State: Rhode Island Filing Company: Bankers Life and Casualty Company

TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan

Product Name: 2017 GR-A05 & GR-A06

Project Name/Number: /

Filing at a Glance

Company: Bankers Life and Casualty Company

Product Name: 2017 GR-A05 & GR-A06

State: Rhode Island

TOI: MS05I Individual Medicare Supplement - Standard Plans

Sub-TOI: MS05I.015 Multi-Plan

Filing Type: Rate

Date Submitted: 10/05/2016

SERFF Tr Num: BNLB-130756844

SERFF Status: Assigned

State Tr Num:

State Status: Open-Pending Actuary Review

Co Tr Num:

Implementation 01/01/2017

Date Requested:

Author(s): Diana Willis

Reviewer(s): Linda Johnson (primary), Charles DeWeese, Maria Casale

Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

State: Rhode Island Filing Company: Bankers Life and Casualty Company

TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan

Product Name: 2017 GR-A05 & GR-A06

Project Name/Number: /

General Information

Project Name: Status of Filing in Domicile: Pending

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Overall Rate Impact: Filing Status Changed: 10/11/2016

State Status Changed: 10/12/2016

Deemer Date: Created By: Diana Willis

Submitted By: Diana Willis Corresponding Filing Tracking Number:

Filing Description: INDIVIDUAL A&H

2017 Premium Rates for Standardized Medicare Supplement Policy Forms GR-A05C and GR-A05F, GR-A06A thru GR-A06G, GR-A06FH and GR-A06J

We are submitting the rates to be used beginning in 2017 for the above referenced forms. GR A05C and GR-A05F were approved in your state on June 11, 1992. GR-A06A thru GR-A06G, GR-A06FH and GR-A06J were approved in your state on January 23, 1996. GR-A06FH was approved on May 23, 2000. Form GR-A06J was approved on August 16, 2005. These forms are no longer available for sale.

The forms are guaranteed renewable, fully medically underwritten, Standardized Medicare Supplement plans. The various degrees of benefits proved by each plan are shown in the enclosed materials.

Due to the continued inflation in medical care costs, claim cost trend increases and poorer than anticipated experience, we must increase the rates on certain plans. The specific amounts and details of our requested changes are fully explained in the enclosed actuarial memorandum. The enclosed rates are intended to be effective through year-end 2017 and will apply to inforce business only. With these rates the required anticipated loss ratio standard of your state for this form will be met.

Because of the lead-time needed to implement these rates, we'd sincerely appreciate your expedited review for approval of this filing. Please feel free to correspond with us via fax to (312) 396-5907 or e-mail d.willis-panzica@banklife.com.

Company and Contact

Filing Contact Information

Diana Willis, Actuarial Analyst d.willis-panzica@banklife.com

 111 East Wacker Drive
 312-396-6071 [Phone]

 Chicago, IL 60601
 312-396-5907 [FAX]

Filing Company Information

Bankers Life and Casualty CoCode: 61263 State of Domicile: Illinois

Company Group Code: 233 Company Type: 111 East Wacker Drive Group Name: State ID Number:

Chicago, IL 60601 FEIN Number: 36-0770740

(312) 396-6000 ext. [Phone]

State: Rhode Island Filing Company: Bankers Life and Casualty Company

TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan

Product Name: 2017 GR-A05 & GR-A06

Project Name/Number: /

Filing Fees

Fee Required? Yes

Fee Amount: \$225.00

Retaliatory? No

Fee Explanation: \$25.00 per form x 9 forms beign filed = \$225.00

Per Company: Yes

Company Amount Date Processed Transaction #

Bankers Life and Casualty Company \$225.00 10/05/2016 114975261

SERFF Tracking #: BNLB-130756844 State Tracking #: Company Tracking #: Company Tracking #:

State: Rhode Island Filing Company: Bankers Life and Casualty Company

TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan

Product Name: 2017 GR-A05 & GR-A06

Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method: SERFF

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 4.400%

Effective Date of Last Rate Revision: 01/01/2016

Filing Method of Last Filing: SERFF

Company Rate Information

Company	Overall % Indicated	Overall % Rate	Written Premium Change for	Number of Policy Holders Affected	Written Premium for	Maximum % Change	Minimum % Change
Name:	Change:	Impact:	this Program:	for this Program:	this Program:	(where req'd):	(where req'd):
Bankers Life and Casualty Company	0.200%	0.200%	\$6,719	904	\$3,359,714	6.000%	0.000%

State: Rhode Island Filing Company: Bankers Life and Casualty Company

TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan
Product Name: 2017 GR-A05 & GR-A06

Project Name/Number: /

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Sheet Plan A	GR-A06A	Revised	Previous State Filing Number: BNLB-130204538 Percent Rate Change Request: 6	Proposed Rates - A06A.pdf,
2		Rate Sheet Plan B	GR-A06B	Revised	Previous State Filing Number: BNLB-130204538 Percent Rate Change Request: 6	Proposed Rates - A06B.pdf,
3		Rate Sheet Plan C	GR-A05C, GR-A06C	Revised	Previous State Filing Number: BNLB-130204538 Percent Rate Change Request:	Proposed Rates - A05C.pdf, Proposed Rates - A06C.pdf,
4		Rate Sheet Plan D	GR-A06D	Revised	Previous State Filing Number: BNLB-130204538 Percent Rate Change Request:	Proposed Rates - A06D.pdf,
5		Rate Sheet Plan E	GR-A06E	Revised	Previous State Filing Number: BNLB-130204538 Percent Rate Change Request:	Proposed Rates - A06E.pdf,
6		Rate Sheet Plan F	GR-A05F, GR-A06F	Revised	Previous State Filing Number: BNLB-130204538 Percent Rate Change Request:	Proposed Rates - A05F.pdf, Proposed Rates - A06F.pdf,
7		Rate Sheet Plan FH	GR-A06FH	Revised	Previous State Filing Number: BNLB-130204538 Percent Rate Change Request:	Proposed Rates - A06FH.pdf,
8		Rate Sheet Plan G	GR-A06G	Revised	Previous State Filing Number: BNLB-130204538 Percent Rate Change Request: 6	Proposed Rates - A06G.pdf,
9		Rate Sheet Plan J	GR-A06J	Revised	Previous State Filing Number: BNLB-130204538 Percent Rate Change Request:	Proposed Rates - A06J.pdf,
10		Rate Sheet Current	GR-A05C, GR-A05F, GR- A06A, GR-A06B, GR-A06C, GR-A06D, GR-A06E, GR- A06F, GR-A06FH, GR-A06G, GR-A06J	Other	Previous State Filing Number: BNLB-130204538 Rate Action Other Explanation: Informational	Current Rates - A05.pdf, Current Rates - A06.pdf,

Standardized Medicare Supplement Policy Form Series GR-A06

Annual Premium Rates* Male or Female

Attained Age	<u>Plan A</u>
65	\$1,921.40
66	1,967.87
67	2,015.33
68	2,068.67
69	2,124.86
70	2,182.89
71	2,242.45
72	2,303.44
73	2,382.09
74	2,464.56
75	2,548.56
76	2,637.80
77	2,727.36
78	2,822.05
79	2,919.14
80+	3,021.03

^{*} To Determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00. To determine the Triennial rates multiply the Annual Rates by the Triennial factor.

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill; 2.50 for Triennial

Standardized Medicare Supplement Policy Form Series GR-A06

Annual Premium Rates* Male or Female

Attained Age	<u>Plan B</u>
65	\$2,120.60
66	2,188.78
67	2,258.93
68	2,338.56
69	2,419.94
70	2,505.36
71	2,593.72
72	2,685.36
73	2,794.34
74	2,908.45
75	3,025.83
76	3,149.76
77	3,278.15
78	3,413.21
79	3,551.86
80+	3,700.44

^{*} To Determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00. To determine the Triennial rates multiply the Annual Rates by the Triennial factor.

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill; 2.50 for Triennial

Standardized Medicare Supplement Policy Form Series GR-A05

Annual Premium Rates* Male or Female

Attained Age	<u>Plan C</u>
65	\$2,158.35
66	2,225.22
67	2,295.69
68	2,373.25
69	2,454.53
70	2,539.51
71	2,627.87
72	2,719.83
73	2,829.47
74	2,945.21
75	3,065.43
76	3,192.19
77	3,323.97
78	3,463.61
79	3,608.15
80 +	3,763.39

^{*} To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

(11356) 2017 RI

Standardized Medicare Supplement Policy Form Series GR-A06

Annual Premium Rates* Male or Female

Attained Age	<u>Plan C</u>
65	\$2,038.02
66	2,101.95
67	2,168.38
68	2,241.58
69	2,318.38
70	2,398.56
71	2,482.12
72	2,568.74
73	2,672.71
74	2,781.69
75	2,895.03
76	3,014.16
77	3,139.06
78	3,270.41
79	3,407.75
80+	3,554.26

^{*} To Determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00. To determine the Triennial rates multiply the Annual Rates by the Triennial factor.

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill; 2.50 for Triennial

Standardized Medicare Supplement Policy Form Series GR-A06

Annual Premium Rates* Male or Female

Attained Age	Plan D
65	\$1,925.11
66	1,992.64
67	2,063.76
68	2,141.55
69	2,224.13
70	2,309.65
71	2,400.63
72	2,493.25
73	2,604.09
74	2,720.81
75	2,841.36
76	2,970.63
77	3,105.57
78	3,246.85
79	3,394.88
80+	3,553.28

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0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill; 2.50 for Triennial

Standardized Medicare Supplement Policy Form Series GR-A06

Annual Premium Rates* Male or Female

Attained Age	<u>Plan E</u>
65	\$2,108.27
66	2,179.07
67	2,252.38
68	2,333.44
69	2,418.74
70	2,507.43
71	2,599.29
72	2,695.72
73	2,807.54
74	2,925.58
75	3,047.76
76	3,176.37
77	3,311.21
78	3,452.92
79	3,600.41
80+	3,758.70

^{*} To Determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00. To determine the Triennial rates multiply the Annual Rates by the Triennial factor.

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill; 2.50 for Triennial

Standardized Medicare Supplement Policy Form Series GR-A05

Annual Premium Rates* Male or Female

Attained Age	<u>Plan F</u>
65	\$2,416.78
66	2,510.92
67	2,609.32
68	2,712.41
69	2,818.56
70	2,929.50
71	3,045.47
72	3,166.77
73	3,292.45
74	3,425.75
75	3,563.64
76	3,707.86
77	3,858.51
78	4,014.84
79	4,180.33
80 +	4,352.25

^{*} To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

(11356) 2017 RI

Standardized Medicare Supplement Policy Form Series GR-A06

Annual Premium Rates* Male or Female

Attained Age	<u>Plan F</u>
65	\$2,354.27
66	2,445.69
67	2,541.91
68	2,641.72
69	2,745.36
70	2,854.12
71	2,967.14
72	3,085.17
73	3,207.68
74	3,337.61
75	3,471.13
76	3,611.97
77	3,759.24
78	3,911.42
79	4,072.33
80+	4,239.78

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0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill; 2.50 for Triennial

Standardized Medicare Supplement Policy Form Series GR-A06

Annual Premium Rates* Male or Female

Attained Age	Plan FH
65	\$475.20
66	492.21
67	510.10
68	528.32
69	547.30
70	567.05
71	587.45
72	608.61
73	631.30
74	654.54
75	678.65
76	703.63
77	729.92
78	756.98
79	784.90
8 0+	813.92

^{*} To Determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00. To determine the Triennial rates multiply the Annual Rates by the Triennial factor.

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill; 2.50 for Triennial

Standardized Medicare Supplement Policy Form Series GR-A06

Annual Premium Rates* Male or Female

Attained Age	<u>Plan G</u>
65	\$2,235.58
66	2,328.85
67	2,427.47
68	2,531.11
69	2,639.87
70	2,752.67
71	2,870.49
72	2,995.07
73	3,125.54
74	3,262.55
75	3,405.57
76	3,555.13
77	3,713.53
78	3,880.00
79	4,054.55
80+	4,237.71

^{*} To Determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00. To determine the Triennial rates multiply the Annual Rates by the Triennial factor.

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill; 2.50 for Triennial

Standardized Medicare Supplement Policy Form Series GR-A06

Annual Premium Rates* Male or Female

Attained Age	<u>Plan J</u>
65	\$2,080.13
66	2,171.65
67	2,267.54
68	2,363.33
69	2,462.71
70	2,566.89
71	2,674.89
72	2,787.69
73	2,909.65
74	3,036.96
75	3,169.83
76	3,308.70
77	3,453.35
78	3,612.08
79	3,778.33
+08	3,952.55

^{*} To Determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00. To determine the Triennial rates multiply the Annual Rates by the Triennial factor.

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill; 2.50 for Triennial

Standardized Medicare Supplement Policy Form Series GR-A05

Current Rates

Annual Premium Rates* Male or Female

Attained Age	<u>Plan B</u>	<u>Plan C</u>	<u>Plan E</u>	<u>Plan F</u>
65	\$2,842.78	\$3,300.85	\$3,061.83	\$3,312.95
66	2,934.52	3,405.24	3,164.70	3,442.33
67	3,028.88	3,514.33	3,271.94	3,578.59
68	3,134.81	3,634.99	3,389.54	3,718.99
69	3,245.54	3,761.10	3,512.81	3,866.15
70	3,358.66	3,892.11	3,641.21	4,019.75
71	3,477.13	4,028.80	3,774.62	4,179.67
72	3,600.73	4,171.82	3,915.68	4,347.24
73	3,746.48	4,342.55	4,077.78	4,520.91
74	3,898.66	4,520.91	4,247.53	4,703.63
75	4,058.15	4,708.22	4,426.11	4,893.12
76	4,222.87	4,902.94	4,612.43	5,092.98
77	4,395.67	5,108.14	4,808.69	5,299.37
78	4,576.11	5,324.90	5,014.65	5,517.44
79	4,762.87	5,550.39	5,230.43	5,744.24
80 +	4,959.67	5,789.52	5,457.66	5,981.19

^{*} To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

(11356) 2016 AL

^{0.08583} for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Standardized Medicare Supplement Policy Form Series GR-A06

Current Rates

Annual Premium Rates* Male or Female

Attained Age	Plan A	<u>Plan B</u>	Plan C	<u>Plan D</u>	<u>Plan E</u>	<u>Plan F</u>	Plan FH	<u>Plan G</u>	<u>Plan J</u>
65	\$1,812.64	\$2,000.60	\$2,038.02	\$1,925.11	\$2,108.27	\$2,354.27	\$448.25	\$2,109.04	\$2,080.13
66	1,856.49	2,064.86	2,101.95	1,992.64	2,179.07	2,445.69	464.40	2,197.07	2,171.65
67	1,901.22	2,131.07	2,168.38	2,063.76	2,252.38	2,541.91	481.20	2,290.02	2,267.54
68	1,951.62	2,206.24	2,241.58	2,141.55	2,333.44	2,641.72	498.43	2,387.87	2,363.33
69	2,004.53	2,282.93	2,318.38	2,224.13	2,418.74	2,745.36	516.32	2,490.42	2,462.71
70	2,059.29	2,363.54	2,398.56	2,309.65	2,507.43	2,854.12	534.98	2,596.89	2,566.89
71	2,115.47	2,446.89	2,482.12	2,400.63	2,599.29	2,967.14	554.18	2,708.05	2,674.89
72	2,173.07	2,533.40	2,568.74	2,493.25	2,695.72	3,085.17	574.14	2,825.54	2,787.69
73	2,247.25	2,636.16	2,672.71	2,604.09	2,807.54	3,207.68	595.52	2,948.59	2,909.65
74	2,325.04	2,743.83	2,781.69	2,720.81	2,925.58	3,337.61	617.45	3,077.87	3,036.96
75	2,404.34	2,854.56	2,895.03	2,841.36	3,047.76	3,471.13	640.25	3,212.81	3,169.83
76	2,488.45	2,971.50	3,014.16	2,970.63	3,176.37	3,611.97	663.81	3,353.86	3,308.70
77	2,573.00	3,092.59	3,139.06	3,105.57	3,311.21	3,759.24	688.58	3,503.32	3,453.35
78	2,662.34	3,220.01	3,270.41	3,246.85	3,452.92	3,911.42	714.10	3,660.41	3,612.08
79	2,753.87	3,350.81	3,407.75	3,394.88	3,600.41	4,072.33	740.50	3,825.02	3,778.33
80+	2,849.98	3,490.99	3,554.26	3,553.28	3,758.70	4,239.78	767.88	3,997.82	3,952.55

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State: Rhode Island Filing Company: Bankers Life and Casualty Company

TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan

Product Name: 2017 GR-A05 & GR-A06

Project Name/Number: /

Supporting Document Schedules

Satisfied - Item:	A&H Experience
Comments:	
Attachment(s):	Exhibit V - EP-IC.pdf Exhibit V - Cash Exp.pdf Exhibit VI.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Actuarial Certification - Life & A&H
Comments:	
Attachment(s):	Rhodelsland_ActCertLAH - BLC Ind.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Actuarial Memorandum - A&H Rate Revision Filing
Comments:	January Control of the Control of th
Attachment(s):	Rate Memo.pdf Exhibit I.pdf Exhibit II.pdf Exhibit III.pdf Exhibit IV.pdf
Item Status:	·
Status Date:	
Bypassed - Item:	*Medicare Supplement-Individual
Bypass Reason:	This form was approved before SERFF
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Premium Rate Sheets - Life & A&H
Comments:	

SERFF Tracking #: BNLB-130756844 State Tracking #: Company Tracking #: Bankers Life and Casualty Company State: Rhode Island Filing Company: TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan 2017 GR-A05 & GR-A06 Product Name: Project Name/Number: Proposed Rates - A05C.pdf Proposed Rates - A05C.pdf Proposed Rates - A05F.pdf Proposed Rates - A06A.pdf Proposed Rates - A06C.pdf Proposed Rates - A06C.pdf Proposed Rates - A06E.pdf Attachment(s): Proposed Rates - A06F.pdf Proposed Rates - A06F.pdf Proposed Rates - A06F.pdf Proposed Rates - A06G.pdf Proposed Rates - A06J.pdf **Item Status:** Status Date:

