

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

January 2020

Long Term Care Insurance Policy: Form BG01P(06/04)-MD
Long Term Care Insurance Policy: Form BG01P(01/09)-MD

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

1. Purpose of Filing

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

2. Scope of Filing

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

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

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

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

January 2020

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.

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.

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

January 2020

administered block of LTC policies. Exhibit C shows the reinsurer's actual to expected lapse experience by duration where the expected is based on current best estimate assumptions.

c. Mortality

The current best estimate mortality assumptions are also based on the reinsurer's combined experience. The attained age mortality is assumed to be 100% of the 2012 IAR Table, which consists of the 2012 IAM Period Table along with the use of Scale G2 to project future mortality improvements beyond 2012, with duration selection factors, varied by joint vs. single, shown in Exhibit D1. Mortality selection factors for Single grade from 20% to 100% over 16 years while selection factors for Joint grade from 20% to 100% over 21 years.

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

d. Morbidity

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

Claim continuance rates are derived from reinsurer data that has been credibility blended with the latest industry data. Recovery and return to active status is based on the policyholders' attained ages at the time their claims are incurred, grading down from 59% of all claims at age 40, to 8.5% at age 99, and then 0% at age 120. Utilization factors are then applied to the claim costs, which are as follows: 73% for COLA reimbursement policies and 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,

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

January 2020

with expected based on best estimate assumptions, for the combined reinsurer LTC blocks.

e. Expenses

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

f. Rate Increase Impact on Policyholder Behavior

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

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

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

The projections in 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.

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

January 2020

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 inforce 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.

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

Policy Form	Nationwide	Maryland
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:

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

January 2020

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

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%

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

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

January 2020

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.

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

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

January 2020

for 40 years using the current assumptions described above in Section 6. Included in Exhibits F and G are calendar year earned premiums, incurred claims, annual loss ratios, and cumulative loss ratios. As shown in Exhibits F and G, the anticipated lifetime loss ratios with the requested rate increase exceed the minimum loss ratio required by pre-rate stability regulation.

Exhibits I1 and I2, for BG01 and BG04 respectively, demonstrate that the requested rate increase meets the 58%/85% minimum loss ratio test under moderately adverse conditions as required by post-rate stability regulation. These exhibits show that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

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

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

12. Proposed Effective Date

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

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	Maryland
BG01	Exhibit H1	Exhibit H3
BG04	Exhibit H2	Exhibit H4

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

January 2020

14. Actuarial Certification

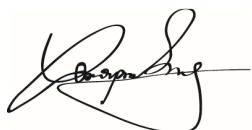
I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and am familiar with the requirements for filing long-term care insurance premium rate increases.

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: January 3, 2020

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	Not Available
First Day HCCS Rider	If otherwise satisfy the Payment of Benefits provision, we will waive any Elimination Period required for HCCS benefits. Days on which HCCS benefits are payable will count towards satisfaction of the Elimination Period for Facility Care Services.	Not Available	Available
Shared Benefit Amount Rider	Provides a third shared benefit pool, available to either or both insureds who have exhausted their own benefit pool on the base policy.	Not Available	Available
Paid Up at Age 65 Premium Payment Endorsement	Premiums are payable until age 65 (first to reach age 65 under joint coverage), after which no further premiums will be due.	Available	Available
10- Year Premium Payment Endorsement	Premiums payable over a 10 year period, after which no further premium is due.	Available	Available

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

Maryland	BG01P(06/04)-MD			
	Cost of Living Adjustment			Total
	None	Compound 5%	Compound 3%	
Number of Policies	10	108	48	166
Current Premium	\$47,441	\$661,986	\$217,254	\$926,681
Current Average Premium	\$4,744	\$6,130	\$4,526	\$5,582
New Premium	\$56,929	\$794,383	\$260,705	\$1,112,017
New Average Premium	\$5,693	\$7,355	\$5,431	\$6,699
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%

Maryland	BG01P(06/04)-MD			
	Payment Period			Total
	Lifetime Pay	10 Pay	Paid up at 65	
Number of Policies	146	7	13	166
Current Premium	\$732,034	\$120,273	\$74,374	\$926,681
Current Average Premium	\$5,014	\$17,182	\$5,721	\$5,582
New Premium	\$878,441	\$144,328	\$89,248	\$1,112,017
New Average Premium	\$6,017	\$20,618	\$6,865	\$6,699
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)

