

State: Pennsylvania **Filing Company:** Catholic Order of Foresters
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: FCNH, FCLTC, FCLTC 2000
Project Name/Number: COF LTC Rate Inc 2016 - Gen 1 and 2/

Filing at a Glance

Company: Catholic Order of Foresters
Product Name: FCNH, FCLTC, FCLTC 2000
State: Pennsylvania
TOI: LTC03I Individual Long Term Care
Sub-TOI: LTC03I.001 Qualified
Filing Type: Rate - M.U. (Medically underwritten)
Date Submitted: 08/17/2016
SERFF Tr Num: UHAS-130647687
SERFF Status: Assigned
State Tr Num: UHAS-130647687
State Status: Received Review in Progress
Co Tr Num:

Implementation: On Approval
Date Requested:
Author(s): Eva Gaber
Reviewer(s): Jim Laverty (primary)
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

Proposed 40% increase on 11 PA policyholders of Catholic Order of Foresters forms FCNH, FCLTC, and FCLTC 2000.

State: Pennsylvania **Filing Company:** Catholic Order of Foresters
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: FCNH, FCLTC, FCLTC 2000
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General Information

Project Name: COF LTC Rate Inc 2016 - Gen 1 and 2

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 40%

Deemer Date:

Submitted By: Eva Gaber

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Illinois is the state of domicile

Market Type: Individual

Individual Market Type:

Filing Status Changed: 08/18/2016

State Status Changed: 08/18/2016

Created By: Eva Gaber

Corresponding Filing Tracking Number:

State TOI: LTC03I Individual Long Term Care

Filing Description:

COF LTC Rate Increase 2016 - Gens 1 and 2

Company and Contact

Filing Contact Information

Gaber Eva, Consulting Actuary

1089 W. Morse Blvd.

Winter Park, FL 32792

EGaber@uhasinc.com

407-622-4533 [Phone]

Filing Company Information

(This filing was made by a third party - unitedhealthactuarialservices)

Catholic Order of Foresters

355 Shuman Blvd.

Naperville, IL 60566-7012

(800) 552-0145 ext. [Phone]

CoCode: 57487

Group Code:

Group Name:

FEIN Number: 36-0879870

State of Domicile: Illinois

Company Type:

State ID Number:

Filing Fees

Fee Required?

Yes

Fee Amount:

\$0.00

Retaliatory?

Yes

Fee Explanation:

The state of domicile (Illinois) does not charge a filing fee for rate filings.

SERFF Tracking #:

UHAS-130647687

State Tracking #:

UHAS-130647687

Company Tracking #:

State:

Pennsylvania

Filing Company:

Catholic Order of Foresters

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

FCNH, FCLTC, FCLTC 2000

Project Name/Number:

COF LTC Rate Inc 2016 - Gen 1 and 2/

Rate Information

Rate data applies to filing.

Filing Method:

SERFF

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

%

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

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):
Catholic Order of Foresters	40.000%	40.000%	\$6,192	11	\$15,480	40.000%	40.000%

SERFF Tracking #:

UHAS-130647687

State Tracking #:

UHAS-130647687

Company Tracking #:**State:**

Pennsylvania

Filing Company:

Catholic Order of Foresters

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

FCNH, FCLTC, FCLTC 2000

Project Name/Number:

COF LTC Rate Inc 2016 - Gen 1 and 2/

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Premium Rate Sheets	FCNH, FCLTC, FCLTC 2000	New		Rates FCNH.pdf, Rates FCLTC PA.pdf, Rates FCLTC 2000 PA.pdf,

Catholic Order of Foresters
Nursing Home Only Policy - Form FCNH, \$10/Day Annual Premiums
Standard Rates - Before Spouse & Preferred Risk Discount

Issue Age	<u>730-Day Benefit Period</u> Elimination Period			<u>1095-Day Benefit Period</u> Elimination Period			<u>1825-Day Benefit Period</u> Elimination Period			<u>Lifetime Benefit Period</u> Elimination Period		
	<u>20-Day</u>	<u>60-Day</u>	<u>90-Day</u>	<u>20-Day</u>	<u>60-Day</u>	<u>90-Day</u>	<u>20-Day</u>	<u>60-Day</u>	<u>90-Day</u>	<u>20-Day</u>	<u>60-Day</u>	<u>90-Day</u>
18-44	16.10	15.40	15.00	17.30	16.60	16.10	18.80	18.00	17.50	23.80	22.70	21.90
45-49	19.40	18.50	17.90	21.30	20.20	19.50	23.60	22.40	21.60	30.60	28.90	27.80
50	22.40	21.30	20.50	24.90	23.60	22.70	28.00	26.50	25.50	36.70	34.60	33.20
51	23.50	22.20	21.40	26.10	24.70	23.80	29.50	27.80	26.80	38.80	36.50	35.00
52	24.50	23.10	22.20	27.30	25.80	24.80	30.90	29.20	28.00	40.80	38.40	36.80
53	25.90	24.40	23.50	29.10	27.40	26.30	33.00	31.10	29.90	43.70	41.10	39.30
54	27.30	25.70	24.70	30.80	29.00	27.80	35.20	33.10	31.70	46.70	43.80	41.90
55	28.80	27.10	25.90	32.60	30.60	29.30	37.30	35.10	33.60	49.60	46.50	44.40
56	30.20	28.40	27.20	34.30	32.20	30.80	39.40	37.00	35.40	52.50	49.20	47.00
57	31.60	29.70	28.40	36.10	33.80	32.40	41.50	39.00	37.30	55.40	51.90	49.50
58	34.50	32.30	30.90	39.50	37.00	35.40	45.70	42.80	40.90	61.70	57.70	55.00
59	37.30	34.90	33.30	43.00	40.20	38.40	49.80	46.70	44.50	68.00	63.60	60.60
60	40.20	37.50	35.80	46.40	43.40	41.40	54.00	50.50	48.20	74.30	69.40	66.10
61	43.00	40.10	38.30	49.90	46.60	44.40	58.10	54.30	51.80	80.70	75.30	71.60
62	45.90	42.80	40.70	53.30	49.70	47.40	62.30	58.20	55.40	87.00	81.10	77.10
63	51.70	48.10	45.70	60.40	56.30	53.50	70.80	66.10	62.90	95.80	89.20	84.80
64	57.50	53.40	50.80	67.50	62.80	59.70	79.30	73.90	70.30	104.60	97.40	92.40
65	63.30	58.80	55.80	74.50	69.30	65.80	87.80	81.80	77.70	113.40	105.50	100.10
66	69.10	64.10	60.80	81.60	75.80	72.00	96.30	89.60	85.10	122.20	113.60	107.80
67	74.90	69.40	65.80	88.70	82.30	78.10	104.80	97.50	92.60	131.00	121.80	115.40
68	82.80	76.70	72.70	98.30	91.20	86.50	116.40	108.20	102.70	146.80	136.40	129.30
69	90.60	83.90	79.50	107.90	100.10	94.90	127.90	118.90	112.80	162.70	151.00	143.10
70	98.50	91.20	86.40	117.40	108.90	103.20	139.40	129.50	122.90	178.50	165.70	156.90
71	106.40	98.50	93.20	127.00	117.80	111.60	150.90	140.20	132.90	194.30	180.30	170.80
72	114.20	105.70	100.10	136.60	126.70	120.00	162.50	150.90	143.00	210.10	195.00	184.60
73	128.50	118.90	112.60	154.10	142.90	135.30	183.50	170.40	161.50	233.60	216.70	205.10
74	142.80	132.10	125.00	171.60	159.00	150.60	204.50	189.90	179.90	257.00	238.40	225.60
75	157.10	145.30	137.50	189.10	175.20	165.90	225.60	209.40	198.40	280.40	260.10	246.10
76	171.40	158.60	150.00	206.50	191.40	181.20	246.60	228.90	216.80	303.90	281.80	266.60
77	185.70	171.80	162.50	224.00	207.60	196.50	267.60	248.40	235.30	327.30	303.50	287.10
78	208.60	192.80	182.30	252.10	233.60	221.00	301.50	279.70	264.90	363.10	336.50	318.30
79	231.40	213.80	202.20	280.20	259.50	245.50	335.50	311.10	294.60	399.00	369.60	349.50
80	254.20	234.80	222.00	308.30	285.40	270.00	369.40	342.50	324.20	434.80	402.70	380.70
81	277.10	255.90	241.80	336.40	311.40	294.50	403.30	373.90	353.90	470.60	435.80	411.90
82	299.90	276.90	261.70	364.50	337.30	319.10	437.20	405.20	383.50	506.50	468.80	443.10
83	321.00	296.20	279.70	390.10	360.80	341.10	467.80	433.30	409.90	540.90	500.40	472.70
84	342.10	315.50	297.80	415.80	384.30	363.20	498.30	461.30	436.30	575.40	532.10	502.40
85+	447.20	410.40	386.00	540.00	496.90	468.00	643.70	593.70	560.00	741.10	682.80	643.10

Catholic Order of Foresters
Nursing Home Only Policy - Form FCNH, \$10/Day Annual Premiums
Standard Rates - Before Spouse & Preferred Risk Discount

Issue Age	<u>730-Day Benefit Period</u> Elimination Period			<u>1095-Day Benefit Period</u> Elimination Period			<u>1825-Day Benefit Period</u> Elimination Period			<u>Lifetime Benefit Period</u> Elimination Period		
	<u>20-Day</u>	<u>60-Day</u>	<u>90-Day</u>	<u>20-Day</u>	<u>60-Day</u>	<u>90-Day</u>	<u>20-Day</u>	<u>60-Day</u>	<u>90-Day</u>	<u>20-Day</u>	<u>60-Day</u>	<u>90-Day</u>
18-44	22.54	21.56	21.00	24.22	23.24	22.54	26.32	25.20	24.50	33.32	31.78	30.66
45-49	27.16	25.90	25.06	29.82	28.28	27.30	33.04	31.36	30.24	42.84	40.46	38.92
50	31.36	29.82	28.70	34.86	33.04	31.78	39.20	37.10	35.70	51.38	48.44	46.48
51	32.90	31.08	29.96	36.54	34.58	33.32	41.30	38.92	37.52	54.32	51.10	49.00
52	34.30	32.34	31.08	38.22	36.12	34.72	43.26	40.88	39.20	57.12	53.76	51.52
53	36.26	34.16	32.90	40.74	38.36	36.82	46.20	43.54	41.86	61.18	57.54	55.02
54	38.22	35.98	34.58	43.12	40.60	38.92	49.28	46.34	44.38	65.38	61.32	58.66
55	40.32	37.94	36.26	45.64	42.84	41.02	52.22	49.14	47.04	69.44	65.10	62.16
56	42.28	39.76	38.08	48.02	45.08	43.12	55.16	51.80	49.56	73.50	68.88	65.80
57	44.24	41.58	39.76	50.54	47.32	45.36	58.10	54.60	52.22	77.56	72.66	69.30
58	48.30	45.22	43.26	55.30	51.80	49.56	63.98	59.92	57.26	86.38	80.78	77.00
59	52.22	48.86	46.62	60.20	56.28	53.76	69.72	65.38	62.30	95.20	89.04	84.84
60	56.28	52.50	50.12	64.96	60.76	57.96	75.60	70.70	67.48	104.02	97.16	92.54
61	60.20	56.14	53.62	69.86	65.24	62.16	81.34	76.02	72.52	112.98	105.42	100.24
62	64.26	59.92	56.98	74.62	69.58	66.36	87.22	81.48	77.56	121.80	113.54	107.94
63	72.38	67.34	63.98	84.56	78.82	74.90	99.12	92.54	88.06	134.12	124.88	118.72
64	80.50	74.76	71.12	94.50	87.92	83.58	111.02	103.46	98.42	146.44	136.36	129.36
65	88.62	82.32	78.12	104.30	97.02	92.12	122.92	114.52	108.78	158.76	147.70	140.14
66	96.74	89.74	85.12	114.24	106.12	100.80	134.82	125.44	119.14	171.08	159.04	150.92
67	104.86	97.16	92.12	124.18	115.22	109.34	146.72	136.50	129.64	183.40	170.52	161.56
68	115.92	107.38	101.78	137.62	127.68	121.10	162.96	151.48	143.78	205.52	190.96	181.02
69	126.84	117.46	111.30	151.06	140.14	132.86	179.06	166.46	157.92	227.78	211.40	200.34
70	137.90	127.68	120.96	164.36	152.46	144.48	195.16	181.30	172.06	249.90	231.98	219.66
71	148.96	137.90	130.48	177.80	164.92	156.24	211.26	196.28	186.06	272.02	252.42	239.12
72	159.88	147.98	140.14	191.24	177.38	168.00	227.50	211.26	200.20	294.14	273.00	258.44
73	179.90	166.46	157.64	215.74	200.06	189.42	256.90	238.56	226.10	327.04	303.38	287.14
74	199.92	184.94	175.00	240.24	222.60	210.84	286.30	265.86	251.86	359.80	333.76	315.84
75	219.94	203.42	192.50	264.74	245.28	232.26	315.84	293.16	277.76	392.56	364.14	344.54
76	239.96	222.04	210.00	289.10	267.96	253.68	345.24	320.46	303.52	425.46	394.52	373.24
77	259.98	240.52	227.50	313.60	290.64	275.10	374.64	347.76	329.42	458.22	424.90	401.94
78	292.04	269.92	255.22	352.94	327.04	309.40	422.10	391.58	370.86	508.34	471.10	445.62
79	323.96	299.32	283.08	392.28	363.30	343.70	469.70	435.54	412.44	558.60	517.44	489.30
80	355.88	328.72	310.80	431.62	399.56	378.00	517.16	479.50	453.88	608.72	563.78	532.98
81	387.94	358.26	338.52	470.96	435.96	412.30	564.62	523.46	495.46	658.84	610.12	576.66
82	419.86	387.66	366.38	510.30	472.22	446.74	612.08	567.28	536.90	709.10	656.32	620.34
83	449.40	414.68	391.58	546.14	505.12	477.54	654.92	606.62	573.86	757.26	700.56	661.78
84	478.94	441.70	416.92	582.12	538.02	508.48	697.62	645.82	610.82	805.56	744.94	703.36
85+	626.08	574.56	540.40	756.00	695.66	655.20	901.18	831.18	784.00	1,037.54	955.92	900.34