Exhibit V Policy Form Series GR-A05 and GR-A06

	Experience	Earned	Incurred	Claim
	Period	Premium	Claims	Ratio
A06A	1996	93,960	49,253	52.4%
	1997	354,097	249,409	70.4%
	1998	455,427	357,300	78.5%
	1999	511,807	340,942	66.6%
	2000	586,117	321,175	54.8%
	2001	706,350	359,444	50.9%
	2002	798,574	421,946	52.8%
	2003	901,021	529,773	58.8%
	2004	1,079,121	823,435	76.3%
	2005	1,211,303	959,090	79.2%
	2006	1,314,000	960,975	73.1%
	2007	1,213,511	969,191	79.9%
	2008	1,325,701	1,425,001	107.5%
	2009	1,794,129	2,570,002	143.2%
	2010	1,845,998	2,309,714	125.1%
	2011	1,410,692	1,603,680	113.7%
	2012	940,206	990,750	105.4%
	2013	747,990	554,640	74.2%
	2014	596,216	437,036	73.3%
	2015	442,014	356,701	80.7%
	1-3/2016	101,223	68,756	67.9%
	Plan A Total	18,429,456	16,658,212	90.4%
A06B	1996	926,314	601,083	64.9%
	1997	2,737,842	2,019,399	73.8%
	1998	3,386,775	2,448,681	72.3%
	1999	3,646,483	2,748,083	75.4%
	2000	4,016,793	2,899,541	72.2%
	2001	4,080,355	2,549,101	62.5%
	2002	3,412,777	2,032,889	59.6%
	2003	2,957,556	2,180,403	73.7%
	2004	2,975,770	1,826,279	61.4%
	2005	2,944,163	1,900,811	64.6%
	2006	2,573,663	1,662,318	64.6%
	2007	2,183,366	1,390,128	63.7%
	2008	1,889,972	1,209,532	64.0%
	2009	1,696,575	1,162,681	68.5%
	2010	1,678,621	1,278,204	76.1%
	2011	1,361,493	861,520	63.3%
	2012	1,124,018	656,835	58.4%
	2013	900,645	496,338	55.1%
	2014	760,343	401,847	52.9%
	2015	657,845	387,513	58.9%
	1-3/2016	146,122	98,095	67.1%
	Plan B Total	46,057,488	30,811,282	66.9%
A05C/A06C	1992	7,870,240	5,406,520	68.7%
	1993	49,991,776	37,582,403	75.2%
	1994	102,471,052	82,681,131	80.7%
	1995	141,870,099	117,243,497	82.6%
	1996	152,628,232	118,657,096	77.7%

Exhibit V Policy Form Series GR-A05 and GR-A06

	Experience	Earned	Incurred	Claim
	Period	Premium	Claims	Ratio
A05C/A06C	1997	139,819,741	105,917,198	75.8%
	1998	123,824,169	92,135,431	74.4%
	1999	110,135,117	77,874,999	70.7%
	2000	102,290,449	68,372,064	66.8%
	2001	93,854,965	58,898,425	62.8%
	2002	82,572,477	51,844,754	62.8%
	2003	76,573,766	49,232,022	64.3%
	2004	68,514,024	45,778,829	66.8%
	2005	61,121,739	41,173,199	67.4%
	2006	52,230,240	35,257,090	67.5%
	2007	43,749,502	28,655,233	65.5%
	2008	37,466,347	24,680,133	65.9%
	2009	31,946,549	21,003,320	65.7%
	2010	27,649,492	18,548,141	67.1%
	2011	22,897,677	14,702,900	64.2%
	2012	19,655,850	11,763,088	59.8%
	2013	16,404,700	9,579,588	58.4%
	2014	13,669,110	8,136,316	59.5%
	2015	11,342,345	7,339,539	64.7%
	1-3/2016	2,601,051	1,958,010	75.3%
	Plan C Total	1,593,150,711	1,134,420,926	71.2%
A06D	1996	3,503,105	2,152,197	61.4%
	1997	12,834,889	8,598,851	67.0%
	1998	20,020,971	13,930,975	69.6%
	1999	24,832,343	17,299,180	69.7%
	2000	24,673,077	16,653,431	67.5%
	2001	23,068,105	14,761,568	64.0%
	2002	20,475,450	12,688,594	62.0%
	2003	18,903,639	11,993,719	63.4%
	2004	16,862,582	11,231,262	66.6%
	2005	15,000,637	9,746,473	65.0%
	2006	12,545,355	7,581,668	60.4%
	2007	10,075,760	5,944,469	59.0%
	2008	8,437,315	5,212,301	61.8%
	2009	7,941,617	5,284,888	66.5%
	2010	8,267,431	5,373,396	65.0%
	2011	7,262,455	4,613,533	63.5%
	2012	6,181,587	4,034,595	65.3%
	2013	5,193,173	3,425,978	66.0%
	2014	4,423,136	2,875,190	65.0%
	2015	3,811,485	2,230,273	58.5%
	1-3/2016	927,206	564,189	60.8%
	Plan D Total	255,241,319	166,196,728	65.1%
A06E	1996	114,037	73,226	64.2%
	1997	503,035	319,385	63.5%
	1998	1,682,897	989,596	58.8%
	1999	6,536,011	4,042,041	61.8%
	2000	14,111,764	9,277,547	65.7%
	2001	17,502,623	10,780,400	61.6%

Exhibit V Policy Form Series GR-A05 and GR-A06

	Experience	Earned	Incurred	Claim
	Period	Premium	Claims	Ratio
A06E	2002	19,851,891	12,068,290	60.8%
	2003	24,154,782	16,158,822	66.9%
	2004	29,630,648	21,010,431	70.9%
	2005	34,678,227	24,877,597	71.7%
	2006	36,136,155	24,596,387	68.1%
	2007	30,855,845	20,985,283	68.0%
	2008	27,072,973	18,707,466	69.1%
	2009	23,952,111	15,724,143	65.6%
	2010	20,546,896	12,912,842	62.8%
	2011	16,293,593	9,994,161	61.3%
	2012	13,979,053	8,744,139	62.6%
	2013	11,923,622	7,224,859	60.6%
	2014	9,671,713	6,398,677	66.2%
	2015	8,384,888	5,556,788	66.3%
	1-3/2016	2,070,805	1,186,931	57.3%
	Plan E Total	349,653,568	231,629,009	66.2%
A05F/A06F	1992	15,472,874	8,556,907	55.3%
11001/11001	1993	51,186,508	29,313,126	57.3%
	1994	65,673,883	40,085,144	61.0%
	1995	67,384,402	45,281,352	67.2%
	1996	68,419,357	45,866,641	67.0%
	1997	66,558,962	45,532,687	68.4%
	1998	65,106,252	44,078,666	67.7%
	1999	65,430,038	44,253,876	67.6%
	2000	71,075,207	47,754,857	67.2%
	2001	86,197,827	55,723,396	64.6%
	2002	93,844,480	58,370,340	62.2%
	2003	100,180,014	63,481,727	63.4%
	2004	109,864,103	73,795,700	67.2%
	2005	121,401,392	83,553,622	68.8%
	2006	122,586,856	83,079,481	67.8%
	2007	109,071,176	73,556,377	67.4%
	2008	103,437,784	71,111,979	68.7%
	2009	105,830,404	72,513,874	68.5%
	2010	113,485,480	76,972,740	67.8%
	2011	99,005,538	65,042,432	65.7%
	2012	87,747,914	54,929,294	62.6%
	2013	75,493,574	47,654,395	63.1%
	2014	66,734,433	41,546,151	62.3%
	2015	57,462,660	38,276,973	66.6%
	1-3/2016	13,731,536	10,135,937	73.8%
	Plan F Total	2,002,382,653	1,320,467,674	65.9%
A06FH	2000	201,137	28,095	14.0%
	2001	989,027	183,084	18.5%
	2002	1,536,013	341,589	22.2%
	2003	1,801,577	336,999	18.7%
	2004	2,034,356	545,125	26.8%
	2005	2,702,259	1,016,849	37.6%
	2006	3,126,762	1,304,280	41.7%

Exhibit V Policy Form Series GR-A05 and GR-A06

	Experience	Earned	Incurred	Claim
	Period	Premium	Claims	Ratio
A06FH	2007	3,250,896	1,456,670	44.8%
	2008	3,618,759	1,615,246	44.6%
	2009	4,525,520	2,159,211	47.7%
	2010	7,754,491	4,639,600	59.8%
	2011	6,214,752	4,373,120	70.4%
	2012	5,422,279	4,007,938	73.9%
	2013	4,761,122	3,451,202	72.5%
	2014	4,338,970	2,885,648	66.5%
	2015	3,880,005	3,231,736	83.3%
	1-3/2016	969,202	411,734	42.5%
1	Plan FH Total	57,127,128	31,988,126	56.0%
A06G	1996	452,039	260,038	57.5%
	1997	2,060,385	1,368,177	66.4%
	1998	4,467,829	2,776,012	62.1%
	1999	6,924,126	4,293,184	62.0%
	2000	12,634,230	8,200,907	64.9%
	2001	23,754,485	15,272,709	64.3%
	2002	32,213,543	20,346,336	63.2%
	2003	43,401,451	27,819,993	64.1%
	2004	57,670,532	39,711,425	68.9%
	2005	75,892,898	53,400,690	70.4%
	2006	85,699,661	59,925,231	69.9%
	2007	78,467,515	55,904,185	71.2%
	2008	72,864,095	49,652,387	68.1%
	2009	65,185,354	44,344,569	68.0%
	2010	57,676,165	40,292,509	69.9%
	2011	49,229,516	33,717,096	68.5%
	2012	44,180,235	29,024,479	65.7%
	2013	38,763,939	24,351,485	62.8%
	2014	34,386,213	21,395,349	62.2%
	2015	29,526,280	19,010,976	64.4%
	1-3/2016	6,807,635	4,335,467	63.7%
	Plan G Total	822,258,127	555,403,204	67.5%
A06J	2005	81,624	37,314	45.7%
	2006	24,999,059	16,084,120	64.3%
	2007	64,971,791	44,984,794	69.2%
	2008	103,429,248	72,893,929	70.5%
	2009	144,276,111	102,174,256	70.8%
	2010	175,562,896	123,494,508	70.3%
	2011	159,291,054	108,418,923	68.1%
	2012	146,113,873	92,441,402	63.3%
	2013	133,033,460	82,194,009	61.8%
	2014	120,040,538	75,325,742	62.8%
	2015	108,673,108	68,942,575	63.4%
	1-3/2016	25,650,094	18,659,317	72.7%
	Plan J Total	1,206,122,858	805,650,887	66.8%

Exhibit V Policy Form Series GR-A05 and GR-A06

	Experience	Earned	Incurred	Claim
	Period	Premium	Claims	Ratio
All Plans Combined	1992	23,343,114	13,963,426	59.8%
	1993	101,178,284	66,895,529	66.1%
	1994	168,144,936	122,766,275	73.0%
	1995	209,254,500	162,524,849	77.7%
	1996	226,137,044	167,659,533	74.1%
	1997	224,868,950	164,005,105	72.9%
	1998	218,944,321	156,716,661	71.6%
	1999	218,015,924	150,852,305	69.2%
	2000	229,588,775	153,507,617	66.9%
	2001	250,153,737	158,528,127	63.4%
	2002	254,705,205	158,114,737	62.1%
	2003	268,873,807	171,733,458	63.9%
	2004	288,631,135	194,722,485	67.5%
	2005	315,034,243	216,665,644	68.8%
	2006	341,211,751	230,451,550	67.5%
	2007	343,839,364	233,846,329	68.0%
	2008	359,542,194	246,507,975	68.6%
	2009	387,148,370	266,936,942	68.9%
	2010	414,467,470	285,821,654	69.0%
	2011	362,966,768	243,327,366	67.0%
	2012	325,345,015	206,592,520	63.5%
	2013	287,222,225	178,932,493	62.3%
	2014	254,620,673	159,401,957	62.6%
	2015	224,180,630	145,333,074	64.8%
	1-3/2016	53,004,874	37,418,436	70.6%
	Grand Total	6,350,423,309	4,293,226,048	67.6%