Maryland	BG01P(01/09)-MD						
	Cost of Living Adjustment						Total
	None	Compound 6%	Compound 5%	Compound 4%	Compound 3%	Step Pay Compound 5%	
Number of Policies	11	1	49	4	12	1	78
Current Premium	\$33,910	\$6,595	\$344,643	\$14,675	\$79,463	\$3,743	\$483,028
Current Average Premium	\$3,083	\$6,595	\$7,034	\$3,669	\$6,622	\$3,743	\$6,193
New Premium	\$44,846	\$8,722	\$455,790	\$19,407	\$105,090	\$4,950	\$638,805
New Average Premium	\$4,077	\$8,722	\$9,302	\$4,852	\$8,757	\$4,950	\$8,190
Average Rate Increase	32.25%	32.25%	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%

Maryland	BG01P(01/09)-MD			
	Payment Period			Total
	Lifetime Pay	10 Pay	Paid up at 65	
Number of Policies	62	16	0	78
Current Premium	\$286,189	\$196,839	\$0	\$483,028
Current Average Premium	\$4,616	\$12,302	\$0	\$6,193
New Premium	\$378,485	\$260,320	\$0	\$638,805
New Average Premium	\$6,105	\$16,270	\$0	\$8,190
Average Rate Increase	32.25%	32.25%	0.00%	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 Form: BG01P(01/09)-MD
 Exhibit E2
 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				Limited Pay Options		Nonforfeiture Options		HCCS Waiver	Paid Up Survivor	Lifetime Step Rate 5%			Lifetime Pay Level			Limited Pay Level			
	Facility Care Service		Comprehensive Care		10 pay	PL 65	ROP	SBP	WG	SV	1st Year	Annual Increase	6%	5%	4%	3%	6%	5%	4%	3%
	After 1st Phase	After 2nd Phase	After 1st Phase	After 2nd Phase	BG01E-10P(01/09)-MD	BG01E-P65(01/09)-MD	BG01R-FR(01/09)-MD	BG01R-SBP(02/08)-MD	BG01R-WG(01/09)-MD	BG01R-SV(08/04)-MD	BG01D-SRP(01/09)-MD	BG01R-IP(01/09)-MD	6%	5%	4%	3%	BG01R-IP(01/09)-MD	6%	5%	4%
18	37.20	42.78	46.50	53.47	5.810	1.807	1.600	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	38.00	43.70	47.51	54.63	5.625	1.807	1.610	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	38.81	44.63	48.50	55.77	5.448	1.807	1.615	1.077	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	39.62	45.56	49.50	56.97	5.277	1.808	1.620	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	40.43	46.49	50.54	58.12	5.113	1.808	1.630	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	41.17	47.34	51.45	59.16	4.955	1.808	1.640	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	41.88	48.16	52.35	60.20	4.803	1.808	1.650	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	42.60	48.99	53.26	61.24	4.657	1.808	1.660	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	43.35	49.73	54.07	62.18	4.516	1.808	1.670	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	43.88	50.46	54.85	63.07	4.381	1.808	1.680	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	44.52	51.19	55.64	63.98	4.251	1.809	1.690	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	45.05	51.80	56.33	64.77	4.125	1.809	1.695	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	45.59	52.42	57.01	65.56	4.005	1.809	1.700	1.145	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	46.06	52.96	57.58	66.21	3.888	1.809	1.710	1.150	1.033	1.400	1.40	0.28	8.084	5.333	4.651	3.988	10.656	7.030	6.131	5.231
