,223.35	1,345.69	1.470	1.350	1.701	1.535	1.046	3.190	1.590	1.460	1.145	1.300
84	1,323.96	1,456.36	1.460	1.340	1.710	1.540	1.026	3.231	1.570	1.441	1.147	1.300

Instructions and Guidelines for Calculating Rates:

Apply Factor to applicable rate

PREMIUM FACTORS			
Risk Class Factors	Modal Factors	Elimination Period Factors	
Individual	Annual	0-Day	1.30
Preferred Plus	Semi-Annual	30-Day	1.15
Preferred	Quarterly	90-Day	1.00
Standard	Monthly	180-Day	0.90
Joint			
2 Preferred Plus			0.800
1 Preferred Plus / 1 Preferred		Lifetime	1.00
2 Preferred		5 Year	0.82
1 Preferred Plus / 1 Standard		4 Year	0.71
1 Preferred / 1 Standard		3 Year	0.60
2 Standard			1.250

RIDER FACTORS		
Indemnity Benefit Rider (BG01R - IND-PA)	Restoration of Benefit Rider (BG01R - ROB-PA)	
		1.12
Monthly HCCS Rider (BG01R - MTH-PA)		1.15
Personal Caregiver Rider (BG01R - PCG-PA)		2.00
	Lifetime	1.000
	5 Year	1.034
	4 Year	1.051
	3 Year	1.063

Berkshire Life Insurance Company of America
 Policy Form BG01P01(09)-PA
 Exhibit B3
 Rates and Factors After Proposed Increase (2 Phases of 15% Each)
 Individual/Select Risk/Lifetime Benefit Period/90 Day Elimination Period

Issue Age		ANNUAL RATES PER \$10 DAILY BENEFIT											COST OF LIVING RIDER FACTORS										
		Standard Rates				Nonforfeiture Options				HCCS Waiver	Paid Up Survivor	Lifetime Stop Rate 5%				Lifetime Pay				Limited Pay			
		Long Term Care		Limited Pay Options		Return of Premium						1st Year	Annual Increase	6%		5%		4%		Level			
		After 1st Phase	After 2nd Phase	10 pay	PU 65	Lifetime	10 Pay	PU 65	SBP	6%	5%			4%	3%	6%	5%	4%	3%				
18	46.50	53.47	5.810	1.807	1.090	1.020	1.060	1.067	1.010	1.400	1.40	0.54	14.148	9.333	8.139	6.944	18.039	11.900	10.378	8.854			
19	47.51	54.63	5.625	1.807	1.100	1.030	1.060	1.072	1.011	1.400	1.40	0.51	13.486	8.896	7.758	6.619	17.221	11.360	9.907	8.452			
20	48.50	55.77	5.448	1.807	1.100	1.030	1.060	1.077	1.013	1.400	1.40	0.48	12.839	8.469	7.285	6.201	16.449	10.850	9.461	8.072			
21	49.54	56.97	5.277	1.808	1.100	1.030	1.060	1.082	1.015	1.400	1.40	0.46	12.257	8.085	7.050	6.016	15.736	10.380	9.051	7.724			
22	50.54	58.12	5.113	1.808	1.110	1.030	1.070	1.088	1.016	1.400	1.40	0.44	11.710	7.723	6.734	5.746	15.072	9.940	8.667	7.395			
23	51.45	59.16	4.955	1.808	1.110	1.030	1.070	1.098	1.018	1.400	1.40	0.42	11.191	7.381	6.436	5.491	14.434	9.520	8.301	7.082			
24	52.35	60.20	4.803	1.808	1.120	1.040	1.070	1.108	1.020	1.400	1.40	0.39	10.705	7.061	6.157	5.254	13.857	9.140	7.970	6.801			
25	53.26	61.24	4.657	1.808	1.120	1.040	1.070	1.114	1.022	1.400	1.40	0.38	10.254	6.763	5.897	5.032	13.312	8.780	7.656	6.533			
26	54.07	62.18	4.516	1.808	1.130	1.040	1.080	1.119	1.023	1.400	1.40	0.36	9.831	6.485	5.655	4.825	12.795	8.440	7.360	6.280			
27	54.85	63.07	4.381	1.808	1.130	1.040	1.080	1.129	1.025	1.400	1.40	0.34	9.444	6.229	5.432	4.634	12.311	8.120	7.081	6.041			
28	55.64	63.98	4.251	1.809	1.140	1.040	1.080	1.134	1.027	1.400	1.40	0.33	9.073	5.984	5.218	4.452	11.857	7.820	6.819	5.818			
29	56.33	64.77	4.125	1.809	1.150	1.050	1.090	1.139	1.029	1.400	1.40	0.31	8.714	5.749	5.014	4.278	11.429	7.540	6.576	5.611			
30	57.01	65.56	4.005	1.809	1.150	1.050	1.090	1.143	1.031	1.400	1.40	0.30	8.394	5.536	4.827	4.118	11.023	7.270	6.339	5.408			
31	57.58	66.21	3.888	1.809	1.160	1.050	1.090	1.146	1.033	1.400	1.40	0.28	8.084	5.333	4.651	3.968	10.656	7.030	6.131	5.231			
32	58.15	66.87	3.776	1.809	1.170	1.060	1.090	1.150	1.035	1.400	1.40	0.27	7.812	5.152	4.492	3.833	10.296	6.790	5.920	5.052			
33	58.60	67.39	3.668	1.809	1.170	1.060	1.100	1.181	1.036	1.400	1.40	0.26	7.537	4.971	4.335	3.698	9.977	6.580	5.738	4.895			
34	59.06	67.91	3.564	1.809	1.180	1.060	1.100	1.186	1.038	1.400	1.40	0.25	7.277	4.800	4.186	3.571	9.672	6.380	5.564	4.746			
35	59.51	68.43	3.464	1.809	1.190	1.070	1.110	1.191	1.040	1.400	1.40	0.24	7.054	4.651	4.055	3.460	9.373	6.180	5.388	4.597			
36	59.85	68.92	3.368	1.809	1.200	1.070	1.110	1.202	1.042	1.400	1.40	0.23	6.823	4.501	3.925	3.349	9.095	6.000	5.232	4.464			
37	60.07	69.08	3.274	1.809	1.200	1.070	1.110	1.212	1.044	1.400	1.40	0.22	6.615	4.363	3.805	3.246	8.839	5.830	5.084	4.337			
38	60.30	69.34	3.185	1.809	1.210	1.080	1.120	1.222	1.046	1.400	1.40	0.21	6.423	4.235	3.693	3.150	8.599	5.670	4.944	4.217			
39	60.42	69.48	3.098	1.809	1.220	1.080	1.120	1.233	1.048	1.400	1.40	0.21	6.240	4.117	3.590	3.064	8.382	5.530	4.822	4.116			
40	60.53	69.69	3.015	1.809	1.230	1.090	1.130	1.243	1.050	1.400	1.40	0.20	6.065	4.000	3.488	2.976	8.173	5.390	4.700	4.010			
41	62.26	71.44	2.936	1.809	1.240	1.090	1.130	1.253	1.052	1.400	1.40	0.19	5.919	3.893	3.401	2.903	7.925	5.230	4.561	3.920			
42	65.96	75.85	2.857	1.810	1.250	1.100	1.130	1.264	1.054	1.400	1.40	0.18	5.755	3.800	3.315	2.830	7.678	5.070	4.423	3.776			
43	69.79	80.25	2.760	1.768	1.270	1.100	1.140	1.254	1.056	1.400	1.40	0.18	5.636	3.700	3.222	2.743	7.677	5.040	4.389	3.736			
44	73.65	84.69	2.666	1.725	1.280	1.110	1.140	1.265	1.058	1.400	1.40	0.17	5.514	3.600	3.129	2.658	7.658	5.000	4.346	3.692			
45	76.00	87.40	2.578	1.686	1.290	1.120	1.150	1.271	1.060	1.400	1.40	0.16	5.395	3.500	3.036	2.572	7.630	4.950	4.294	3.638			
46	79.90	91.88	2.494	1.706	1.300	1.120	1.150	1.276	1.062	1.400	1.40	0.16	5.062	3.400	2.982	2.564	7.072	4.750	4.166	3.584			
47	83.80	96.37	2.414	1.724	1.320	1.130	1.160	1.282	1.064	1.400	1.40	0.15	4.738	3.300	2.929	2.557	6.533	4.550	4.038	3.526			
48	87.83	101.00	2.332	1.741	1.330	1.140	1.160	1.287	1.066	1.400	1.40	0.14	4.421	3.200	2.876	2.551	6.024	4.360	3.979	3.523			
49	91.68	105.43	2.254	1.758	1.350	1.150	1.170	1.293	1.068	1.400	1.40	0.14	4.114	3.100	2.823	2.545	5.653	4.260	3.919	3.521			
50	96.87	111.40	2.180	1.773	1.360	1.150	1.180	1.298	1.070	1.400	1.40	0.13	3.817	3.000	2.770	2.539	5.357	4.210	3.887	3.518			
51	99.39	114.29	2.108	1.787	1.380	1.160	1.180	1.304	1.072	1.400	1.40	0.13	3.699	2.920	2.700	2.479	5.295	4.180	3.865	3.516			
52	103.53	119.05	2.039	1.801	1.400	1.170	1.190	1.309	1.074	1.400	1.40	0.12	3.556	2.840	2.636	2.431	5.184	4.140	3.843	3.513			
53	108.76	125.07	1.945	1.820	1.410	1.180	1.190	1.315	1.076	1.400	1.40	0.12	3.417	2.760	2.571	2.382	5.076	4.100	3.819	3.510			
54	115.36	132.66	1.968	1.889	1.430	1.200	1.200	1.320	1.078	1.400	1.40	0.11	3.278	2.680	2.506	2.333	4.954	4.050	3.787	3.508			
55	120.40	138.46	1.933	1.933	1.460	1.210	1.210	1.326	1.080	1.400	1.40	0.10	3.140	2.600	2.442	2.284	4.819	3.990	3.748	3.505			
56	126.81	145.83	1.897	0.000	1.480	1.220	1.331	1.331	1.082	1.400	1.40	0.10	3.029	2.550	2.405	2.261	4.517	3.790	3.574	3.360			
57	132.64	152.53	1.858	0.000	1.500	1.230	1.337	1.337	1.084	1.400	1.40	0.10	2.939	2.500	2.369	2.238	4.244	3.610	3.421	3.322			
58	144.32	165.96	1.816	0.000	1.530	1.250	1.342	1.342	1.086	1.400	1.40	0.09	2.858	2.450	2.328	2.205	4.025	3.450	3.278	3.105			
59	154.52	177.69	1.778	0.000	1.550	1.270	1.348	1.348	1.088	1.400	1.40	0.09	2.800	2.400	2.280	2.160	3.897	3.340	3.173	3.006			
60	165.33	190.12	1.742	0.000	1.580	1.280	1.353	1.353	1.090	1.400	1.40	0.08	2.742	2.350	2.233	2.115	3.769	3.230	3.069	2.907			
61	175.47	201.79	1.705	0.000	1.610	1.300	1.359	1.359	1.092	1.400	1.40	0.08	2.660	2.280	2.166	2.052	3.722	3.190	3.031	2.871			
62	188.88	217.21	1.661	0.000	1.640	1.320	1.364	1.364	1.094	1.400	1.40	0.08	2.578	2.210	2.100	1.989	3.663	3.140	2.984	2.826			
63	211.38	243.08	1.614	0.000	1.670	1.340	1.370	1.370	1.096	1.400	1.40	0.08	2.497	2.140	2.033	1.926	3.547	3.040	2.888	2.736			
64	235.77	271.13	1.568	0.000	1.710	1.370	1.375	1.375	1.098	1.400	1.40	0.07	2.415	2.070	1.967	1.863	3.477	2.980	2.832	2.682			
65	259.07	297.93	1.385	0.000	1.750	1.390	1.386	1.386	1.100	1.400	1.40	0.07	2.333	2.000	1.900	1.800	3.395	2.910	2.765	2.619			
66	284.28	326.92	1.345	0.000	1.790	1.420	1.397	1.397	1.102	1.390	1.40	0.07	2.263	1.940	1.843	1.746	3.325	2.850	2.708	2.565			
67	311.20	357.88	1.293	0.000	1.840	1.450	1.408	1.408	1.104	1.380	1.40	0.06	2.193	1.880	1.786	1.692	3.266	2.800	2.660	2.520			
68	357.81	411.48	1.245	0.000	1.880	1.490	1.419	1.419	1.106	1.370	1.40	0.06	2.123	1.820	1.729	1.638	3.231	2.770	2.632	2.493			
69	405.89	466.77	1.199	0.000	1.930	1.530	1.430	1.430	1.108	1.360	1.40	0.06	2.053	1.760	1.672	1.584	3.184	2.730	2.594	2.457			
70	453.79	521.85	1.155	0.000	1.990	1.570	1.441	1.441	1.110	1.350	1.40	0.06	1.983	1.700	1.615	1.530	3.138	2.690	2.556	2.421			
71	504.74	580.45	1.145	0.000	2.050	1.610	1.452	1.452	1.112	1.340	1.40	0.06	1.927	1.660	1.577	1.494	2.990	2.562	2.434	2.306			
72	571.04	656.69	1.136	0.000	2.120	1.670	1.463	1.463	1.114	1.330	1.40	0.05	1.890	1.620	1.539	1.458	2.853	2.445	2.323	2.201			
73	678.77	780.58	1.126	0.000	2.190	1.720	1.474	1.474	1.116	1.320	1.40	0.05	1.843	1.580	1.501	1.422	2.738	2.347	2.230</				