Exhibit V Policy Form Series GR-A05 and GR-A06

Period Premium Claims Ratio		Experience	Earned	Incurred	Claim
2004		Period	Premium	Claims	Ratio
2005 2,391 941 39.3% 2006 4.438 2,686 60.5% 60.5% 2007 5,117 6,541 127.8% 2008 5,004 1,214 24.3% 2009 4,440 667 15.0% 2010 4,749 1,761 37.1% 2011 5,072 1,342 26.5% 2012 5,476 471 8.6% 2013 5,693 785 13.8% 2014 5,974 608 10.2% 2015 5,746 1,174 20.4% 2015 5,746 1,174 20.4% 2015 5,746 1,174 20.4% 2015 5,746 1,174 20.4% 2015 5,746 1,174 20.4% 2015 5,746 1,174 20.4% 2015 5,746 1,174 20.4% 2015 5,746 1,174 20.4% 2016 710 41 5,7% Plan A Total 56,360 18,474 32.8% 1998 1,427 848 59.4% 1999 1,271 211 16.6% 2000 4,152 2,387 57.5% 2000 4,152 2,387 57.5% 2000 4,597 1,822 26.2% 2002 8,432 1,054 12.5% 2000 4,574 2,387 57.5% 2000 4,574 3,157 39.9% 2004 8,372 6,167 73.7% 2005 5,748 776 13.5% 2006 2,329 1,355 58.2% 2007 2,606 2,329 1,355 58.2% 2009 2,840 110 3.9% 2008 2,883 1,313 45.5% 2009 2,840 110 3.9% 2010 2,881 1,797 62.4% 2011 3,072 2,988 97.3% 2012 3,457 121 3.5% 2012 3,457 121 3.5% 2012 3,457 121 3.5% 2013 3,463 102 2,9% 2014 3,469 138 4.0% 2015 3,469 200 5.8% Plan B Total 77,418 27,279 35.2% Plan B Total 77,418 27,279 35.2% Plan B Total 77,418 27,279 35.2% 2000 1,022,630 786,316 76.9% 2000 1,022,630 786,316 76.9% 2000 1,022,630 786,316 76.9% 2000 1,022,630 786,316 76.9% 2000 1,022,630 786,316 76.9% 2000 1,022,630 786,316 76.9% 2000 1,022,630 786,316 76.9% 2000 1,022,630 786,316 76.9% 2000 1,022,630 786,316 76.9% 2000 1,022,630 786,316 76.9% 2000 1,022,630 786,316 76.9% 2000 1,022,630 786,316 76.9% 2000 1,022,630 786,316 76.9% 2000 1,022,630 786,316 76.9% 2000 1,022,630 786,316 76.9% 2000 1,022,630 786,316 76.9% 2000 1,022,630	A06A	2003	267	8	2.8%
2006		2004	1,283	237	18.5%
2007		2005	2,391	941	39.3%
2008 5,004 1,214 24.3% 2009 4,440 667 15.0% 2010 4,749 1,761 37.1% 2011 5,072 1,342 26.5% 2012 5,476 471 8.6% 2013 5,693 785 13.8% 2014 5,974 608 10.2% 2015 5,746 1,174 20.4% 1-3/2016 710 41 5,7% Plan A Total 56,360 18,474 32.8% 1997 1,288 126 9.8% 1998 1,427 848 59.4% 1999 1,271 211 16.6% 2000 4,152 2,387 57.5% 2001 6,957 1,822 26.2% 2002 8,432 1,054 12.5% 2004 8,372 6,167 73.7% 2006 2,329 1,355 58.2% 2007 2,606 2,030 77.9% 2008 2,843 1,313 45.5% 2009 2,840 110 3.9% 2011 3,072 2,988 97.3% 2012 3,457 121 3.5% 2011 3,072 2,988 97.3% 2014 3,469 138 4.0% 2015 3,469 200 5,8% 1-3/2016 882 520 58.9% Plan B Total 77,418 27,279 35.2% A05C/A06C 1992 9,303 9,150 98.4% 1995 1,241,900 1,228,147 98.9% 1,994 779,758 719,435 92.3% 1995 1,241,900 1,228,147 98.9% 1,994 779,758 719,435 92.3% 1995 1,241,900 1,228,147 98.9% 1,996 1,521,418 1,361,320 89.5% 1,997 1,488,269 1,330,111 89.4% 1,999 948,083 687,073 72.5% 2000 1,022,630 786,316 76.9% 2000 1,022,630 786,3		2006	4,438	2,686	60.5%
2009		2007	5,117	6,541	127.8%
2010		2008	5,004	1,214	24.3%
2011		2009	4,440	667	15.0%
2012 5,476 471 8.6% 2013 5,693 785 13.8% 2014 5,974 608 10.2% 2015 5,746 1,174 20.4% 1-3/2016 710 41 5.7% 710 41 5.7% 710 71		2010	4,749	1,761	37.1%
2013 5,693 785 13.8% 2014 5,974 608 10.2% 2015 5,746 1,174 20.4% 1-3/2016 710 41 5.7% Plan A Total 56,360 18,474 32.8% A06B 1996 514 58 11.2% 1997 1,288 126 9.8% 1998 1,427 848 59.4% 2000 4,152 2,387 57.5% 2000 4,152 2,387 57.5% 2001 6,957 1,822 26.2% 2002 8,432 1,054 12.5% 2003 7,905 3,157 39.9% 2004 8,372 6,167 73.7% 2005 5,748 776 13.5% 2006 2,329 1,355 58.2% 2007 2,606 2,030 77.9% 2008 2,881 1,797 62.4% 2011 3,072 </th <th></th> <th>2011</th> <th>5,072</th> <th>1,342</th> <th>26.5%</th>		2011	5,072	1,342	26.5%
2014 5,974 608 10.2% 2015 5,746 1,174 20.4% 1-3/2016 710 41 5.7% Plan A Total 56,360 18,474 32.8% A06B 1996 514 58 11.2% 1997 1,288 126 9.8% 1998 1,427 848 59.4% 1999 1,271 211 16.6% 2000 4,152 2,387 57.5% 2001 6,957 1,822 26.2% 2002 8,432 1,054 12.5% 2003 7,905 3,157 39.9% 2004 8,372 6,167 73.7% 2005 5,748 776 13.5% 2006 2,329 1,355 58.2% 2007 2,606 2,030 77.9% 2010 2,881 1,797 62.4% 2011 3,072 2,988 97.3% 2013 3,463 </th <th></th> <th>2012</th> <th>5,476</th> <th>471</th> <th>8.6%</th>		2012	5,476	471	8.6%
2015 5,746 1,174 20.4% 1-3/2016 710 41 5.7% Plan A Total 56,360 18,474 32.8% A06B 1996 514 58 11.2% 1997 1,288 126 9.8% 1998 1,427 848 59.4% 1999 1,271 211 16.6% 2000 4,152 2,387 57.5% 2001 6,957 1,822 26.2% 2002 8,432 1,054 12.5% 2003 7,905 3,157 39.9% 2004 8,372 6,167 73.7% 2005 5,748 776 13.5% 2006 2,329 1,355 58.2% 2007 2,606 2,030 77.9% 2008 2,883 1,313 45.5% 2010 2,881 1,797 62.4% 2011 3,072 2,988 97.3% 2013 3,469		2013	5,693	785	13.8%
1-3/2016		2014	5,974	608	10.2%
Plan A Total 56,360 18,474 32.8% A06B 1996 514 58 11.2% 1997 1,288 126 9.8% 1998 1,427 848 59.4% 1999 1,271 211 16.6% 2000 4,152 2,387 57.5% 2001 6,957 1,822 26.2% 2002 8,432 1,054 12.5% 2003 7,905 3,157 39.9% 2004 8,372 6,167 73.7% 2005 5,748 776 13.5% 2006 2,329 1,355 58.2% 2007 2,606 2,030 77.9% 2008 2,883 1,313 45.5% 2009 2,840 110 3.9% 2010 2,881 1,797 62.4% 2011 3,072 2,988 97.3% 2012 3,457 121 3.5% 2013 3,463 <th></th> <th>2015</th> <th>5,746</th> <th>1,174</th> <th>20.4%</th>		2015	5,746	1,174	20.4%
A06B 1996 514 58 11.2% 1997 1,288 126 9.8% 1998 1,427 848 59.4% 1999 1,271 211 16.6% 2000 4,152 2,387 57.5% 2001 6,957 1,822 26.2% 2002 8,432 1,054 12.5% 2003 7,905 3,157 39.9% 2004 8,372 6,167 73.7% 2005 5,748 776 13.5% 2006 2,329 1,355 58.2% 2007 2,606 2,030 77.9% 2008 2,883 1,313 45.5% 2009 2,840 110 3.9% 2010 2,881 1,797 62.4% 2011 3,072 2,988 97.3% 2012 3,457 121 3.5% 2013 3,463 102 2.9% 2014 3,469 <td< th=""><th></th><th>1-3/2016</th><th>710</th><th>41</th><th>5.7%</th></td<>		1-3/2016	710	41	5.7%
1997 1,288 126 9.8% 1998 1,427 848 59.4% 1999 1,271 211 16.6% 2000 4,152 2,387 57.5% 2001 6,957 1,822 26.2% 2002 8,432 1,054 12.5% 2003 7,905 3,157 39.9% 2004 8,372 6,167 73.7% 2005 5,748 776 13.5% 2006 2,329 1,355 58.2% 2007 2,606 2,030 77.9% 2008 2,883 1,313 45.5% 2009 2,840 110 3.9% 2011 3,072 2,988 97.3% 2012 3,457 121 3.5% 2013 3,463 102 2.9% 2014 3,469 138 4.0% 2015 3,469 200 5.8% 1-3/2016 882 520 <td< th=""><th></th><th>Plan A Total</th><th>56,360</th><th>18,474</th><th>32.8%</th></td<>		Plan A Total	56,360	18,474	32.8%
1998 1,427 848 59.4% 1999 1,271 211 16.6% 2000 4,152 2,387 57.5% 2001 6,957 1,822 26.2% 2002 8,432 1,054 12.5% 2003 7,905 3,157 39.9% 2004 8,372 6,167 73.7% 2005 5,748 776 13.5% 2006 2,329 1,355 58.2% 2007 2,606 2,030 77.9% 2008 2,883 1,313 45.5% 2009 2,840 110 3.9% 2010 2,881 1,797 62.4% 2011 3,072 2,988 97.3% 2012 3,457 121 3.5% 2013 3,463 102 2.9% 2014 3,469 200 5.8% 1-3/2016 882 520 58.9% Plan B Total 77,418 27,279<	A06B	1996	514	58	11.2%
1999 1,271 211 16.6% 2000 4,152 2,387 57.5% 2001 6,957 1,822 26.2% 2002 8,432 1,054 12.5% 2003 7,905 3,157 39.9% 2004 8,372 6,167 73.7% 2005 5,748 776 13.5% 2006 2,329 1,355 58.2% 2007 2,606 2,030 77.9% 2008 2,883 1,313 45.5% 2009 2,840 110 3.9% 2010 2,881 1,797 62.4% 2011 3,072 2,988 97.3% 2012 3,457 121 3.5% 2013 3,463 102 2.9% 2014 3,469 138 4.0% 2015 3,469 200 5.8% 1-3/2016 882 520 58.9% Plan B Total 77,418 27,279 35.2% A05C/A06C 1992 9,303 9,150 <td< th=""><th></th><th>1997</th><th>1,288</th><th>126</th><th>9.8%</th></td<>		1997	1,288	126	9.8%
2000 4,152 2,387 57.5% 2001 6,957 1,822 26.2% 2002 8,432 1,054 12.5% 2003 7,905 3,157 39.9% 2004 8,372 6,167 73.7% 2005 5,748 776 13.5% 2006 2,329 1,355 58.2% 2007 2,606 2,030 77.9% 2008 2,883 1,313 45.5% 2009 2,840 110 3.9% 2010 2,881 1,797 62.4% 2011 3,072 2,988 97.3% 2012 3,457 121 3.5% 2013 3,463 102 2.9% 2014 3,469 138 4.0% 2015 3,469 200 5.8% Plan B Total 77,418 27,279 35.2% A05C/A06C 1992 9,303 9,150 98.4% 1993 1		1998	1,427	848	59.4%
2001 6,957 1,822 26.2% 2002 8,432 1,054 12.5% 2003 7,905 3,157 39.9% 2004 8,372 6,167 73.7% 2005 5,748 776 13.5% 2006 2,329 1,355 58.2% 2007 2,606 2,030 77.9% 2008 2,883 1,313 45.5% 2009 2,840 110 3.9% 2010 2,881 1,797 62.4% 2011 3,072 2,988 97.3% 2012 3,457 121 3.5% 2013 3,463 102 2.9% 2014 3,469 138 4.0% 2015 3,469 200 5.8% 1-3/2016 882 520 58.9% Plan B Total 77,418 27,279 35.2% A05C/A06C 1992 9,303 9,150 98.4% 1995 1		1999	1,271	211	16.6%
2002 8,432 1,054 12.5% 2003 7,905 3,157 39.9% 2004 8,372 6,167 73.7% 2005 5,748 776 13.5% 2006 2,329 1,355 58.2% 2007 2,606 2,030 77.9% 2008 2,883 1,313 45.5% 2009 2,840 110 3.9% 2010 2,881 1,797 62.4% 2011 3,072 2,988 97.3% 2012 3,457 121 3.5% 2013 3,463 102 2.9% 2014 3,469 138 4.0% 2015 3,469 200 5.8% 1-3/2016 882 520 58.9% Plan B Total 77,418 27,279 35.2% A05C/A06C 1992 9,303 9,150 98.4% 1993 169,171 122,214 72.2% 1995 1,241,900 1,228,147 98.9% 1995 1,241,900 1,		2000	4,152	2,387	57.5%
2003 7,905 3,157 39.9% 2004 8,372 6,167 73.7% 2005 5,748 776 13.5% 2006 2,329 1,355 58.2% 2007 2,606 2,030 77.9% 2008 2,883 1,313 45.5% 2009 2,840 110 3.9% 2010 2,881 1,797 62.4% 2011 3,072 2,988 97.3% 2012 3,457 121 3.5% 2013 3,463 102 2.9% 2014 3,469 138 4.0% 2015 3,469 200 5.8% 1-3/2016 882 520 58.9% Plan B Total 77,418 27,279 35.2% A05C/A06C 1992 9,303 9,150 98.4% 1993 169,171 122,214 72.2% 1994 779,758 719,435 92.3% 1995 1,241,900 1,228,147 98.9% 1996 1,521,418 <t< th=""><th></th><th>2001</th><th>6,957</th><th>1,822</th><th>26.2%</th></t<>		2001	6,957	1,822	26.2%
2004 8,372 6,167 73.7% 2005 5,748 776 13.5% 2006 2,329 1,355 58.2% 2007 2,606 2,030 77.9% 2008 2,883 1,313 45.5% 2009 2,840 110 3.9% 2010 2,881 1,797 62.4% 2011 3,072 2,988 97.3% 2012 3,457 121 3.5% 2013 3,463 102 2.9% 2014 3,469 138 4.0% 2015 3,469 200 5.8% 1-3/2016 882 520 58.9% Plan B Total 77,418 27,279 35.2% A05C/A06C 1992 9,303 9,150 98.4% 1993 169,171 122,214 72.2% 1994 779,758 719,435 92.3% 1995 1,241,900 1,228,147 98.9% 1996 1,521,418 1,361,320 89.5% 1997 1,488,269		2002	8,432	1,054	12.5%
2005 5,748 776 13.5% 2006 2,329 1,355 58.2% 2007 2,606 2,030 77.9% 2008 2,883 1,313 45.5% 2009 2,840 110 3.9% 2010 2,881 1,797 62.4% 2011 3,072 2,988 97.3% 2012 3,457 121 3.5% 2013 3,463 102 2.9% 2014 3,469 138 4.0% 2015 3,469 200 5.8% 1-3/2016 882 520 58.9% Plan B Total 77,418 27,279 35.2% A05C/A06C 1992 9,303 9,150 98.4% 1993 169,171 122,214 72.2% 1994 779,758 719,435 92.3% 1995 1,241,900 1,228,147 98.9% 1996 1,521,418 1,361,320 89.5% 1997 1,488,269 1,330,111 89.4% 1998 1,155,9		2003	7,905	3,157	39.9%
2006 2,329 1,355 58.2% 2007 2,606 2,030 77.9% 2008 2,883 1,313 45.5% 2009 2,840 110 3.9% 2010 2,881 1,797 62.4% 2011 3,072 2,988 97.3% 2012 3,457 121 3.5% 2013 3,463 102 2.9% 2014 3,469 138 4.0% 2015 3,469 200 5.8% 1-3/2016 882 520 58.9% Plan B Total 77,418 27,279 35.2% A05C/A06C 1992 9,303 9,150 98.4% 1993 169,171 122,214 72.2% 1994 779,758 719,435 92.3% 1995 1,241,900 1,228,147 98.9% 1996 1,521,418 1,361,320 89.5% 1997 1,488,269 1,330,111 89.4% 1998 1,155,926 944,103 81.7% 1999 <td< th=""><th></th><th>2004</th><th>8,372</th><th>6,167</th><th>73.7%</th></td<>		2004	8,372	6,167	73.7%
2007 2,606 2,030 77.9% 2008 2,883 1,313 45.5% 2009 2,840 110 3.9% 2010 2,881 1,797 62.4% 2011 3,072 2,988 97.3% 2012 3,457 121 3.5% 2013 3,463 102 2.9% 2014 3,469 138 4.0% 2015 3,469 200 5.8% 1-3/2016 882 520 58.9% Plan B Total 77,418 27,279 35.2% A05C/A06C 1992 9,303 9,150 98.4% 1993 169,171 122,214 72.2% 1994 779,758 719,435 92.3% 1995 1,241,900 1,228,147 98.9% 1996 1,521,418 1,361,320 89.5% 1997 1,488,269 1,330,111 89.4% 1998 1,155,926 944,103 81.7%		2005	5,748	776	13.5%
2008 2,883 1,313 45.5% 2009 2,840 110 3.9% 2010 2,881 1,797 62.4% 2011 3,072 2,988 97.3% 2012 3,457 121 3.5% 2013 3,463 102 2.9% 2014 3,469 138 4.0% 2015 3,469 200 5.8% 1-3/2016 882 520 58.9% Plan B Total 77,418 27,279 35.2% A05C/A06C 1992 9,303 9,150 98.4% 1993 169,171 122,214 72.2% 1994 779,758 719,435 92.3% 1995 1,241,900 1,228,147 98.9% 1996 1,521,418 1,361,320 89.5% 1997 1,488,269 1,330,111 89.4% 1998 1,155,926 944,103 81.7% 1999 948,083 687,073 72.5% 2000 1,022,630 786,316 76.9% 2001		2006	2,329	1,355	58.2%
2009 2,840 110 3.9% 2010 2,881 1,797 62.4% 2011 3,072 2,988 97.3% 2012 3,457 121 3.5% 2013 3,463 102 2.9% 2014 3,469 138 4.0% 2015 3,469 200 5.8% 1-3/2016 882 520 58.9% Plan B Total 77,418 27,279 35.2% A05C/A06C 1992 9,303 9,150 98.4% 1993 169,171 122,214 72.2% 1994 779,758 719,435 92.3% 1995 1,241,900 1,228,147 98.9% 1996 1,521,418 1,361,320 89.5% 1997 1,488,269 1,330,111 89.4% 1998 1,155,926 944,103 81.7% 1999 948,083 687,073 72.5% 2000 1,022,630 786,316 76.9% 2001 1,016,159 568,908 56.0% 200		2007	2,606	2,030	77.9%
2010 2,881 1,797 62.4% 2011 3,072 2,988 97.3% 2012 3,457 121 3.5% 2013 3,463 102 2.9% 2014 3,469 138 4.0% 2015 3,469 200 5.8% 1-3/2016 882 520 58.9% Plan B Total 77,418 27,279 35.2% A05C/A06C 1992 9,303 9,150 98.4% 1993 169,171 122,214 72.2% 1994 779,758 719,435 92.3% 1995 1,241,900 1,228,147 98.9% 1996 1,521,418 1,361,320 89.5% 1997 1,488,269 1,330,111 89.4% 1998 1,155,926 944,103 81.7% 1999 948,083 687,073 72.5% 2000 1,022,630 786,316 76.9% 2001 1,016,159 568,908 56.0% 2002 930,847 519,416 55.8% <th></th> <th>2008</th> <th>2,883</th> <th>1,313</th> <th>45.5%</th>		2008	2,883	1,313	45.5%
2011 3,072 2,988 97.3% 2012 3,457 121 3.5% 2013 3,463 102 2.9% 2014 3,469 138 4.0% 2015 3,469 200 5.8% 1-3/2016 882 520 58.9% Plan B Total 77,418 27,279 35.2% A05C/A06C 1992 9,303 9,150 98.4% 1993 169,171 122,214 72.2% 1994 779,758 719,435 92.3% 1995 1,241,900 1,228,147 98.9% 1996 1,521,418 1,361,320 89.5% 1997 1,488,269 1,330,111 89.4% 1998 1,155,926 944,103 81.7% 1999 948,083 687,073 72.5% 2000 1,022,630 786,316 76.9% 2001 1,016,159 568,908 56.0% 2002 930,847 519,416 55.8%		2009	2,840	110	3.9%
2012 3,457 121 3.5% 2013 3,463 102 2.9% 2014 3,469 138 4.0% 2015 3,469 200 5.8% 1-3/2016 882 520 58.9% Plan B Total 77,418 27,279 35.2% A05C/A06C 1992 9,303 9,150 98.4% 1993 169,171 122,214 72.2% 1994 779,758 719,435 92.3% 1995 1,241,900 1,228,147 98.9% 1996 1,521,418 1,361,320 89.5% 1997 1,488,269 1,330,111 89.4% 1998 1,155,926 944,103 81.7% 1999 948,083 687,073 72.5% 2000 1,022,630 786,316 76.9% 2001 1,016,159 568,908 56.0% 2002 930,847 519,416 55.8%		2010	2,881	1,797	62.4%
2013 3,463 102 2.9% 2014 3,469 138 4.0% 2015 3,469 200 5.8% 1-3/2016 882 520 58.9% Plan B Total 77,418 27,279 35.2% A05C/A06C 1992 9,303 9,150 98.4% 1993 169,171 122,214 72.2% 1994 779,758 719,435 92.3% 1995 1,241,900 1,228,147 98.9% 1996 1,521,418 1,361,320 89.5% 1997 1,488,269 1,330,111 89.4% 1998 1,155,926 944,103 81.7% 1999 948,083 687,073 72.5% 2000 1,022,630 786,316 76.9% 2001 1,016,159 568,908 56.0% 2002 930,847 519,416 55.8%		2011	3,072	2,988	97.3%
2014 3,469 138 4.0% 2015 3,469 200 5.8% 1-3/2016 882 520 58.9% Plan B Total 77,418 27,279 35.2% A05C/A06C 1992 9,303 9,150 98.4% 1993 169,171 122,214 72.2% 1994 779,758 719,435 92.3% 1995 1,241,900 1,228,147 98.9% 1996 1,521,418 1,361,320 89.5% 1997 1,488,269 1,330,111 89.4% 1998 1,155,926 944,103 81.7% 1999 948,083 687,073 72.5% 2000 1,022,630 786,316 76.9% 2001 1,016,159 568,908 56.0% 2002 930,847 519,416 55.8%		2012	3,457	121	3.5%
2015 3,469 200 5.8% 1-3/2016 882 520 58.9% Plan B Total 77,418 27,279 35.2% A05C/A06C 1992 9,303 9,150 98.4% 1993 169,171 122,214 72.2% 1994 779,758 719,435 92.3% 1995 1,241,900 1,228,147 98.9% 1996 1,521,418 1,361,320 89.5% 1997 1,488,269 1,330,111 89.4% 1998 1,155,926 944,103 81.7% 1999 948,083 687,073 72.5% 2000 1,022,630 786,316 76.9% 2001 1,016,159 568,908 56.0% 2002 930,847 519,416 55.8%		2013	3,463	102	2.9%
1-3/2016 882 520 58.9% Plan B Total 77,418 27,279 35.2% A05C/A06C 1992 9,303 9,150 98.4% 1993 169,171 122,214 72.2% 1994 779,758 719,435 92.3% 1995 1,241,900 1,228,147 98.9% 1996 1,521,418 1,361,320 89.5% 1997 1,488,269 1,330,111 89.4% 1998 1,155,926 944,103 81.7% 1999 948,083 687,073 72.5% 2000 1,022,630 786,316 76.9% 2001 1,016,159 568,908 56.0% 2002 930,847 519,416 55.8%		2014	3,469	138	4.0%
1-3/2016 882 520 58.9% Plan B Total 77,418 27,279 35.2% A05C/A06C 1992 9,303 9,150 98.4% 1993 169,171 122,214 72.2% 1994 779,758 719,435 92.3% 1995 1,241,900 1,228,147 98.9% 1996 1,521,418 1,361,320 89.5% 1997 1,488,269 1,330,111 89.4% 1998 1,155,926 944,103 81.7% 1999 948,083 687,073 72.5% 2000 1,022,630 786,316 76.9% 2001 1,016,159 568,908 56.0% 2002 930,847 519,416 55.8%		2015	3,469	200	5.8%
A05C/A06C 1992 9,303 9,150 98.4% 1993 169,171 122,214 72.2% 1994 779,758 719,435 92.3% 1995 1,241,900 1,228,147 98.9% 1996 1,521,418 1,361,320 89.5% 1997 1,488,269 1,330,111 89.4% 1998 1,155,926 944,103 81.7% 1999 948,083 687,073 72.5% 2000 1,022,630 786,316 76.9% 2001 1,016,159 568,908 56.0% 2002 930,847 519,416 55.8%		1-3/2016	882	520	58.9%
1993 169,171 122,214 72.2% 1994 779,758 719,435 92.3% 1995 1,241,900 1,228,147 98.9% 1996 1,521,418 1,361,320 89.5% 1997 1,488,269 1,330,111 89.4% 1998 1,155,926 944,103 81.7% 1999 948,083 687,073 72.5% 2000 1,022,630 786,316 76.9% 2001 1,016,159 568,908 56.0% 2002 930,847 519,416 55.8%		Plan B Total	77,418	27,279	35.2%
1993 169,171 122,214 72.2% 1994 779,758 719,435 92.3% 1995 1,241,900 1,228,147 98.9% 1996 1,521,418 1,361,320 89.5% 1997 1,488,269 1,330,111 89.4% 1998 1,155,926 944,103 81.7% 1999 948,083 687,073 72.5% 2000 1,022,630 786,316 76.9% 2001 1,016,159 568,908 56.0% 2002 930,847 519,416 55.8%	A05C/A06C	1992	9,303	9,150	98.4%
1995 1,241,900 1,228,147 98.9% 1996 1,521,418 1,361,320 89.5% 1997 1,488,269 1,330,111 89.4% 1998 1,155,926 944,103 81.7% 1999 948,083 687,073 72.5% 2000 1,022,630 786,316 76.9% 2001 1,016,159 568,908 56.0% 2002 930,847 519,416 55.8%		1993	169,171	122,214	72.2%
1996 1,521,418 1,361,320 89.5% 1997 1,488,269 1,330,111 89.4% 1998 1,155,926 944,103 81.7% 1999 948,083 687,073 72.5% 2000 1,022,630 786,316 76.9% 2001 1,016,159 568,908 56.0% 2002 930,847 519,416 55.8%		1994	779,758	719,435	92.3%
1996 1,521,418 1,361,320 89.5% 1997 1,488,269 1,330,111 89.4% 1998 1,155,926 944,103 81.7% 1999 948,083 687,073 72.5% 2000 1,022,630 786,316 76.9% 2001 1,016,159 568,908 56.0% 2002 930,847 519,416 55.8%		1995	1,241,900	1,228,147	98.9%
1997 1,488,269 1,330,111 89.4% 1998 1,155,926 944,103 81.7% 1999 948,083 687,073 72.5% 2000 1,022,630 786,316 76.9% 2001 1,016,159 568,908 56.0% 2002 930,847 519,416 55.8%		1996			
1998 1,155,926 944,103 81.7% 1999 948,083 687,073 72.5% 2000 1,022,630 786,316 76.9% 2001 1,016,159 568,908 56.0% 2002 930,847 519,416 55.8%		1997			
1999 948,083 687,073 72.5% 2000 1,022,630 786,316 76.9% 2001 1,016,159 568,908 56.0% 2002 930,847 519,416 55.8%		1998			
2000 1,022,630 786,316 76.9% 2001 1,016,159 568,908 56.0% 2002 930,847 519,416 55.8%		1999			
2001 1,016,159 568,908 56.0% 2002 930,847 519,416 55.8%		2000			
2002 930,847 519,416 55.8%		2001			
2003 003,000 307,134 30.570		2003	863,888	509,134	58.9%