32	46.51	53.48	58.15	66.87	3.776	1.809	1.720	1.160	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	46.88	53.91	58.60	67.39	3.668	1.809	1.730	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	47.24	54.32	59.06	67.91	3.564	1.809	1.740	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	47.61	54.75	59.51	68.43	3.464	1.809	1.750	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	47.88	55.06	59.85	68.82	3.368	1.809	1.760	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	48.07	55.28	60.07	69.08	3.274	1.809	1.770	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	48.24	55.47	60.30	69.34	3.185	1.809	1.780	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	48.33	55.67	60.42	69.48	3.099	1.809	1.790	1.233	1.048	1.400	1.40	0.20	6.240	4.117	3.584	3.064	8.382	5.510	4.822	4.116
40	48.42	55.88	60.60	69.60	3.015	1.809	1.800	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	50.61	58.20	63.26	72.74	2.936	1.809	1.810	1.249	1.052	1.400	1.40	0.19	5.910	3.900	3.401	2.903	7.925	5.230	4.561	3.893
42	52.77	60.68	65.96	75.85	2.857	1.810	1.820	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	54.88	63.06	69.79	78.88	2.780	1.810	1.830	1.260	1.056	1.400	1.40	0.18	5.626	3.700	3.222	2.763	7.477	4.940	4.292	3.706
44	59.46	68.37	73.65	84.69	2.666	1.725	1.840	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	61.59	70.82	76.00	87.40	2.578	1.400	1.850	1.271	1.060	1.400	1.40	0.16	5.395	3.500	3.036	2.572	7.430	4.900	4.294	3.638
46	64.98	74.72	79.90	91.88	2.494	1.706	1.870	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	68.42	78.68	83.80	96.37	2.414	1.724	1.890	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	72.07	82.88	87.83	101.00	2.332	1.741	1.910	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	75.57	86.90	91.68	105.43	2.254	1.758	1.930	1.293	1.068	1.400	1.40	0.14	4.114	3.100	2.823	2.545	5.657	4.260	3.919	3.521
50	80.17	92.19	96.87	111.40	2.180	1.773	1.950	1.298	1.070	1.400	1.40	0.13	3.817	3.000	2.770	2.539	5.353	4.210	3.887	3.518
51	82.55	94.93	99.39	114.29	2.108	1.790	1.970	1.304	1.072	1.400	1.40	0.13	3.699	2.920	2.700	2.479	5.295	4.180	3.860	3.516
52	86.28	99.22	103.53	119.05	2.039	1.801	1.990	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	91.60	105.34	108.76	125.07	1.845	1.815	2.010	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	98.10	112.81	115.36	132.66	1.968	1.889	2.030	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	103.23	118.71	120.40	138.46	1.933	1.933	2.050	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	109.53	125.95	126.81	145.83	1.897	0.000	2.070	1.331	1.082	1.400	1.40	0.10	3.039	2.550	2.405	2.261	4.517	3.790	3.574	3.360
57	115.35	132.64	132.53	152.53	1.858	0.000	2.090	1.337	1.084	1.400	1.40	0.10	2.939	2.500	2.369	2.238	4.244	3.610	3.421	3.232
58	126.36	145.31	144.32	165.96	1.816	0.000	2.110	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	136.10	156.51	154.52	177.69	1.778	0.000	2.130	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	146.40	168.36	165.33	190.12	1.742	0.000	2.150	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	156.04	179.44	175.47	201.79	1.705	0.000	2.170	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	168.64	193.93	188.88	217.21	1.661	0.000	2.190	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	189.69	218.14	211.38	243.08	1.614	0.000	2.210	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	212.46	243.32	235.77	271.13	1.568	0.000	2.230	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	234.25	269.38	259.07	297.93	1.385	0.000	2.250	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	296.47	326.92	314.35	326.92	1.345	0.000	2.280	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	282.91	325.34	311.20	357.88	1.293	0.000	2.310	1.408	1.104</											