Catholic Order of Foresters
Optional Rider Factors

Issue Age	Rider FCIPR Inflation Protection	Rider FCNFBR Non-Forfeiture Benefit
18-44	2.49	1.25
45-49	2.44	1.20
50	2.38	1.15
51	2.35	1.14
52	2.33	1.14
53	2.30	1.14
54	2.28	1.14
55	2.25	1.14
56	2.23	1.14
57	2.20	1.14
58	2.17	1.14
59	2.13	1.14
60	2.10	1.14
61	2.06	1.14
62	2.03	1.13
63	2.00	1.13
64	1.97	1.13
65	1.94	1.13
66	1.91	1.12
67	1.88	1.12
68	1.85	1.12
69	1.81	1.12
70	1.77	1.11
71	1.73	1.11
72	1.69	1.11
73	1.66	1.10
74	1.63	1.10
75	1.60	1.09
76	1.58	1.09
77	1.55	1.08
78	1.52	1.08
79	1.50	1.07
80	1.47	1.07
81	1.45	1.07
82	1.42	1.06
83	1.41	1.06
84	1.39	1.06
85+	1.33	1.06

<u>Premium Calculation Example:</u>
Annual Base Premium
x
Inflation Protection Factor (if chosen by Insured)
x
Non-Forfeiture Benefit Factor (if chosen by Insured)
=
Total Gross Premium

<u>Spouse Discount</u>
10%

<u>Preferred Risk Discount</u>
10%

<u>Modal Factors</u>
Semi-Annual: 0.52
Quarterly: 0.265
Monthly PAC: 0.0875

Catholic Order of Foresters
 Base Plan (Form FCLTC-PA)
 Rates per \$10 Daily Benefit Amount
 90 Day Elimination Period
 No Benefit Increase Option
 Lifetime Payment Mode

Age	2 year	3 year	5 year	Lifetime
18-44	11.00	12.45	14.40	18.25
45-49	23.84	27.68	32.82	42.69
50	27.25	31.89	38.08	49.90
51	28.17	33.05	39.54	51.94
52	29.09	34.20	41.00	53.97
53	30.02	35.36	42.47	56.01
54	30.94	36.51	43.93	58.04
55	31.86	37.67	45.39	60.08
56	34.15	40.50	48.92	64.94
57	36.45	43.34	52.45	69.80
58	38.74	46.17	55.99	74.65
59	41.04	49.01	59.52	79.51
60	43.33	51.84	63.05	84.37
61	47.39	56.91	69.42	93.20
62	51.45	61.98	75.78	102.02
63	55.51	67.04	82.15	110.85
64	59.57	72.11	88.51	119.67
65	63.63	77.18	94.88	128.50
66	70.47	85.67	105.50	141.24
67	77.31	94.17	116.11	153.98
68	84.15	102.66	126.73	166.73
69	90.99	111.16	137.34	179.47
70	97.83	119.65	147.96	192.21
71	111.31	136.41	168.93	215.48
72	124.79	153.17	189.89	238.76
73	138.27	169.93	210.86	262.03
74	151.75	186.69	231.82	285.31
75	165.23	203.45	252.79	308.58
76	178.27	219.53	272.74	332.98
77	191.31	235.61	292.69	357.38
78	204.36	251.69	312.63	381.78
79	217.40	267.77	332.58	406.18
80	230.44	283.85	352.53	430.58
81	248.54	306.31	380.57	464.96
82	266.64	328.77	408.61	499.35
83	284.73	351.23	436.66	533.73
84	302.83	373.69	464.70	568.12
85+	369.07	455.57	566.65	692.88

Catholic Order of Foresters
Home Health Care Increase Rider (Form FCHHIR-PA)
Rates per \$10 Daily Benefit Amount
90 Day Elimination Period
No Benefit Increase Option
Lifetime Payment Mode

Age	2 year	3 year	5 year	Lifetime
18-44	1.74	2.05	2.55	3.09
45-49	4.49	5.27	6.58	8.19
50	5.32	6.25	7.80	9.77
51	5.48	6.43	8.03	10.06
52	5.63	6.61	8.26	10.35
53	5.79	6.80	8.48	10.65
54	5.94	6.98	8.71	10.94
55	6.10	7.16	8.94	11.23
56	6.45	7.57	9.45	11.88
57	6.81	7.98	9.97	12.53
58	7.16	8.40	10.48	13.19
59	7.52	8.81	11.00	13.84
60	7.87	9.22	11.51	14.49
61	8.37	9.80	12.23	15.40
62	8.87	10.38	12.95	16.31
63	9.38	10.95	13.67	17.22
64	9.88	11.53	14.39	18.13
65	10.38	12.11	15.11	19.04
66	11.09	12.92	16.12	20.95
67	11.80	13.73	17.13	22.87
68	12.50	14.55	18.14	24.78
69	13.21	15.36	19.15	26.70
70	13.92	16.17	20.16	28.61
71	16.93	19.77	24.66	32.86
72	19.94	23.37	29.16	37.12
73	22.94	26.96	33.66	41.37
74	25.95	30.56	38.16	45.63
75	28.96	34.16	42.66	49.88
76	30.52	35.99	44.95	52.55
77	32.08	37.83	47.24	55.22
78	33.63	39.66	49.54	57.89
79	35.19	41.50	51.83	60.56
80	36.75	43.33	54.12	63.23
81	39.30	46.33	57.87	67.60
82	41.85	49.33	61.62	71.98
83	44.41	52.34	65.36	76.35
84	46.96	55.34	69.11	80.73
85+	56.94	67.09	83.79	97.87

Catholic Order of Foresters
5% Automatic Compound Index Benefit Rider (Form FCIPR-PA)
Rates per \$10 Daily Benefit Amount
90 Day Elimination Period
Lifetime Payment Mode

Age	2 year	3 year	5 year	Lifetime
18-44	11.21	13.26	15.82	20.87
45-49	21.98	26.72	32.73	44.40
50	24.35	29.84	36.84	50.39
51	24.59	30.22	37.41	51.31
52	24.79	30.56	37.91	52.13
53	24.95	30.84	38.35	52.87
54	25.08	31.08	38.72	53.51
55	25.17	31.27	39.04	54.07
56	26.37	32.81	41.00	56.89
57	27.48	34.24	42.80	59.47
58	28.51	35.55	44.45	61.81
59	29.46	36.75	45.95	63.93
60	30.33	37.84	47.29	65.81
61	32.41	40.52	50.81	71.39
62	34.37	43.01	54.11	76.72
63	36.19	45.32	57.18	81.81
64	37.89	47.45	60.01	86.64
65	39.45	49.40	62.62	91.24
66	41.86	52.43	66.46	94.91
67	43.91	54.99	69.67	97.63
68	45.61	57.08	72.23	99.37
69	46.95	58.69	74.17	100.14
70	47.94	59.83	75.46	99.95
71	52.32	65.20	82.44	106.88
72	56.16	69.85	88.49	112.69
73	59.46	73.75	93.62	117.39
74	62.22	76.92	97.83	120.97
75	64.44	79.35	101.12	123.43
76	65.56	80.73	102.99	125.73
77	66.10	81.41	103.96	126.94
78	66.06	81.37	104.04	127.06
79	65.45	80.61	103.23	126.08
80	64.25	79.14	101.53	124.01
81	63.25	77.96	100.29	122.53
82	61.38	75.68	97.68	119.37
83	58.63	72.32	93.70	114.53
84	55.00	67.87	88.34	108.01
85+	45.25	55.85	74.04	90.54

Catholic Order of Foresters
 5% Automatic Compound Index Benefit Rider (Form FCIPR-PA)
 Home Health Care Increase Rider (Form FCHHIR-PA)
 Rates per \$10 Daily Benefit Amount
 90 Day Elimination Period
 Lifetime Payment Mode

Age	2 year	3 year	5 year	Lifetime
18-44	14.73	17.16	20.80	27.00
45-49	30.61	36.37	45.02	60.01
50	34.42	41.13	51.22	68.76
51	34.84	41.71	52.03	70.01
52	35.22	42.24	52.78	71.15
53	35.55	42.70	53.45	72.20
54	35.84	43.12	54.05	73.14
55	36.09	43.47	54.58	73.98
56	37.80	45.65	57.32	77.64
57	39.42	47.71	59.91	81.03
58	40.95	49.65	62.33	84.16
59	42.38	51.47	64.59	87.02
60	43.71	53.18	66.68	89.62
61	46.51	56.76	71.18	94.89
62	49.17	60.15	75.42	99.62
63	51.68	63.37	79.40	103.79
64	54.05	66.40	83.13	107.43
65	56.27	69.26	86.60	110.51
66	59.53	73.26	91.77	119.57
67	62.41	76.75	96.28	128.27
68	64.89	79.71	100.14	136.62
69	66.98	82.16	103.34	144.62
70	68.68	84.08	105.90	152.27
71	77.20	94.42	119.13	163.99
72	85.06	103.87	131.24	173.95
73	92.27	112.42	142.23	182.15
74	98.81	120.07	152.09	188.59
75	104.69	126.83	160.84	193.26
76	107.30	129.97	164.91	198.13
77	109.26	132.31	167.99	201.78
78	110.57	133.85	170.07	204.21
79	111.23	134.60	171.15	205.44
80	111.24	134.55	171.24	205.45
81	112.56	136.08	173.41	207.95
82	112.87	136.38	174.03	208.56
83	112.18	135.43	173.09	207.27
84	110.48	133.25	170.60	204.08
85+	109.16	131.17	168.78	201.19

Catholic Order of Foresters
 Base Plan (Form FCLTC-PA)
 Rates per \$10 Daily Benefit Amount
 90 Day Elimination Period
 No Benefit Increase Option
 Lifetime Payment Mode