Exhibit V Policy Form Series GR-A05 and GR-A06

	Experience	Earned	Incurred	Claim
	Period	Premium	Claims	Ratio
A05C/A06C	2004	861,559	467,629	54.3%
	2005	642,001	377,731	58.8%
	2006	376,973	258,217	68.5%
	2007	307,163	170,339	55.5%
	2008	261,628	163,901	62.6%
	2009	212,905	136,488	64.1%
	2010	235,800	187,308	79.4%
	2011	224,669	165,789	73.8%
	2012	203,164	164,169	80.8%
	2013	181,025	112,464	62.1%
	2014	153,370	81,970	53.4%
	2015	131,850	68,476	51.9%
	1-3/2016	31,758	9,895	31.2%
	Plan C Total	14,971,218	11,149,703	74.5%
A06D	1996	624	7	1.1%
	1997	3,835	600	15.6%
	1998	3,483	2,279	65.4%
	1999	3,847	1,392	36.2%
	2000	20,629	9,106	44.1%
	2001	25,797	15,341	59.5%
	2002	21,460	10,575	49.3%
	2003	17,471	2,081	11.9%
	2004	19,378	6,281	32.4%
	2005	19,818	13,663	68.9%
	2006	16,544	15,209	91.9%
	2007	12,519	8,811	70.4%
	2008	11,220	872	7.8%
	2009	11,706	2,350	20.1%
	2010	14,033	6,649	47.4%
	2011	9,029	1,205	13.3%
	2012	8,286	1,530	18.5%
	2013	6,078	1,355	22.3%
	2014	6,594	1,444	21.9%
	2015	6,963	806	11.6%
	1-3/2016	1,790	57	3.2%
	Plan D Total	241,103	101,612	42.1%
A06E	1998	888	51	5.7%
	1999	10,494	7,671	73.1%
	2000	57,523	42,983	74.7%
	2001	91,354	55,462	60.7%
	2002	119,393	71,328	59.7%
	2003	148,976	89,945	60.4%
	2004	173,128	132,470	76.5%
	2005	170,256	106,916	62.8%
	2006	124,234	49,207	39.6%
	2007	98,572	50,141	50.9%
	2008	80,168	54,075	67.5%
	2009	57,463	26,717	46.5%
	2010	52,730	28,668	54.4%

Exhibit V Policy Form Series GR-A05 and GR-A06

	Experience	Earned	Incurred	Claim
	Period	Premium	Claims	Ratio
A06E	2011	50,641	17,715	35.0%
	2012	44,922	18,428	41.0%
	2013	36,800	14,680	39.9%
	2014	35,923	18,947	52.7%
	2015	27,126	18,630	68.7%
	1-3/2016	6,414	5,074	79.1%
	Plan E Total	1,387,006	809,107	58.3%
A05F/A06F	1992	1,759	234	13.3%
	1993	29,152	28,783	98.7%
	1994	73,218	51,088	69.8%
	1995	84,908	67,486	79.5%
	1996	102,788	92,700	90.2%
	1997	118,201	92,364	78.1%
	1998	104,861	88,697	84.6%
	1999	95,846	71,740	74.8%
	2000	124,139	108,517	87.4%
	2001	172,258	108,500	63.0%
	2002	206,031	137,549	66.8%
	2003	248,203	179,383	72.3%
	2004	380,932	290,481	76.3%
	2005	767,824	572,538	74.6%
	2006	1,433,144	925,025	64.5%
	2007	1,639,932	1,106,493	67.5%
	2008	1,720,791	1,222,933	71.1%
	2009	2,089,340	1,432,053	68.5%
	2010	3,169,678	2,397,758	75.6%
	2011	3,138,647	2,228,588	71.0%
	2012	3,182,005	2,067,172	65.0%
	2013	2,940,819	1,729,867	58.8%
	2014	2,748,490	1,913,422	69.6%
	2015	2,444,482	1,502,693	61.5%
	1-3/2016	571,813	368,675	64.5%
	Plan F Total	27,589,261	18,784,738	68.1%
A06FH	2001	747	0	0.0%
	2002	2,126	55	2.6%
	2003	3,538	0	0.0%
	2004	2,469	3,436	139.2%
	2005	3,236	0	0.0%
	2006	6,525	492	7.5%
	2007	11,627	0	0.0%
	2008	14,290	1,064	7.4%
	2009	20,836	1,041	5.0%
	2010	74,998	30,706	40.9%
	2011	53,388	50,314	94.2%
	2012	44,987	12,833	28.5%
	2013	38,964	27,575	70.8%
	2014	34,634	33,291	96.1%
	2015	28,666	27,497	95.9%
	1-3/2016	7,111	3,047	42.9%

Exhibit V Policy Form Series GR-A05 and GR-A06

	Experience	Earned	Incurred	Claim
	Period	Premium	Claims	Ratio
	Plan FH Total	348,140	191,351	55.0%
A06G	1996	536	494	92.2%
	1997	1,531	3,175	207.3%
	1998	2,550	675	26.5%
	1999	3,764	374	9.9%
	2000	5,683	2,424	42.7%
	2001	15,498	8,653	55.8%
	2002	35,423	37,264	105.2%
	2003	43,290	38,023	87.8%
	2004	44,112	36,024	81.7%
	2005	55,039	42,044	76.4%
	2006	85,146	66,692	78.3%
	2007	87,732	72,585	82.7%
	2008	99,862	61,362	61.4%
	2009	98,951	87,960	88.9%
	2010	80,839	76,697	94.9%
	2011	74,933	35,294	47.1%
	2012	78,643	57,941	73.7%
	2013	77,913	56,282	72.2%
	2014	74,551	63,138	84.7%
	2015	52,391	36,309	69.3%
	1-3/2016	11,227	5,033	44.8%
	Plan G Total	1,029,612	788,443	76.6%
A06J	2006	21,637	13,740	63.5%
	2007	185,303	106,943	57.7%
	2008	435,160	282,807	65.0%
	2009	673,088	384,566	57.1%
	2010	766,440	718,334	93.7%
	2011	753,904	502,120	66.6%
	2012	793,855	416,765	52.5%
	2013	757,312	427,543	56.5%
	2014	705,662	485,076	68.7%
	2015	659,021	359,904	54.6%
	1-3/2016	164,263	134,091	81.6%
	Plan J Total	5,915,646	3,831,889	64.8%

Exhibit V Policy Form Series GR-A05 and GR-A06

	Experience	Earned	Incurred	Claim
	Period	Premium	Claims	Ratio
All Plans Combined	1992	11,062	9,383	84.8%
	1993	198,323	150,997	76.1%
	1994	852,976	770,522	90.3%
	1995	1,326,808	1,295,633	97.7%
	1996	1,625,879	1,454,578	89.5%
	1997	1,613,124	1,426,377	88.4%
	1998	1,269,136	1,036,652	81.7%
	1999	1,063,305	768,460	72.3%
	2000	1,234,756	951,734	77.1%
	2001	1,328,770	758,686	57.1%
	2002	1,323,712	777,241	58.7%
	2003	1,333,537	821,729	61.6%
	2004	1,491,232	942,727	63.2%
	2005	1,666,313	1,114,609	66.9%
	2006	2,070,970	1,332,622	64.3%
	2007	2,350,573	1,523,883	64.8%
	2008	2,631,004	1,789,541	68.0%
	2009	3,171,569	2,071,952	65.3%
	2010	4,402,149	3,449,678	78.4%
	2011	4,313,355	3,005,356	69.7%
	2012	4,364,794	2,739,430	62.8%
	2013	4,048,067	2,370,652	58.6%
	2014	3,768,667	2,598,034	68.9%
	2015	3,359,714	2,015,687	60.0%
	1-3/2016	795,968	526,433	66.1%
	Grand Total	51,615,764	35,702,596	69.2%

Exhibit V

Policy Form Series GR-A05 & GR-A06

Form	Experience Period	Written Premium	Paid Claims	Cash Loss Ratio
GR-A06A	1996	145,529	17,992	12.4 %
	1997	382,085	192,665	50.4
	1998	467,440	347,994	74.4
	1999	507,062	360,691	71.1
	2000	589,844	314,569	53.3
	2001	725,223	349,176	48.1
	2002 2003	810,504	416,478	51.4 54.5
	2003	917,972 1,084,105	500,095 749,959	69.2
	2005	1,224,226	933,105	76.2
	2006	1,281,950	976,187	76.1
	2007	1,218,290	947,831	77.8
	2008	1,382,343	1,133,278	82.0
	2009	1,826,542	2,283,136	125.0
	2010	1,823,969	2,670,639	146.4
	2011	1,363,044	1,716,130	125.9
	2012	835,363	1,133,496	135.7
	2013 2014	749,876 577,781	653,273 472,454	87.1 81.8
	2015	435,107	358,706	82.4
	Total	18,348,255	16,527,854	90.1
GR-A06B	1996	1,256,767		26.0 %
GIV-AUUD	1997	2,895,785	326,335 1,748,304	60.4
	1998	3,409,384	2,386,541	70.0
	1999	3,649,206	2,707,607	74.2
	2000	3,933,269	2,888,674	73.4
	2001	4,050,506	2,631,692	65.0
	2002	3,412,480	2,187,609	64.1
	2003	2,945,259	2,002,866	68.0
	2004	2,972,883	2,086,078	70.2
	2005	2,904,933	1,872,402	64.5
	2006	2,460,655	1,711,669	69.6
	2007 2008	2,169,880 1,914,805	1,407,083 1,231,419	64.8 64.3
	2009	1,683,522	1,214,111	72.1
	2010	1,657,736	1,259,233	76.0
	2011	1,328,334	969,045	73.0
	2012	1,065,438	681,805	64.0
	2013	904,767	517,091	57.2
	2014	730,669	423,398	57.9
	2015	636,125	401,535	63.1
	Total	45,982,403	30,654,497	66.7
GR-A05C &	1992	13,137,461	2,477,403	18.9 %
GR-A06C	1993	60,521,067	28,233,343	46.7
	1994	112,452,352	71,717,804	63.8
	1995	143,101,004	113,824,453	79.5
	1996 1997	154,463,515 137,820,982	119,660,623 109,046,487	77.5 79.1
	1998	119,267,209	93,620,315	78.5
	1999	107,626,849	80,881,069	75.1
	2000	99,009,314	70,427,957	71.1
	2001	91,469,541	61,606,027	67.4
	2002	82,872,944	53,866,151	65.0
	2003	75,119,563	50,197,475	66.8
	2004	66,702,598	46,701,942	70.0
	2005	59,654,846	42,263,011	70.8
	2006	49,724,004	36,508,223	73.4
	2007 2008	43,091,298 37,134,859	28,520,897 26,434,698	66.2 71.2
	2008	30,967,140	22,303,326	71.2 72.0
	2010	26,906,799	19,234,660	71.5
	2011	22,145,950	15,333,810	69.2
	2012	18,829,128	12,397,577	65.8
	2013	16,225,615	9,902,133	61.0
	2014	13,199,324	8,515,011	64.5
	2015	11,041,106	7,389,276	66.9
	Total	1,592,484,468	1,131,063,671	71.0

Exhibit V

Policy Form Series GR-A05 & GR-A06

Form	Experience Period	Written Premium	Paid Claims	Cash Loss Ratio
GR-A06D	1996	5,177,938	1,156,491	22.3 %
	1997	14,101,877	7,136,672	50.6
	1998	21,096,370	12,484,080	59.2
	1999	24,864,239	16,858,767	67.8
	2000	23,761,992	16,951,798	71.3
	2001 2002	22,694,149 20,705,122	15,251,703 13,589,749	67.2 65.6
	2003	18,642,319	12,047,443	64.6
	2004	16,428,857	11,558,651	70.4
	2005	14,716,788	10,183,464	69.2
	2006	11,800,858	7,910,855	67.0
	2007	9,856,721	6,006,371	60.9
	2008	8,371,852	5,547,885	66.3
	2009 2010	7,882,419 8,172,942	5,442,741 5,332,665	69.0 65.2
	2010	7,093,414	4,696,084	66.2
	2012	5,949,952	4,161,958	69.9
	2013	5,206,512	3,594,159	69.0
	2014	4,334,661	2,893,936	66.8
	2015	3,726,967	2,355,829	63.2
	Total	254,586,020	165,161,301	64.9
GR-A06E	1996	206,919	30,061	14.5 %
	1997	562,344	258,829	46.0
	1998 1999	2,109,136 7,679,802	691,581 3,071,739	32.8 40.0
	2000	14,738,148	8,207,290	55.7
	2001	17,901,047	10,350,947	57.8
	2002	20,819,414	12,145,264	58.3
	2003	24,942,966	14,912,997	59.8
	2004	30,163,133	20,346,013	67.5
	2005	35,127,651	24,449,763	69.6
	2006	34,699,296	24,615,950	70.9
	2007 2008	30,632,601 27,091,926	21,013,525 20,101,692	68.6 74.2
	2009	23,510,658	16,737,007	71.2
	2010	19,915,984	13,327,710	66.9
	2011	15,730,244	10,337,084	65.7
	2012	13,506,137	8,985,140	66.5
	2013	12,024,365	7,521,800	62.6
	2014	9,427,303	6,576,889	69.8
	Total	8,143,169 348,932,243	5,666,437 229,347,718	69.6 65.7
GR-A05F &	1992	24,140,580	4,609,811	19.1 %
GR-A06F	1993	56,595,856	25,119,841	44.4
	1994	66,302,295	38,507,781	58.1
	1995	66,331,977	45,238,634	68.2
	1996	69,289,490	45,671,431	65.9
	1997	66,322,867	45,382,748	68.4
	1998 1999	64,279,443 65,089,009	43,959,075 44,286,484	68.4 68.0
	2000	70,775,734	45,763,063	64.7
	2001	87,398,558	54,755,741	62.7
	2002	96,329,854	59,319,724	61.6
	2003	100,953,755	62,355,165	61.8
	2004	110,365,398	71,862,440	65.1
	2005	122,531,217	82,084,207	67.0
	2006	118,537,093	83,864,989	70.7 66.7
	2007 2008	108,192,040 103,958,075	72,167,911 74,009,835	66.7 71.2
	2009	105,751,995	73,557,092	69.6
	2010	112,961,416	77,191,745	68.3
	2011	96,567,060	66,491,142	68.9
	2012	85,468,601	56,776,012	66.4
	2013	73,349,010	48,168,774	65.7
	2014	63,282,982	41,074,612	64.9
	2015 Total	56,295,276 1,991,069,581	39,008,367 1,301,226,624	69.3 65.4
	iolai	1,001,000,001	1,001,220,024	00.4