Berkshire Life Insurance Company of America
 Policy Form BG03P01(09)-PA
 Exhibit B4
 Rates and Factors After Proposed Increase (2 Phases of 15% Each)
 Individual/Select Risk/Lifetime Benefit Period/90 Day Elimination Period

		ANNUAL RATES		COST OF LIVING RIDER FACTORS																	
		PER \$10 DAILY BENEFIT		Standard Rates		Nonforfeiture Options				HCCS Waiver	Paid Up Survivor	Lifetime Stop Rate 5%				Lifetime Pay					
		Long Term Care		Limited Pay Options		Return of Premium						Annual Increase		Level		Limited Pay					
Issue Age		After 1st Phase	After 2nd Phase	10 pay	PU 65	Lifetime	10 Pay	PU 65	SBP			1st Year	5th Year	6%	5%	4%	3%	6%	5%	4%	3%
18		44.18	50.80	5.810	1.807	1.090	1.020	1.060	1.067	1.010	1.400	1.40	0.54	14.148	9.333	8.139	6.944	18.039	11.900	10.378	8.854
19		45.13	51.89	5.625	1.807	1.100	1.030	1.060	1.072	1.011	1.400	1.40	0.51	13.486	8.896	7.758	6.619	17.221	11.360	9.907	8.452
20		46.08	52.99	5.448	1.807	1.100	1.030	1.060	1.072	1.013	1.400	1.40	0.48	12.839	8.469	7.385	6.301	16.449	10.850	9.461	8.072
21		47.06	54.11	5.277	1.808	1.100	1.030	1.060	1.082	1.015	1.400	1.40	0.46	12.257	8.085	7.050	6.016	15.736	10.380	9.051	7.724
22		48.01	55.21	5.113	1.808	1.110	1.030	1.070	1.088	1.016	1.400	1.40	0.44	11.710	7.723	6.734	5.746	15.072	9.940	8.667	7.395
23		48.87	56.20	4.955	1.808	1.110	1.030	1.070	1.098	1.018	1.400	1.40	0.42	11.191	7.381	6.436	5.491	14.434	9.520	8.301	7.082
24		49.73	57.18	4.803	1.808	1.120	1.040	1.070	1.108	1.020	1.400	1.40	0.39	10.705	7.061	6.157	5.254	13.857	9.140	7.970	6.801
25		50.61	58.19	4.657	1.808	1.120	1.040	1.070	1.114	1.022	1.400	1.40	0.38	10.254	6.763	5.897	5.032	13.312	8.780	7.656	6.533
26		51.37	59.17	4.516	1.808	1.130	1.040	1.080	1.119	1.023	1.400	1.40	0.36	9.831	6.485	5.655	4.825	12.795	8.440	7.360	6.280
27		52.11	59.92	4.381	1.808	1.130	1.040	1.080	1.129	1.025	1.400	1.40	0.34	9.444	6.229	5.432	4.634	12.311	8.120	7.081	6.041
28		52.86	60.78	4.251	1.809	1.140	1.040	1.080	1.134	1.027	1.400	1.40	0.33	9.073	5.984	5.218	4.452	11.857	7.820	6.819	5.818
29		53.52	61.54	4.125	1.809	1.150	1.050	1.090	1.139	1.029	1.400	1.40	0.31	8.714	5.749	5.014	4.278	11.429	7.540	6.576	5.611
30		54.16	62.28	4.005	1.809	1.150	1.050	1.090	1.143	1.031	1.400	1.40	0.30	8.394	5.536	4.827	4.118	11.023	7.270	6.339	5.408
31		54.70	63.00	3.888	1.809	1.160	1.050	1.090	1.146	1.033	1.400	1.40	0.28	8.084	5.333	4.651	3.968	10.656	7.030	6.131	5.231
32		55.24	63.52	3.776	1.809	1.170	1.060	1.090	1.170	1.035	1.400	1.40	0.27	7.812	5.152	4.492	3.833	10.296	6.790	5.920	5.052
33		55.67	64.02	3.668	1.809	1.170	1.060	1.100	1.181	1.036	1.400	1.40	0.26	7.537	4.971	4.335	3.698	9.977	6.580	5.738	4.895
34		56.10	64.51	3.564	1.809	1.180	1.060	1.100	1.186	1.038	1.400	1.40	0.25	7.277	4.800	4.186	3.571	9.672	6.380	5.564	4.746
35		56.53	65.00	3.464	1.809	1.190	1.070	1.110	1.191	1.040	1.400	1.40	0.24	7.054	4.651	4.055	3.460	9.373	6.180	5.388	4.597
36		56.96	65.48	3.368	1.809	1.200	1.070	1.110	1.202	1.042	1.400	1.40	0.23	6.823	4.501	3.925	3.349	9.095	6.000	5.232	4.464
37		57.07	65.63	3.274	1.809	1.200	1.070	1.110	1.212	1.044	1.400	1.40	0.22	6.615	4.363	3.805	3.246	8.839	5.830	5.084	4.337
38		57.29	65.88	3.185	1.809	1.210	1.080	1.120	1.222	1.046	1.400	1.40	0.21	6.423	4.235	3.693	3.150	8.599	5.670	4.944	4.217
39		57.39	66.99	3.098	1.809	1.220	1.080	1.120	1.233	1.048	1.400	1.40	0.21	6.240	4.117	3.590	3.064	8.382	5.530	4.822	4.116
40		57.51	67.13	3.015	1.809	1.230	1.090	1.130	1.243	1.050	1.400	1.40	0.20	6.065	4.000	3.488	2.976	8.173	5.390	4.700	4.010
41		60.09	69.00	2.936	1.809	1.240	1.090	1.140	1.253	1.052	1.400	1.40	0.19	5.919	3.893	3.401	2.903	7.925	5.230	4.561	3.933
42		62.66	72.05	2.857	1.810	1.250	1.100	1.130	1.254	1.054	1.400	1.40	0.18	5.755	3.800	3.315	2.830	7.678	5.070	4.423	3.776
43		66.30	76.24	2.760	1.768	1.270	1.100	1.140	1.260	1.056	1.400	1.40	0.18	5.636	3.700	3.222	2.743	7.677	5.040	4.389	3.736
44		69.97	80.46	2.666	1.725	1.280	1.110	1.140	1.265	1.058	1.400	1.40	0.17	5.514	3.600	3.129	2.658	7.658	5.000	4.346	3.692
45		72.20	83.03	2.578	1.686	1.290	1.120	1.150	1.271	1.060	1.400	1.40	0.16	5.395	3.500	3.036	2.572	7.630	4.950	4.294	3.638
46		75.91	87.29	2.494	1.706	1.300	1.120	1.150	1.276	1.062	1.400	1.40	0.16	5.062	3.400	2.982	2.564	7.072	4.750	4.166	3.582
47		79.61	91.55	2.414	1.724	1.320	1.130	1.160	1.282	1.064	1.400	1.40	0.15	4.738	3.300	2.929	2.557	6.533	4.550	4.038	3.526
48		83.44	95.95	2.332	1.741	1.330	1.140	1.160	1.287	1.066	1.400	1.40	0.14	4.421	3.200	2.876	2.551	6.024	4.360	3.979	3.523
49		87.10	100.16	2.254	1.758	1.350	1.150	1.170	1.293	1.068	1.400	1.40	0.14	4.114	3.100	2.823	2.545	5.653	4.260	3.919	3.521
50		92.03	105.83	2.180	1.773	1.360	1.150	1.180	1.298	1.070	1.400	1.40	0.13	3.817	3.000	2.770	2.539	5.357	4.210	3.887	3.518
51		98.42	108.58	2.108	1.867	1.380	1.160	1.180	1.304	1.072	1.400	1.40	0.13	3.699	2.920	2.700	2.479	5.295	4.180	3.865	3.516
52		98.35	113.10	2.039	1.801	1.400	1.170	1.190	1.309	1.074	1.400	1.40	0.12	3.556	2.840	2.636	2.431	5.184	4.140	3.843	3.513
53		103.32	118.81	2.003	1.845	1.420	1.180	1.190	1.315	1.076	1.400	1.40	0.12	3.417	2.760	2.571	2.382	5.076	4.100	3.819	3.510
54		109.59	126.02	1.968	1.889	1.430	1.200	1.200	1.320	1.078	1.400	1.40	0.11	3.278	2.680	2.506	2.333	4.954	4.050	3.787	3.508
55		114.39	131.54	1.933	1.933	1.460	1.210	1.210	1.326	1.080	1.400	1.40	0.10	3.140	2.600	2.442	2.284	4.819	3.990	3.748	3.505
56		120.47	138.54	1.897	0.000	1.480	1.220	1.220	1.331	1.082	1.400	1.40	0.10	3.029	2.550	2.405	2.261	4.517	3.790	3.574	3.360
57		126.00	144.90	1.858	0.000	1.500	1.230	1.230	1.337	1.084	1.400	1.40	0.10	2.939	2.500	2.369	2.238	4.244	3.610	3.421	3.322
58		137.11	157.67	1.816	0.000	1.530	1.250	1.250	1.342	1.086	1.400	1.40	0.09	2.858	2.450	2.328	2.205	4.025	3.450	3.278	3.105
59		146.79	168.80	1.778	0.000	1.550	1.270	1.270	1.348	1.088	1.400	1.40	0.09	2.800	2.400	2.280	2.160	3.897	3.340	3.173	3.006
60		157.06	180.61	1.742	0.000	1.580	1.280	1.280	1.353	1.090	1.400	1.40	0.08	2.742	2.350	2.233	2.115	3.769	3.230	3.069	2.907
61		166.70	191.70	1.705	0.000	1.610	1.300	1.300	1.359	1.092	1.400	1.40	0.08	2.660	2.280	2.166	2.052	3.722	3.190	3.031	2.871
62		179.44	206.35	1.661	0.000	1.640	1.320	1.320	1.364	1.094	1.400	1.40	0.08	2.578	2.210	2.100	1.989	3.663	3.140	2.984	2.826
63		200.81	230.93	1.614	0.000	1.670	1.340	1.340	1.370	1.096	1.400	1.40	0.08	2.497	2.140	2.033	1.926	3.547	3.040	2.888	2.736
64		223.98	257.57	1.568	0.000	1.710	1.370	1.370	1.375	1.098	1.400	1.40	0.07	2.415	2.070	1.967	1.863	3.477	2.980	2.832	2.682
65		246.12	283.03	1.385	0.000	1.750	1.390	1.390	1.386	1.100	1.400	1.40	0.07	2.333	2.000	1.900	1.800	3.395	2.910	2.765	2.619
66		270.06	310.56	1.345	0.000	1.790	1.420	1.420	1.397	1.102	1.400	1.40	0.07	2.263	1.940	1.843	1.746	3.325	2.850	2.708	2.565
67		295.64	339.98	1.293	0.000	1.840	1.450	1.450	1.408	1.104	1.380	1.40	0.06	2.193	1.880	1.786	1.692	3.266	2.800	2.660	2.520
68		339.91	390.89	1.245	0.000	1.880	1.490	1.490	1.419	1.106	1.370	1.40	0.06	2.123	1.820	1.729	1.638	3.231	2.770	2.632	2.493
69		385.59	443.42	1.199	0.000	1.930	1.530	1.530	1.430	1.108	1.360	1.40	0.06	2.053	1.760	1.672	1.584	3.184	2.730	2.594	2.457
70		431.10	495.76	1.155	0.000	1.990	1.570	1.570	1.441	1.110	1.350	1.40	0.06	1.983	1.700	1.615	1.530	3.138	2.690	2.556	2.421
71		479.50	551.42	1.115	0.000	2.050	1.610	1.610	1.452	1.112	1.340	1.40	0.06	1.937	1.660	1.577	1.494	2.990	2.562	2.434	2.306
72		542.48	623.85	1.136	0.000	2.120	1.670	1.670	1.463	1.114	1.330	1.40	0.05	1.890	1.620	1.539					