Age	2 year	3 year	5 year	Lifetime
18-44	15.40	17.43	20.16	25.55
45-49	33.38	38.75	45.95	59.77
50	38.15	44.65	53.31	69.86
51	39.44	46.27	55.36	72.72
52	40.73	47.88	57.40	75.56
53	42.03	49.50	59.46	78.41
54	43.32	51.11	61.50	81.26
55	44.60	52.74	63.55	84.11
56	47.81	56.70	68.49	90.92
57	51.03	60.68	73.43	97.72
58	54.24	64.64	78.39	104.51
59	57.46	68.61	83.33	111.31
60	60.66	72.58	88.27	118.12
61	66.35	79.67	97.19	130.48
62	72.03	86.77	106.09	142.83
63	77.71	93.86	115.01	155.19
64	83.40	100.95	123.91	167.54
65	89.08	108.05	132.83	179.90
66	98.66	119.94	147.70	197.74
67	108.23	131.84	162.55	215.57
68	117.81	143.72	177.42	233.42
69	127.39	155.62	192.28	251.26
70	136.96	167.51	207.14	269.09
71	155.83	190.97	236.50	301.67
72	174.71	214.44	265.85	334.26
73	193.58	237.90	295.20	366.84
74	212.45	261.37	324.55	399.43
75	231.32	284.83	353.91	432.01
76	249.58	307.34	381.84	466.17
77	267.83	329.85	409.77	500.33
78	286.10	352.37	437.68	534.49
79	304.36	374.88	465.61	568.65
80	322.62	397.39	493.54	602.81
81	347.96	428.83	532.80	650.94
82	373.30	460.28	572.05	699.09
83	398.62	491.72	611.32	747.22
84	423.96	523.17	650.58	795.37
85+	516.70	637.80	793.31	970.03

Catholic Order of Foresters
Home Health Care Increase Rider (Form FCHHIR-PA)
Rates per \$10 Daily Benefit Amount
90 Day Elimination Period
No Benefit Increase Option
Lifetime Payment Mode

Age	2 year	3 year	5 year	Lifetime
18-44	2.44	2.87	3.57	4.33
45-49	6.29	7.38	9.21	11.47
50	7.45	8.75	10.92	13.68
51	7.67	9.00	11.24	14.08
52	7.88	9.25	11.56	14.49
53	8.11	9.52	11.87	14.91
54	8.32	9.77	12.19	15.32
55	8.54	10.02	12.52	15.72
56	9.03	10.60	13.23	16.63
57	9.53	11.17	13.96	17.54
58	10.02	11.76	14.67	18.47
59	10.53	12.33	15.40	19.38
60	11.02	12.91	16.11	20.29
61	11.72	13.72	17.12	21.56
62	12.42	14.53	18.13	22.83
63	13.13	15.33	19.14	24.11
64	13.83	16.14	20.15	25.38
65	14.53	16.95	21.15	26.66
66	15.53	18.09	22.57	29.33
67	16.52	19.22	23.98	32.02
68	17.50	20.37	25.40	34.69
69	18.49	21.50	26.81	37.38
70	19.49	22.64	28.22	40.05
71	23.70	27.68	34.52	46.00
72	27.92	32.72	40.82	51.97
73	32.12	37.74	47.12	57.92
74	36.33	42.78	53.42	63.88
75	40.54	47.82	59.72	69.83
76	42.73	50.39	62.93	73.57
77	44.91	52.96	66.14	77.31
78	47.08	55.52	69.36	81.05
79	49.27	58.10	72.56	84.78
80	51.45	60.66	75.77	88.52
81	55.02	64.86	81.02	94.64
82	58.59	69.06	86.27	100.77
83	62.17	73.28	91.50	106.89
84	65.74	77.48	96.75	113.02
85+	79.72	93.93	117.31	137.02

Catholic Order of Foresters
 5% Automatic Compound Index Benefit Rider (Form FCIPR-PA)
 Rates per \$10 Daily Benefit Amount
 90 Day Elimination Period
 Lifetime Payment Mode

Age	2 year	3 year	5 year	Lifetime
18-44	15.69	18.56	22.15	29.22
45-49	30.77	37.41	45.82	62.16
50	34.09	41.78	51.58	70.55
51	34.43	42.31	52.37	71.83
52	34.71	42.78	53.07	72.98
53	34.93	43.18	53.69	74.02
54	35.11	43.51	54.21	74.91
55	35.24	43.78	54.66	75.70
56	36.92	45.93	57.40	79.65
57	38.47	47.94	59.92	83.26
58	39.91	49.77	62.23	86.53
59	41.24	51.45	64.33	89.50
60	42.46	52.98	66.21	92.13
61	45.37	56.73	71.13	99.95
62	48.12	60.21	75.75	107.41
63	50.67	63.45	80.05	114.53
64	53.05	66.43	84.01	121.30
65	55.23	69.16	87.67	127.74
66	58.60	73.40	93.04	132.87
67	61.47	76.99	97.54	136.68
68	63.85	79.91	101.12	139.12
69	65.73	82.17	103.84	140.20
70	67.12	83.76	105.64	139.93
71	73.25	91.28	115.42	149.63
72	78.62	97.79	123.89	157.77
73	83.24	103.25	131.07	164.35
74	87.11	107.69	136.96	169.36
75	90.22	111.09	141.57	172.80
76	91.78	113.02	144.19	176.02
77	92.54	113.97	145.54	177.72
78	92.48	113.92	145.66	177.88
79	91.63	112.85	144.52	176.51
80	89.95	110.80	142.14	173.61
81	88.55	109.14	140.41	171.54
82	85.93	105.95	136.75	167.12
83	82.08	101.25	131.18	160.34
84	77.00	95.02	123.68	151.21
85+	63.35	78.19	103.66	126.76

Catholic Order of Foresters
 5% Automatic Compound Index Benefit Rider (Form FCIPR-PA)
 Home Health Care Increase Rider (Form FCHHIR-PA)
 Rates per \$10 Daily Benefit Amount
 90 Day Elimination Period
 Lifetime Payment Mode

Age	2 year	3 year	5 year	Lifetime
18-44	20.62	24.02	29.12	37.80
45-49	42.85	50.92	63.03	84.01
50	48.19	57.58	71.71	96.26
51	48.78	58.39	72.84	98.01
52	49.31	59.14	73.89	99.61
53	49.77	59.78	74.83	101.08
54	50.18	60.37	75.67	102.40
55	50.53	60.86	76.41	103.57
56	52.92	63.91	80.25	108.70
57	55.19	66.79	83.87	113.44
58	57.33	69.51	87.26	117.82
59	59.33	72.06	90.43	121.83
60	61.19	74.45	93.35	125.47
61	65.11	79.46	99.65	132.85
62	68.84	84.21	105.59	139.47
63	72.35	88.72	111.16	145.31
64	75.67	92.96	116.38	150.40
65	78.78	96.96	121.24	154.71
66	83.34	102.56	128.48	167.40
67	87.37	107.45	134.79	179.58
68	90.85	111.59	140.20	191.27
69	93.77	115.02	144.68	202.47
70	96.15	117.71	148.26	213.18
71	108.08	132.19	166.78	229.59
72	119.08	145.42	183.74	243.53
73	129.18	157.39	199.12	255.01
74	138.33	168.10	212.93	264.03
75	146.57	177.56	225.18	270.56
76	150.22	181.96	230.87	277.38
77	152.96	185.23	235.19	282.49
78	154.80	187.39	238.10	285.89
79	155.72	188.44	239.61	287.62
80	155.74	188.37	239.74	287.63
81	157.58	190.51	242.77	291.13
82	158.02	190.93	243.64	291.98
83	157.05	189.60	242.33	290.18
84	154.67	186.55	238.84	285.71
85+	152.82	183.64	236.29	281.67

Catholic Order of Foresters
Premium Adjustment Factors
Attributable to Increasing Elimination Periods

Days in Elimination Period		
20	60	90
1.15	1.07	1.00

Catholic Order of Foresters
Nonforfeiture Benefit Rider (FCNFBR-PA)
Factors to Apply to Total Premium
(Premium for Base Policy and Any Other Riders)

Issue Age	Factor
18-44	25%
45-49	19%
50-55	17%
56-60	16%
61-65	15%
66-70	14%
71-75	13%
76-80	12%
>=81	11%

Catholic Order of Foresters
Rates per \$10 Daily Benefit
90 Day Elimination Period
Base Plan: 50% Home Care
No Benefit Increase Option

Age	2 year	3 year	5 year	Lifetime
18-44	15.21	17.61	20.83	27.63
45-49	21.73	25.16	29.75	39.47
50	27.55	32.33	38.72	52.28
51	28.69	33.75	40.50	54.84
52	29.83	35.17	42.28	57.40
53	30.98	36.60	44.07	59.97
54	32.12	38.02	45.85	62.53
55	33.26	39.44	47.63	65.09
56	35.39	42.08	50.94	69.84
57	37.52	44.73	54.25	74.59
58	39.65	47.37	57.56	79.34
59	41.78	50.02	60.87	84.09
60	43.91	52.66	64.18	88.84
61	48.04	57.81	70.65	98.18
62	52.17	62.96	77.13	107.52
63	56.29	68.12	83.60	116.87
64	60.42	73.27	90.08	126.21
65	64.55	78.42	96.55	135.55
66	72.27	88.05	108.63	149.33
67	79.99	97.67	120.71	163.11
68	87.70	107.30	132.78	176.88
69	95.42	116.92	144.86	190.66
70	103.14	126.55	156.94	204.44
71	117.25	144.11	178.93	227.23
72	131.35	161.68	200.93	250.01
73	145.46	179.24	222.92	272.80
74	159.56	196.81	244.92	295.58
75	173.67	214.37	266.91	318.37
76	186.77	230.57	287.05	342.44
77	199.87	246.76	307.19	366.51
78	212.96	262.96	327.33	390.59
79	226.06	279.15	347.47	414.66
80	239.16	295.35	367.61	438.73
81	256.90	317.41	395.19	471.78
82	274.64	339.46	422.77	504.83
83	292.38	361.52	450.34	537.89
84	310.12	383.57	477.92	570.94
85+	327.86	405.63	505.50	603.99

Catholic Order of Foresters
 Rates per \$10 Daily Benefit
 90 Day Elimination Period
 Base Plan Plus Home Health Care Rider (FCHHIR 2000)
 No Benefit Increase Option

Age	2 year	3 year	5 year	Lifetime
18-44	18.06	20.96	25.00	34.70
45-49	25.80	29.94	35.72	49.57
50	33.04	38.79	46.78	65.98
51	34.38	40.44	48.85	69.08
52	35.72	42.09	50.92	72.17
53	37.07	43.75	52.99	75.27
54	38.41	45.40	55.06	78.36
55	39.75	47.05	57.13	81.46
56	42.20	50.07	60.91	87.09
57	44.65	53.08	64.68	92.72
58	47.11	56.10	68.46	98.36
59	49.56	59.11	72.23	103.99
60	52.01	62.13	76.01	109.62
61	56.64	67.87	83.21	120.44
62	61.28	73.61	90.41	131.25
63	65.91	79.34	97.62	142.07
64	70.55	85.08	104.82	152.88
65	75.18	90.82	112.02	163.70
66	83.76	101.44	125.33	179.34
67	92.34	112.06	138.64	194.99
68	100.92	122.67	151.96	210.63
69	109.50	133.29	165.27	226.28
70	118.08	143.91	178.58	241.92
71	135.37	165.28	205.33	267.59
72	152.65	186.65	232.08	293.26
73	169.94	208.01	258.84	318.94
74	187.22	229.38	285.59	344.61
75	204.51	250.75	312.34	370.28
76	219.17	268.79	334.78	396.97
77	233.84	286.82	357.22	423.67
78	248.50	304.86	379.67	450.36
79	263.17	322.89	402.11	477.06
80	277.83	340.93	424.55	503.75
81	298.07	365.94	455.81	541.00
82	318.32	390.94	487.07	578.24
83	338.56	415.95	518.32	615.49
84	358.81	440.95	549.58	652.73
85+	379.05	465.96	580.84	689.98