 $\mathsf{Exhibit}\;\mathsf{V}$

Policy Form Series GR-A05 & GR-A06

	Experience	Written	Paid	Cash
Form	Period	Premium	Claims	Loss Ratio
GR-A06FH	2000	289,969	15,144	5.2 %
	2001	1,109,126	115,600	10.4
	2002	1,628,810	280,784	17.2
	2003	1,867,459	377,101	20.2
	2004	2,082,029	444,996	21.4
	2005	2,791,433	901,569	32.3
	2006	3,104,675	1,164,057	37.5
	2007	3,248,114	1,321,716	40.7
	2008	3,712,619	1,670,946	45.0
	2009	4,744,491	2,035,312	42.9
	2010	7,925,820	3,976,878	50.2
	2011	6,043,110	4,415,396	73.1
	2012	5,277,111	4,110,020	77.9
	2013	4,777,292	3,662,511	76.7
	2014	4,263,713	3,033,826	71.2
	2015	3,850,746	3,168,020	82.3
	Total	56,716,517	30,693,876	54.1
GR-A06G	1996	681,607	140,161	20.6 %
GK-AUUG	1997	2,435,890	1,056,193	43.4
	1998	4,777,629	2,377,039	49.8
	1999	7,365,333	3,986,277	54.1
	2000	13,781,740	6,764,245	49.1
	2000	24,563,362	13,778,780	56.1
	2002	34,039,562	19,621,775	57.6
	2002	44,947,321	25,985,905	57.8
	2003	58,882,030	37,350,732	63.4
	2005	77,937,515	50,118,821	64.3
	2006	83,714,312	59,507,609	71.1
	2007	78,311,474	54,223,298	69.2
	2008	73,209,789	52,665,484	71.9
	2009	64,282,479	47,358,216	73.7
	2010	56,786,729	41,281,592	72.7
	2011	48,246,011	34,615,771	71.7
	2012	43,083,053	29,960,189	69.5
	2013	38,850,737	25,345,588	65.2
	2014	33,749,641	21,904,048	64.9
	2015	29,039,223	19,328,218	66.6
	Total	818,685,437	547,369,941	66.9
GR-A06J	2005	193,582	9,822	5.1 %
	2006	29,243,456	10,909,813	37.3
	2007	69,018,062	37,755,433	54.7
	2008	9,062,778	68,563,907	756.5
	2009	48,063,396	98,229,525	204.4
	2010	75,831,721	122,910,572	162.1
	2011	56,625,762	110,411,075	195.0
	2012	43,310,301	95,020,467	219.4
	2013	33,753,537	83,836,471	248.4
	2014	18,600,065	76,735,657	412.6
	2015 Total	107,654,724	69,804,007	64.8
	Total	491,357,384	774,186,749	157.6

$\mathsf{Exhibit}\;\mathsf{V}$

Policy Form Series GR-A05 & GR-A06

	Experience	Written	Paid	Cash
Form	Period	Premium	Claims	Loss Ratio
All	1992	37,278,041	7,087,214	19.0 %
	1993	117,116,923	53,353,184	45.6
	1994	178,754,647	110,225,585	61.7
	1995	209,433,052	159,063,087	75.9
	1996	231,221,765	167,003,094	72.2
	1997	224,521,830	164,821,898	73.4
	1998	215,406,611	155,866,625	72.4
	1999	216,781,500	152,152,634	70.2
	2000	226,880,010	151,332,740	66.7
	2001	249,911,512	158,839,666	63.6
	2002	260,618,690	161,427,534	61.9
	2003	270,336,614	168,379,047	62.3
	2004	288,681,033	191,100,811	66.2
	2005	317,082,191	212,816,164	67.1
	2006	334,566,299	227,169,352	67.9
	2007	345,738,480	223,364,065	64.6
	2008	265,839,046	251,359,144	94.6
	2009	288,712,642	269,160,466	93.2
	2010	311,983,116	287,185,694	92.1
	2011	255,142,929	248,985,537	97.6
	2012	217,325,084	213,226,664	98.1
	2013	185,841,711	183,201,800	98.6
	2014	148,166,139	161,629,831	109.1
	2015	220,822,443	147,480,395	66.8
	Total	5,618,162,308	4,226,232,231	75.2

Exhibit V

Policy Form Series GR-A05 & GR-A06

Rhode Island Experience					
Form	Experience Period	Written Premium	Paid Claims	Cash Loss Ratio	
GR-A06A	2003	402	8	2.0	
	2004	1,305	237	18.2	
	2005	2,657	843	31.7	
	2006	4,501	2,526	56.1	
	2007	5,309	6,396	120.5	
	2008	4,988	1,505	30.2	
	2009	4,273	743	17.4	
	2010	4,764	1,747	36.7	
	2011	5,224	1,255	24.0	
	2012	5,361	551	10.3	
	2013 2014	5,827 6,102	750 614	12.9 10.1	
	2015	5,473	1,114	20.4	
	Total	56,186	18,289	32.6	
OD 400D	1000	700	00	4.0.07	
GR-A06B	1996	700	32	4.6 %	
	1997	1,314	109	8.3	
	1998 1999	1,453 1,166	255 213	17.5 18.3	
	2000	4,663	2,172	46.6	
	2001	7,204	2,470	34.3	
	2002	8,688	945	10.9	
	2003	7,649	3,324	43.5	
	2004	8,383	6,219	74.2	
	2005	5,147	810	15.7	
	2006	2,320	1,364	58.8	
	2007	2,668	2,042	76.5	
	2008	3,004	1,325	44.1	
	2009	2,867	122	4.3	
	2010	2,876	58	2.0	
	2011	3,158	3,535	111.9	
	2012	3,438	1,257	36.6	
	2013 2014	3,607 3,236	143 140	4.0 4.3	
	2014	3,468	196	5.7	
	Total	77,009	26,731	34.7	
05.4450.0					
GR-A05C &	1992	20,650	269	1.3 %	
GR-A06C	1993	220,737	82,996	37.6	
	1994 1995	924,004 1,292,170	540,095 1,129,130	58.5 87.4	
	1996	1,562,416	1,346,832	86.2	
	1997	1,466,631	1,390,705	94.8	
	1998	1,069,001	1,012,289	94.7	
	1999	941,102	697,443	74.1	
	2000	1,008,377	717,332	71.1	
	2001	1,007,544	585,911	58.2	
	2002	940,943	645,930	68.6	
	2003	862,908	543,236	63.0	
	2004	845,451	456,267	54.0	
	2005	571,266	409,046	71.6	
	2006	348,700	268,260	76.9	
	2007	304,055	190,981	62.8	
	2008 2009	261,260 197,826	167,626 141,467	64.2 71.5	
	2010	232,042	196,901	84.9	
	2010	218,408	151,768	69.5	
	2012	196,188	176,483	90.0	
	2013	181,634	118,567	65.3	
	2014	148,791	90,564	60.9	
	2015	125,929	66,487	52.8	
	Total	14,948,033	11,126,585	74.4	

Exhibit V

Policy Form Series GR-A05 & GR-A06

Rhode Island Experience					
	Experience	Written	Paid	Cash	
Form	Period	Premium	Claims	Loss Ratio	
GR-A06D	1996	1,113	7	0.6 %	
	1997	4,167	223	5.4	
	1998	3,162 4,379	2,581	81.6	
	1999 2000	22,381	299 7,971	6.8 35.6	
	2001	25,683	14,598	56.8	
	2002	21,565	7,912	36.7	
	2003	17,484	7,587	43.4	
	2004	19,565	5,542	28.3	
	2005	19,943	8,505	42.6	
	2006	15,345	17,642	115.0	
	2007	11,883	11,162	93.9	
	2008	11,608	2,008	17.3	
	2009	11,776	2,247	19.1	
	2010	14,231	6,125	43.0	
	2011	8,110	1,800	22.2	
	2012	8,313	1,715	20.6	
	2013 2014	5,951 6 607	964	16.2 20.9	
	2015	6,607 7,160	1,383 1,097	15.3	
	Total	240,426	101,368	42.2	
GR-A06E	1998	1,193	19	1.6	
	1999	14,591	4,216	28.9	
	2000	64,311	30,920	48.1	
	2001	95,296	55,406	58.1	
	2002 2003	129,668 151,714	66,604	51.4 60.9	
	2003	175,395	92,407 128,810	73.4	
	2005	164,322	106,237	64.7	
	2006	114,565	63,377	55.3	
	2007	98,342	44,929	45.7	
	2008	77,746	53,279	68.5	
	2009	54,509	36,212	66.4	
	2010	52,742	25,643	48.6	
	2011	49,671	22,392	45.1	
	2012	41,385	19,711	47.6	
	2013	37,981	13,821	36.4	
	2014	34,662	17,586	50.7	
	2015 Total	27,164	18,517	68.2	
	Total	1,385,257	800,086	57.8	
GR-A05F &	1992	4,434	6	0.1 %	
GR-A06F	1993	38,455	19,602	51.0	
	1994	78,258	47,613	60.8	
	1995	85,732	65,241	76.1	
	1996	109,729	78,316	71.4	
	1997	120,254	101,768	84.6	
	1998	99,211	76,313	76.9	
	1999	97,186	81,544	83.9	
	2000 2001	126,910 179,562	101,481 119,122	80.0 66.3	
	2002	215,328	123,336	57.3	
	2003	258,856	168,649	65.2	
	2004	401,306	276,791	69.0	
	2005	854,693	477,904	55.9	
	2006	1,465,332	895,078	61.1	
	2007	1,665,740	1,018,299	61.1	
	2008	1,748,013	1,257,324	71.9	
	2009	2,145,071	1,379,180	64.3	
	2010	3,247,118	2,275,036	70.1	
	2011	3,117,670	2,272,105	72.9	
	2012	3,145,509	2,078,277	66.1	
	2013	2,960,875	1,810,763	61.2	
	2014	2,711,400	1,712,629	63.2	
	2015 Total	2,414,874	1,697,247 18,133,624	70.3	
	Total	27,291,516	10, 133,024	66.4	

Exhibit V

Policy Form Series GR-A05 & GR-A06

Rhode Island Experience

	Experience	Written	Paid	Cash
Form	Period	Premium	Claims	Loss Ratio
GR-A06FH	2001	967	0	0.0
	2002	2,366	55	2.3
	2003	3,719	0	0.0
	2004	2,170	3,357	154.7
	2005	3,470	79	2.3
	2006	7,417	360	4.9
	2007	12,387	132	1.1
	2008	14,904	309	2.1
	2009	22,913	1,418	6.2
	2010	79,374	22,846	28.8
	2011	50,982	47,975	94.1
	2012	43,614	14,894	34.1
	2013	39,179	22,613	57.7
	2014	33,682	33,902	100.7
	2015	28,674	33,710	117.6
	Total	345,818	181,650	52.5
GR-A06G	1996	685	478	69.8 %
	1997	1,795	2,130	118.7
	1998	2,686	1,569	58.4
	1999	3,915	490	12.5
	2000	6,325	444	7.0
	2001	17,069	9,020	52.8
	2002	38,556	28,434	73.7
	2003	42,671	36,779	86.2
	2004	44,774	40,312	90.0
	2005	56,889	36,369	63.9
	2006	86,485	63,896	73.9
	2007	87,944	71,929	81.8
	2008	101,858	61,586	60.5
	2009	98,770	93,974	95.1
	2010	78,116	82,111	105.1
	2011	75,301	32,792	43.5
	2012	78,133	57,099	73.1
	2013	79,895	55,695	69.7
	2014	73,010	66,103	90.5
	2015	46,608	32,260	69.2
	Total	1,021,485	773,470	75.7
GR-A06J	2006	28,217	6,719	23.8
	2007	210,371	75,332	35.8
	2008	466,547	265,858	57.0
	2009	692,566	376,872	54.4
	2010	765,396	464,276	60.7
	2011	749,719	504,612	67.3
	2012	787,745	454,212	57.7
	2013	763,405	621,101	81.4
	2014	698,812	491,349	70.3
	2015	654,564	367,650	56.2
	Total	5,817,342	3,627,981	62.4
		-,- ,	-,- ,	

Exhibit V

Policy Form Series GR-A05 & GR-A06

Rhode Island Experience

Form Period Premium Claims Loss Ratio All 1992 25,084 275 1.1 % 1993 259,192 102,598 39.6 1994 1,002,262 587,708 58.6 1995 1,377,902 1,194,371 86.7 1996 1,674,643 1,425,665 85.1 1997 1,594,161 1,494,935 93.8 1998 1,176,706 1,093,026 92.9 1999 1,062,339 784,205 73.8 2000 1,232,967 860,320 69.8 2001 1,333,325 786,527 59.0 2002 1,357,114 873,216 64.3 2003 1,345,403 851,990 63.3 2004 1,498,349 917,535 61.2 2005 1,678,387 1,039,793 62.0 2006 2,072,882 1,319,222 63.6 2007 2,398,699 1,421,202 59.2 2008		Experience	Written	Paid	Cash
1993 259,192 102,598 39.6 1994 1,002,262 587,708 58.6 1995 1,377,902 1,194,371 86.7 1996 1,674,643 1,425,665 85.1 1997 1,594,161 1,494,935 93.8 1998 1,176,706 1,093,026 92.9 1999 1,062,339 784,205 73.8 2000 1,232,967 860,320 69.8 2001 1,333,325 786,527 59.0 2002 1,357,114 873,216 64.3 2003 1,345,403 851,990 63.3 2004 1,498,349 917,535 61.2 2005 1,678,387 1,039,793 62.0 2006 2,072,882 1,319,222 63.6 2007 2,398,699 1,421,202 59.2 2008 2,689,928 1,810,820 67.3 2009 3,230,571 2,032,235 62.9 2010 4,476,659 3,0	Form	Period	Premium	Claims	Loss Ratio
1994 1,002,262 587,708 58.6 1995 1,377,902 1,194,371 86.7 1996 1,674,643 1,425,665 85.1 1997 1,594,161 1,494,935 93.8 1998 1,176,706 1,093,026 92.9 1999 1,062,339 784,205 73.8 2000 1,232,967 860,320 69.8 2001 1,333,325 786,527 59.0 2002 1,357,114 873,216 64.3 2003 1,345,403 851,990 63.3 2004 1,498,349 917,535 61.2 2005 1,678,387 1,039,793 62.0 2006 2,072,882 1,319,222 63.6 2007 2,398,699 1,421,202 59.2 2008 2,689,928 1,810,820 67.3 2010 4,476,659 3,074,743 68.7 2011 4,278,243 3,038,234 71.0 2012 4,309,686 <td< td=""><td>All</td><td>1992</td><td>25,084</td><td>275</td><td>1.1 %</td></td<>	All	1992	25,084	275	1.1 %
1995 1,377,902 1,194,371 86.7 1996 1,674,643 1,425,665 85.1 1997 1,594,161 1,494,935 93.8 1998 1,176,706 1,093,026 92.9 1999 1,062,339 784,205 73.8 2000 1,232,967 860,320 69.8 2001 1,333,325 786,527 59.0 2002 1,357,114 873,216 64.3 2003 1,345,403 851,990 63.3 2004 1,498,349 917,535 61.2 2005 1,678,387 1,039,793 62.0 2006 2,072,882 1,319,222 63.6 2007 2,398,699 1,421,202 59.2 2008 2,689,928 1,810,820 67.3 2009 3,230,571 2,032,235 62.9 2010 4,476,659 3,074,743 68.7 2011 4,278,243 3,038,234 71.0 2012 4,309,686 <		1993	259,192	102,598	39.6
1996 1,674,643 1,425,665 85.1 1997 1,594,161 1,494,935 93.8 1998 1,176,706 1,093,026 92.9 1999 1,062,339 784,205 73.8 2000 1,232,967 860,320 69.8 2001 1,333,325 786,527 59.0 2002 1,357,114 873,216 64.3 2003 1,345,403 851,990 63.3 2004 1,498,349 917,535 61.2 2005 1,678,387 1,039,793 62.0 2006 2,072,882 1,319,222 63.6 2007 2,398,699 1,421,202 59.2 2008 2,689,928 1,810,820 67.3 2009 3,230,571 2,032,235 62.9 2010 4,476,659 3,074,743 68.7 2011 4,278,243 3,038,234 71.0 2012 4,309,686 2,804,199 65.1 2013 4,078,354 <		1994	1,002,262	587,708	58.6
1997 1,594,161 1,494,935 93.8 1998 1,176,706 1,093,026 92.9 1999 1,062,339 784,205 73.8 2000 1,232,967 860,320 69.8 2001 1,333,325 786,527 59.0 2002 1,357,114 873,216 64.3 2003 1,345,403 851,990 63.3 2004 1,498,349 917,535 61.2 2005 1,678,387 1,039,793 62.0 2006 2,072,882 1,319,222 63.6 2007 2,398,699 1,421,202 59.2 2008 2,689,928 1,810,820 67.3 2009 3,230,571 2,032,235 62.9 2010 4,476,659 3,074,743 68.7 2011 4,278,243 3,038,234 71.0 2012 4,309,686 2,804,199 65.1 2013 4,078,354 2,644,417 64.8 2014 3,716,302 <		1995	1,377,902	1,194,371	86.7
1998 1,176,706 1,093,026 92.9 1999 1,062,339 784,205 73.8 2000 1,232,967 860,320 69.8 2001 1,333,325 786,527 59.0 2002 1,357,114 873,216 64.3 2003 1,345,403 851,990 63.3 2004 1,498,349 917,535 61.2 2005 1,678,387 1,039,793 62.0 2006 2,072,882 1,319,222 63.6 2007 2,398,699 1,421,202 59.2 2008 2,689,928 1,810,820 67.3 2009 3,230,571 2,032,235 62.9 2010 4,476,659 3,074,743 68.7 2011 4,278,243 3,038,234 71.0 2012 4,309,686 2,804,199 65.1 2013 4,078,354 2,644,417 64.8 2014 3,716,302 2,414,270 65.0 2015 3,313,914 <		1996	1,674,643	1,425,665	85.1
1999 1,062,339 784,205 73.8 2000 1,232,967 860,320 69.8 2001 1,333,325 786,627 59.0 2002 1,357,114 873,216 64.3 2003 1,345,403 851,990 63.3 2004 1,498,349 917,535 61.2 2005 1,678,387 1,039,793 62.0 2006 2,072,882 1,319,222 63.6 2007 2,398,699 1,421,202 59.2 2008 2,689,928 1,810,820 67.3 2009 3,230,571 2,032,235 62.9 2010 4,476,659 3,074,743 68.7 2011 4,278,243 3,038,234 71.0 2012 4,309,686 2,804,199 65.1 2013 4,078,354 2,644,417 64.8 2014 3,716,302 2,414,270 65.0 2015 3,313,914 2,218,278 66.9		1997	1,594,161	1,494,935	93.8
2000 1,232,967 860,320 69.8 2001 1,333,325 786,527 59.0 2002 1,357,114 873,216 64.3 2003 1,345,403 851,990 63.3 2004 1,498,349 917,535 61.2 2005 1,678,387 1,039,793 62.0 2006 2,072,882 1,319,222 63.6 2007 2,398,699 1,421,202 59.2 2008 2,689,928 1,810,820 67.3 2009 3,230,571 2,032,235 62.9 2010 4,476,659 3,074,743 68.7 2011 4,278,243 3,038,234 71.0 2012 4,309,686 2,804,199 65.1 2013 4,078,354 2,644,417 64.8 2014 3,716,302 2,414,270 65.0 2015 3,313,914 2,218,278 66.9		1998	1,176,706	1,093,026	92.9
2001 1,333,325 786,527 59.0 2002 1,357,114 873,216 64.3 2003 1,345,403 851,990 63.3 2004 1,498,349 917,535 61.2 2005 1,678,387 1,039,793 62.0 2006 2,072,882 1,319,222 63.6 2007 2,398,699 1,421,202 59.2 2008 2,689,928 1,810,820 67.3 2009 3,230,571 2,032,235 62.9 2010 4,476,659 3,074,743 68.7 2011 4,278,243 3,038,234 71.0 2012 4,309,686 2,804,199 65.1 2013 4,078,354 2,644,417 64.8 2014 3,716,302 2,414,270 65.0 2015 3,313,914 2,218,278 66.9		1999	1,062,339	784,205	73.8
2002 1,357,114 873,216 64.3 2003 1,345,403 851,990 63.3 2004 1,498,349 917,535 61.2 2005 1,678,387 1,039,793 62.0 2006 2,072,882 1,319,222 63.6 2007 2,398,699 1,421,202 59.2 2008 2,689,928 1,810,820 67.3 2009 3,230,571 2,032,235 62.9 2010 4,476,659 3,074,743 68.7 2011 4,278,243 3,038,234 71.0 2012 4,309,686 2,804,199 65.1 2013 4,078,354 2,644,417 64.8 2014 3,716,302 2,414,270 65.0 2015 3,313,914 2,218,278 66.9		2000	1,232,967	860,320	69.8
2003 1,345,403 851,990 63.3 2004 1,498,349 917,535 61.2 2005 1,678,387 1,039,793 62.0 2006 2,072,882 1,319,222 63.6 2007 2,398,699 1,421,202 59.2 2008 2,689,928 1,810,820 67.3 2009 3,230,571 2,032,235 62.9 2010 4,476,659 3,074,743 68.7 2011 4,278,243 3,038,234 71.0 2012 4,309,686 2,804,199 65.1 2013 4,078,354 2,644,417 64.8 2014 3,716,302 2,414,270 65.0 2015 3,313,914 2,218,278 66.9		2001	1,333,325	786,527	59.0
2004 1,498,349 917,535 61.2 2005 1,678,387 1,039,793 62.0 2006 2,072,882 1,319,222 63.6 2007 2,398,699 1,421,202 59.2 2008 2,689,928 1,810,820 67.3 2009 3,230,571 2,032,235 62.9 2010 4,476,659 3,074,743 68.7 2011 4,278,243 3,038,234 71.0 2012 4,309,686 2,804,199 65.1 2013 4,078,354 2,644,417 64.8 2014 3,716,302 2,414,270 65.0 2015 3,313,914 2,218,278 66.9		2002	1,357,114	873,216	64.3
2005 1,678,387 1,039,793 62.0 2006 2,072,882 1,319,222 63.6 2007 2,398,699 1,421,202 59.2 2008 2,689,928 1,810,820 67.3 2009 3,230,571 2,032,235 62.9 2010 4,476,659 3,074,743 68.7 2011 4,278,243 3,038,234 71.0 2012 4,309,686 2,804,199 65.1 2013 4,078,354 2,644,417 64.8 2014 3,716,302 2,414,270 65.0 2015 3,313,914 2,218,278 66.9		2003	1,345,403	851,990	63.3
2006 2,072,882 1,319,222 63.6 2007 2,398,699 1,421,202 59.2 2008 2,689,928 1,810,820 67.3 2009 3,230,571 2,032,235 62.9 2010 4,476,659 3,074,743 68.7 2011 4,278,243 3,038,234 71.0 2012 4,309,686 2,804,199 65.1 2013 4,078,354 2,644,417 64.8 2014 3,716,302 2,414,270 65.0 2015 3,313,914 2,218,278 66.9		2004	1,498,349	917,535	61.2
2007 2,398,699 1,421,202 59.2 2008 2,689,928 1,810,820 67.3 2009 3,230,571 2,032,235 62.9 2010 4,476,659 3,074,743 68.7 2011 4,278,243 3,038,234 71.0 2012 4,309,686 2,804,199 65.1 2013 4,078,354 2,644,417 64.8 2014 3,716,302 2,414,270 65.0 2015 3,313,914 2,218,278 66.9		2005	1,678,387	1,039,793	62.0
2008 2,689,928 1,810,820 67.3 2009 3,230,571 2,032,235 62.9 2010 4,476,659 3,074,743 68.7 2011 4,278,243 3,038,234 71.0 2012 4,309,686 2,804,199 65.1 2013 4,078,354 2,644,417 64.8 2014 3,716,302 2,414,270 65.0 2015 3,313,914 2,218,278 66.9		2006	2,072,882	1,319,222	63.6
2009 3,230,571 2,032,235 62.9 2010 4,476,659 3,074,743 68.7 2011 4,278,243 3,038,234 71.0 2012 4,309,686 2,804,199 65.1 2013 4,078,354 2,644,417 64.8 2014 3,716,302 2,414,270 65.0 2015 3,313,914 2,218,278 66.9		2007	2,398,699	1,421,202	59.2
2010 4,476,659 3,074,743 68.7 2011 4,278,243 3,038,234 71.0 2012 4,309,686 2,804,199 65.1 2013 4,078,354 2,644,417 64.8 2014 3,716,302 2,414,270 65.0 2015 3,313,914 2,218,278 66.9		2008	2,689,928	1,810,820	67.3
2011 4,278,243 3,038,234 71.0 2012 4,309,686 2,804,199 65.1 2013 4,078,354 2,644,417 64.8 2014 3,716,302 2,414,270 65.0 2015 3,313,914 2,218,278 66.9		2009	3,230,571	2,032,235	62.9
2012 4,309,686 2,804,199 65.1 2013 4,078,354 2,644,417 64.8 2014 3,716,302 2,414,270 65.0 2015 3,313,914 2,218,278 66.9		2010	4,476,659	3,074,743	68.7
2013 4,078,354 2,644,417 64.8 2014 3,716,302 2,414,270 65.0 2015 3,313,914 2,218,278 66.9		2011	4,278,243	3,038,234	71.0
2014 3,716,302 2,414,270 65.0 2015 3,313,914 2,218,278 66.9		2012	4,309,686	2,804,199	65.1
2015 3,313,914 2,218,278 66.9					
				, ,	
Total 51,183,072 34,789,784 68.0					
		Total	51,183,072	34,789,784	68.0