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
8	152,089	1,258	0.83%	0.65%	1.27
9	144,033	1,103	0.77%	0.65%	1.18
10	136,780	848	0.62%	0.65%	0.95
11	129,466	811	0.63%	0.65%	0.96
12	121,523	789	0.65%	0.65%	1.00
13	113,350	671	0.59%	0.65%	0.91
14	99,928	519	0.52%	0.65%	0.80
15	83,755	417	0.50%	0.65%	0.77
16	66,401	306	0.46%	0.65%	0.71
17	49,386	211	0.43%	0.65%	0.66
18	37,998	191	0.50%	0.65%	0.77
19	30,053	150	0.50%	0.65%	0.77
20	20,928	101	0.48%	0.65%	0.74
21	13,462	70	0.52%	0.65%	0.80
22	7,919	31	0.39%	0.65%	0.60
23	4,097	23	0.56%	0.65%	0.86
24	1,872	14	0.75%	0.65%	1.15
25	750	2	0.27%	0.65%	0.41
26	378	1	0.26%	0.65%	0.41
27	143	0	0.00%	0.65%	0.00
28	36	0	0.00%	0.65%	0.00
Average	1,214,345	7,516	0.62%	0.65%	0.95

* All BG01P(06/04) policies are duration 10+ & all BG01P(01/09) policies are duration 8+.

** 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	0.380	0.320
3	0.480	0.390
4	0.500	0.410
5	0.550	0.440
6	0.570	0.470
7	0.600	0.500
8	0.620	0.520
9	0.700	0.540
10	0.770	0.570
11	0.800	0.600
12	0.830	0.640
13	0.870	0.670
14	0.930	0.720
15	0.980	0.740
16	1.000	0.760
17	1.000	0.790
18	1.000	0.820
19	1.000	0.920
20	1.000	0.970
21	1.000	1.000
22	1.000	1.000
23	1.000	1.000
24	1.000	1.000
25	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	78%	1	3	39%	2	4	52%
40-44	1	3	30%	14	10	144%	15	13	115%
45-49	25	13	190%	46	37	124%	71	50	141%
50-54	58	53	109%	136	143	95%	194	196	99%
55-59	151	165	91%	399	423	94%	550	589	93%
60-64	362	422	86%	852	969	88%	1,214	1,391	87%
65-69	613	726	84%	1,193	1,421	84%	1,806	2,147	84%
70-74	833	886	94%	1,434	1,394	103%	2,267	2,280	99%
75-79	952	892	107%	1,138	1,016	112%	2,090	1,908	110%
80-84	905	787	115%	662	521	127%	1,567	1,309	120%
85-89	628	568	111%	240	186	129%	868	753	115%
90+	332	275	121%	54	33	163%	386	308	125%
Total	4,861	4,793	101%	6,169	6,155	100%	11,030	10,948	101%

* Expected - 100% of 2012 IAR mortality table with the mortality selection factors shown in Exhibit D2

** 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
40	0.0022	0.0024	0.0005	0.0005	1.550	0.300
41	0.0025	0.0028	0.0006	0.0006	1.550	0.300
42	0.0030	0.0033	0.0007	0.0007	1.550	0.300
43	0.0034	0.0039	0.0009	0.0008	1.550	0.300
44	0.0040	0.0045	0.0011	0.0010	1.550	0.300
45	0.0047	0.0053	0.0013	0.0012	1.550	0.300
46	0.0054	0.0061	0.0015	0.0014	1.550	0.300
47	0.0063	0.0072	0.0018	0.0017	1.550	0.300
48	0.0073	0.0083	0.0022	0.0021	1.550	0.300
49	0.0085	0.0097	0.0026	0.0025	1.550	0.300
50	0.0099	0.0113	0.0031	0.0030	1.550	0.300
51	0.0115	0.0132	0.0037	0.0036	1.550	0.300
52	0.0134	0.0154	0.0045	0.0044	1.550	0.300
53	0.0155	0.0180	0.0054	0.0053	1.550	0.300
54	0.0181	0.0210	0.0064	0.0064	1.550	0.300
55	0.0210	0.0244	0.0077	0.0077	1.550	0.300
56	0.0244	0.0285	0.0093	0.0093	1.550	0.300
57	0.0284	0.0332	0.0111	0.0112	1.550	0.300
58	0.0346	0.0405	0.0139	0.0141	1.436	0.290
59	0.0424	0.0498	0.0176	0.0179	1.311	0.290
60	0.0516	0.0609	0.0221	0.0226	1.206	0.280
61	0.0627	0.0742	0.0277	0.0284	1.111	0.270
62	0.0752	0.0892	0.0343	0.0354	1.045	0.270
63	0.0908	0.1081	0.0427	0.0443	0.969	0.260
64	0.1111	0.1325	0.0538	0.0561	0.872	0.260
65	0.1347	0.1611	0.0673	0.0705	0.795	0.250
66	0.1627	0.1952	0.0838	0.0883	0.728	0.240
67	0.1956	0.2353	0.1038	0.1100	0.671	0.240
68	0.2355	0.2842	0.1290	0.1373	0.613	0.230
69	0.2841	0.3437	0.1604	0.1717	0.555	0.230
70	0.3408	0.4135	0.1984	0.2135	0.507	0.220
71	0.4062	0.4942	0.2438	0.2637	0.470	0.220
72	0.4781	0.5834	0.2958	0.3217	0.452	0.210
73	0.5663	0.6931	0.3614	0.3951	0.425	0.210
74	0.6716	0.8242	0.4419	0.4857	0.397	0.200
75	0.7968	0.9806	0.5405	0.5972	0.369	0.200
76	0.9457	1.1672	0.6615	0.7348	0.341	0.190
77	1.1145	1.3794	0.8038	0.8975	0.323	0.190
78	1.3136	1.6304	0.9768	1.0965	0.305	0.190
79	1.5366	1.9126	1.1782	1.3295	0.297	0.180
80	1.8116	2.2613	1.4322	1.6248	0.279	0.180
81	2.1363	2.6741	1.7414	1.9859	0.261	0.170
82	2.4995	3.1377	2.1009	2.4085	0.253	0.170
83	2.9483	3.7116	2.5551	2.9448	0.235	0.170
84	3.4501	4.3556	3.0830	3.5719	0.227	0.160
85	4.0375	5.1115	3.7200	4.3328	0.219	0.160
86	4.2907	5.3811	3.9663	4.5915	0.212	0.150
87	4.5637	5.6698	4.2325	4.8699	0.204	0.150
88	4.8544	5.9742	4.5168	5.1655	0.196	0.150
89	5.1637	6.2953	4.8205	5.4792	0.188	0.140
90	5.4931	6.6339	5.1447	5.8122	0.180	0.140
91	5.7942	6.9319	5.4446	6.1136	0.182	0.140
92	6.1640	7.3050	5.8111	6.4854	0.174	0.130
93	6.5577	7.6985	6.2025	6.8801	0.166	0.130
94	6.9111	8.0373	6.5583	7.2305	0.169	0.130
95	7.2899	8.3982	6.9404	7.6053	0.171	0.130
96	7.7557	8.8509	7.4080	8.0684	0.163	0.120
97	8.1737	9.2403	7.8329	8.4793	0.166	0.120
98	8.6216	9.6552	8.2893	8.9188	0.168	0.120
99	9.0864	10.0801	8.7648	9.3730	0.171	0.110
100	9.5763	10.5238	9.2677	9.8505	0.174	0.110
101	10.1013	10.9965	9.8078	10.3612	0.176	0.110
102	10.6460	11.4807	10.3706	10.8892	0.179	0.110
103	11.2297	11.9964	10.9751	11.4538	0.181	0.100
104	11.8354	12.5247	11.6050	12.0376	0.184	0.100
105	12.4738	13.0764	12.2712	12.6512	0.187	0.100
106	13.1579	13.6639	12.9866	13.3073	0.189	0.100
107	13.8678	14.2659	13.7322	13.9858	0.192	0.100
108	14.6161	14.8946	14.5207	14.6989	0.195	0.100
109	15.4178	15.5640	15.3674	15.4614	0.197	0.100
110	16.2500	16.2500	16.2500	16.2500	0.200	0.100