Catholic Order of Foresters
 Rates per \$10 Daily Benefit
 90 Day Elimination Period
 Base Plan: 50% Home Care
 5% Compound Inflation Protection Rider (FCCIP 2000)

Age	2 year	3 year	5 year	Lifetime
18-44	26.95	32.34	39.35	53.36
45-49	38.50	46.20	56.22	76.23
50	46.67	56.42	69.02	94.10
51	48.46	58.66	71.84	98.06
52	50.24	60.90	74.66	102.02
53	52.03	63.15	77.47	105.97
54	53.81	65.39	80.29	109.93
55	55.60	67.63	83.11	113.89
56	58.47	71.22	87.62	120.20
57	61.34	74.82	92.12	126.51
58	64.20	78.41	96.63	132.83
59	67.07	82.01	101.13	139.14
60	69.94	85.60	105.64	145.45
61	75.69	92.82	114.73	158.22
62	81.44	100.05	123.82	170.99
63	87.19	107.27	132.90	183.76
64	92.94	114.50	141.99	196.53
65	98.69	121.72	151.08	209.30
66	108.00	133.41	165.76	224.70
67	117.31	145.11	180.45	240.09
68	126.61	156.80	195.13	255.49
69	135.92	168.50	209.82	270.88
70	145.23	180.19	224.50	286.28
71	160.23	199.03	248.12	311.32
72	175.24	217.87	271.74	336.36
73	190.24	236.70	295.35	361.41
74	205.25	255.54	318.97	386.45
75	220.25	274.38	342.59	411.49
76	230.59	287.22	358.52	430.60
77	240.94	300.05	374.45	449.71
78	251.28	312.89	390.37	468.83
79	261.63	325.72	406.30	487.94
80	271.97	338.56	422.23	507.05
81	286.10	356.22	444.30	533.64
82	300.23	373.89	466.37	560.22
83	314.37	391.55	488.44	586.81
84	328.50	409.22	510.51	613.39
85+	342.63	426.88	532.58	639.98

Catholic Order of Foresters
 Rates per \$10 Daily Benefit
 90 Day Elimination Period
 Base Plan Plus Home Health Care Rider (FCHHIR 2000)
 5% Compound Inflation Protection Rider (FCCIP 2000)

Age	2 year	3 year	5 year	Lifetime
18-44	35.19	42.01	51.42	74.13
45-49	50.27	60.01	73.46	105.90
50	61.46	73.76	90.67	131.56
51	63.69	76.52	94.14	136.76
52	65.93	79.29	97.60	141.96
53	68.16	82.05	101.07	147.16
54	70.40	84.82	104.53	152.36
55	72.63	87.58	108.00	157.56
56	76.15	91.93	113.45	165.72
57	79.67	96.28	118.90	173.87
58	83.20	100.62	124.34	182.03
59	86.72	104.97	129.79	190.18
60	90.24	109.32	135.24	198.34
61	97.10	117.82	145.92	214.39
62	103.96	126.32	156.60	230.45
63	110.81	134.83	167.27	246.50
64	117.67	143.33	177.95	262.56
65	124.53	151.83	188.63	278.61
66	135.60	165.54	205.83	297.67
67	146.66	179.25	223.02	316.72
68	157.73	192.96	240.22	335.78
69	168.79	206.67	257.41	354.83
70	179.86	220.38	274.61	373.89
71	201.74	247.46	308.53	404.63
72	223.62	274.53	342.46	435.38
73	245.49	301.61	376.38	466.12
74	267.37	328.68	410.31	496.87
75	289.25	355.76	444.23	527.61
76	301.79	371.17	463.38	550.38
77	314.32	386.58	482.52	573.16
78	326.86	402.00	501.67	595.93
79	339.39	417.41	520.81	618.71
80	351.93	432.82	539.96	641.48
81	369.90	455.00	567.68	674.50
82	387.87	477.19	595.39	707.52
83	405.85	499.37	623.11	740.53
84	423.82	521.56	650.82	773.55
85+	441.79	543.74	678.54	806.57

Catholic Order of Foresters
 Rates per \$10 Daily Benefit
 90 Day Elimination Period
 Base Plan: 50% Home Care
 5% Simple Inflation Protection Rider (FCSIP 2000)

Age	2 year	3 year	5 year	Lifetime
18-44	19.85	23.50	28.25	37.37
45-49	28.35	33.57	40.36	53.39
50	35.56	42.57	51.62	69.04
51	37.18	44.60	54.17	72.61
52	38.80	46.63	56.72	76.18
53	40.41	48.67	59.28	79.76
54	42.03	50.70	61.83	83.33
55	43.65	52.73	64.38	86.90
56	46.41	56.18	68.71	92.95
57	49.17	59.64	73.04	99.01
58	51.92	63.09	77.38	105.06
59	54.68	66.55	81.71	111.12
60	57.44	70.00	86.04	117.17
61	62.79	76.72	94.49	129.02
62	68.14	83.44	102.95	140.87
63	73.48	90.17	111.40	152.73
64	78.83	96.89	119.86	164.58
65	84.18	103.61	128.31	176.43
66	93.31	115.08	142.72	192.02
67	102.45	126.55	157.13	207.60
68	111.58	138.03	171.53	223.19
69	120.72	149.50	185.94	238.77
70	129.85	160.97	200.35	254.36
71	144.58	179.46	223.53	279.45
72	159.30	197.95	246.71	304.54
73	174.03	216.43	269.88	329.64
74	188.75	234.92	293.06	354.73
75	203.48	253.41	316.24	379.82
76	215.00	267.71	334.01	401.15
77	226.51	282.02	351.78	422.48
78	238.03	296.32	369.55	443.80
79	249.54	310.63	387.32	465.13
80	261.06	324.93	405.09	486.46
81	276.02	343.62	428.45	514.60
82	290.97	362.31	451.82	542.74
83	305.93	381.01	475.18	570.89
84	320.88	399.70	498.55	599.03
85+	335.84	418.39	521.91	627.17

Catholic Order of Foresters
 Rates per \$10 Daily Benefit
 90 Day Elimination Period
 Base Plan Plus Home Health Care Rider (FCHHIR 2000)
 5% Simple Inflation Protection Rider (FCSIP 2000)

Age	2 year	3 year	5 year	Lifetime
18-44	26.76	31.63	38.40	54.64
45-49	38.23	45.18	54.85	78.06
50	48.42	57.69	70.48	101.35
51	50.49	60.25	73.69	106.15
52	52.56	62.80	76.90	110.96
53	54.64	65.36	80.10	115.76
54	56.71	67.91	83.31	120.57
55	58.78	70.47	86.52	125.37
56	62.21	74.70	91.82	133.29
57	65.64	78.92	97.11	141.21
58	69.06	83.15	102.41	149.14
59	72.49	87.37	107.70	157.06
60	75.92	91.60	113.00	164.98
61	82.36	99.58	123.02	180.04
62	88.80	107.56	133.04	195.10
63	95.23	115.54	143.06	210.15
64	101.67	123.52	153.08	225.21
65	108.11	131.50	163.10	240.27
66	119.01	145.00	180.03	259.60
67	129.90	158.50	196.96	278.94
68	140.80	171.99	213.88	298.27
69	151.69	185.49	230.81	317.61
70	162.59	198.99	247.74	336.94
71	184.00	225.48	280.93	367.78
72	205.41	251.97	314.12	398.63
73	226.81	278.46	347.30	429.47
74	248.22	304.95	380.49	460.32
75	269.63	331.44	413.68	491.16
76	283.54	348.56	434.97	516.49
77	297.46	365.68	456.26	541.82
78	311.37	382.79	477.56	567.16
79	325.29	399.91	498.85	592.49
80	339.20	417.03	520.14	617.82
81	358.13	440.40	549.34	652.61
82	377.05	463.77	578.54	687.40
83	395.98	487.14	607.75	722.20
84	414.90	510.51	636.95	756.99
85+	433.83	533.88	666.15	791.78

Catholic Order of Foresters
 Rates per \$10 Daily Benefit
 90 Day Elimination Period
 Base Plan: 50% Home Care
 No Benefit Increase Option

Age	2 year	3 year	5 year	Lifetime
18-44	21.29	24.65	29.16	38.68
45-49	30.42	35.22	41.65	55.26
50	38.57	45.26	54.21	73.19
51	40.17	47.25	56.70	76.78
52	41.76	49.24	59.19	80.36
53	43.37	51.24	61.70	83.96
54	44.97	53.23	64.19	87.54
55	46.56	55.22	66.68	91.13
56	49.55	58.91	71.32	97.78
57	52.53	62.62	75.95	104.43
58	55.51	66.32	80.58	111.08
59	58.49	70.03	85.22	117.73
60	61.47	73.72	89.85	124.38
61	67.26	80.93	98.91	137.45
62	73.04	88.14	107.98	150.53
63	78.81	95.37	117.04	163.62
64	84.59	102.58	126.11	176.69
65	90.37	109.79	135.17	189.77
66	101.18	123.27	152.08	209.06
67	111.99	136.74	168.99	228.35
68	122.78	150.22	185.89	247.63
69	133.59	163.69	202.80	266.92
70	144.40	177.17	219.72	286.22
71	164.15	201.75	250.50	318.12
72	183.89	226.35	281.30	350.01
73	203.64	250.94	312.09	381.92
74	223.38	275.53	342.89	413.81
75	243.14	300.12	373.67	445.72
76	261.48	322.80	401.87	479.42
77	279.82	345.46	430.07	513.11
78	298.14	368.14	458.26	546.83
79	316.48	390.81	486.46	580.52
80	334.82	413.49	514.65	614.22
81	359.66	444.37	553.27	660.49
82	384.50	475.24	591.88	706.76
83	409.33	506.13	630.48	753.05
84	434.17	537.00	669.09	799.32
85+	459.00	567.88	707.70	845.59

Catholic Order of Foresters
 Rates per \$10 Daily Benefit
 90 Day Elimination Period
 Base Plan Plus Home Health Care Rider (FCHHIR 2000)
 No Benefit Increase Option

Age	2 year	3 year	5 year	Lifetime
18-44	25.28	29.34	35.00	48.58
45-49	36.12	41.92	50.01	69.40
50	46.26	54.31	65.49	92.37
51	48.13	56.62	68.39	96.71
52	50.01	58.93	71.29	101.04
53	51.90	61.25	74.19	105.38
54	53.77	63.56	77.08	109.70
55	55.65	65.87	79.98	114.04
56	59.08	70.10	85.27	121.93
57	62.51	74.31	90.55	129.81
58	65.95	78.54	95.84	137.70
59	69.38	82.75	101.12	145.59
60	72.81	86.98	106.41	153.47
61	79.30	95.02	116.49	168.62
62	85.79	103.05	126.57	183.75
63	92.27	111.08	136.67	198.90
64	98.77	119.11	146.75	214.03
65	105.25	127.15	156.83	229.18
66	117.26	142.02	175.46	251.08
67	129.28	156.88	194.10	272.99
68	141.29	171.74	212.74	294.88
69	153.30	186.61	231.38	316.79
70	165.31	201.47	250.01	338.69
71	189.52	231.39	287.46	374.63
72	213.71	261.31	324.91	410.56
73	237.92	291.21	362.38	446.52
74	262.11	321.13	399.83	482.45
75	286.31	351.05	437.28	518.39
76	306.84	376.31	468.69	555.76
77	327.38	401.55	500.11	593.14
78	347.90	426.80	531.54	630.50
79	368.44	452.05	562.95	667.88
80	388.96	477.30	594.37	705.25
81	417.30	512.32	638.13	757.40
82	445.65	547.32	681.90	809.54
83	473.98	582.33	725.65	861.69
84	502.33	617.33	769.41	913.82
85+	530.67	652.34	813.18	965.97