Bankers Life and Casualty Company Policy Form GR-A06A

Exhibit VI

With the 2017 Rate Action Nationwide Experience

								Average		Average	Claim
Issue Year	Experience Year	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio	Exposed Policies(1)	Persistency	Annual Premium(2)	Premium Trend(5)	Claim Cost(3)	Cost Trend
2008	1992		-	-		-		-		-	
& prior	1993 1994		-	-		-		-		-	
prior	1995		-	-		-		-		-	
	1996	0.0	93,960	49,253	52.4%	1,547		728.84		382.05	
	1997 1998	0.7 1.2	354,097 455,427	249,409 357,300	70.4% 78.5%	5,541 6,222	358.2% 112.3%	766.86 878.36	5.2% 14.5%	540.14 689.10	41.4% 27.6%
	1999	1.8	511,807	340,942	66.6%	6,031	96.9%	1,018.35	15.9%	678.38	-1.6%
	2000 2001	2.3 2.6	586,117 706,350	321,175 359,444	54.8% 50.9%	5,963 6,297	98.9% 105.6%	1,179.51 1,346.07	15.8% 14.1%	646.34 684.98	-4.7% 6.0%
	2002	2.9	798,574	421,946	52.8%	6,765	107.4%	1,416.54	5.2%	748.46	9.3%
	2003	2.9	901,021	529,773	58.8%	7,733	114.3%	1,398.20	-1.3%	822.10	9.8%
	2004 2005	2.9 3.2	1,079,121 1,211,303	823,435 959,090	76.3% 79.2%	9,268 10,056	119.8% 108.5%	1,397.22 1,445.47	-0.1% 3.5%	1,066.16 1,144.50	29.7% 7.3%
	2006	3.6	1,314,000	960,975	73.1%	9,837	97.8%	1,602.93	10.9%	1,172.28	2.4%
	2007 2008	4.3 4.3	1,213,511 1,325,701	969,191 1,425,001	79.9% 107.5%	8,201 7,648	83.4% 93.3%	1,775.65 2,080.08	10.8% 17.1%	1,418.16 2,235.88	21.0% 57.7%
	2009	4.5	1,451,822	1,906,710	131.3%	6,965	91.1%	2,501.34	20.3%	3,285.07	46.9%
	2010	5.5	1,209,189	1,245,186	103.0%	5,397	77.5%	2,688.58	7.5%	2,768.62	-15.7%
	2011 2012	6.8 8.3	951,978 726,965	1,005,143 721,542	105.6% 99.3%	4,022 2,931	74.5% 72.9%	2,840.31 2,976.32	5.6% 4.8%	2,998.93 2,954.11	8.3% -1.5%
	2012	9.6	588,200	351,351	59.7%	2,359	80.5%	2,992.12	0.5%	1,787.29	-39.5%
	2014	10.7	483,443	297,561	61.6%	1,969	83.5%	2,946.33	-1.5%	1,813.48	1.5%
	2015 Thru 2015	11.6 4.5	355,783 16,318,369	234,876 13,529,303	66.0% 82.9%	1,599 116,351	81.2%	2,670.04	-9.4%	1,762.67	-2.8%
	2016	12.6	291,993	204,170	69.9%	1,287	80.5%	2,722.55	2.0%	1,903.68	8.0%
	Thru 2016 2017	4.6	16,610,362	13,733,473	82.7%	117,638	90 59/	2 996 90	6.00/	2,055.97	8.0%
	Thru 2017	13.6 4.7	249,235 16,859,597	177,499 13,910,972	71.2% 82.5%	1,036 118,674	80.5%	2,886.89	6.0%	2,055.97	6.0%
2009	2009 2010	0.0 1.0	342,307 408,808	663,292 780,364	193.8% 190.9%	1,016 1,180	 116.1%	4,043.00 4,157.37	2.8%	7,834.15 7,935.91	1.3%
	2011	2.0	307,434	435,798	141.8%	785	66.5%	4,699.62	13.0%	6,661.88	-16.1%
	2012	3.0 4.0	120,356	157,349	130.7%	330 223	42.0%	4,376.56	-6.9%	5,721.79	-14.1%
	2013 2014	5.0	76,094 44,083	105,892 59,220	139.2% 134.3%	150	67.6% 67.3%	4,094.72 3,526.61	-6.4% -13.9%	5,698.23 4,737.64	-0.4% -16.9%
	2015	6.0	32,543	32,235	99.1%	111	74.0%	3,518.17	-0.2%	3,484.82	-26.4%
	Thru 2015 2016	1.6 7.0	1,331,623 26,606	2,234,150 27,913	167.8% 104.9%	3,795 89	80.5%	3,587.36	2.0%	3,763.61	8.0%
	Thru 2016	1.7	1,358,229	2,262,063	166.5%	3,884	00.576	3,367.30	2.070	3,703.01	0.078
	2017	8.0	22,823	24,388	106.9%	72	80.5%	3,803.90	6.0%	4,064.70	8.0%
	Thru 2017	1.8	1,381,052	2,286,451	165.6%	3,956					
2010	2010	0.0	228,001	284,163	124.6%	898		3,046.79		3,797.28	
	2011 2012	1.0 2.0	151,280 92,886	162,740 111,858	107.6% 120.4%	624 376	69.5% 60.3%	2,909.23 2,964.44	-4.5% 1.9%	3,129.62 3,569.95	-17.6% 14.1%
	2013	3.0	83,696	97,396	116.4%	318	84.6%	3,158.33	6.5%	3,675.33	3.0%
	2014	4.0	68,690	80,254	116.8%	253	79.6%	3,258.04	3.2%	3,806.52	3.6%
	2015 Thru 2015	5.0 1.7	53,688 678,241	89,591 826,003	166.9% 121.8%	195 2,664	77.1%	3,303.89	1.4%	5,513.29	44.8%
	2016	6.0	44,076	77,903	176.7%	157	80.5%	3,368.86	2.0%	5,954.35	8.0%
	Thru 2016 2017	1.9 7.0	722,317 37,508	903,906 67,522	125.1% 180.0%	2,821 126	80.5%	3,572.21	6.0%	6,430.70	8.0%
	Thru 2017	2.2	759,825	971,428	127.8%	2,947	00.076	0,072.21	0.070	0,400.70	0.070
All	1992										
All	1992		-	-		-		-		-	
	1994		-	-		-		-		-	
	1995 1996	0.0	93,960	49,253	52.4%	1,547		728.84		382.05	
	1997	0.7	354,097	249,409	70.4%	5,541	358.2%	766.86	5.2%	540.14	41.4%
	1998 1999	1.2 1.8	455,427 511,807	357,300 340,942	78.5% 66.6%	6,222 6,031	112.3% 96.9%	878.36 1,018.35	14.5% 15.9%	689.10 678.38	27.6% -1.6%
	2000	2.3	586,117	321,175	54.8%	5,963	98.9%	1,179.51	15.8%	646.34	-4.7%
	2001	2.6	706,350	359,444	50.9%	6,297	105.6%	1,346.07	14.1%	684.98	6.0%
	2002 2003	2.9 2.9	798,574 901,021	421,946 529,773	52.8% 58.8%	6,765 7,733	107.4% 114.3%	1,416.54 1,398.20	5.2% -1.3%	748.46 822.10	9.3% 9.8%
	2004	2.9	1,079,121	823,435	76.3%	9,268	119.8%	1,397.22	-0.1%	1,066.16	29.7%
	2005 2006	3.2 3.6	1,211,303 1,314,000	959,090 960,975	79.2%	10,056 9,837	108.5% 97.8%	1,445.47 1,602.93	3.5% 10.9%	1,144.50 1,172.28	7.3% 2.4%
	2007	4.3	1,213,511	969,191	73.1% 79.9%	8,201	83.4%	1,775.65	10.8%	1,418.16	21.0%
	2008	4.3	1,325,701	1,425,001	107.5%	7,648	93.3%	2,080.08	17.1%	2,235.88	57.7%
	2009 2010	3.6 3.8	1,794,129 1,845,998	2,570,002 2,309,714	143.2% 125.1%	7,981 7,475	104.4% 93.7%	2,697.60 2,963.47	29.7% 9.9%	3,864.18 3,707.90	72.8% -4.0%
	2011	5.1	1,410,692	1,603,680	113.7%	5,431	72.7%	3,116.98	5.2%	3,543.39	-4.4%
	2012	7.0	940,206 747,990	990,750	105.4%	3,637	67.0%	3,102.14	-0.5%	3,268.90	-7.7%
	2013 2014	8.3 9.5	596,216	554,640 437,036	74.2% 73.3%	2,900 2,372	79.7% 81.8%	3,095.13 3,016.27	-0.2% -2.5%	2,295.06 2,210.97	-29.8% -3.7%
	2015	10.4	442,014	356,701	80.7%	1,905	80.3%	2,784.34	-7.7%	2,246.94	1.6%
	Thru 2015 2016	4.2 11.4	18,328,234 362,675	16,589,456 309,986	90.5% 85.5%	122,810 1,533	80.5%	2,838.94	2.0%	2,426.50	8.0%
	Thru 2016	4.3	18,690,909	16,899,442	90.4%	124,343					
	2017 Thru 2017	12.4 4.4	309,566 19,000,475	269,409 17,168,851	87.0% 90.4%	1,234 125,577	80.5%	3,010.37	6.0%	2,619.86	8.0%
	2018	13.4	263,039	231,308	87.9%	981	79.5%	3,217.60	6.9%	2,829.45	8.0%
	2019	14.4	223,648	198,628	88.8%	780	79.5%	3,440.74	6.9%	3,055.81	8.0%
	2020 2021	15.4 16.4	190,100 161,643	170,514 146,433	89.7% 90.6%	620 493	79.5% 79.5%	3,679.35 3,934.51	6.9% 6.9%	3,300.27 3,564.29	8.0% 8.0%
	2022	17.4	137,440	125,748	91.5%	392	79.5%	4,207.36	6.9%	3,849.43	8.0%
	2023	18.4	116,978	108,092	92.4%	312	79.5%	4,499.14	6.9%	4,157.38	8.0%
	2024 2025	19.4 20.4	99,430 84,460	92,793 79,607	93.3% 94.3%	248 197	79.5% 79.5%	4,811.15 5,144.80	6.9% 6.9%	4,489.97 4,849.17	8.0% 8.0%
	2026	21.4	71,979	68,519	95.2%	157	79.5%	5,501.59	6.9%	5,237.10	8.0%
	Thru 2026	5.2	20,349,192	18,390,493	90.4%	129,757					

Experience	Calendar	Earned	Incurred	Claim
Period	Duration	Premium	Claims	Ratio
Thru 2015	All	18,328,234	16,589,456	90.5%
2016	All	362,675	309,986	85.5%
2017	All	309,566	269,409	87.0%
2018-2026	All	1,348,717	1,221,642	90.6%
Cumulative	All	20,349,192	18,390,493	90.4%
Thru 2015		18,328,234	16,589,456	90.5%
2016-2026		2,020,958	1,801,037	89.1%

Persiste	ency	_	Claim Cos	st Trend
Duration 0-1	161.0%	-	2016	8.0%
Ultimate	79.5%		Ultimate	8.0%
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2015	0.4%	1.0%	1.4%	0.916
2016	0.4%	1.7%	2.1%	0.877
2017	0.4%	6.0%	6.4%	0.900
2018	0.4%	6.5%	6.9%	0.900
2019	0.4%	6.5%	6.9%	0.900
2020	0.4%	6.5%	6.9%	0.900
2021	0.4%	6.5%	6.9%	0.900
2022	0.4%	6.5%	6.9%	0.900
2023	0.4%	6.5%	6.9%	0.900
2024	0.4%	6.5%	6.9%	0.900
2025	0.4%	6.5%	6.9%	0.900
2026	0.4%	6.5%	6.9%	0.900

- 2026 0.4% 6.5% 6.9% 0.900

 (1) Sum of mean in-force policies as of each month in the experience month.

 (2) 12*Earned Premium/Exposed Policies.

 (3) 12*Incurred Claims/Exposed Policies.

 (4) 2017+ rate increases are assumed to be 0.900 effective in the increase year and 0.100 effective in the following year.

 (5) 2018+ increases assumed to be claim cost trend net of aging at 1.4% per year. Ex: 2018 prem trend = (1.064*0.100) * (1.069*0.900) 1 = 6.9%.