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 Age	Male		Female	
	No COLA	5% Compound COLA	No COLA	5% Compound COLA
40	660.68	918.89	672.79	864.12
41	660.68	918.89	672.79	864.12
42	660.68	918.89	672.79	864.12
43	660.68	918.89	672.79	864.12
44	660.68	918.89	672.79	864.12
45	660.68	918.89	672.79	864.12
46	660.68	918.89	672.79	864.12
47	660.68	918.89	672.79	864.12
48	660.68	918.89	672.79	864.12
49	660.68	918.89	672.79	864.12
50	660.68	918.89	672.79	864.12
51	660.68	918.89	672.79	864.12
52	660.68	918.89	672.79	864.12
53	652.45	901.80	646.26	818.52
54	644.60	885.58	625.79	786.96
55	637.12	870.17	606.84	758.18
56	629.98	855.53	589.19	731.77
57	623.16	841.62	572.67	707.40
58	616.64	828.40	557.15	684.80
59	610.42	815.83	542.52	663.74
60	604.47	803.88	528.66	644.04
61	598.78	792.51	515.51	625.54
62	593.34	781.69	502.99	608.12
63	599.07	781.05	532.93	644.09
64	606.22	782.35	564.99	682.79
65	614.79	785.58	599.45	724.71
66	624.78	790.71	636.74	770.66
67	636.20	797.71	679.89	827.38
68	616.78	756.45	702.96	850.15
69	601.66	724.44	728.02	876.03
70	589.86	699.47	754.78	904.24
71	580.64	679.89	783.17	934.59
72	573.44	664.46	813.18	966.96
73	568.79	648.24	819.34	970.51
74	569.40	645.56	826.10	975.02
75	570.85	644.35	833.42	980.39
76	572.98	644.25	841.27	986.57
77	575.67	645.03	850.40	995.51
78	575.42	642.62	853.34	995.75
79	575.91	641.55	856.73	996.61
80	576.69	640.89	860.53	998.05
81	577.77	640.63	864.75	1,000.07
82	579.11	640.73	869.37	1,002.62
83	566.01	622.80	851.93	972.76
84	555.19	608.58	840.51	955.02
85	545.46	595.94	830.70	939.86
86	536.61	584.54	822.08	926.52
87	528.48	574.16	814.42	914.60
88	510.70	552.26	778.08	868.67
89	495.46	533.96	745.27	827.68
90	481.56	517.38	715.44	790.78
91	468.81	502.26	688.16	757.35
92	457.04	488.39	663.10	726.89
93	457.04	488.39	663.10	726.89
94	457.04	488.39	663.10	726.89
95	457.04	488.39	663.10	726.89
96	457.04	488.39	663.10	726.89
97	457.04	488.39	663.10	726.89
98	457.04	488.39	663.10	726.89
99	457.04	488.39	663.10	726.89
100	457.04	488.39	663.10	726.89
101	457.04	488.39	663.10	726.89
102	457.04	488.39	663.10	726.89
103	457.04	488.39	663.10	726.89
104	457.04	488.39	663.10	726.89
105	457.04	488.39	663.10	726.89
106	457.04	488.39	663.10	726.89
107	457.04	488.39	663.10	726.89
108	457.04	488.39	663.10	726.89
109	457.04	488.39	663.10	726.89
110	457.04	488.39	663.10	726.89

* 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	1,179	0	0	0%	1,462	0	0	0%
45-49	3,700	5	1	608%	5,699	7	1	479%
50-54	8,678	6	4	147%	16,582	24	9	264%
55-59	18,253	33	18	183%	39,710	62	46	134%
60-64	29,977	65	62	105%	71,865	194	177	110%
65-69	37,945	162	164	99%	96,385	507	501	101%
70-74	35,298	310	316	98%	92,470	1,013	1,015	100%
75-79	23,976	457	450	102%	67,201	1,571	1,569	100%
80-84	12,732	515	497	104%	38,817	1,937	1,919	101%
85-89	4,959	400	346	116%	17,502	1,746	1,525	114%
90+	696	92	67	137%	3,003	497	343	145%
Total	177,394	2,045	1,925	106%	450,696	7,558	7,106	106%

Attained Age	Married Male				Married Female			
	Exposure	Claim Count	Expected Claim Count	A/E	Exposure	Claim Count	Expected Claim Count	A/E
40-44	3,861	0	0	0%	7,045	6	0	3406%
45-49	13,391	5	1	569%	21,267	15	1	1128%
50-54	35,278	21	6	368%	51,914	44	8	537%
55-59	83,318	79	33	240%	109,609	115	43	265%
60-64	151,245	216	145	149%	176,000	263	173	152%
65-69	196,472	459	454	101%	197,117	488	479	102%
70-74	172,459	918	957	96%	151,788	877	911	96%
75-79	105,083	1,463	1,412	104%	86,111	1,314	1,287	102%
80-84	45,535	1,486	1,470	101%	35,777	1,348	1,321	102%
85-89	12,731	953	812	117%	9,978	806	735	110%
90+	977	158	87	181%	911	133	91	146%
Total	820,349	5,758	5,376	107%	847,518	5,409	5,049	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	1,643	477	496	96%
2nd quarter	3,883	651	496	131%
3rd quarter	3,250	289	280	103%
4th quarter	2,876	224	208	108%
2	9,957	2,246	2,264	99%
3	6,738	1,547	1,654	94%
4	4,548	1,406	1,282	110%
5	2,701	676	739	92%
6	1,757	405	457	89%
7	1,167	258	313	82%
8	776	162	198	82%
9	515	107	130	82%
10	343	72	100	72%
11	223	54	57	95%
12	137	35	44	79%
13	84	13	31	42%
14	56	22	17	128%
15	35	14	12	118%
16	20	8	3	288%
17	15	6	3	174%
18	9	4	7	55%
19	3	1	2	41%
20	2	1	2	58%
21	1	1	1	100%
Average	40,740	8,679	8,795	99%

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 2018	Disc/Accum Factor
2004	163,433	0	0.0%	163,433	0	0.0%	14.5	1.8932
2005	3,332,517	0	0.0%	3,332,517	0	0.0%	13.5	1.8116
2006	9,299,375	0	0.0%	9,299,375	0	0.0%	12.5	1.7336
2007	18,505,477	338,475	1.8%	18,505,477	338,475	1.8%	11.5	1.6590
2008	27,747,900	88,682	0.3%	27,747,900	88,682	0.3%	10.5	1.5875
2009	36,847,300	211,859	0.6%	36,847,300	211,859	0.6%	9.5	1.5192
2010	43,801,244	2,748,251	6.3%	43,801,244	2,748,251	6.3%	8.5	1.4537
2011	47,332,109	817,116	1.7%	47,332,109	817,116	1.7%	7.5	1.3911
2012	47,452,966	2,606,467	5.5%	47,452,966	2,606,467	5.5%	6.5	1.3312
2013	46,636,000	1,304,739	2.8%	46,636,000	1,304,739	2.8%	5.5	1.2739
2014	46,211,931	2,685,039	5.8%	46,211,931	2,685,039	5.8%	4.5	1.2191
2015	46,554,487	2,359,526	5.1%	46,554,487	2,359,526	5.1%	3.5	1.1666
2016	43,194,170	3,204,230	7.4%	43,194,170	3,204,230	7.4%	2.5	1.1163
2017	38,276,849	7,387,171	19.3%	38,276,849	7,387,171	19.3%	1.5	1.0683
2018	32,696,564	6,071,253	18.6%	32,696,564	6,071,253	18.6%	0.5	1.0223
2019	23,759,846	6,164,582	25.9%	23,759,846	6,164,582	25.9%	-0.5	0.9782
2020	19,453,238	7,384,648	38.0%	20,972,195	7,309,884	34.9%	-1.5	0.9361
2021	17,301,455	8,826,054	51.0%	19,769,680	8,572,402	43.4%	-2.5	0.8958
2022	16,751,536	10,516,227	62.8%	19,141,310	10,214,002	53.4%	-3.5	0.8572
2023	16,223,880	12,488,939	77.0%	18,538,378	12,130,019	65.4%	-4.5	0.8203
2024	15,694,495	14,779,180	94.2%	17,933,472	14,354,441	80.0%	-5.5	0.7850
2025	15,162,788	17,403,135	114.8%	17,325,911	16,902,986	97.6%	-6.5	0.7512
2026	14,603,377	20,382,688	139.6%	16,686,695	19,796,910	118.6%	-7.5	0.7188
2027	14,021,253	23,723,770	169.2%	16,021,524	23,041,973	143.8%	-8.5	0.6879
2028	13,436,228	27,433,784	204.2%	15,353,040	26,645,364	173.6%	-9.5	0.6583
2029	12,820,571	31,498,939	245.7%	14,649,554	30,593,691	208.8%	-10.5	0.6299
2030	12,193,884	35,872,549	294.2%	13,933,463	34,841,608	250.1%	-11.5	0.6028
2031	11,568,399	40,530,262	350.4%	13,218,746	39,365,463	297.8%	-12.5	0.5768
2032	10,928,978	45,392,658	415.3%	12,488,106	44,088,118	353.0%	-13.5	0.5520
2033	10,277,861	50,267,736	489.1%	11,744,101	48,823,092	415.7%	-14.5	0.5282
2034	9,610,961	55,085,601	573.2%	10,982,060	53,502,496	487.2%	-15.5	0.5055
2035	8,950,915	59,702,774	667.0%	10,227,853	57,986,976	567.0%	-16.5	0.4837
2036	8,292,100	64,059,964	772.5%	9,475,051	62,218,945	656.7%	-17.5	0.4629
2037	7,652,816	68,099,903	889.9%	8,744,567	66,142,779	756.4%	-18.5	0.4429
2038	7,026,520	71,712,033	1020.6%	8,028,924	69,651,101	867.5%	-19.5	0.4239
2039	6,417,733	74,879,466	1166.8%	7,333,287	72,727,505	991.7%	-20.5	0.4056
2040	5,830,112	77,567,940	1330.5%	6,661,836	75,338,715	1130.9%	-21.5	0.3882
2041	5,267,110	79,618,648	1511.6%	6,018,516	77,330,487	1284.9%	-22.5	0.3714
2042	4,731,858	80,992,822	1711.6%	5,406,904	78,665,169	1454.9%	-23.5	0.3554
2043	4,226,899	81,617,538	1930.9%	4,829,909	79,271,932	1641.3%	-24.5	0.3401
2044	3,754,397	81,421,027	2168.7%	4,289,999	79,081,068	1843.4%	-25.5	0.3255
2045	3,315,733	80,474,335	2427.0%	3,788,755	78,161,583	2063.0%	-26.5	0.3115
2046	2,911,732	78,857,472	2708.3%	3,327,120	76,591,187	2302.0%	-27.5	0.2981
2047	2,542,412	76,597,335	3012.8%	2,905,113	74,396,004	2560.9%	-28.5	0.2852
2048	2,207,290	73,888,277	3347.5%	2,522,182	71,764,802	2845.3%	-29.5	0.2729
2049	1,905,479	70,748,537	3712.9%	2,177,315	68,715,295	3156.0%	-30.5	0.2612
2050	1,635,601	67,240,835	4111.1%	1,868,935	65,308,400	3494.4%	-31.5	0.2499
2051	1,396,128	63,476,358	4546.6%	1,595,299	61,652,111	3864.6%	-32.5	0.2392
2052	1,185,110	59,530,366	5023.2%	1,354,178	57,819,523	4269.7%	-33.5	0.2289
2053	1,000,501	55,516,318	5548.8%	1,143,233	53,920,835	4716.5%	-34.5	0.2190
2054	840,002	51,440,683	6123.9%	959,837	49,962,329	5205.3%	-35.5	0.2096
2055	701,427	47,421,630	6760.7%	801,493	46,058,780	5746.6%	-36.5	0.2006
2056	582,671	43,443,068	7455.9%	665,795	42,194,558	6337.5%	-37.5	0.1919
2057	481,598	39,541,231	8210.4%	550,303	38,404,856	6978.9%	-38.5	0.1837
2058	396,266	35,785,443	9030.7%	452,798	34,757,005	7676.1%	-39.5	0.1758
Past	488,052,322	29,822,807	6.1%	488,052,322	29,822,807	6.1%		
Future	317,061,160	1,991,384,755	628.1%	357,647,284	1,934,468,976	540.9%		
Lifetime	805,113,482	2,021,207,562	251.0%	845,699,606	1,964,291,783	232.3%		
Interest	4.50%							
Past w/ int	638,474,673	34,988,516	5.5%	638,474,673	34,988,516	5.5%		
Future w/ int	206,981,090	759,323,036	366.9%	232,017,241	737,802,839	318.0%		
Lifetime w/ int	845,455,763	794,311,552	94.0%	870,491,914	772,791,355	88.8%		