Catholic Order of Foresters
 Rates per \$10 Daily Benefit
 90 Day Elimination Period
 Base Plan: 50% Home Care
 5% Compound Inflation Protection Rider (FCCIP 2000)

Age	2 year	3 year	5 year	Lifetime
18-44	37.73	45.28	55.09	74.70
45-49	53.90	64.68	78.71	106.72
50	65.34	78.99	96.63	131.74
51	67.84	82.12	100.58	137.28
52	70.34	85.26	104.52	142.83
53	72.84	88.41	108.46	148.36
54	75.33	91.55	112.41	153.90
55	77.84	94.68	116.35	159.45
56	81.86	99.71	122.67	168.28
57	85.88	104.75	128.97	177.11
58	89.88	109.77	135.28	185.96
59	93.90	114.81	141.58	194.80
60	97.92	119.84	147.90	203.63
61	105.97	129.95	160.62	221.51
62	114.02	140.07	173.35	239.39
63	122.07	150.18	186.06	257.26
64	130.12	160.30	198.79	275.14
65	138.17	170.41	211.51	293.02
66	151.20	186.77	232.06	314.58
67	164.23	203.15	252.63	336.13
68	177.25	219.52	273.18	357.69
69	190.29	235.90	293.75	379.23
70	203.32	252.27	314.30	400.79
71	224.32	278.64	347.37	435.85
72	245.34	305.02	380.44	470.90
73	266.34	331.38	413.49	505.97
74	287.35	357.76	446.56	541.03
75	308.35	384.13	479.63	576.09
76	322.83	402.11	501.93	602.84
77	337.32	420.07	524.23	629.59
78	351.79	438.05	546.52	656.36
79	366.28	456.01	568.82	683.12
80	380.76	473.98	591.12	709.87
81	400.54	498.71	622.02	747.10
82	420.32	523.45	652.92	784.31
83	440.12	548.17	683.82	821.53
84	459.90	572.91	714.71	858.75
85+	479.68	597.63	745.61	895.97

Catholic Order of Foresters
Rates per \$10 Daily Benefit
90 Day Elimination Period
Base Plan Plus Home Health Care Rider (FCHHIR 2000)
5% Compound Inflation Protection Rider (FCCIP 2000)

Age	2 year	3 year	5 year	Lifetime
18-44	49.27	58.81	71.99	103.78
45-49	70.38	84.01	102.84	148.26
50	86.04	103.26	126.94	184.18
51	89.17	107.13	131.80	191.46
52	92.30	111.01	136.64	198.74
53	95.42	114.87	141.50	206.02
54	98.56	118.75	146.34	213.30
55	101.68	122.61	151.20	220.58
56	106.61	128.70	158.83	232.01
57	111.54	134.79	166.46	243.42
58	116.48	140.87	174.08	254.84
59	121.41	146.96	181.71	266.25
60	126.34	153.05	189.34	277.68
61	135.94	164.95	204.29	300.15
62	145.54	176.85	219.24	322.63
63	155.13	188.76	234.18	345.10
64	164.74	200.66	249.13	367.58
65	174.34	212.56	264.08	390.05
66	189.84	231.76	288.16	416.74
67	205.32	250.95	312.23	443.41
68	220.82	270.14	336.31	470.09
69	236.31	289.34	360.37	496.76
70	251.80	308.53	384.45	523.45
71	282.44	346.44	431.94	566.48
72	313.07	384.34	479.44	609.53
73	343.69	422.25	526.93	652.57
74	374.32	460.15	574.43	695.62
75	404.95	498.06	621.92	738.65
76	422.51	519.64	648.73	770.53
77	440.05	541.21	675.53	802.42
78	457.60	562.80	702.34	834.30
79	475.15	584.37	729.13	866.19
80	492.70	605.95	755.94	898.07
81	517.86	637.00	794.75	944.30
82	543.02	668.07	833.55	990.53
83	568.19	699.12	872.35	1036.74
84	593.35	730.18	911.15	1082.97
85+	618.51	761.24	949.96	1129.20

Catholic Order of Foresters
 Rates per \$10 Daily Benefit
 90 Day Elimination Period
 Base Plan: 50% Home Care
 5% Simple Inflation Protection Rider (FCSIP 2000)

Age	2 year	3 year	5 year	Lifetime
18-44	27.79	32.90	39.55	52.32
45-49	39.69	47.00	56.50	74.75
50	49.78	59.60	72.27	96.66
51	52.05	62.44	75.84	101.65
52	54.32	65.28	79.41	106.65
53	56.57	68.14	82.99	111.66
54	58.84	70.98	86.56	116.66
55	61.11	73.82	90.13	121.66
56	64.97	78.65	96.19	130.13
57	68.84	83.50	102.26	138.61
58	72.69	88.33	108.33	147.08
59	76.55	93.17	114.39	155.57
60	80.42	98.00	120.46	164.04
61	87.91	107.41	132.29	180.63
62	95.40	116.82	144.13	197.22
63	102.87	126.24	155.96	213.82
64	110.36	135.65	167.80	230.41
65	117.85	145.05	179.63	247.00
66	130.63	161.11	199.81	268.83
67	143.43	177.17	219.98	290.64
68	156.21	193.24	240.14	312.47
69	169.01	209.30	260.32	334.28
70	181.79	225.36	280.49	356.10
71	202.41	251.24	312.94	391.23
72	223.02	277.13	345.39	426.36
73	243.64	303.00	377.83	461.50
74	264.25	328.89	410.28	496.62
75	284.87	354.77	442.74	531.75
76	301.00	374.79	467.61	561.61
77	317.11	394.83	492.49	591.47
78	333.24	414.85	517.37	621.32
79	349.36	434.88	542.25	651.18
80	365.48	454.90	567.13	681.04
81	386.43	481.07	599.83	720.44
82	407.36	507.23	632.55	759.84
83	428.30	533.41	665.25	799.25
84	449.23	559.58	697.97	838.64
85+	470.18	585.75	730.67	878.04

Catholic Order of Foresters
 Rates per \$10 Daily Benefit
 90 Day Elimination Period
 Base Plan Plus Home Health Care Rider (FCHHIR 2000)
 5% Simple Inflation Protection Rider (FCSIP 2000)

Age	2 year	3 year	5 year	Lifetime
18-44	37.46	44.28	53.76	76.50
45-49	53.52	63.25	76.79	109.28
50	67.79	80.77	98.67	141.89
51	70.69	84.35	103.17	148.61
52	73.58	87.92	107.66	155.34
53	76.50	91.50	112.14	162.06
54	79.39	95.07	116.63	168.80
55	82.29	98.66	121.13	175.52
56	87.09	104.58	128.55	186.61
57	91.90	110.49	135.95	197.69
58	96.68	116.41	143.37	208.80
59	101.49	122.32	150.78	219.88
60	106.29	128.24	158.20	230.97
61	115.30	139.41	172.23	252.06
62	124.32	150.58	186.26	273.14
63	133.32	161.76	200.28	294.21
64	142.34	172.93	214.31	315.29
65	151.35	184.10	228.34	336.38
66	166.61	203.00	252.04	363.44
67	181.86	221.90	275.74	390.52
68	197.12	240.79	299.43	417.58
69	212.37	259.69	323.13	444.65
70	227.63	278.59	346.84	471.72
71	257.60	315.67	393.30	514.89
72	287.57	352.76	439.77	558.08
73	317.53	389.84	486.22	601.26
74	347.51	426.93	532.69	644.45
75	377.48	464.02	579.15	687.62
76	396.96	487.98	608.96	723.09
77	416.44	511.95	638.76	758.55
78	435.92	535.91	668.58	794.02
79	455.41	559.87	698.39	829.49
80	474.88	583.84	728.20	864.95
81	501.38	616.56	769.08	913.65
82	527.87	649.28	809.96	962.36
83	554.37	682.00	850.85	1011.08
84	580.86	714.71	891.73	1059.79
85+	607.36	747.43	932.61	1108.49

Policy Form Number FCLTC-PA 2000

Premium Adjustment Factors Attributable
to Increasing Elimination Periods

<u>Days in Elimination Period</u>			
<u>20</u>	<u>60</u>	<u>90</u>	<u>180</u>
1.15	1.07	1.00	0.90

Policy Form Number FCLTC-PA 2000

Premium Adjustment Factors Attributable to Optional Riders

Issue Age	FCSWP 2000 Spousal Waiver of Premium	FCSSP 2000 Survivor Spouse Paid-Up	FCROP 2000 Return of Premium	FCNFBR 2000 Nonforfeiture Benefit
18-39	0.01	0.12	1.08	1.20
40-49	0.01	0.12	1.08	1.19
50-54	0.01	0.12	1.08	1.17
55	0.02	0.12	1.12	1.17
56-59	0.02	0.11	1.12	1.17
60-64	0.02	0.11	1.12	1.15
65	0.03	0.11	1.14	1.15
66-69	0.03	0.09	1.14	1.15
70	0.04	0.07	1.15	1.13
71	0.04	0.07	1.18	1.13
72	0.04	0.07	1.21	1.13
73	0.04	0.07	1.23	1.13
74	0.04	0.07	1.26	1.13
75	0.06	0.06	1.29	1.13
76	0.06	0.06	1.31	1.13
77	0.06	0.06	1.34	1.13
78	0.06	0.06	1.36	1.13
79	0.06	0.06	1.39	1.13
>=80	0.11	0.04	1.41	1.11

Discounts

Spousal Discount	15%
Preferred Discount	10%

Benefit Period	FCROB 2000 Restoration of Benefit	FCSSB 2000 Spousal Shared Benefit
2 Years	1.08	N/A
3 Years	1.05	0.12
5 Years	1.04	0.08
Lifetime	N/A	N/A

Premium Calculation Example

A =

Annual Base Premium
Base Premium based upon possible choice of:
Home Health Care Increase Rider and/or
Simple Inflation Protection Rider and/or
Compound Inflation Protection Rider
*
Elimination Period Factor

B =

A * Survivor Spouse Paid-Up Factor (if chosen by Insured)
+
A * Spousal Shared Benefit Factor (if chosen by Insured)
+
A * Spousal Waiver of Premium Factor (if chosen by Insured)

C =

(A + B) * Restoration of Benefit Factor (if chosen by Insured)
*
Nonforfeiture Benefit Factor <u>or</u> Return of Premium Factor (if chosen by Insured)

C = Total Gross Premium

SERFF Tracking #:

UHAS-130647687

State Tracking #:

UHAS-130647687

Company Tracking #:

State:

Pennsylvania

Filing Company:

Catholic Order of Foresters

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

FCNH, FCLTC, FCLTC 2000

Project Name/Number:

COF LTC Rate Inc 2016 - Gen 1 and 2/

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	Also attached here is the endorsement referenced in the cover letter.
Attachment(s):	Cover Letter - Gen 1 and Gen 2 - PA.pdf LTCI_Contingent_Benefit_Endorsement_v2_Generic_Generation3.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	This is not a new form filing, it is a rate increase filing on a closed block of business. These policies are no longer being sold in any jurisdiction.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	Also attached here are the experience exhibits in Excel.
Attachment(s):	Actuarial Memorandum - Gen 1 and Gen 2 - PA.pdf Experience. Exhibits - Gen 12 PA.xls
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	This is a rate increase filing on a closed block of business. These policies are no longer being sold in any jurisdiction.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Authorization to File (A&H)
Comments:	
Attachment(s):	AuthorizationForFiling_signedByTDR.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	This filing contains no insert pages.
Attachment(s):	

SERFF Tracking #:

UHAS-130647687

State Tracking #:

UHAS-130647687

Company Tracking #:**State:**

Pennsylvania

Filing Company:

Catholic Order of Foresters

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

FCNH, FCLTC, FCLTC 2000

Project Name/Number:

COF LTC Rate Inc 2016 - Gen 1 and 2/

Item Status:	
Status Date:	

Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	This is not a new form filing. Revised rates are included in the Rate/Rule Schedule tab.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	This filing contains no changes to approved forms.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	We do not believe this rate increase is substantial
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	This is not a form filing,
Attachment(s):	
Item Status:	
Status Date:	

SERFF Tracking #:

UHAS-130647687

State Tracking #:

UHAS-130647687

Company Tracking #:

State:

Pennsylvania

Filing Company:

Catholic Order of Foresters

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

FCNH, FCLTC, FCLTC 2000

Project Name/Number:

COF LTC Rate Inc 2016 - Gen 1 and 2/

Attachment Experience. Exhibits - Gen 12 PA.xls is not a PDF document and cannot be reproduced here.