**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
Maryland Experience Projection
Policy Form: BG01P(06/04)-MD
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	4,408	0	0.0%	4,408	0	0.0%	14.5	1.8932
	2005	151,678	0	0.0%	151,678	0	0.0%	13.5	1.8116
	2006	500,312	0	0.0%	500,312	0	0.0%	12.5	1.7336
	2007	954,715	0	0.0%	954,715	0	0.0%	11.5	1.6590
	2008	1,304,647	0	0.0%	1,304,647	0	0.0%	10.5	1.5875
	2009	1,561,788	0	0.0%	1,561,788	0	0.0%	9.5	1.5192
	2010	1,606,579	0	0.0%	1,606,579	0	0.0%	8.5	1.4537
	2011	1,697,378	5,895	0.3%	1,697,378	5,895	0.3%	7.5	1.3911
	2012	1,697,227	0	0.0%	1,697,227	0	0.0%	6.5	1.3312
	2013	1,666,189	0	0.0%	1,666,189	0	0.0%	5.5	1.2739
	2014	1,619,689	180,963	11.2%	1,619,689	180,963	11.2%	4.5	1.2191
	2015	1,749,639	0	0.0%	1,749,639	0	0.0%	3.5	1.1666
	2016	1,606,125	0	0.0%	1,606,125	0	0.0%	2.5	1.1163
	2017	1,360,838	557,048	40.9%	1,360,838	557,048	40.9%	1.5	1.0683
	2018	1,240,548	0	0.0%	1,240,548	0	0.0%	0.5	1.0223
Projected Future Experience	2019	868,953	184,682	21.3%	868,953	184,682	21.3%	-0.5	0.9782
	2020	812,454	225,048	27.7%	875,892	222,770	25.4%	-1.5	0.9361
	2021	785,612	273,920	34.9%	897,687	266,047	29.6%	-2.5	0.8958
	2022	756,480	332,572	44.0%	864,399	323,014	37.4%	-3.5	0.8572
	2023	733,632	402,457	54.9%	838,292	390,891	46.6%	-4.5	0.8203
	2024	715,740	485,549	67.8%	817,847	471,595	57.7%	-5.5	0.7850
	2025	693,811	583,578	84.1%	792,790	566,806	71.5%	-6.5	0.7512
	2026	667,197	697,906	104.6%	762,379	677,849	88.9%	-7.5	0.7188
	2027	639,373	829,725	129.8%	730,587	805,879	110.3%	-8.5	0.6879
	2028	608,834	979,406	160.9%	695,690	951,258	136.7%	-9.5	0.6583
	2029	573,246	1,143,847	199.5%	655,026	1,110,974	169.6%	-10.5	0.6299
	2030	541,453	1,323,867	244.5%	618,697	1,285,820	207.8%	-11.5	0.6028
	2031	516,203	1,520,674	294.6%	589,844	1,476,971	250.4%	-12.5	0.5768
	2032	490,081	1,729,837	353.0%	559,996	1,680,123	300.0%	-13.5	0.5520
	2033	463,235	1,945,440	420.0%	529,320	1,889,530	357.0%	-14.5	0.5282
	2034	435,839	2,159,974	495.6%	498,016	2,097,899	421.3%	-15.5	0.5055
	2035	408,113	2,360,355	578.4%	466,334	2,292,521	491.6%	-16.5	0.4837