* Proposed rate increase: 20.0% ; 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: 4.00%	
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Year End 2018	Disc/Accum Factor
2009	397,107	0	0.0%	397,107	0	0.0%	9.5	1.4515
2010	4,040,940	0	0.0%	4,040,940	0	0.0%	8.5	1.3957
2011	11,135,937	0	0.0%	11,135,937	0	0.0%	7.5	1.3420
2012	20,433,906	108,448	0.5%	20,433,906	108,448	0.5%	6.5	1.2904
2013	19,821,060	220,797	1.1%	19,821,060	220,797	1.1%	5.5	1.2407
2014	19,478,201	732,048	3.8%	19,478,201	732,048	3.8%	4.5	1.1930
2015	19,095,247	655,197	3.4%	19,095,247	655,197	3.4%	3.5	1.1471
2016	18,726,148	842,406	4.5%	18,726,148	842,406	4.5%	2.5	1.1030
2017	18,602,887	884,718	4.8%	18,602,887	884,718	4.8%	1.5	1.0606
2018	18,491,472	1,176,276	6.4%	18,491,472	1,176,276	6.4%	0.5	1.0198
2019	17,766,002	1,376,662	7.7%	17,766,002	1,376,662	7.7%	-0.5	0.9806
2020	16,007,906	1,664,104	10.4%	17,003,728	1,660,745	9.8%	-1.5	0.9429
2021	11,989,790	2,006,764	16.7%	14,357,556	1,973,729	13.7%	-2.5	0.9066
2022	9,034,022	2,414,908	26.7%	11,278,202	2,325,219	20.6%	-3.5	0.8717
2023	8,826,672	2,901,914	32.9%	11,019,343	2,794,138	25.4%	-4.5	0.8382
2024	8,634,508	3,474,955	40.2%	10,779,443	3,345,896	31.0%	-5.5	0.8060
2025	8,447,731	4,149,776	49.1%	10,546,267	3,995,654	37.9%	-6.5	0.7750
2026	8,248,332	4,937,077	59.9%	10,297,335	4,753,714	46.2%	-7.5	0.7452
2027	8,023,490	5,845,759	72.9%	10,016,639	5,628,649	56.2%	-8.5	0.7165
2028	7,794,478	6,889,904	88.4%	9,730,738	6,634,014	68.2%	-9.5	0.6889
2029	7,550,470	8,073,851	106.9%	9,426,115	7,773,990	82.5%	-10.5	0.6624
2030	7,281,050	9,383,905	128.9%	9,089,767	9,035,388	99.4%	-11.5	0.6370
2031	6,980,774	10,830,336	155.1%	8,714,898	10,428,098	119.7%	-12.5	0.6125
2032	6,687,672	12,396,844	185.4%	8,348,985	11,936,427	143.0%	-13.5	0.5889
2033	6,389,710	14,044,191	219.8%	7,977,005	13,522,591	169.5%	-14.5	0.5663
2034	6,075,166	15,747,714	259.2%	7,584,324	15,162,846	199.9%	-15.5	0.5445
2035	5,756,876	17,480,590	303.6%	7,186,967	16,831,364	234.2%	-16.5	0.5235
2036	5,419,828	19,216,339	354.6%	6,766,191	18,502,647	273.5%	-17.5	0.5034
2037	5,080,397	20,882,872	411.0%	6,342,440	20,107,286	317.0%	-18.5	0.4840
2038	4,741,997	22,450,502	473.4%	5,919,977	21,616,694	365.1%	-19.5	0.4654
2039	4,407,232	23,890,225	542.1%	5,502,051	23,002,945	418.1%	-20.5	0.4475
2040	4,077,885	25,159,637	617.0%	5,090,890	24,225,211	475.9%	-21.5	0.4303
2041	3,754,242	26,204,198	698.0%	4,686,850	25,230,977	538.3%	-22.5	0.4138
2042	3,434,220	26,996,027	786.1%	4,287,330	25,993,398	606.3%	-23.5	0.3978
2043	3,127,325	27,499,834	879.3%	3,904,197	26,478,494	678.2%	-24.5	0.3825
2044	2,831,894	27,712,392	978.6%	3,535,377	26,683,158	754.7%	-25.5	0.3678
2045	2,549,647	27,664,707	1085.0%	3,183,016	26,637,243	836.9%	-26.5	0.3537
2046	2,282,251	27,330,472	1197.5%	2,849,195	26,315,422	923.6%	-27.5	0.3401
2047	2,031,083	26,733,685	1316.2%	2,535,633	25,740,800	1015.2%	-28.5	0.3270
2048	1,797,113	25,916,168	1442.1%	2,243,542	24,953,645	1112.2%	-29.5	0.3144
2049	1,580,919	24,896,676	1574.8%	1,973,642	23,972,016	1214.6%	-30.5	0.3023
2050	1,382,582	23,730,920	1716.4%	1,726,035	22,849,557	1323.8%	-31.5	0.2907
2051	1,202,044	22,449,801	1867.6%	1,500,649	21,616,019	1440.4%	-32.5	0.2795
2052	1,038,900	21,098,120	2030.8%	1,296,978	20,314,539	1566.3%	-33.5	0.2688
2053	892,509	19,720,161	2209.5%	1,114,220	18,987,757	1704.1%	-34.5	0.2584
2054	762,177	18,297,245	2400.7%	951,513	17,617,688	1851.5%	-35.5	0.2485
2055	647,072	16,870,704	2607.2%	807,814	16,244,128	2010.9%	-36.5	0.2389
2056	546,167	15,464,548	2831.5%	681,843	14,890,197	2183.8%	-37.5	0.2297
2057	458,411	14,065,723	3068.4%	572,287	13,543,324	2366.5%	-38.5	0.2209
2058	382,636	12,687,068	3315.7%	477,688	12,215,872	2557.3%	-39.5	0.2124
Past	150,222,905	4,619,888	3.1%	150,222,905	4,619,888	3.1%		
Future	205,923,183	640,557,279	311.1%	249,072,669	616,918,142	247.7%		
Lifetime	356,146,087	645,177,167	181.2%	399,295,574	621,538,030	155.7%		
Interest	4.00%							
Past w/ int	176,507,025	5,105,936	2.9%	176,507,025	5,105,936	2.9%		
Future w/ int	138,786,796	258,260,384	186.1%	165,571,689	248,811,493	150.3%		
Lifetime w/ int	315,293,820	263,366,320	83.5%	342,078,714	253,917,428	74.2%		

* Proposed rate increase: 2 Phases of 15.0% each; projection includes 3% shock lapse rate, 11% benefit reduction, and 2% of adverse selection.