August 17, 2016

Teresa D. Miller
Commissioner
Insurance Department
Commonwealth of Pennsylvania
1326 Strawberry Square, 13th Floor
Harrisburg, Pennsylvania 17120

RE: Catholic Order of Foresters
NAIC # 57487
SERFF Tracking # UHAS-130647687
Policy Forms: FCNH, FCLTC and FCLTC 2000
Number of Policyholders Affected: 11 (7 issued on or after 9/16/2002, 4 issued prior)
Requested 40% Rate Increase

Dear Commissioner Miller:

This referenced rate increase is being submitted on behalf of Catholic Order of Foresters for your review.

This form is an existing individual policy form providing comprehensive long-term care coverage. This policy form was issued from 1998 through 2004 and is no longer being marketed in any jurisdiction. Please find attached actuarial documents to support and request a 40% rate increase on the referenced policy form and attendant riders. The rate increase is needed to offset higher-than-expected lifetime loss ratios caused by higher-than-expected persistency.

The rate increase is proposed to be effective as soon as possible subject to regulatory approval and fulfillment of all statutory and contractual obligations. The rate increase will apply to inforce policies only, as these policy forms are no longer being marketed.

As a fraternal organization, Catholic Order of Foresters is very concerned for their policyholders, and as a result they will be offering benefit reductions along with the premium rate increase notifications letters. The benefit reduction offers will reduce or completely offset the effect of the approved premium rate increase. In addition, Catholic Order of Foresters wants to provide a contingent nonforfeiture benefit to policyholder even though these policies were issued prior to this being a required benefit. Catholic Order of Foresters has an existing Contingent Benefit Upon Lapse Endorsement (form FCCBL 2002) that was approved for use with the company's form FCLTC 2002, and the intent is to add this endorsement to all policies impacted by this

referenced premium rate increase except for those that purchased the nonforfeiture benefit that was offered at the time of issue. A copy of Contingent Benefit Upon Lapse Endorsement FCCBL 2002 is included with the filing.

If you have any comments or questions, please contact me by telephone (605-271-4714) or email (cheitkamp@uhasinc.com).

Sincerely,

A handwritten signature in black ink that reads "Clark A. Heitkamp". The signature is written in a cursive style with a large, prominent initial "C".

Clark A. Heitkamp, FSA, MAAA, LTCP
Consulting Actuary



CATHOLIC ORDER OF FORESTERS

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A Fraternal Benefit Society

CONTINGENT BENEFIT UPON LAPSE ENDORSEMENT

This endorsement is part of the Policy and is subject to all Policy provisions.

We will provide a contingent benefit if We:

1. increase the Premium which results in a cumulative increase of the annual premium equal to or exceeding the percentage of Your initial annual premium, as set forth in the following table; and
2. Your Policy lapses within 120 days of the due date for the payment of the increased premium.

You will be notified at least 60 days before the due date of the premium reflecting the rate increase. At that time, the following options will become available under Your Policy:

- (a) The benefit amount shown on the Schedule page of Your Policy may be reduced. This may be accomplished by either reduction of the daily benefit(s) or benefit period, (subject to the availability of either one), to provide for a benefit amount that the current premium payable under Your Policy will purchase. Reduction of the benefit amount(s) will not be subject to evidence of insurability; or
- (b) Your Policy may be converted to a paid-up status with the Shortened Benefit Period described below. This option may be elected at any time during the 120-day period referenced above. In addition, if Your Policy lapses for nonpayment of premium during the 120-day period, this option will automatically be provided under Your Policy.

Shortened Benefit Period

Your coverage will continue and Your benefits will be payable based on the daily benefit of each of the benefits shown on the Schedule Page (and any previous increases due to an Inflation Protection Rider) in effect on the date of lapse. No further benefit increases will occur under any Inflation Protection Rider, if attached to the Policy.

The benefit amount becomes equal to the greater of:

- (a) the total of premiums paid for the Policy and all riders; or
- (b) thirty times the Facility Daily Benefit in effect on the date of lapse.

This benefit amount replaces the benefit amount(s) in effect on the date of lapse. Any benefits paid to You after Your Policy lapses will be subtracted from this new benefit amount.

Triggers for Substantial Premium Increase

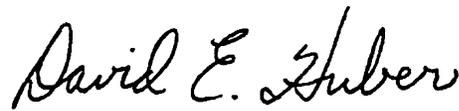
Issue Age	Percent Increase Over Initial Premium	Issue Age	Percent Increase Over Initial Premium
29 and under	200%	72	36%
30-34	190%	73	34%
35-39	170%	74	32%
40-44	150%	75	30%
45-49	130%	76	28%
50-54	110%	77	26%
55-59	90%	78	24%
60	70%	79	22%
61	66%	80	20%
62	62%	81	19%
63	58%	82	18%
64	54%	83	17%
65	50%	84	16%
66	48%	85	15%
67	46%	86	14%
68	44%	87	13%
69	42%	88	12%
70	40%	89	11%
71	38%	90 and over	10%

This endorsement is effective on the Effective Date shown on the Schedule.

This endorsement will terminate when the Policy terminates for any reason.

The Catholic Order of Foresters promises to pay the Benefits described in this endorsement subject to its conditions and provisions.

Signed for Catholic Order of Foresters at its Home Office in Naperville, Illinois.


 High Secretary – Treasurer (Secretary)


 High Chief Ranger - President

Catholic Order of Foresters

Actuarial Memorandum

Rate Increase for Individual Long Term Care Policy Forms FCNH, FCLTC, and FCLTC 2000

1. Scope and Purpose of Filing

The purpose of this rate filing is to request a revision on the above-referenced policy forms and any associated riders (please see Exhibit A for a list of riders) and to demonstrate that, after the requested rate increase, applicable loss ratio requirements are met. It is not intended to be used for any other purpose.

The filing applies to existing policyholders only, as this is a closed block of business. The rate increase is needed in order to offset the higher-than-expected lifetime loss ratios caused by higher-than-expected policyholder persistency.

2. Requested Rate Action

The company is requesting a level rate increase of 40% on all forms and riders.

3. Status

The policy forms affected represent a closed block of business. The company is no longer selling long-term care insurance, so there are no new business rates with which to compare the revised rates.

4. Description of Benefits

All plans are intended to be tax-qualified, and benefits become payable when the insured either requires substantial assistance with at least 2 of 6 ADLs (bathing, dressing, continence, eating, toileting and transferring) for 90 days or requires substantial supervision due to severe cognitive impairment.

FCNH

The base plan is administered on a "pool of money" basis, where the pool of money is calculated as the nursing home daily maximum times the benefit period in days. The insured is provided with the services of a quality care coordinator, who evaluates the insured's functional abilities, prepares a Plan of Care, and coordinates the care to be received. An insured who qualifies for benefits is eligible to receive any nursing home or assisted living facility services that are included in the Plan of Care developed by the quality care coordinator. A 21-day per year nursing home bed reservation benefit could be included in the Plan of Care, or hospice care could be provided. Premiums are waived after the policyholder has been receiving covered care for 90 days and as long as the person continues to receive covered benefits. This policy also includes a rate stabilization benefit.

Optional rider FCIPR increases the daily maximum and the maximum policy benefit by 5%, compounded annually, on each policy anniversary.

Optional rider FCNFBR provides, after 3 years inforce, the cumulative premiums paid to be available upon lapse to continue coverage for a shortened benefit period (SBP). The SBP (in days) is calculated as the cumulative premiums paid divided by the nursing home daily maximum, subject to a minimum of 30 days

FCLTC

The base plan covers nursing home, assisted living, and hospice care up to the daily benefit and home health care and adult day care up to half of the daily benefit. It is administered on a "pool of money" basis, where the pool of money is calculated as the nursing home daily maximum times the benefit period in days. The insured is provided with the services of a quality care coordinator, who evaluates the insured's functional abilities, prepares a Plan of Care, and coordinates the care to be received. An insured who qualifies for benefits is eligible to receive all long term care services that are included in the Plan of Care developed by the quality care coordinator. This could include nursing home care, assisted living facility care, home health care or adult day care. A 21-day per year nursing home bed reservation benefit could be included in the Plan of Care, or hospice care could be provided. Respite care could be provided, up to 21 days per year. Other alternate services could be included, if agreed to by all parties. There is also a "caregiver training benefit" to pay for the costs of an informal caregiver in receiving training, thus making formal long term care services unnecessary. This benefit is subject to a \$500 lifetime maximum. Premiums are waived after the policyholder has been receiving covered care for 90 days and as long as the person continues to receive covered benefits.

Optional rider FCHHIR doubles the maximum daily benefit payable for home health care and adult day care.

Optional rider FCIPR increases the daily maximum and the maximum policy benefit by 5%, compounded annually, on each policy anniversary.

Optional rider FCNFBR provides, after 3 years inforce, the cumulative premiums paid to be available upon lapse to continue coverage for a shortened benefit period (SBP). The SBP (in days) is calculated as the cumulative premiums paid divided by the nursing home daily maximum, subject to a minimum of 30 days

FCLTC 2000

The base plan covers long-term facility care, assisted living facility care, and care in a hospital long term care unit up to the daily benefit amount and home health care and adult day care up to half of the daily benefit. There is an alternative care benefit that covers expenses incurred as agreed upon by the insured and the Order, a caregiver training benefit that covers expenses incurred up to \$500 over the life of the policy, and a respite care benefit equal to the expenses incurred up to 21 times the daily benefit amount per calendar year. Premiums are waived after the policyholder has been receiving covered care for 90 days and as long as the person continues to receive covered benefits.

Optional rider FCHHIR 2000 doubles the maximum daily benefit payable for home health care and adult day care.

Optional rider FCCIP 2000 increases the daily benefit amount and unused policy maximum by 5%, compounded annually, on each policy anniversary.

Optional rider FCSIP 2000 increases the daily benefit amount and unused policy maximum by 5% of the original amount on each policy anniversary.

Optional rider FCGPIP 2000 gives the insured the option to purchase additional coverage in order to increase the daily benefit and policy maximum amounts by an amount based on the CPI for medical expenses every 2 years (as long as the insured is not receiving benefits and has not declined two consecutive offers).

Optional rider FCNFBR 2000 provides continued coverage with a shortened benefit period and no further inflation increases for policies that lapse after 3 years.

Optional rider FCROP 2000 returns a percentage of the total premiums paid, less any benefits paid, with the percentage based upon the number of years the policy has been in force.

Optional rider FCROB 2000 restores the policy maximum to the Initial Policy Maximum if the policyholder has not received Qualified Long-Term Care services for at least 180 consecutive days; is not eligible for benefits, and is not receiving benefits. The policy maximum may be restored an unlimited number of times.

Optional rider FCSSB 2000 allows spouses who are both covered under FCLTC 2000 policies with the same benefits to combine their maximum lifetime benefits so that the first spouse to exhaust benefits under one policy may then start using benefits under the second spouse's policy.

Optional rider FCSWP 2000 provides for the policyholder's spouse (who is also covered under an FCLTC 2000 policy) to have their premium waived while the policyholder is confined to a Long-Term Care Facility or Assisted Living Facility, beginning after at least 90 days of confinement.

Optional rider FCSSP 2000 provides for the insured's policy to become paid-up upon the death of their spouse (who was also covered under an FCLTC 2000 policy), provided both policies were in force for at least 10 years.

5. Renewability Clause

The policy forms are guaranteed renewable for the life of the policyholder.

6. Applicability

The premium increase contained in this memorandum will be applicable to all insureds of the policy forms and riders described in Section 4 and, since this is a closed block, the rate increase will apply only to existing policyholders.