	2036	380,397	2,540,644	667.9%	434,665	2,467,629	567.7%	-17.5	0.4629
	2037	352,920	2,697,048	764.2%	403,267	2,619,538	649.6%	-18.5	0.4429
	2038	325,896	2,835,349	870.0%	372,389	2,753,864	739.5%	-19.5	0.4239
	2039	299,499	2,960,538	988.5%	342,226	2,875,455	840.2%	-20.5	0.4056
	2040	273,843	3,070,891	1121.4%	312,910	2,982,637	953.2%	-21.5	0.3882
	2041	249,094	3,152,348	1265.5%	284,630	3,061,753	1075.7%	-22.5	0.3714
	2042	225,423	3,212,314	1425.0%	257,582	3,119,995	1211.3%	-23.5	0.3554
	2043	202,875	3,248,532	1601.2%	231,817	3,155,172	1361.1%	-24.5	0.3401
	2044	181,524	3,263,525	1797.9%	207,420	3,169,735	1528.2%	-25.5	0.3255
	2045	161,430	3,256,771	2017.5%	184,460	3,163,175	1714.8%	-26.5	0.3115
	2046	142,655	3,224,454	2260.3%	163,006	3,131,787	1921.3%	-27.5	0.2981
	2047	125,229	3,151,185	2516.3%	143,094	3,060,623	2138.9%	-28.5	0.2852
	2048	109,179	3,059,409	2802.2%	124,754	2,971,485	2381.9%	-29.5	0.2729
	2049	94,526	2,920,775	3089.9%	108,011	2,836,835	2626.4%	-30.5	0.2612
	2050	81,264	2,753,027	3387.8%	92,857	2,673,907	2879.6%	-31.5	0.2499
	2051	69,362	2,573,279	3709.9%	79,257	2,499,326	3153.5%	-32.5	0.2392
	2052	58,738	2,396,340	4079.7%	67,118	2,327,472	3467.7%	-33.5	0.2289
	2053	49,332	2,224,809	4509.9%	56,369	2,160,870	3833.4%	-34.5	0.2190
	2054	41,083	2,051,684	4994.0%	46,944	1,992,721	4244.9%	-35.5	0.2096
	2055	33,909	1,889,827	5573.3%	38,746	1,835,515	4737.3%	-36.5	0.2006
	2056	27,730	1,736,206	6261.1%	31,686	1,686,309	5322.0%	-37.5	0.1919
	2057	22,447	1,581,846	7047.0%	25,649	1,536,385	5990.0%	-38.5	0.1837
	2058	17,978	1,423,837	7920.1%	20,542	1,382,917	6732.1%	-39.5	0.1758
Past		18,721,759	743,906	4.0%	18,721,759	743,906	4.0%		
Future		14,236,586	78,403,475	550.7%	16,091,146	76,159,734	473.3%		
Lifetime		32,958,345	79,147,381	240.1%	34,812,905	76,903,640	220.9%		
Interest	4.50%								
	Past w/ int	24,787,321	823,873	3.3%	24,787,321	823,873	3.3%		
	Future w/ int	9,157,181	29,339,936	320.4%	10,293,164	28,505,849	276.9%		
	Lifetime w/ int	33,944,502	30,163,809	88.9%	35,080,485	29,329,723	83.6%		