Berkshire Life Insurance Company of America
Pennsylvania Experience Projection
Policy Forms: BG01P(06/04)-PA & BG02(06/04)-PA & BG03(06/04)-PA & BG04(06/04)-PA
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 2018	Disc/Accum Factor	
Historical Experience	2004	0	0	0.0%	0	0	0.0%	14.5	1.8932
	2005	160,940	0	0.0%	160,940	0	0.0%	13.5	1.8116
	2006	471,987	0	0.0%	471,987	0	0.0%	12.5	1.7336
	2007	1,002,944	151,189	15.1%	1,002,944	151,189	15.1%	11.5	1.6590
	2008	1,463,334	0	0.0%	1,463,334	0	0.0%	10.5	1.5875
	2009	2,103,801	0	0.0%	2,103,801	0	0.0%	9.5	1.5192
	2010	2,385,819	0	0.0%	2,385,819	0	0.0%	8.5	1.4537
	2011	2,378,613	0	0.0%	2,378,613	0	0.0%	7.5	1.3911
	2012	2,374,592	798,941	33.6%	2,374,592	798,941	33.6%	6.5	1.3312
	2013	2,333,503	0	0.0%	2,333,503	0	0.0%	5.5	1.2739
	2014	2,464,494	0	0.0%	2,464,494	0	0.0%	4.5	1.2191
	2015	2,491,718	0	0.0%	2,491,718	0	0.0%	3.5	1.1666
	2016	2,448,347	53,870	2.2%	2,448,347	53,870	2.2%	2.5	1.1163
	2017	2,086,275	456,394	21.9%	2,086,275	456,394	21.9%	1.5	1.0683
	2018	1,805,279	712,984	39.5%	1,805,279	712,984	39.5%	0.5	1.0223
Projected Future Experience	2019	991,604	298,491	30.1%	991,604	298,491	30.1%	-0.5	0.9782
	2020	920,508	355,485	38.6%	992,384	351,886	35.5%	-1.5	0.9361
	2021	888,599	422,642	47.6%	1,015,367	410,496	40.4%	-2.5	0.8958
	2022	864,985	500,070	57.8%	988,384	485,699	49.1%	-3.5	0.8572
	2023	835,986	589,322	70.5%	955,248	572,386	59.9%	-4.5	0.8203
	2024	811,648	693,380	85.4%	927,438	673,453	72.6%	-5.5	0.7850
	2025	768,823	813,353	105.8%	878,503	789,978	89.9%	-6.5	0.7512
	2026	733,682	951,316	129.7%	838,349	923,976	110.2%	-7.5	0.7188
	2027	705,836	1,109,654	157.2%	806,530	1,077,764	133.6%	-8.5	0.6879
	2028	678,866	1,287,218	189.6%	775,712	1,250,225	161.2%	-9.5	0.6583
	2029	650,490	1,485,015	228.3%	743,289	1,442,337	194.0%	-10.5	0.6299
	2030	620,846	1,697,552	273.4%	709,415	1,648,766	232.4%	-11.5	0.6028
	2031	590,139	1,926,546	326.5%	674,328	1,871,179	277.5%	-12.5	0.5768
	2032	558,507	2,167,139	388.0%	638,183	2,104,857	329.8%	-13.5	0.5520
	2033	526,129	2,414,262	458.9%	601,187	2,344,879	390.0%	-14.5	0.5282
	2034	493,254	2,664,490	540.2%	563,621	2,587,915	459.2%	-15.5	0.5055
	2035	460,096	2,905,542	631.5%	525,734	2,822,039	536.8%	-16.5	0.4837
	2036	426,927	3,133,209	733.9%	487,832	3,043,164	623.8%	-17.5	0.4629
	2037	393,996	3,348,682	849.9%	450,203	3,252,445	722.4%	-18.5	0.4429
	2038	361,643	3,530,512	976.2%	413,236	3,429,049	829.8%	-19.5	0.4239
	2039	330,082	3,692,531	1118.7%	377,171	3,586,412	950.9%	-20.5	0.4056
	2040	299,511	3,820,139	1275.5%	342,239	3,710,352	1084.1%	-21.5	0.3882
	2041	270,207	3,909,249	1446.8%	308,755	3,796,901	1229.7%	-22.5	0.3714
	2042	242,333	3,969,113	1637.9%	276,904	3,855,045	1392.2%	-23.5	0.3554
	2043	216,022	3,990,754	1847.4%	246,839	3,876,064	1570.3%	-24.5	0.3401
	2044	191,359	3,961,193	2070.0%	218,658	3,847,353	1759.5%	-25.5	0.3255
	2045	168,447	3,891,365	2310.1%	192,478	3,779,531	1963.6%	-26.5	0.3115
	2046	147,369	3,776,186	2562.4%	168,392	3,667,662	2178.0%	-27.5	0.2981
	2047	128,171	3,627,915	2830.5%	146,456	3,523,652	2405.9%	-28.5	0.2852
	2048	110,827	3,447,519	3110.7%	126,638	3,348,440	2644.1%	-29.5	0.2729
	2049	95,313	3,250,168	3410.0%	108,910	3,156,761	2898.5%	-30.5	0.2612
	2050	81,564	3,041,739	3729.3%	93,199	2,954,322	3169.9%	-31.5	0.2499
	2051	69,463	2,816,851	4055.2%	79,373	2,735,898	3446.9%	-32.5	0.2392
	2052	58,896	2,581,895	4383.8%	67,299	2,507,694	3726.2%	-33.5	0.2289
	2053	49,750	2,343,494	4710.6%	56,847	2,276,144	4004.0%	-34.5	0.2190
	2054	41,875	2,107,715	5033.3%	47,849	2,047,141	4278.3%	-35.5	0.2096
	2055	35,166	1,880,181	5346.6%	40,183	1,826,146	4544.6%	-36.5	0.2006
	2056	29,478	1,660,590	5633.4%	33,683	1,612,867	4788.4%	-37.5	0.1919
	2057	24,672	1,454,937	5897.0%	28,192	1,413,123	5012.4%	-38.5	0.1837
	2058	20,627	1,266,648	6140.7%	23,570	1,230,246	5219.6%	-39.5	0.1758
Past		25,971,647	2,173,379	8.4%	25,971,647	2,173,379	8.4%		
Future		15,893,695	92,784,062	583.8%	17,960,184	90,132,737	501.8%		
Lifetime		41,865,342	94,957,441	226.8%	43,931,830	92,306,115	210.1%		
Interest	4.50%								
	Past w/ int	33,922,322	2,590,930	7.6%	33,922,322	2,590,930	7.6%		
	Future w/ int	10,288,824	35,906,852	349.0%	11,562,599	34,889,511	301.7%		
	Lifetime w/ int	44,211,147	38,497,782	87.1%	45,484,921	37,480,441	82.4%		

* Proposed rate increase: 20.0% ; projection includes 3% shock lapse rate, 11% benefit reduction, and 2% adverse selection

Berkshire Life Insurance Company of America
Pennsylvania Experience Projection
Policy Forms: BG01P(01/09)-PA & BG03P(01/09)-PA
Exhibit G2

Calendar Year	Before Proposed Rate Increase			With Proposed Rate Increase*			at: 4.00%	
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Year End 2018	Disc/Accum Factor
2009	0	0	0.0%	0	0	0.0%	9.5	1.4515
2010	230,707	0	0.0%	230,707	0	0.0%	8.5	1.3957
2011	627,250	0	0.0%	627,250	0	0.0%	7.5	1.3420
2012	1,230,654	0	0.0%	1,230,654	0	0.0%	6.5	1.2904
2013	1,152,600	0	0.0%	1,152,600	0	0.0%	5.5	1.2407
2014	1,163,722	0	0.0%	1,163,722	0	0.0%	4.5	1.1930
2015	1,120,827	0	0.0%	1,120,827	0	0.0%	3.5	1.1471
2016	1,076,228	0	0.0%	1,076,228	0	0.0%	2.5	1.1030
2017	1,075,251	0	0.0%	1,075,251	0	0.0%	1.5	1.0606
2018	1,051,572	16,098	1.5%	1,051,572	16,098	1.5%	0.5	1.0198
2019	1,030,876	62,272	6.0%	1,030,876	62,272	6.0%	-0.5	0.9806
2020	913,348	73,799	8.1%	970,165	73,650	7.6%	-1.5	0.9429
2021	578,177	87,777	15.2%	692,356	86,332	12.5%	-2.5	0.9066
2022	351,143	104,293	29.7%	438,372	100,420	22.9%	-3.5	0.8717
2023	342,129	124,009	36.2%	427,119	119,404	28.0%	-4.5	0.8382
2024	334,433	147,591	44.1%	417,511	142,109	34.0%	-5.5	0.8060
2025	326,378	175,991	53.9%	407,455	169,455	41.6%	-6.5	0.7750
2026	317,993	210,107	66.1%	396,987	202,304	51.0%	-7.5	0.7452
2027	309,278	249,998	80.8%	386,107	240,713	62.3%	-8.5	0.7165
2028	300,200	296,496	98.8%	374,774	285,485	76.2%	-9.5	0.6889
2029	290,691	349,866	120.4%	362,903	336,872	92.8%	-10.5	0.6624
2030	274,981	406,876	148.0%	343,290	391,764	114.1%	-11.5	0.6370
2031	264,664	469,108	177.2%	330,411	451,685	136.7%	-12.5	0.6125
2032	253,953	535,633	210.9%	317,039	515,740	162.7%	-13.5	0.5889
2033	242,838	610,291	251.3%	303,162	587,624	193.8%	-14.5	0.5663
2034	231,310	690,934	298.7%	288,771	665,273	230.4%	-15.5	0.5445
2035	219,436	777,487	354.3%	273,946	748,611	273.3%	-16.5	0.5235
2036	207,258	866,363	418.0%	258,744	834,187	322.4%	-17.5	0.5034
2037	194,880	953,525	489.3%	243,291	918,111	377.4%	-18.5	0.4840
2038	182,348	1,044,968	573.1%	227,645	1,006,158	442.0%	-19.5	0.4654
2039	169,685	1,140,104	671.9%	211,837	1,097,760	518.2%	-20.5	0.4475
2040	156,991	1,224,773	780.2%	195,990	1,179,285	601.7%	-21.5	0.4303
2041	144,416	1,302,705	902.0%	180,292	1,254,323	695.7%	-22.5	0.4138
2042	132,042	1,368,164	1036.2%	164,843	1,317,350	799.2%	-23.5	0.3978
2043	119,990	1,418,022	1181.8%	149,797	1,365,357	911.5%	-24.5	0.3825
2044	108,357	1,452,571	1340.5%	135,274	1,398,623	1033.9%	-25.5	0.3678
2045	97,225	1,474,550	1516.6%	121,377	1,419,786	1169.7%	-26.5	0.3537
2046	86,676	1,482,979	1711.0%	108,207	1,427,901	1319.6%	-27.5	0.3401
2047	76,764	1,478,480	1926.0%	95,834	1,423,570	1485.5%	-28.5	0.3270
2048	67,539	1,454,411	2153.5%	84,316	1,400,394	1660.9%	-29.5	0.3144
2049	58,998	1,403,365	2378.7%	73,654	1,351,244	1834.6%	-30.5	0.3023
2050	51,171	1,340,305	2619.3%	63,883	1,290,526	2020.1%	-31.5	0.2907
2051	44,069	1,270,522	2883.0%	55,016	1,223,335	2223.6%	-32.5	0.2795
2052	37,682	1,196,886	3176.3%	47,043	1,152,434	2449.7%	-33.5	0.2688
2053	31,984	1,124,234	3515.0%	39,929	1,082,480	2711.0%	-34.5	0.2584
2054	26,961	1,050,374	3896.0%	33,658	1,011,364	3004.8%	-35.5	0.2485
2055	22,587	975,818	4320.3%	28,197	939,576	3332.1%	-36.5	0.2389
2056	18,817	905,003	4809.6%	23,491	871,391	3709.5%	-37.5	0.2297
2057	15,599	827,404	5304.2%	19,474	796,674	4091.0%	-38.5	0.2209
2058	12,873	750,932	5833.5%	16,070	723,042	4499.2%	-39.5	0.2124
Past	8,728,811	16,098	0.2%	8,728,811	16,098	0.2%		
Future	8,646,737	32,878,985	380.2%	10,339,107	31,664,584	306.3%		
Lifetime	17,375,548	32,895,083	189.3%	19,067,918	31,680,682	166.1%		
Interest	4.00%							
Past w/ int	10,255,851	16,416	0.2%	10,255,851	16,416	0.2%		
Future w/ int	6,055,933	12,796,570	211.3%	7,122,150	12,327,665	173.1%		
Lifetime w/ int	16,311,784	12,812,987	78.6%	17,378,001	12,344,081	71.0%		