Bankers Life and Casualty Company Policy Form GR-A06B

Exhibit VI

With the 2017 Rate Action Nationwide Experience

									Average		Average	Claim
1909	Issue	Experience	Calendar	Earned	Incurred	Claim	Exposed	Dorointonov	Annual	Premium Trand(5)	Claim	Cost
1964				Premium -	- Claims		Policies(1)	Persistency	- Premium(2)		-	
1995				-	-		-		-		-	
1986 0.0 268.314 201.083 4.79% 11.671 267.48 2.21% 2.2	prior			-	-		-		-		-	
1987 07				926 314	601.083		11 671		952.43		618.03	
1988 1.3 3.386.776 2.446.881 72.3% 37.463 11.0% 10.842 11.4% 79.4% 50.2%												
2000 2.5 4,406,703 2,289,541 722% 334,644 95.7% 1,290.01 15.1% 1,000.88 10.7% 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20												
2001 3.1 4,400.266 2,548,101 0,259, 20,946 84,9% 1,691.62 20,915,105.68 4,979 1,005.68 4,00 1,005.68												
2002 3.9 3.412777 2.032880 56959 20,681 71,491 1982-16 17.29 118071 17.20 2005 5.0 3.20 2005 5.0 2.244.168 1180.057 17.20 2005 5.0 2.244.168 1180.051 1.00.0												
2004 4.6 2,875,770 1,965,279 61-4% 16,414 94-9% 2,775,54 6-4% 1,335,56 1,146 1,206 20 20 10 6.2 2,414,33 1,000,111 44-0% 11,00 10 30 32 2,226,56 60 5, 14,000 11 10 10 10 10 10 10 10 10 10 10 10												
2006 5.0 2.944.168 1,500.381 6.69% 15.22 83.3% 2,206.83 76 0,468.89 17.57 17.50 2.00 17.50 18.00 17.50 18.00 17.50 18.00 17.50 18.00 17.50 18.00 17.50 18.00 17.50 18.00 17.50 18.00 17.50 18.00 17.50 18.00 17.50 18.00 17.50 18.00 17.50 18.00 17.50 18.00 17.50 18.00												
2006 5.5 2573.683 1,923.36 1,923.36 4.6% 12,865 82.9% 2,482.77 5.9% 1,873.31 5.9% 1,923.36 2.00 2.00 7.6 1,833.36 31.0128 637% 10.1779 60.00 1.00 1.00 1.00 1.00 1.00 1.00 1.0												
2007 6.2 2.183.966 1.300.189 63.7% 10.170 80.1% 2.576.24 5.9% 16.46.27 4.7% 2.000 8.7 1.000 8.7												
2009 7.6 1,583,263 1,131,655 68,1% 7,268 83,7% 2,267,47 2,3% 1,863,32 1,187,650 2010 8.5 1,101,077 697,466 577% 4,582,400 2,386,32 1,487,400 2,387												
2010 8.5 1.932,109 986,133 69.4% 5.9344 82.2% 2.787.12 3.3% 1,934.20 3.8% 2.91 2.91 10.6 1.949.227 583,246 55.0% 2.736 5.04% 2.766.83 6.4% 1.70.70 1.15.0% 2.72.20 10.6 1.949.227 583,246 55.0% 2.736 8.67% 7.89.% 3.72.25 10.3% 1.873.3 7.70.70 1.15.0% 2.70.10 1.10 1.20 1.20 1.20 1.20 1.20 1.20												
2011 9.6 1,191,977 697,46 577% 4,822 80.4% 2,066.35 6.4% 1,710.70 1,710 2012 11.5 10.6 1,404.221 85.34 55.0% 3,467 79.8% 3,272.65 10.3% 1,505.33 6.4% 1,710.70 1,710 2013 11.5 857,408 474,471 55.3% 3,198 82.1% 3,27.61 10.5% 1,505.33 6.4% 1,710.70 1,710 2015 11.5 857,408 474,471 55.3% 3,198 82.1% 3,27.61 10.5% 1,505.33 6.4% 1,710.70 1,710 2015 12.6 45.5 46.214,720 30.095,332 66.5% 3,198 8.9% 3,109.11 -0.5% 1,505.33 -0.4% 1,710.70 1,7												
2012 10.6 1,1049.221 583.246 55.5% 3,167 79.8% 3,272.85 10.3% 1,818.33 6.20 -0.9% 1,918.20 1.20 -0.9% 1,918.20 1.20 -0.9% 1,918.20 1.20 -0.9% 1,918.20 1.20 -0.9% 1,918.20 1.20 -0.9% 1,918.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1												
2013 11.5 867.407 474.471 55.3% 31.99 82.1% 3.257.01 -0.5% 1,802.36 -0.9% 2010 12.5 12.5 12.5 12.5 12.5 12.5 12.5 12.5												
2016 13.6 627.749 356.671 56.8% 2.377 68.9% 3.169.11 -0.9% 1,000.61 7.8% 2016 14.6 48.244.720 30.049.532 65.5% 313.827 2016 14.6 48.244.720 30.049.532 65.5% 313.827 2017 15.6 56.25.80 326.2028 59.9% 2.009. 87.0% 3.164.89 0.5% 10.066.65 6.0% 2017 15.6 56.25.80 326.2021 15.0 10.0 10.0 10.0 10.0 10.0 10.0 10.		2013	11.5	857,407	474,471	55.3%	3,159	82.1%	3,257.01	-0.5%	1,802.36	-0.9%
Prov. 2016												
2016								86.9%	3,169.11	-0.5%	1,800.61	7.6%
2017 16.6 504.388 303.307 60.1% 1,799 87.0% 3.364.32 5.6% 2,023.17 6.0% Thru2017 4.8 40.267.951 30.081,763 30.681,763 17.094 2.009 0.0 0.0 87.902 5.99.74 6.0% 2.009 0.0 0.0 87.902 5.99.74 6.0% 2.009 0.0 1.0 87.902 5.99.74 6.0% 2.009 0.0 1.0 87.902 5.99.74 6.0% 2.009 0.0 1.0 87.902 5.99.74 6.0% 2.009 5.7% 2.								87.0%	3,184.89	0.5%	1,908.65	6.0%
Thru 2017												
2009 2009 0.0 58.311 31.026 53.2% 297 2.356.02 1.253.57								87.0%	3,364.32	5.6%	2,023.17	6.0%
2010 1.0 87,902 59,974 68,276 38,88 130,676 2,718,62 15,44 1,184,87 48,070 2011 2.0 51,786 38,884 750% 2020 56,776 2,285,22 15,44 16,176 2011 2.0 51,786 38,884 750% 2020 56,776 2,285,22 20,285,276 2,285,22 20,285,276 2,285,22 20,285,276 2,285,22 20,285,276 2,285,22 20,285,276 2,285,22 20,285,276 2,285,22 20,285,276 2,285,22 20,285,276 2,285,22 20,285,276 2,285,22 20,285,276 2,285,276 2,285,22 20,285,276 2,285,22 20,285,276 2,285,22 20,285,276 2,285,22 20,285,276 2,285,22 20,285,276 2,285,22 20,285,276 2,285,276		1111u 2017	4.0	40,207,951	30,061,763	00.3%	317,094					
2011 2.0 51,796 38,834 75.0% 200 56.7% 2.285.22 3.9% 2,118.19 14.2% 2013 4.0 14.310 14.104 98.6% 62 55.4% 2.769.73 4.72 4.72 3.0 39.8% 16.783 113.0% 90.5 5.9% 2.986.26 4.2% 57.3% 3.365.3 23.0% 17.2%	2009	2009	0.0	58,311	31,026	53.2%	297		2,356.02		1,253.57	
2012 3.0 27,705 42,324 152,8% 112 50,9% 2,986,44 5.1% 4,5347 6 114,1% 2013 4.0 14,310 14,104 86,6% 62 55,4% 2,769.27 6.7% 2,726 114,1% 2015 5.0 14,866 16,783 113,0% 60 96,8% 2,971.20 7.3% 3,366,83 3,866,83 2015 6.0 13,591 26,506 165,0% 55 17% 2,986,52 7.2% 3,366,83 2,728 172.3% 172												
2013 4.0 14,310 14,104 98,6% 62 55,4% 2,769,73 6.7% 7,7% 33,536,563 23,0% 2015 6.0 13,591 28,506 195,0% 55 91,7% 2,965,66 40,2% 5,783,17 72,3% 33,565 32,30% 2016 7.0 11,3291 28,505 195,0% 55 91,7% 2,965,66 40,2% 5,783,17 72,3% 33,565 32,30% 2017 8.0 11,1018 22,743 20,505,7% 14,60 70,00 11,1018 22,743 20,505,7% 14,60 70,00 11,1018 22,743 20,505,7% 14,60 70,00 11,1018 22,743 20,68,4% 14,60 70,00 11,1018 22,743 20,68,4% 14,60 70,00 11,1018 22,743 20,68,4% 14,60 70,00 11,1018 22,743 20,68,4% 14,60 70,00 11,1018 22,743 20,68,4% 14,60 70,00 11,1018 22,743 20,68,4% 14,60 70,00 11,1018 22,743 20,68,4% 14,60 70,00 11,1018 20,743 20,00 11,1018 20,743 20,00 11,1018 20,743 20,00 11,1018 20,743 20,0 11,1018 20,743 20,0 11,1018 20,743 20,0 11,1018 20												
2014 5.0												
Thru 2015												
2016 7.0 11,920 24,521 25,07% 48 87,0% 2,980.02 0.5% 6,130.16 6.0% 70 2017 8.0 11,018 22,743 206.4% 42 87,0% 3,147.91 5.6% 6,487.97 6.0% 70 70 70 70 70 70 70				13,591	26,506	195.0%	55	91.7%				
Thu 2016 2.0 280.392 224.072 206.4% 1.242 206.2% 2								07.00/	0.000.00	0.50/	0.400.40	0.00/
Thru 2017 2.3 221410 276.815 58.0% 4.2 87.0% 3.147.91 5.6% 6.497.37 6.0% 6.0% 7.0% 7.284								87.0%	2,980.02	0.5%	6,130.16	6.0%
2010 2010 0.0 198,551 252,096 127,0% 679 3,598.99 4,455.31								87.0%	3,147.91	5.6%	6,497.97	6.0%
2011 1.0 117.720 135.271 114.9% 389 57.3% 3.631.47 3.5% 4.172.88 6.06 6.4% 182 46.8% 182 46.8% 3.104.89 11.4% 2.061.8 0.5% 2013 3.0 28.928 7.764 26.8% 100 54.9% 3.471.37 11.8% 931.65 5.0 19.0% 663.37 28.9% 663.35 28.8% 2014 4.0 19.379 3.372 17.4% 61 61 61.0% 3.812.26 9.8% 663.35 28.8% 2015 5.0 16.506 4.336 28.5% 60 98.4% 3.301.19 13.4% 867.22 30.7% 2016 6.0 14.376 3.383 27.7% 152 87.0% 3.317.62 0.5% 919.25 6.0% 2017 1.2 44.35 3.883 27.7% 152 87.0% 3.317.62 0.5% 919.25 6.0% 2017 1.4 43.142 33.85 27.7% 152 87.0% 3.504.53 5.6% 974.41 6.0% 2017 1.4 455.693 441.741 86.5% 1.568 87.0% 3.504.53 5.6% 974.41 6.0% 2017 1.4 455.693 441.741 86.5% 1.568 87.0% 3.504.53 5.6% 974.41 6.0% 2019 1.996 0.0 926.314 60.083 64.9% 11.671 0 9.92.43 0 618.03 0 9.1995 0 0 0 0 0 0 0 0		Thru 2017	2.3	291,410	276,815	95.0%	1,284					
2011 1.0 117.720 135.271 114.9% 389 57.3% 3.631.47 3.5% 4.172.88 6.06 6.4% 182 46.8% 182 46.8% 3.104.89 11.4% 2.061.8 0.5% 2013 3.0 28.928 7.764 26.8% 100 54.9% 3.471.37 11.8% 931.65 5.0 19.0% 663.37 28.9% 663.35 28.8% 2014 4.0 19.379 3.372 17.4% 61 61 61.0% 3.812.26 9.8% 663.35 28.8% 2015 5.0 16.506 4.336 28.5% 60 98.4% 3.301.19 13.4% 867.22 30.7% 2016 6.0 14.376 3.383 27.7% 152 87.0% 3.317.62 0.5% 919.25 6.0% 2017 1.2 44.35 3.883 27.7% 152 87.0% 3.317.62 0.5% 919.25 6.0% 2017 1.4 43.142 33.85 27.7% 152 87.0% 3.504.53 5.6% 974.41 6.0% 2017 1.4 455.693 441.741 86.5% 1.568 87.0% 3.504.53 5.6% 974.41 6.0% 2017 1.4 455.693 441.741 86.5% 1.568 87.0% 3.504.53 5.6% 974.41 6.0% 2019 1.996 0.0 926.314 60.083 64.9% 11.671 0 9.92.43 0 618.03 0 9.1995 0 0 0 0 0 0 0 0	2010	2010	0.0	198 551	252 096	127.0%	679		3 508 99		4 455 31	
2012 2.0 47,091 31,265 66.4% 182 46.8% 3,104.89 -14.8% 2,061.40 -50.9% 2013 3.0 28,928 77.764 26.8% 100 54.9% 100 54.9% 3,471.37 11.8% 931.65 -54.8% 2014 4.0 19,379 3,372 17.4% 6f1 61.0% 3,812.26 9.8% 663.35 -28.8% 2015 5.0 16.606 4.336 26.3% 60 98.4% 33.01.19 -13.4% 867.2 30.7% 12.016 6.0 14.376 3,983 27.7% 52 87.0% 3,317.62 0.5% 919.25 6.0% 12.016 6.0 14.376 3.983 27.7% 52 87.0% 3,317.62 0.5% 919.25 6.0% 12.016 6.0 14.376 3.983 27.7% 52 87.0% 3,317.62 0.5% 919.25 6.0% 12.017 7.0 13.142 3.664 27.9% 45 87.0% 3,504.53 5.6% 974.41 6.0% 1992 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0	2010											
2014 4.0 19.379 3.372 17.4% 61 61.0% 3.812.26 9.8% 663.35 22.8% 2015 5.0 16.506 4.336 26.3% 60 99.4% 60.94.4% 867.27 30.7% Thru 2015 1.1 428.176 434.104 101.4% 14.71 2016 6.0 14.376 3.983 27.7% 52 87.0% 3.317.62 0.5% 919.25 6.0% 710.2016 1.2 442.551 438.087 99.0% 1.523 87.0% 3.504.53 5.6% 974.41 6.0% 710.2017 1.4 455.693 441.741 96.9% 1.568 87.0% 3.504.53 5.6% 974.41 6.0% 710.2017 1.4 455.693 441.741 96.9% 1.568 87.0% 3.504.53 5.6% 974.41 6.0% 1998 1.99												
The color of the												
Thru 2015												
Thru 2016									2,221112			
All 1992 1993 1994 1995 1996 0.0 926.314 601.083 64.9% 11.671 952.43 618.03 1996 0.0 926.314 601.083 64.9% 11.671 952.43 618.03 1997 0.7 2.737.842 2.019.399 73.8% 33.748 299.2% 973.51 2.2% 718.05 16.2% 1998 1.3 3.386.775 2.446.681 72.3% 37.463 111.0% 1.084.84 11.4% 784.35 9.2% 1999 1.9 3.646.483 2.746.083 75.4% 35.996 96.1% 1.215.63 12.1% 916.13 16.5% 2.001 3.1 4.000.355 2.5494.101 6.25% 2.8945 84.0% 1.691.63 2.09% 1.613 16.5% 2.001 3.1 4.000.355 2.5494.101 6.25% 2.8945 84.0% 1.691.63 2.09% 1.668.08 4.6% 2.002 3.9 3.412,777 2.032.889 59.6% 2.0661 71.4% 1.982.16 77.2% 1.180.71 11.7% 2.004 4.6 2.975.7570 1.826.279 61.4% 16.414 94.6% 2.044.63 3.2% 1.507.38 2.77% 2.004.463 3.2% 3.344.63 3.2% 3.368.648 3.2% 3.368.648 3.2% 3.368.648 3.2% 3.368.648								87.0%	3,317.62	0.5%	919.25	6.0%
Thru 2017 1.4 455,693 441,741 96.9% 1,568 All 1992								87.0%	3 504 53	5.6%	074.41	6.0%
1994								07.076	3,304.33	3.070	374.41	0.076
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Thru 2017 4.7 47,015,053 31,400,319 66.8% 320,546 2018 16.3 487,559 304,087 62.4% 1,641 87.0% 3,565.33 6.0% 2,223.67 6.0% 2019 17.3 449,731 280,494 62.4% 1,428 87.0% 3,779.25 6.0% 2,357.09 6.0% 2020 18.3 414,622 258,597 62.4% 1,242 87.0% 4,006.01 6.0% 2,485.25 6.0% 2021 19.3 382,527 238,579 62.4% 1,081 87.0% 4,246.37 6.0% 2,648.43 6.0% 2022 20.3 352,590 219,908 62.4% 940 87.0% 4,501.15 6.0% 2,687.34 6.0% 2023 21.3 325,238 202,849 62.4% 818 87.0% 4,771.22 6.0% 2,975.78 6.0% 2024 22.3 300,078 187,157 62.4% 712 87.0% 5,057.49 6								07.00	2 000 05	E 00/	2.007.00	0.000
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2020 18.3 414,622 258,597 62.4% 1,242 87.0% 4,006.01 6.0% 2,498.52 6.0% 2021 19.3 382,527 238,579 62.4% 1,081 87.0% 4,246.37 6.0% 2,648.43 6.0% 2022 20.3 352,590 219,908 62.4% 940 87.0% 4,501.15 6.0% 2,807.34 6.0% 2023 21.3 325,238 202,849 62.4% 818 87.0% 4,771.22 6.0% 2,975.78 6.0% 2024 22.3 300,078 187,157 62.4% 712 87.0% 5,057.49 6.0% 3,154.33 6.0% 2025 23.3 276,555 172,474 62.4% 619 87.0% 5,360.94 6.0% 3,343.59 6.0% 2026 24.3 255,243 159,194 62.4% 539 87.0% 5,682.60 6.0% 3,544.21 6.0%				449,731								
2022 20.3 352,590 219,908 62.4% 940 87.0% 4,501.15 6.0% 2,807.34 6.0% 2023 21.3 325,238 202,849 62.4% 818 87.0% 4,771.22 6.0% 2,975.78 6.0% 2024 22.3 300,078 187,157 62.4% 712 87.0% 5,057.49 6.0% 3,154.33 6.0% 2025 23.3 276,635 172,474 62.4% 619 87.0% 5,360.94 6.0% 3,343.35 6.0% 2026 24.3 255,243 159,194 62.4% 539 87.0% 5,682.60 6.0% 3,544.21 6.0%				414,622			1,242		4,006.01	6.0%		
2023 21.3 325,238 202,849 62.4% 818 87.0% 4,771.22 6.0% 2,975.78 6.0% 2024 22.3 300,078 187,157 62.4% 712 87.0% 5,057.49 6.0% 3,164.33 6.0% 2025 23.3 276,655 172,474 62.4% 619 87.0% 5,360.94 6.0% 3,343.59 6.0% 2026 24.3 255,243 159,194 62.4% 539 87.0% 5,682.60 6.0% 3,544.21 6.0%												
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2025 23.3 276,535 172,474 62.4% 619 87.0% 5,360.94 6.0% 3,343.59 6.0% 2026 24.3 255,243 159,194 62.4% 539 87.0% 5,682.60 6.0% 3,544.21 6.0%												
<u>2026 24.3 255,243 159,194 62.4% 539</u> 87.0% 5,682.60 6.0% 3,544.21 6.0%		2025	23.3	276,535	172,474	62.4%	619	87.0%	5,360.94	6.0%	3,343.59	6.0%
1Nru 2U26 5.7 50,259,176 33,423,658 66.5% 329,566				255,243				87.0%	5,682.60	6.0%	3,544.21	6.0%
		1 hru 2026	5.7	50,259,176	33,423,658	66.5%	329,566					