7. Morbidity

The morbidity assumptions used in the actuarial analysis and the attached projection exhibits are based on a review of the historical claim experience combined with industry data, and the

experience of the entire company's long-term care block was combined for credibility purposes. This morbidity study shows results consistent with the original pricing assumptions, and therefore original morbidity assumptions are used for projected claims. The projected claims were produced by a first principles model, using industry-based incidence, continuance, and salvage assumptions with adjustments made to replicate the original morbidity assumptions. These original morbidity assumptions continue to reflect the company's current best estimate of future morbidity and are consistent with the gross premium valuation testing.

8. Mortality

Future projections are based on the assumed mortality per the Annuity 2000 table, adjusted by 90% for active lives and 200% for disabled lives.

9. Persistency

The assumed persistency is the sum of the following:

- Non-death (voluntary lapse and benefit exhaustion) termination; and,
- Death rates, as described in Section 8.

A total termination study was completed by comparing the difference between the actual total termination rates observed on the policy forms and the assumed mortality described in the previous section. The resulting difference was then attributed to the voluntary lapses and, based on this analysis, future projections are based on an assumed voluntary lapse rate of 0.5% for all future years. Please see section 23 for the results of this experience study. The result of this assumption development process is that the assumed total terminations reflect the actual experienced total termination rates. No additional shock lapses or anti-selection factors were assumed as a result of the proposed rate increase.

10. Expenses

This filing does not include projected expenses, nor is any part of the requested rate increase intended to cover greater-than-expected expenses.

11. Marketing Method

The referenced policy forms were marketed to individuals by licensed agents.

12. Underwriting

All policies subject to the requested rate increase were subject to full medical underwriting in accordance with company standards in place at the time of issue. Since Catholic Order of Foresters has not sold long-term care since 2005, all inforce policies are now past the initial select period, so no further underwriting wear-off is reflected in the projections.

13. Premium Classes

Premiums vary by benefit period, elimination period, optional rider selection, state of issue, premium mode, risk class, and the issue age of the policyholder. Discounts were available for certain members of the clergy, members of associations that negotiated a discount with the company, and individuals whose spouse also purchased a policy.

14. Issue Age Range

Policy forms FCLTC and FCLTC 2000 were available to individuals at ages 45-84, while policy form FCNH was available to individuals at ages 18-84. Premiums are based on the policyholder's age at issue.

15. Area Factors

Premiums do not vary within a state by geographic region.

16. Average Annual Premium

Please see Exhibit B for statewide and nationwide average annualized premium as of 12/31/2015.

17. Premium Modalization Rules

The filed premiums are multiplied by the modal factors shown below in order to create modal billed premiums.

<u>Billing Mode</u>	<u>Factor</u>
Annual	1.0000
Semi-Annual	0.5200
Quarterly	0.2650
Monthly PAC on FCLTC 2000	0.0865
Monthly PAC on all other forms	0.0875

18. Trend Assumptions – Medical and Insurance

Benefits are capped by the daily benefit limit, and daily benefit limits are generally below the daily charge amounts. Consequently, we have assumed no medical trend in the attached projections.

19. Minimum Required Loss Ratio for the Forms

Where applicable, the minimum loss ratio for the referenced policy forms is 60%.

20. Anticipated Loss Ratio

The anticipated loss ratio after the proposed premium rate increase shown in Section 24 meets the applicable requirement.

21. Distribution of Business

Please see Exhibit C for the distribution of in force business by premium class.

22. Contingency and Risk Margins

The revised premium rates do not contain an explicit margin for contingency.

23. Experience on the Forms (Past and Future Anticipated)

Please see Exhibit D for the historical and projected future experience.

For credibility purposes, the historical nationwide experience was combined. Incurred claims reflect claims incurred and the claim reserve as of 12/31/2015, with both payments and reserves discounted back to the year of incurral using the valuation interest rate. No additional reserves were incorporated in this rate increase as a result of the contingent benefit upon lapse which is

being offered to all policyholders. Although this benefit will be available, a review of administration and claims processing would not be meaningful, as the rate increase is necessitated by higher-than-expected persistency, rather than morbidity. Please note that collected premiums were used as estimates for the historical earned premiums.

An interest rate of 6.61% was used to accumulate the historical experience and discount the future experience to 12/31/2015. This is based on the original pricing interest rates.

The following table shows the results of the total termination study for policy durations five and later. As described in Section 9, a total termination study was completed by comparing the difference between the actual total termination rates observed on the policy forms and the assumed mortality. The resulting difference was then attributed to the voluntary lapses, which was 0.18%. Because of the low level of total terminations, a slightly higher lapse rate of 0.50% was assumed than the actual lapse rate, and the 0.50% lapse rate is used for this premium rate increase filing and the projections accompanying this filing.

Lapse Experience Analysis for Policy Durations 5+				
Original Lapse Assumption	Actual Lapse	Actual-to-Original Lapse	Revised Lapse Assumption	Actual-to-Revised Lapse
1% - 4%	0.18%	5% - 18%	0.50%	36%

This deviation from the original pricing assumptions exceeds the moderately adverse condition for lapses, as well as the moderately adverse condition for mortality (more than a 10% decrease in each).

24. Lifetime Loss Ratio

Exhibit D details the historical and projected future experience. The following summarizes the lifetime loss ratio calculation detailed in the exhibit:

Assuming 40% Rate Increase

	Present Values at 6.61%		
	Earned Premium	Incurred Claims	Loss Ratio
Historical	24,518,395	9,949,382	40.6%
Projected	8,965,800	25,641,118	286.0%
Total	33,484,194	35,590,500	106.3%

Assuming NO Rate Increase

	Present Values at 6.61%		
	Earned Premium	Incurred Claims	Loss Ratio
Historical	24,518,395	9,949,382	40.6%
Projected	6,695,680	25,242,640	377.0%
Total	31,214,075	35,192,022	112.7%

Exhibit D also shows that experience with the proposed rate increase meets the 58/85 test using present values at the valuation interest rate (4.5%):

Assuming 40% Rate Increase

	<u>Present Values at 4.5%</u>		<u>Loss Ratio</u>
	<u>Earned Premium</u>	<u>Incurred Claims</u>	
Historical	20,617,593	9,403,268	45.6%
Projected	10,348,437	34,023,347	328.8%
Total	30,966,030	43,426,614	140.2%

Assuming NO Rate Increase

	<u>Present Values at 4.5%</u>		<u>Loss Ratio</u>
	<u>Earned Premium</u>	<u>Incurred Claims</u>	
Historical	20,617,593	9,403,268	45.6%
Projected	7,687,488	33,474,003	435.4%
Total	28,305,081	42,877,271	151.5%

58/85 Test

$$\begin{aligned} & 58\% \times 28,305,081 = 16,416,947 \\ 30,966,030 - 28,305,081 &= 2,660,949 \\ & 85\% \times 2,660,949 = 2,261,806 \\ 16,416,947 + 2,261,806 &= 18,678,754 \\ 43,426,614 &> 18,678,754 \end{aligned}$$

60/85 Test

$$\begin{aligned} & 60\% \times 28,305,081 = 16,983,049 \\ 30,966,030 - 28,305,081 &= 2,660,949 \\ & 85\% \times 2,660,949 = 2,261,806 \\ 16,983,049 + 2,261,806 &= 19,244,855 \\ 43,426,614 &> 19,244,855 \end{aligned}$$

For historical experience by duration, as well as expected claims, please see Exhibit E.

25. History of Rate Adjustments

There have been no previous rate increases on these policy forms. The only rate adjustment was a complete repricing of FCLTC, which was approved by PA 1/18/2000.

26. Number of Policyholders

Please see Exhibit B for the statewide and nationwide policy counts as of 12/31/2015.

27. Proposed Effective Date

Following department approval, the requested rate increase will be implemented as soon as possible after the required notice period. The projections assume an implementation date of 10/1/2016.

28. Data Reliance and Data Quality

All referenced analyses and projections were performed by me or under my direction. In performing the analysis, preparing this filing, and rendering the actuarial opinion below, I relied on data provided to me by Catholic Order of Foresters. I reviewed the data for reasonableness and consistency, but I did not perform a detailed audit of the data. Based on my review of the data, the data are appropriate for the purpose used, and to the best of my knowledge the data contain no material data quality issues.

29. Actuarial Certification

I hereby certify that I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Qualification Standards of the American Academy of Actuaries for making the following statement of actuarial opinion.

To the best of my knowledge and judgment, the following are true with respect to this filing:

- The rate filing is in compliance with the applicable laws and regulations of the State of Pennsylvania, including 89a.118.
- It complies with all applicable Actuarial Standards of Practice, including Actuarial Standards of Practice No. 8 “Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits,” No. 18 “Long-Term Care Insurance,” and No. 23 “Data Quality.”
- The assumptions made represent my best judgment as to the expected value for each assumption and are consistent with the company’s business plan at the time of filing.
- The anticipated lifetime loss ratio exceeds the applicable required loss ratio.
- Since, on a nationwide basis, the percentage of this block to which rate stability applies is small and the company does not want to file a large increase, I cannot certify the proposed rates to be reasonable in relationship to the benefits or sustainable over the life of the form with no future premium increases or that they would be sufficient to cover anticipated costs under the following moderately adverse conditions:
 - Gender – up to 66% females (currently at 54%)
 - Mortality – a 10% decrease
 - Morbidity – a 5% increase
 - Voluntary Lapses – a 10% decrease



Clark A. Heitkamp, FSA, MAAA, LTCP
Consulting Actuary
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Email: cheitkamp@uhasinc.com

August 17, 2016
Date

Attachments:

Exhibits

Exhibit A:	List of Associated Riders
Exhibit B:	In Force Counts and Annualized Premium
Exhibit C:	Distribution of In Force Policies
Exhibit D:	Historical and Projected Experience (Nationwide and Pennsylvania)

Premium Rate Sheets

FCNH	Current Rates
	Proposed Rates
	Premium Adjustment Factors (applicable to both current and proposed rates)
FCLTC	Current Rates
	Proposed Rates
	Premium Adjustment Factors (applicable to both current and proposed rates)
FCLTC 2000	Current Rates
	Proposed Rates
	Premium Adjustment Factors (applicable to both current and proposed rates)

Catholic Order of Foresters

Exhibit A

List of Associated Riders

FCNH Riders

FCIPR	Optional Inflation Rider
FCNFBR	Optional Non-Forfeiture Rider

FCLTC Riders

FCHHIR	Optional Home Health Care Rider
FCIPR	Optional Inflation Rider
FCNFBR	Optional Non-Forfeiture Rider

FCLTC 2000 Riders

FCHHIR 2000	Home Health Care Increase Rider
FCCIP 2000	5% Compound Inflation Protection Rider
FCSIP 2000	5% Simple Inflation Protection Rider
FCGPIP 2000	Guaranteed Purchase Inflation Rider
FCNFBR 2000	Nonforfeiture Benefit Rider
FCROP 2000	Return of Premium Rider
FCROB 2000	Restoration of Benefits Rider
FCSSB 2000	Spousal Shared Benefit Rider
FCSWP 2000	Spousal Waiver of Premium Rider
FCSSP 2000	Survivor Spouse Paid-Up Rider

Catholic Order of Foresters
Exhibit B
 In Force Counts and Annualized Premium

In Force Data as of 12/31/2015

		Annualized Premium	Policies in Force	Average Annualized Premium After	
				Current	Proposed 40% Increase
PA	FCNH	758	1	758	1,061
	FCLTC	3,861	3	1,287	1,802
	<u>FCLTC 2000</u>	<u>10,861</u>	<u>7</u>	<u>1,552</u>	<u>2,172</u>
	Total	15,480	11	1,407	1,970
Nationwide	FCNH	27,798	30	927	1,297
	FCLTC	111,304	104	1,070	1,498
	<u>FCLTC 2000</u>	<u>750,709</u>	<u>631</u>	<u>1,190</u>	<u>1,666</u>
	Total	889,811	765	1,163	1,628