* Proposed rate increase: 2 Phases of 15.0% each; 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
Base				
Comprehensive	4,778	24,407,495	99%	99%
Facility Only	47	153,366	1%	1%
Total	4,825	24,560,861	100%	100%
COLA Options				
No COLA	679	2,266,717	14%	9%
Compound COLA 5%	2,584	15,285,416	54%	62%
Compound COLA 3%	1,562	7,008,728	32%	29%
Total	4,825	24,560,861	100%	100%
Nonforfeiture Options				
None	4,739	23,976,951	98%	98%
SBP NFO	17	81,507	0%	0%
Full ROP & SBP	1	9,117	0%	0%
Limited ROP	68	493,285	1%	2%
Total	4,825	24,560,861	100%	100%
Pay Period				
10 Pay	707	7,003,157	15%	29%
Lifetime	3,992	16,801,200	83%	68%
Paid up at Age 65	126	756,504	3%	3%
Total	4,825	24,560,861	100%	100%
Joint/Single Life				
Joint	2,625	15,752,354	54%	64%
Single	2,200	8,808,507	46%	36%
Total	4,825	24,560,861	100%	100%
Billing Mode				
Annual	1,925	10,912,686	40%	44%
Semi-Annual	211	1,067,880	4%	4%
Quarterly	487	2,692,377	10%	11%
Monthly	2,202	9,887,918	46%	40%
Total	4,825	24,560,861	100%	100%
Elimination Period				
0 Days	40	333,314	1%	1%
30 Days	411	2,191,479	9%	9%
60 Days	144	524,574	3%	2%
90 Days	4,013	20,407,717	83%	83%
180 Days	217	1,103,777	4%	4%
Total	4,825	24,560,861	100%	100%
Benefit Period				
3 Year / 3 Year	461	1,467,264	10%	6%
4 Year / 4 Year	255	902,011	5%	4%
5 Year / 5 Year	648	2,817,096	13%	11%
Lifetime / 5 Year	0	0	0%	0%
Lifetime / Lifetime	3,461	19,374,489	72%	79%
Total	4,825	24,560,861	100%	100%
Issue Age Cohort				
16-25	9	24,791	0%	0%
26-35	43	243,009	1%	1%
36-45	380	1,810,835	8%	7%
46-55	1,741	8,157,622	36%	33%
56-65	2,276	11,820,899	47%	48%
66-75	356	2,317,570	7%	9%
76-85	20	186,136	0%	1%
Total	4,825	24,560,861	100%	100%
Daily Benefit Cohort				
\$1-\$50	46	69,646	1%	0%
\$51-\$100	732	2,080,812	15%	8%
\$101-\$150	1,442	6,036,743	30%	25%
\$151-\$200	1,499	8,014,241	31%	33%
\$201-\$250	507	3,344,015	11%	14%
\$251-\$300	479	3,897,200	10%	16%
\$301-\$350	120	1,118,205	2%	5%
Total	4,825	24,560,861	100%	100%

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

	Policies	Premium	% of Policies	% of Premium
Base				
Comprehensive	2,856	17,457,401	99%	99%
Facility Only	35	126,265	1%	1%
Total	2,891	17,583,666	100%	100%
COLA Options				
No COLA	728	3,227,430	25%	18%
Compound COLA 6%	37	271,533	1%	2%
Compound COLA 5%	1,506	10,653,197	52%	61%
Compound COLA 4%	144	822,357	5%	5%
Compound COLA 3%	452	2,494,247	16%	14%
Step Pay Compound COLA 5%	24	114,902	1%	1%
Total	2,891	17,583,666	100%	100%
Nonforfeiture Options				
None	2,797	16,472,628	97%	94%
SBP NFO	9	62,385	0%	0%
Full ROP & SBP	1	28,736	0%	0%
Full ROP	46	768,455	2%	4%
Optional Policy Surrender	38	251,462	1%	1%
Total	2,891	17,583,666	100%	100%
Pay Period				
10 Pay	765	8,384,927	26%	48%
Lifetime	2,093	9,014,257	72%	51%
Paid up at Age 65	33	184,481	1%	1%
Total	2,891	17,583,666	100%	100%
Joint/Single Life				
Joint	1,643	11,463,874	57%	65%
Single	1,248	6,119,792	43%	35%
Total	2,891	17,583,666	100%	100%
Billing Mode				
Annual	1,500	10,489,721	52%	60%
Semi-Annual	123	696,132	4%	4%
Quarterly	255	1,599,844	9%	9%
Monthly	1,013	4,797,969	35%	27%
Total	2,891	17,583,666	100%	100%
Elimination Period				
0 Days	10	75,211	0%	0%
30 Days	172	1,099,915	6%	6%
90 Days	2,483	15,181,176	86%	86%
180 Days	226	1,227,364	8%	7%
Total	2,891	17,583,666	100%	100%
Benefit Period				
3 Year / 3 Year	527	2,091,224	18%	12%
4 Year / 4 Year	360	1,895,484	12%	11%
5 Year / 5 Year	274	1,407,149	9%	8%
6 Year / 6 Year	155	889,626	5%	5%
Lifetime / Lifetime	1,575	11,300,183	54%	64%
Total	2,891	17,583,666	100%	100%
Issue Age Cohort				
16-25	1	3,765	0%	0%
26-35	20	147,156	1%	1%
36-45	222	1,139,888	8%	6%
46-55	1,011	5,895,051	35%	34%
56-65	1,414	8,662,801	49%	49%
66-75	214	1,649,699	7%	9%
76-85	9	85,306	0%	0%
Total	2,891	17,583,666	100%	100%
Daily Benefit Cohort				
\$1-\$50	36	66,004	1%	0%
\$51-\$100	471	1,554,903	16%	9%
\$101-\$150	824	4,150,618	29%	24%
\$151-\$200	877	5,971,772	30%	34%
\$201-\$250	265	2,245,831	9%	13%
\$251-\$300	222	1,956,730	8%	11%
\$301-\$350	47	367,293	2%	2%
\$351-\$400	149	1,270,515	5%	7%
Total	2,891	17,583,666	100%	100%

Berkshire Life Insurance Company of America
Policy Forms: BG01P(06/04)-PA & BG02(06/04)-PA & BG03(06/04)-PA & BG04(06/04)-PA
Exhibit H3
Pennsylvania Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Base				
Comprehensive	214	1,107,357	99%	99%
Facility Only	2	7,435	1%	1%
Total	216	1,114,792	100%	100%
COLA Options				
No COLA	21	80,182	10%	7%
Compound COLA 5%	129	713,927	60%	64%
Compound COLA 3%	66	320,683	31%	29%
Total	216	1,114,792	100%	100%
Nonforfeiture Options				
None	210	1,070,774	97%	96%
SBP NFO	0	0	0%	0%
Full ROP & SBP	0	0	0%	0%
Limited ROP	6	44,017	3%	4%
Total	216	1,114,792	100%	100%
Pay Period				
10 Pay	19	195,255	9%	18%
Lifetime	189	853,874	88%	77%
Paid up at Age 65	8	65,663	4%	6%
Total	216	1,114,792	100%	100%
Joint/Single Life				
Joint	113	652,198	52%	59%
Single	103	462,594	48%	41%
Total	216	1,114,792	100%	100%
Billing Mode				
Annual	83	475,331	38%	43%
Semi-Annual	10	54,512	5%	5%
Quarterly	16	103,674	7%	9%
Monthly	107	481,274	50%	43%
Total	216	1,114,792	100%	100%
Elimination Period				
0 Days	3	4,184	1%	0%
30 Days	18	111,930	8%	10%
60 Days	0	0	0%	0%
90 Days	183	925,853	85%	83%
180 Days	12	72,824	6%	7%
Total	216	1,114,792	100%	100%
Benefit Period				
3 Year / 3 Year	20	61,830	9%	6%
4 Year / 4 Year	9	37,846	4%	3%
5 Year / 5 Year	33	165,022	15%	15%
Lifetime / 5 Year	0	0	0%	0%
Lifetime / Lifetime	154	850,094	71%	76%
Total	216	1,114,792	100%	100%
Issue Age Cohort				
16-25	1	2,810	0%	0%
26-35	4	16,974	2%	2%
36-45	6	17,290	3%	2%
46-55	81	414,765	38%	37%
56-65	111	576,766	51%	52%
66-75	12	83,434	6%	7%
76-85	1	2,752	0%	0%
Total	216	1,114,792	100%	100%
Daily Benefit Cohort				
\$1-\$50	1	1,372	0%	0%
\$51-\$100	23	60,634	11%	5%
\$101-\$150	82	379,768	38%	34%
\$151-\$200	92	512,259	43%	46%
\$201-\$250	11	96,120	5%	9%
\$251-\$300	7	64,639	3%	6%
\$301-\$350	0	0	0%	0%
Total	216	1,114,792	100%	100%

Berkshire Life Insurance Company of America
Policy Forms: BG01P(01/09)-PA & BG03P(01/09)-PA
Exhibit H4
Pennsylvania Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Base				
Comprehensive	140	1,014,889	100%	100%
Facility Only	0	0	0%	0%
Total	140	1,014,889	100%	100%
COLA Options				
No COLA	22	106,431	16%	10%
Compound COLA 6%	0	0	0%	0%
Compound COLA 5%	90	650,040	64%	64%
Compound COLA 4%	6	76,339	4%	8%
Compound COLA 3%	21	177,484	15%	17%
Step Pay Compound COLA 5%	1	4,594	1%	0%
Total	140	1,014,889	100%	100%
Nonforfeiture Options				
None	118	740,173	84%	73%
SBP NFO	1	11,503	1%	1%
Full ROP & SBP	0	0	0%	0%
Full ROP	21	263,213	15%	26%
Optional Policy Surrender	0	0	0%	0%
Total	140	1,014,889	100%	100%
Pay Period				
10 Pay	54	653,849	39%	64%
Lifetime	85	355,324	61%	35%
Paid up at Age 65	1	5,716	1%	1%
Total	140	1,014,889	100%	100%
Joint/Single Life				
Joint	75	670,082	54%	66%
Single	65	344,807	46%	34%
Total	140	1,014,889	100%	100%
Billing Mode				
Annual	80	666,527	57%	66%
Semi-Annual	8	50,253	6%	5%
Quarterly	8	69,364	6%	7%
Monthly	44	228,745	31%	23%
Total	140	1,014,889	100%	100%
Elimination Period				
0 Days	1	1,689	1%	0%
30 Days	10	120,151	7%	12%
60 Days	0	0	0%	0%
90 Days	119	820,817	85%	81%
180 Days	10	72,232	7%	7%
Total	140	1,014,889	100%	100%
Benefit Period				
3 Year / 3 Year	25	155,816	18%	15%
4 Year / 4 Year	12	69,448	9%	7%
5 Year / 5 Year	12	66,953	9%	7%
6 Year / 6 Year	6	25,510	4%	3%
Lifetime / Lifetime	85	697,162	61%	69%
Total	140	1,014,889	100%	100%
Issue Age Cohort				
16-25	0	0	0%	0%
26-35	0	0	0%	0%
36-45	11	79,991	8%	8%
46-55	60	467,845	43%	46%
56-65	59	362,093	42%	36%
66-75	8	86,996	6%	9%
76-85	2	17,964	1%	2%
Total	140	1,014,889	100%	100%
Daily Benefit Cohort				
\$1-\$50	1	9,304	1%	1%
\$51-\$100	15	51,050	11%	5%
\$101-\$150	40	206,779	29%	20%
\$151-\$200	68	549,718	49%	54%
\$201-\$250	8	135,162	6%	13%
\$251-\$300	4	31,204	3%	3%
\$301-\$350	0	0	0%	0%
\$351-\$400	4	31,673	3%	3%
Total	140	1,014,889	100%	100%