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

Berkshire Life Insurance Company of America
Maryland Experience Projection
Policy Form: BG01P(01/09)-MD
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	8,947	0	0.0%	8,947	0	0.0%	9.5	1.4515
2010	179,337	0	0.0%	179,337	0	0.0%	8.5	1.3957
2011	338,225	0	0.0%	338,225	0	0.0%	7.5	1.3420
2012	566,368	2,921	0.5%	566,368	2,921	0.5%	6.5	1.2904
2013	586,132	0	0.0%	586,132	0	0.0%	5.5	1.2407
2014	554,455	0	0.0%	554,455	0	0.0%	4.5	1.1930
2015	530,979	156,337	29.4%	530,979	156,337	29.4%	3.5	1.1471
2016	528,108	0	0.0%	528,108	0	0.0%	2.5	1.1030
2017	515,481	0	0.0%	515,481	0	0.0%	1.5	1.0606
2018	488,245	0	0.0%	488,245	0	0.0%	0.5	1.0198
2019	488,594	29,453	6.0%	488,594	29,453	6.0%	-0.5	0.9806
2020	434,186	36,249	8.3%	461,196	36,176	7.8%	-1.5	0.9429
2021	333,241	44,464	13.3%	399,050	43,732	11.0%	-2.5	0.9066
2022	279,019	54,398	19.5%	348,332	52,378	15.0%	-3.5	0.8717
2023	275,362	66,517	24.2%	343,766	64,046	18.6%	-4.5	0.8382
2024	271,327	81,073	29.9%	338,729	78,061	23.0%	-5.5	0.8060
2025	266,879	98,415	36.9%	333,176	94,760	28.4%	-6.5	0.7750
2026	261,987	118,736	45.3%	327,068	114,326	35.0%	-7.5	0.7452
2027	256,623	142,868	55.7%	320,372	137,562	42.9%	-8.5	0.7165
2028	250,757	171,256	68.3%	313,048	164,896	52.7%	-9.5	0.6889
2029	244,330	204,268	83.6%	305,025	196,681	64.5%	-10.5	0.6624
2030	237,324	241,634	101.8%	296,279	232,660	78.5%	-11.5	0.6370
2031	229,738	284,233	123.7%	286,808	273,677	95.4%	-12.5	0.6125
2032	221,584	332,542	150.1%	276,629	320,192	115.7%	-13.5	0.5889
2033	212,884	384,046	180.4%	265,768	369,783	139.1%	-14.5	0.5663
2034	203,717	438,958	215.5%	254,323	422,655	166.2%	-15.5	0.5445
2035	194,171	497,045	256.0%	242,405	478,585	197.4%	-16.5	0.5235
2036	184,292	559,258	303.5%	230,073	538,487	234.1%	-17.5	0.5034
2037	174,141	618,683	355.3%	217,400	595,706	274.0%	-18.5	0.4840
2038	163,858	678,212	413.9%	204,563	653,023	319.2%	-19.5	0.4654
2039	153,541	730,861	476.0%	191,683	703,717	367.1%	-20.5	0.4475
2040	143,293	776,701	542.0%	178,890	747,854	418.1%	-21.5	0.4303
2041	133,155	822,203	617.5%	166,232	791,667	476.2%	-22.5	0.4138
2042	123,176	857,712	696.3%	153,775	825,857	537.1%	-23.5	0.3978
2043	113,458	889,395	783.9%	141,643	856,363	604.6%	-24.5	0.3825
2044	103,988	918,506	883.3%	129,820	884,393	681.2%	-25.5	0.3678
2045	94,804	944,080	995.8%	118,355	909,017	768.0%	-26.5	0.3537
2046	85,916	969,112	1128.0%	107,258	933,119	870.0%	-27.5	0.3401
2047	77,365	981,278	1268.4%	96,584	944,833	978.3%	-28.5	0.3270
2048	69,222	982,599	1419.5%	86,417	946,105	1094.8%	-29.5	0.3144
2049	61,498	973,303	1582.6%	76,775	937,154	1220.6%	-30.5	0.3023
2050	54,235	946,389	1745.0%	67,708	911,240	1345.8%	-31.5	0.2907
2051	47,486	910,651	1917.7%	59,283	876,829	1479.1%	-32.5	0.2795
2052	41,274	870,545	2109.2%	51,527	838,213	1626.7%	-33.5	0.2688
2053	35,585	827,328	2324.9%	44,425	796,601	1793.1%	-34.5	0.2584
2054	30,407	785,200	2582.3%	37,961	756,037	1991.6%	-35.5	0.2485
2055	25,743	736,694	2861.7%	32,138	709,333	2207.1%	-36.5	0.2389
2056	21,581	687,334	3184.9%	26,942	661,806	2456.4%	-37.5	0.2297
2057	17,898	635,241	3549.2%	22,344	611,649	2737.4%	-38.5	0.2209
2058	14,675	572,081	3898.3%	18,321	550,834	3006.6%	-39.5	0.2124
Past	4,296,279	159,257	3.7%	4,296,279	159,257	3.7%		
Future	6,632,318	21,899,520	330.2%	8,060,686	21,089,461	261.6%		
Lifetime	10,928,597	22,058,777	201.8%	12,356,965	21,248,718	172.0%		
Interest	4.00%							
Past w/ int	5,072,982	183,109	3.6%	5,072,982	183,109	3.6%		
Future w/ int	4,332,270	8,306,250	191.7%	5,197,834	8,000,863	153.9%		
Lifetime w/ int	9,405,252	8,489,358	90.3%	10,270,816	8,183,972	79.7%		