Catholic Order of Foresters
Exhibit C
Distribution of In Force Policies

Distribution of Policies In Force Nationwide as of 12/31/2015
FCNH, FCLTC, FCLTC 2000

Issue Age	Dist	Issue Age	Dist		Dist	Discount	Pols With
29	0.1%	58	4.6%	<u>Benefit Period</u>	4.8%	Association	19.7%
30	0.0%	59	3.8%	2 Years	27.7%	Clergy	4.2%
31	0.0%	60	4.6%	3 Years	44.7%	Spousal	78.8%
32	0.0%	61	4.6%	5 Years	<u>22.7%</u>		
33	0.0%	62	4.4%	<u>Lifetime</u>	100.0%		
34	0.1%	63	3.0%	Total			
35	0.1%	64	5.9%	<u>Elimination Period</u>			
36	0.0%	65	5.1%	20 Day	15.8%		
37	0.0%	66	3.3%	60 Day	12.2%		
38	0.1%	67	3.5%	90 Day	69.9%		
39	0.3%	68	2.5%	180 Day	<u>2.1%</u>		
40	0.4%	69	2.7%	Total	100.0%		
41	0.5%	70	1.7%	<u>Premium Mode</u>			
42	0.3%	71	1.3%	Annual	54.4%		
43	0.3%	72	1.0%	Semi-Annual	6.4%		
44	1.2%	73	1.2%	Quarterly	8.5%		
45	0.4%	74	0.5%	Monthly	<u>30.7%</u>		
46	1.3%	75	0.1%	Total	100.0%		
47	0.9%	76	0.4%	<u>Risk Class</u>			
48	2.6%	77	0.1%	Preferred	68.6%		
49	4.1%	78	0.3%	Standard	31.1%		
50	2.2%	79	0.3%	Substandard I	0.1%		
51	3.3%	80	0.3%	Substandard II	<u>0.1%</u>		
52	2.7%	81	0.0%	Total	100.0%		
53	3.9%	82	0.3%	<u>Optional Rider</u>			
54	5.1%	83	0.0%	HHC Increase	47.7%		
55	5.4%	84	0.0%	5% Compound Inflation	50.5%		
56	5.1%	85	0.0%	5% Simple Inflation	15.8%		
57	4.2%			Guaranteed Purchase Inflation	33.7%		
		Total	100.0%	Nonforfeiture Benefit	0.7%		
				Return of Premium	38.4%		
				Restoration of Benefits	9.5%		
				Spousal Shared Benefit	20.7%		
				Spousal Waiver of Premium	18.4%		
				Survivor Spouse Paid-Up	7.1%		

Catholic Order of Foresters Exhibit D Historical and Projected Experience

Nationwide Experience
FCNH, FCLTC, FCLTC 2000

Calendar Year	Life Years	With No Rate Increase						With Proposed 40% Rate Increase Effective 10/1/2016					
		By Incurral Year					Incurred Loss Ratio	By Incurral Year					Incurred Loss Ratio
		Premium*	Pd Clms	Clim Res Reported	Clim Res IBNR	Inc Clms		Premium*	Pd Clms	Clim Res Reported	Clim Res IBNR	Inc Clms	
1998	7	26,884	0	0	0	0	0.0%	26,884	0	0	0	0	0.0%
1999	65	116,684	0	0	0	0	0.0%	116,684	0	0	0	0	0.0%
2000	169	280,636	0	0	0	0	0.0%	280,636	0	0	0	0	0.0%
2001	368	520,048	0	0	0	0	0.0%	520,048	0	0	0	0	0.0%
2002	595	829,398	0	0	0	0	0.0%	829,398	0	0	0	0	0.0%
2003	831	1,043,188	80,503	0	0	80,503	7.7%	1,043,188	80,503	0	0	80,503	7.7%
2004	915	1,074,557	0	0	0	0	0.0%	1,074,557	0	0	0	0	0.0%
2005	902	1,065,845	160,105	0	0	160,105	15.0%	1,065,845	160,105	0	0	160,105	15.0%
2006	886	1,025,325	116,866	0	0	116,866	11.4%	1,025,325	116,866	0	0	116,866	11.4%
2007	870	1,010,652	85,999	0	0	85,999	8.5%	1,010,652	85,999	0	0	85,999	8.5%
2008	857	993,656	144,352	0	0	144,352	14.5%	993,656	144,352	0	0	144,352	14.5%
2009	845	955,914	180,597	0	0	180,597	18.9%	955,914	180,597	0	0	180,597	18.9%
2010	832	955,064	391,451	0	0	391,451	41.0%	955,064	391,451	0	0	391,451	41.0%
2011	819	953,319	326,318	578,765	0	905,083	94.9%	953,319	326,318	578,765	0	905,083	94.9%
2012	810	922,435	346,219	4,171	0	350,390	38.0%	922,435	346,219	4,171	0	350,390	38.0%
2013	799	903,082	419,464	461,294	0	880,758	97.5%	903,082	419,464	461,294	0	880,758	97.5%
2014	788	892,958	268,605	946,419	0	1,215,024	136.1%	892,958	268,605	946,419	0	1,215,024	136.1%
2015	775	874,661	152,163	2,403,575	1,331,568	3,887,306	444.4%	874,661	152,163	2,403,575	1,331,568	3,887,306	444.4%
2016		852,340				912,195	107.0%	862,792				912,293	105.7%
2017		814,988				1,008,470	123.7%	1,044,033				1,010,875	96.8%
2018		777,652				1,101,111	141.6%	1,088,712				1,106,934	101.7%
2019		739,155				1,216,235	164.5%	1,034,818				1,225,755	118.5%
2020		701,006				1,346,286	192.1%	981,408				1,359,799	138.6%
2021		661,877				1,461,348	220.8%	926,628				1,479,050	159.6%
2022		622,739				1,586,656	254.8%	871,834				1,608,700	184.5%
2023		583,976				1,715,681	293.8%	817,567				1,742,067	213.1%
2024		544,818				1,844,538	338.6%	762,745				1,875,193	245.8%
2025		506,163				1,983,852	391.9%	708,628				2,018,675	284.9%
2026		468,266				2,095,347	447.5%	655,572				2,134,118	325.5%
2027		431,276				2,206,578	511.6%	603,787				2,248,956	372.5%
2028		395,360				2,333,071	590.1%	553,505				2,378,650	429.7%
2029		360,554				2,440,927	677.0%	504,776				2,489,216	493.1%
2030		327,186				2,516,824	769.2%	458,060				2,567,262	560.5%
2031		295,436				2,584,219	874.7%	413,610				2,636,243	637.4%
2032		265,364				2,650,380	998.8%	371,509				2,703,479	727.7%
2033		237,057				2,725,263	1149.6%	331,879				2,778,899	837.3%
2034		210,561				2,735,054	1298.9%	294,786				2,788,676	946.0%
2035		186,005				2,719,431	1462.0%	260,407				2,772,526	1064.7%
2036		163,412				2,663,262	1629.8%	228,776				2,715,331	1186.9%
2037		142,734				2,618,174	1834.3%	199,828				2,668,811	1335.6%
2038		123,870				2,568,999	2073.9%	173,419				2,617,812	1509.5%
2039		106,742				2,460,135	2304.7%	149,439				2,506,733	1677.4%
2040		91,378				2,342,331	2563.3%	127,930				2,386,406	1865.4%
2041		77,715				2,204,351	2836.5%	108,801				2,245,629	2064.0%
2042		65,694				2,055,907	3129.5%	91,972				2,094,230	2277.0%
2043		55,142				1,914,099	3471.2%	77,199				1,949,347	2525.1%
2044		45,972				1,739,685	3784.2%	64,361				1,771,760	2752.9%
2045		38,107				1,580,009	4146.2%	53,350				1,608,915	3015.8%
2046		31,393				1,420,514	4524.9%	43,951				1,446,296	3290.7%
2047		25,724				1,271,758	4943.9%	36,014				1,294,517	3594.5%
2048		20,952				1,125,673	5372.6%	29,333				1,145,560	3905.4%
2049		16,972				984,224	5799.1%	23,761				1,001,428	4214.6%
2050		13,682				852,195	6228.5%	19,155				866,935	4525.9%
2051		10,966				726,733	6627.3%	15,352				739,239	4815.3%
2052		8,738				621,853	7117.0%	12,233				632,361	5169.5%
2053		6,907				526,395	7621.6%	9,669				535,136	5534.4%
2054		5,416				441,116	8144.4%	7,583				448,320	5912.4%
2055		4,224				364,684	8632.8%	5,914				370,566	6265.8%
Past Lifetime	without interest	14,444,306				8,398,433	58.1%	14,444,306				8,398,433	58.1%
Future Lifetime	with interest at 6.61%	11,037,520				69,665,560	631.2%	15,025,094				70,882,694	471.8%
		25,481,826				78,063,993	306.4%	29,469,399				79,281,127	269.0%
Past Lifetime	with interest at 4.5%	24,518,395				9,949,382	40.6%	24,518,395				9,949,382	40.6%
Future Lifetime	with interest at 4.5%	6,695,680				25,242,640	377.0%	8,965,800				25,641,118	286.0%
		31,214,075				35,192,022	112.7%	33,484,194				35,590,500	106.3%
Past Lifetime	with interest at 4.5%	20,617,593				9,403,268	45.6%	20,617,593				9,403,268	45.6%
Future Lifetime	with interest at 4.5%	7,687,488				33,474,003	435.4%	10,348,437				34,023,347	328.8%
		28,305,081				42,877,271	151.5%	30,966,030				43,426,614	140.2%
58/85 Test		original prem	28,305,081	58%		16,416,947	add'l prem	2,660,949	85%	2,261,806		sum	18,678,754
60/85 Test		original prem	28,305,081	60%		16,983,049	add'l prem	2,660,949	85%	2,261,806		sum	19,244,855

*Historical premium shown is collected premium, and projected premium shown is earned premium

As of 12/31/2015, the active life reserve held was 17,333,593.

Catholic Order of Foresters
Exhibit D
Historical and Projected Experience

Pennsylvania Experience
FCNH, FCLTC, FCLTC 2000

Calendar Year	Life Years	Historical Experience					
		By Incurral Year					Incurred Loss Ratio
		Premium*	Pd Clms	Clm Res Reported	Clm Res IBNR	Inc Clms	
1998	0	0	0	0	0	0	
1999	1	1,670	0	0	0	0	0.0%
2000	4	8,086	0	0	0	0	0.0%
2001	5	8,015	0	0	0	0	0.0%
2002	5	9,676	0	0	0	0	0.0%
2003	11	20,065	0	0	0	0	0.0%
2004	12	18,123	0	0	0	0	0.0%
2005	12	19,252	0	0	0	0	0.0%
2006	11	18,876	0	0	0	0	0.0%
2007	11	15,480	0	0	0	0	0.0%
2008	11	15,480	0	0	0	0	0.0%
2009	11	15,480	0	0	0	0	0.0%
2010	11	15,480	0	0	0	0	0.0%
2011	11	15,480	0	0	0	0	0.0%
2012	11	15,480	0	0	0	0	0.0%
2013	11	15,480	0	0	0	0	0.0%
2014	11	15,480	0	0	0	0	0.0%
2015	11	15,480	0	0	0	0	0.0%

Projected Experience
It is not feasible to provide a Pennsylvania-specific projection due to the lack of credible experience.

*Historical premium shown is collected premium.

As of 12/31/2015, the active life reserve held was 324,074.

Please note that no claims have been incurred to-date in Pennsylvania, so Pennsylvania-specific morbidity experience is non-credible.

AUTHORIZATION FOR FILING

The Catholic Order of Foresters hereby authorizes United Health Actuarial Services, Inc. (UHAS, Inc.), to submit for approval, on behalf of Catholic Order of Foresters and under applicable insurance statutes, regulations, and rules, the Long Term Care rate and loss ratio filing described in the cover letter.

Terrence D. Resche
Signature
Appointed Actuary for the
Catholic Order of Foresters

June 16, 2016
Date