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	628,049,604	x	58%	364,268,771
2a Accumulated value of earned premium	638,474,673			
2b Accumulated value of prior premium rate schedule increases (2a-1)	10,425,069	x	85%	8,861,309
3 Present value of future projected initial earned premium	190,047,876	x	58%	110,227,768
4a Present value of future projected premium	232,017,241			
4b Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	41,969,365	x	85%	35,673,960
5 Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b				519,031,807
6a Accumulated value of incurred claims without the inclusion of active life reserves				34,988,516
6b Present value of future projected incurred claims without the inclusion of active life reserves				811,583,123
7 Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b				846,571,639
				TRUE

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	176,507,025	x	58%	102,374,074
2a Accumulated value of earned premium	176,507,025			
2b Accumulated value of prior premium rate schedule increases (2a-1)	-	x	85%	-
3 Present value of future projected initial earned premium	138,786,796	x	58%	80,496,341
4a Present value of future projected premium	165,571,689			
4b Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	26,784,894	x	85%	22,767,160
5 Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b				205,637,575
6a Accumulated value of incurred claims without the inclusion of active life reserves				5,105,936
6b Present value of future projected incurred claims without the inclusion of active life reserves				273,692,642
7 Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b				278,798,578
				TRUE

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

SERFF Tracking #:

LFCR-132252998

State Tracking #:

LFCR-132252998

Company Tracking #:PA BG01(06/04) & (01/09) RATE
INCREASE**State:**

Pennsylvania

Filing Company:

Berkshire Life Insurance Company of America

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

Care ProVider & Choice ProVider

Project Name/Number:

/

Supporting Document Schedules

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

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	See Actuarial Memo
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	Berkshire Rate Increase Act Memo PA.pdf
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):	BLICOA Auth Ltr Rate Filings (2020).pdf
Item Status:	
Status Date:	

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

State:	Pennsylvania	Filing Company:	Berkshire Life Insurance Company of America
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Care ProVider & Choice ProVider		
Project Name/Number:	/		

Satisfied - Item:	Rate Table (A&H)
Comments:	Rate Table is attached in the Rate/Rule Schedule
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Advertisement Compliance Certification
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Please see Rate/Rule Schedule
Attachment(s):	
Item Status:	
Status Date:	

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



February 1, 2020

Jessica Altman, Commissioner
Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, Pennsylvania 17120

Re: Berkshire Life Insurance Company of America
NAIC No: 71714
Policy Form: BG01P(06/04)-PA, BG02P(06/04)-PA, BG03P(06/04)-PA,
BG04P(06/04)-PA, BG01P(01/09)-PA, BG03P(01/09)-PA
Guaranteed Renewable Long Term Care Policy

Dear Commissioner Altman:

This rate filing is submitted on behalf of Berkshire Life Insurance Company of America (the “company”) for your review.

Forms BG01P(06/04)-PA, BG02P(06/04)-PA, BG03P(06/04)-PA, BG04P(06/04)-PA, BG01P(01/09)-PA and BG03P(01/09)-PA are existing individual policy forms providing benefits for confinement in a qualified Nursing Facility, Assisted Living Facility, or Home Health Care. Forms BG01P(06/04)-PA, BG02P(06/04)-PA, BG03P(06/04)-PA and BG04P(06/04)-PA were approved in 2004 and issued between 2005 and 2010. Forms BG01P(01/09)-PA and BG03P(01/09)-PA were approved in 2009 and issued between 2009 and 2012. These policy forms are no longer being marketed in any state.

The company is requesting the approval of a 20% flat rate increase on current base rates for BG01P(06/04)-PA, BG02P(06/04)-PA, BG03P(06/04)-PA and BG04P(06/04)-PA. Additionally, the company is requesting the approval of a two-year phase-in flat increase of 15% each year on the current base rates for BG01P(01/09)-PA and BG03P(01/09)-PA, resulting in a cumulative 32.25% increase. The details of the rate increase are in the actuarial memorandum submitted with this cover letter.

The company will provide the following options to the policyholders to reduce the impact of the rate increase:

- Reduce the daily benefits, subject to a minimum of \$20
- Change benefit options to lower the premium
- Offer a paid up option which provides a benefit pool equal to the premiums paid

The following items are included in this submission:

- This cover letter
- A letter from Berkshire Life Insurance Company of America authorizing us to submit this filing on their behalf
- An actuarial memorandum and rate schedules
- Any other state required form



LifeCare Assurance Company
LifeCare Administrators
21600 Oxnard Street, Suite 1500
Post Office Box 4243
Woodland Hills, CA 91367
(818) 887-4436 / Fax (818) 887-4595

The contact person for this filing is:

Xiaoyan Song, FSA, MAAA, FLMI, LTCP
Consulting Actuary
21600 Oxnard Street, Suite 1500
Woodland Hills, CA 91367
800-366-5463 ext. 2232
Xiaoyan.Song@LifeCareAssurance.com

Thank you for your assistance in reviewing this filing.

Sincerely,

A handwritten signature in black ink, appearing to read "Xiaoyan Song", written over a light gray rectangular background.

Xiaoyan Song, FSA, MAAA, FLMI, LTCP
Consulting Actuary

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

February 2020

Long Term Care Insurance Policy:	Form BG01P(06/04)-PA
Nursing Facility Only Insurance Policy:	Form BG02P(06/04)-PA
Franchise Long Term Care Insurance Policy:	Form BG03P(06/04)-PA
Franchise Nursing Facility Only Insurance Policy:	Form BG04P(06/04)-PA
Long Term Care Insurance Policy:	Form BG01P(01/09)-PA
Franchise Long Term Care Insurance Policy:	Form BG03P(01/09)-PA

Berkshire Life Insurance Company of America (Berkshire Life) is requesting a rate increase on the above listed Long-Term Care (LTC) policy forms. Policy forms BG01P(06/04)-PA, BG02P(06/04)-PA, BG03P(06/04)-PA and BG04P(06/04)-PA were issued in Pennsylvania from 2005 through 2010 under product name “Care ProVider” and are referred to as “BG01” in this actuarial memorandum. Policy forms BG01P(01/09)-PA and BG03P(01/09)-PA were issued in Pennsylvania from 2009 through 2012 under product name “LTC Choice ProVider” and are referred to as “BG04” 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.

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

February 2020

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 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 2018, 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.

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4. Requested Rate Increase

The Company is requesting the approval of the following increases:

BG01: A flat increase of 20% on the current base rates.

BG04: Two-year phase-in flat increase of 15% each year on the current base rates; this is a cumulative 32.25% increase on the current base rates.

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: BG01 (Franchise) proposed rates

Exhibit B3: BG04 proposed rates

Exhibit B4: BG04 (Franchise) 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

Flat increases of 15% and 10% were approved on July 22, 2014 and November 10, 2015, respectively.

b. BG04

No prior rate increase has been requested for this policy form.

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at age 120. Utilization factors are then applied to the claim costs, which are as follows: 73% for COLA reimbursement policies and 90% for non-COLA reimbursement policies. No underwriting selection durational factors or morbidity improvements are assumed in the projection.

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.

Attachments 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.

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The projections in Attachments F1 and G1 assume half of the rate increase is expected to occur in 2020 and the other half in 2021. The projections in Attachments F2 and G2 assume half of the 1st phase increase is expected to occur in 2020 and the other half in 2021, and assume half of the 2nd phase increase is expected to occur in 2021 and the other half in 2022.

The above assumptions are based on the experience of policies issued by the Company, reinsurer and industry 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, 2018 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, 2018 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 2019 through 2058 are developed from an active lives model representing actual contracts in force as of December 31, 2018. The best estimate assumptions described above for morbidity, voluntary lapse and mortality are used to project earned premiums and incurred claims.

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

Policy Form	Nationwide	Pennsylvania
BG01	Exhibit F1	Exhibit G1
BG04	Exhibit F2	Exhibit G2

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

$$LR_j = \frac{\sum_{t=j}^{2018} Pmt_t^j \times v^{t-j} + {}_jCR_{2018} \times v^{2018-j+0.5} + {}_jIBNR_{2018} \times v^{2018-j+0.5}}{EP_j}$$

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

${}_jCR_{2018}$ = claim reserve held on December 31, 2018 for claims incurred in year j

${}_jIBNR_{2018}$ = incurred but not reported reserve as of December 31, 2018 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, 2018 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%

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b. Original Pricing Mortality

BG01: 1983 GAM

BG04: 1994 GAM with duration selection factors.

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 15 & 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.

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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.

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 2018 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.

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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.

13. Nationwide Distribution of Business as of December 31, 2018

As of December 31, 2018, the number of policies in force that will be affected by this increase by policy form is shown in the following Exhibits:

Policy Form	Nationwide	Pennsylvania
BG01	Exhibit H1	Exhibit H3
BG04	Exhibit H2	Exhibit H4

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14. Actuarial Certification

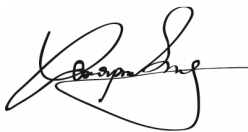
I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and am familiar with the requirements for filing long-term care insurance premium rate increases.

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.



Xiaoyan Song, FSA, MAAA, FLMI, LTCP
Consulting Actuary

Date: February 3, 2020



December 2, 2019

Re: **BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA- NAIC # 71714**

To Whom It May Concern:

This letter will serve as the Company's authorization for LifeCare Assurance Company (Long Term Care Administrators) to submit for review and approval Long Term Care rate increase filings pertaining to the LTC Care ProVider product, policy form BGOIP (06/04), on behalf of Berkshire Life Insurance Company of America from today through December 31, 2020.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Lawrence Hazzard', written over a light blue circular stamp.

Lawrence Hazzard
President
Berkshire Life Insurance Company of America

Direct Telephone: 413-395-4636

Email: Lawrence_Hazzard@glic.com

Berkshire Life Insurance Company of America

A wholly owned stock subsidiary of and administrator for The Guardian Life Insurance Company of America, New York, NY