* 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%
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 Form: BG01P(06/04)-MD
Exhibit H3
Maryland Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Base				
Comprehensive	166	926,681	100%	100%
Facility Only	0	0	0%	0%
Total	166	926,681	100%	100%
COLA Options				
No COLA	10	47,441	6%	5%
Compound COLA 5%	108	661,986	65%	71%
Compound COLA 3%	48	217,254	29%	23%
Total	166	926,681	100%	100%
Nonforfeiture Options				
None	162	914,331	98%	99%
SBP NFO	0	0	0%	0%
Full ROP & SBP	0	0	0%	0%
Limited ROP	4	12,350	2%	1%
Total	166	926,681	100%	100%
Pay Period				
10 Pay	7	120,273	4%	13%
Lifetime	146	732,034	88%	79%
Paid up at Age 65	13	74,374	8%	8%
Total	166	926,681	100%	100%
Joint/Single Life				
Joint	101	634,169	61%	68%
Single	65	292,512	39%	32%
Total	166	926,681	100%	100%
Billing Mode				
Annual	63	321,158	38%	35%
Semi-Annual	7	32,523	4%	4%
Quarterly	17	150,477	10%	16%
Monthly	79	422,523	48%	46%
Total	166	926,681	100%	100%
Elimination Period				
0 Days	6	90,728	4%	10%
30 Days	23	121,282	14%	13%
60 Days	0	0	0%	0%
90 Days	125	642,112	75%	69%
180 Days	12	72,560	7%	8%
Total	166	926,681	100%	100%
Benefit Period				
3 Year / 3 Year	20	73,691	12%	8%
4 Year / 4 Year	11	37,635	7%	4%
5 Year / 5 Year	28	144,045	17%	16%
Lifetime / 5 Year	0	0	0%	0%
Lifetime / Lifetime	107	671,311	64%	72%
Total	166	926,681	100%	100%
Issue Age Cohort				
16-25	0	0	0%	0%
26-35	1	2,962	1%	0%
36-45	17	115,891	10%	13%
46-55	69	375,749	42%	41%
56-65	72	370,195	43%	40%
66-75	6	45,503	4%	5%
76-85	1	16,380	1%	2%
Total	166	926,681	100%	100%
Daily Benefit Cohort				
\$1-\$50	0	0	0%	0%
\$51-\$100	9	24,136	5%	3%
\$101-\$150	59	256,500	36%	28%
\$151-\$200	82	467,872	49%	50%
\$201-\$250	7	53,532	4%	6%
\$251-\$300	9	124,641	5%	13%
\$301-\$350	0	0	0%	0%
Total	166	926,681	100%	100%

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

	Policies	Premium	% of Policies	% of Premium
Base				
Comprehensive	77	479,216	99%	99%
Facility Only	1	3,812	1%	1%
Total	78	483,028	100%	100%
COLA Options				
No COLA	11	33,910	14%	7%
Compound COLA 6%	1	6,595	1%	1%
Compound COLA 5%	49	344,643	63%	71%
Compound COLA 4%	4	14,675	5%	3%
Compound COLA 3%	12	79,463	15%	16%
Step Pay Compound COLA 5%	1	3,743	1%	1%
Total	78	483,028	100%	100%
Nonforfeiture Options				
None	78	483,028	100%	100%
SBP NFO	0	0	0%	0%
Full ROP & SBP	0	0	0%	0%
Full ROP	0	0	0%	0%
Limited ROP	0	0	0%	0%
Total	78	483,028	100%	100%
Pay Period				
10 Pay	16	196,839	21%	41%
Lifetime	62	286,189	79%	59%
Paid up at Age 65	0	0	0%	0%
Total	78	483,028	100%	100%
Joint/Single Life				
Joint	47	329,980	60%	68%
Single	31	153,049	40%	32%
Total	78	483,028	100%	100%
Billing Mode				
Annual	43	287,745	55%	60%
Semi-Annual	3	12,178	4%	3%
Quarterly	8	40,690	10%	8%
Monthly	24	142,415	31%	29%
Total	78	483,028	100%	100%
Elimination Period				
0 Days	0	0	0%	0%
30 Days	8	42,551	10%	9%
60 Days	0	0	0%	0%
90 Days	60	377,347	77%	78%
180 Days	10	63,131	13%	13%
Total	78	483,028	100%	100%
Benefit Period				
3 Year / 3 Year	15	59,793	19%	12%
4 Year / 4 Year	6	19,839	8%	4%
5 Year / 5 Year	10	41,349	13%	9%
6 Year / 6 Year	4	23,902	5%	5%
Lifetime / Lifetime	43	338,144	55%	70%
Total	78	483,028	100%	100%
Issue Age Cohort				
16-25	0	0	0%	0%
26-35	0	0	0%	0%
36-45	10	66,276	13%	14%
46-55	27	163,623	35%	34%
56-65	38	231,197	49%	48%
66-75	3	21,932	4%	5%
76-85	0	0	0%	0%
Total	78	483,028	100%	100%
Daily Benefit Cohort				
\$1-\$50	2	221	3%	0%
\$51-\$100	6	25,327	8%	5%
\$101-\$150	19	110,623	24%	23%
\$151-\$200	29	140,682	37%	29%
\$201-\$250	13	123,597	17%	26%
\$251-\$300	5	62,364	6%	13%
\$301-\$350	0	0	0%	0%
\$351-\$400	4	20,214	5%	4%
Total	78	483,028	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%