Experience	Calendar	Earned	Incurred	Claim
Period	Duration	Premium	Claims	Ratio
Thru 2015	All	45,911,366	30,713,187	66.9%
2016	All	575,159	357,428	62.1%
2017	All	528,528	329,704	62.4%
2018-2026	All	3,244,123	2,023,339	62.4%
Cumulative	All	50,259,176	33,423,658	66.5%
Thru 2015		45,911,366	30,713,187	66.9%
2016-2026		4,347,810	2,710,471	62.3%

Persiste	ency		Claim Cost Trend		
Duration 0-1	174.0%	=	2016	6.0%	
Ultimate	87.0%		Ultimate	6.0%	
Rate Changes	Aging	R.S. Change	Total	Effect. (4)	
2015	0.2%	-1.2%	-1.0%	0.917	
2016	0.2%	0.4%	0.6%	0.910	
2017	0.2%	6.0%	6.2%	0.900	
2018	0.2%	5.8%	6.0%	0.900	
2019	0.2%	5.8%	6.0%	0.900	
2020	0.2%	5.8%	6.0%	0.900	
2021	0.2%	5.8%	6.0%	0.900	
2022	0.2%	5.8%	6.0%	0.900	
2023	0.2%	5.8%	6.0%	0.900	
2024	0.2%	5.8%	6.0%	0.900	
2025	0.2%	5.8%	6.0%	0.900	
2026	0.2%	5.8%	6.0%	0.900	

- 2026 0.2% 5.8% 6.0% 0.900

 (1) Sum of mean in-force policies as of each month in the experience month.
 (2) 12*Earned Premium/Exposed Policies.
 (3) 12*Incurred Claims/Exposed Policies.
 (4) 2017+ rate increases are assumed to be 0.900 effective in the increase year and 0.100 effective in the following year.
 (5) 2018+ increases assumed to be claim cost trend net of aging at 0.2% per year. Ex: 2018 prem trend = (1.062*0.100) * (1.060*0.900) 1 = 6.0%.

Bankers Life and Casualty Company Policy Forms GR-A05C GR-A06C

Exhibit VI

With the 2017 Rate Action Nationwide Experience

								Average		Average	Claim
Issue	Experience	Calendar	Earned	Incurred	Claim	Exposed		Annual	Premium	Claim	Cost
Year 2008	Year 1992	Duration 0.0	Premium 7,870,240	Claims 5,406,520	Ratio 68.7%	Policies(1) 116,036	Persistency	Premium(2) 813.91	Trend(5)	Cost(3) 559.12	Trend
&	1993	0.5	49,991,776	37,582,403	75.2%	692,520	596.8%	866.26	6.4%	651.23	16.5%
prior	1994	0.9	102,471,052	82,681,131	80.7%	1,367,850	197.5%	898.97	3.8%	725.35	11.4%
	1995	1.5	141,870,099	117,243,497	82.6%	1,755,764	128.4%	969.63	7.9%	801.32	10.5%
	1996	2.3	152,628,232	118,657,096	77.7%	1,606,702	91.5%	1,139.94	17.6%	886.22	10.6%
	1997	3.0	139,819,741	105,917,198	75.8%	1,296,631	80.7%	1,294.00	13.5%	980.24	10.6%
	1998 1999	3.7 4.4	123,824,169 110,135,117	92,135,431 77,874,999	74.4% 70.7%	1,014,616 794,632	78.3% 78.3%	1,464.49 1,663.19	13.2% 13.6%	1,089.70 1,176.02	11.2% 7.9%
	2000	5.1	102,290,449	68,372,064	66.8%	651,125	81.9%	1,885.18	13.3%	1,260.07	7.1%
	2001	5.8	93,854,965	58,898,425	62.8%	531,625	81.6%	2,118.52	12.4%	1,329.47	5.5%
	2002	6.2	82,572,477	51,844,754	62.8%	450,020	84.6%	2,201.83	3.9%	1,382.47	4.0%
	2003	6.7	76,573,766	49,232,022	64.3%	394,723	87.7%	2,327.92	5.7%	1,496.71	8.3%
	2004	7.4	68,514,024	45,778,829	66.8%	333,914	84.6%	2,462.22	5.8%	1,645.17	9.9%
	2005 2006	8.2 9.0	61,121,739 52,230,240	41,173,199 35,257,090	67.4% 67.5%	277,207 213,874	83.0% 77.2%	2,645.90 2,930.52	7.5% 10.8%	1,782.34 1,978.20	8.3% 11.0%
	2007	9.8	43,749,502	28,655,233	65.5%	166,622	77.9%	3,150.81	7.5%	2.063.73	4.3%
	2008	10.6	37,466,347	24,680,133	65.9%	133,236	80.0%	3,374.43	7.1%	2,222.83	7.7%
	2009	11.5	31,453,222	20,564,487	65.4%	106,390	79.9%	3,547.69	5.1%	2,319.52	4.3%
	2010	12.5	26,374,462	17,456,586	66.2%	86,114	80.9%	3,675.29	3.6%	2,432.58	4.9%
	2011	13.5	21,909,891	13,854,975	63.2%	69,012	80.1%	3,809.75	3.7%	2,409.14	-1.0%
	2012	14.5	18,840,561	11,199,097	59.4%	56,438	81.8%	4,005.93	5.1%	2,381.18	-1.2%
	2013	15.4	15,742,867	9,147,091	58.1%	46,578	82.5%	4,055.87	1.2%	2,356.59	-1.0% 1.0%
	2014 2015	16.3 17.3	13,112,444 10,876,227	7,798,700 7,046,682	59.5% 64.8%	39,326 33,590	84.4% 85.4%	4,001.15 3,885.52	-1.3% -2.9%	2,379.71 2,517.42	5.8%
	Thru 2015	5.3	1,585,293,611	1,128,457,641	71.2%	12,234,545	03.476	3,003.32	-2.576	2,517.42	3.076
	2016	18.3	9,305,530	6,506,792	69.9%	28,719	85.5%	3,888.24	0.1%	2,718.81	8.0%
	Thru 2016	5.3	1,594,599,141	1,134,964,433	71.2%	12,263,264					
	2017	19.3	7,979,004	6,008,424	75.3%	24,555	85.5%	3,899.33	0.3%	2,936.31	8.0%
	Thru 2017	5.4	1,602,578,145	1,140,972,857	71.2%	12,287,819					
2009	2009	0.0	493,327	438,833	89.0%	1,805		3,279.74		2,917.45	
2003	2010	1.0	655,335	559,252	85.3%	2,312	128.1%	3,401.39	3.7%	2,902.69	-0.5%
	2011	2.0	469,474	416,660	88.8%	1,579	68.3%	3,567.88	4.9%	3,166.51	9.1%
	2012	3.0	359,060	226,808	63.2%	1,151	72.9%	3,743.45	4.9%	2,364.64	-25.3%
	2013	4.0	274,003	187,298	68.4%	864	75.1%	3,805.60	1.7%	2,601.36	10.0%
	2014	5.0	229,450	129,442	56.4%	723	83.7%	3,808.30	0.1%	2,148.42	-17.4%
	2015 Thru 2015	2.3	202,331 2,682,981	107,999 2,066,292	53.4% 77.0%	9,094	91.3%	3,678.75	-3.4%	1,963.62	-8.6%
	2016	7.0	173,022	99,673	57.6%	564	85.5%	3,681.32	0.1%	2,120.71	8.0%
	Thru 2016	2.6	2,856,003	2,165,965	75.8%	9,658	00.070	0,001.02	0.170	2,120.7	0.070
	2017	8.0	148,288	91,997	62.0%	482	85.5%	3,691.82	0.3%	2,290.37	8.0%
	Thru 2017	2.8	3,004,291	2,257,962	75.2%	10,140					
2010	2010	0.0	619,695	532,303	85.9%	2,583		2,878.95		2,472.95	
2010	2010	1.0	518,312	431,265	83.2%	2,087	80.8%	2,980.23	3.5%	2,472.93	0.3%
	2012	2.0	456,229	337,183	73.9%	1,654	79.3%	3,310.01	11.1%	2,446.31	-1.3%
	2013	3.0	387,830	245,199	63.2%	1,364	82.5%	3,411.99	3.1%	2,157.18	-11.8%
	2014	4.0	327,216	208,174	63.6%	1,099	80.6%	3,572.88	4.7%	2,273.06	5.4%
	2015	5.0	263,787	184,858	70.1%	939	85.4%	3,371.08	-5.6%	2,362.41	3.9%
	Thru 2015	2.0	2,573,068	1,938,983	75.4%	9,726	05 50/	2 272 44	0.40/	2.554.40	0.00/
	2016 Thru 2016	2.3	225,739 2,798,807	170,731 2,109,714	75.6% 75.4%	803 10,529	85.5%	3,373.44	0.1%	2,551.40	8.0%
	2017	7.0	193,680	157,753	81.5%	687	85.5%	3,383.06	0.3%	2,755.51	8.0%
	Thru 2017	2.7	2,992,487	2,267,467	75.8%	11,216					
All	1992	0.0	7,870,240	5,406,520	68.7%	116,036		813.91		559.12	40.50/
	1993 1994	0.5 0.9	49,991,776 102,471,052	37,582,403 82,681,131	75.2% 80.7%	692,520 1,367,850	596.8% 197.5%	866.26 898.97	6.4% 3.8%	651.23 725.35	16.5% 11.4%
	1995	1.5	141,870,099	117,243,497	82.6%	1,755,764	128.4%	969.63	7.9%	801.32	10.5%
	1996	2.3	152,628,232	118,657,096	77.7%	1,606,702	91.5%	1,139.94	17.6%	886.22	10.6%
	1997	3.0	139,819,741	105,917,198	75.8%	1,296,631	80.7%	1,294.00	13.5%	980.24	10.6%
	1998	3.7	123,824,169	92,135,431	74.4%	1,014,616	78.3%	1,464.49	13.2%	1,089.70	11.2%
	1999	4.4	110,135,117	77,874,999	70.7%	794,632	78.3%	1,663.19	13.6%	1,176.02	7.9%
	2000 2001	5.1 5.8	102,290,449 93,854,965	68,372,064 58,898,425	66.8% 62.8%	651,125 531,625	81.9% 81.6%	1,885.18 2,118.52	13.3% 12.4%	1,260.07 1,329.47	7.1% 5.5%
	2001	6.2	82,572,477	51,844,754	62.8%	450,020	84.6%	2,201.83	3.9%	1,382.47	4.0%
	2003	6.7	76,573,766	49,232,022	64.3%	394,723	87.7%	2,327.92	5.7%	1,496.71	8.3%
	2004	7.4	68,514,024	45,778,829	66.8%	333,914	84.6%	2,462.22	5.8%	1,645.17	9.9%
	2005	8.2	61,121,739	41,173,199	67.4%	277,207	83.0%	2,645.90	7.5%	1,782.34	8.3%
	2006	9.0	52,230,240	35,257,090	67.5%	213,874	77.2%	2,930.52	10.8%	1,978.20	11.0%
	2007 2008	9.8 10.6	43,749,502 37,466,347	28,655,233 24,680,133	65.5% 65.9%	166,622 133,236	77.9% 80.0%	3,150.81 3,374.43	7.5% 7.1%	2,063.73 2,222.83	4.3% 7.7%
	2009	11.4	31,946,549	21,003,320	65.7%	108,195	81.2%	3,543.22	5.0%	2,329.50	4.8%
	2010	12.0	27,649,492	18,548,141	67.1%	91,009	84.1%	3,645.73	2.9%	2,445.67	5.0%
	2011	13.0	22,897,677	14,702,900	64.2%	72,678	79.9%	3,780.68	3.7%	2,427.62	-0.7%
	2012	14.0	19,655,850	11,763,088	59.8%	59,243	81.5%	3,981.40	5.3%	2,382.68	-1.9%
	2013	15.0	16,404,700	9,579,588	58.4%	48,806	82.4%	4,033.45	1.3%	2,355.35	-1.1%
	2014 2015	15.8 16.8	13,669,110 11,342,345	8,136,316 7,339,539	59.5% 64.7%	41,148 35,189	84.3% 85.5%	3,986.33 3,867.92	-1.2% -3.0%	2,372.80 2,502.90	0.7% 5.5%
	Thru 2015	5.2	1,590,549,660	1,132,462,916	71.2%	12,253,365	00.078	0,007.02	0.070	2,002.00	3.570
	2016	17.8	9,704,291	6,777,196	69.8%	30,086	85.5%	3,870.62	0.1%	2,703.13	8.0%
	Thru 2016	5.3	1,600,253,951	1,139,240,112	71.2%	12,283,451					
	2017 Thru 2017	18.8 5.4	8,320,972 1,608,574,923	6,258,174 1,145,498,286	75.2% 71.2%	25,724 12,309,175	85.5%	3,881.65	0.3%	2,919.38	8.0%
	2018	19.8	7,432,877	5,711,270	76.8%	21,737	84.5%	4,103.35	5.7%	3,152.93	8.0%
	2019	20.8	6,689,947	5,212,165	77.9%	18,368	84.5%	4,370.61	6.5%	3,405.16	8.0%
	2020	21.8	6,021,217	4,756,630	79.0%	15,521	84.5%	4,655.28	6.5%	3,677.57	8.0%
	2021	22.8	5,419,216	4,340,825	80.1%	13,115	84.5%	4,958.49	6.5%	3,971.78	8.0%
	2022	23.8	4,877,419	3,961,372	81.2%	11,082	84.5%	5,281.45	6.5%	4,289.52	8.0%
	2023 2024	24.8 25.8	4,389,726	3,615,035 3,299,253	82.4%	9,364 7,913	84.5%	5,625.45	6.5% 6.5%	4,632.68	8.0% 8.0%
	2024	26.8	3,951,126 3,555,905	3,299,253	83.5% 84.7%	6,686	84.5% 84.5%	5,991.85 6,382.12	6.5%	5,003.29 5,403.55	8.0%
	2026	27.8	3,200,631	2,747,703	85.8%	5,650	84.5%	6,797.80	6.5%	5,835.83	8.0%
	Thru 2026	5.9	1,654,112,987	1,182,153,217	71.5%	12,418,611					

Experience	Calendar	Earned	Incurred	Claim
Period	Duration	Premium	Claims	Ratio
Thru 2015	All	1,590,549,660	1,132,462,916	71.2%
2016	All	9,704,291	6,777,196	69.8%
2017	All	8,320,972	6,258,174	75.2%
2018-2026	All	45,538,064	36,654,931	80.5%
Cumulative	All	1,654,112,987	1,182,153,217	71.5%
Thru 2015		1,590,549,660	1,132,462,916	71.2%
2016-2026		63,563,327	49,690,301	78.2%

Persiste	ency	_	Claim Cos	st Trend
Duration 0-1	171.0%	-	2016	8.0%
Ultimate	84.5%		Ultimate	8.0%
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2015	0.3%	-1.1%	-0.8%	0.888
2016	0.3%	-0.1%	0.2%	0.875
2017	0.3%	0.0%	0.3%	0.874
2018	0.3%	6.2%	6.5%	0.874
2019	0.3%	6.2%	6.5%	0.874
2020	0.3%	6.2%	6.5%	0.874
2021	0.3%	6.2%	6.5%	0.874
2022	0.3%	6.2%	6.5%	0.874
2023	0.3%	6.2%	6.5%	0.874
2024	0.3%	6.2%	6.5%	0.874
2025	0.3%	6.2%	6.5%	0.874
2026	0.3%	6.2%	6.5%	0.874

- 2026 0.3% 6.2% 6.5% 0.874

 (1) Sum of mean in-force policies as of each month in the experience month.
 (2) 12°Earned Premium/Exposed Policies.
 (3) 12'Incurred Claims/Exposed Policies.
 (4) 2017+ rate increases are assumed to be 0.874 effective in the increase year and 0.126 effective in the following year.
 (5) 2018+ increases assumed to be claim cost trend net of aging at 1.7% per year. Ex: 2018 prem trend = (1.003^0.126) * (1.065^0.874) 1 = 5.7%.

Bankers Life and Casualty Company Policy Form GR-A06D

Exhibit VI

With the 2017 Rate Action Nationwide Experience

								Average		Average	Claim
Year	Experience Year	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio	Exposed Policies(1)	Persistency	Annual Premium(2)	Premium Trend(5)	Claim Cost(3)	Cost Trend
2008 &	1992 1993		-	-		-		-		-	
prior	1993		-	-		-		-		-	
	1995										
	1996 1997	0.0 0.7	3,503,105 12,834,889	2,152,197 8,598,851	61.4% 67.0%	45,897 165,971	361.6%	915.90 927.99	1.3%	562.70 621.71	10.5%
	1998	1.1	20,020,971	13,930,975	69.6%	235,084	141.6%	1,021.98	10.1%	711.11	14.4%
	1999	1.7	24,832,343	17,299,180	69.7%	254,485	108.3%	1,170.95	14.6%	815.73	14.7%
	2000	2.5	24,673,077	16,653,431	67.5%	217,803	85.6%	1,359.38	16.1%	917.53	12.5%
	2001 2002	3.3 4.1	23,068,105 20,475,450	14,761,568 12,688,594	64.0% 62.0%	176,593 140,373	81.1% 79.5%	1,567.54 1,750.38	15.3% 11.7%	1,003.09 1,084.70	9.3% 8.1%
	2002	4.9	18,903,639	11,993,719	63.4%	116,612	83.1%	1,945.29	11.7%	1,234.22	13.8%
	2004	5.8	16,862,582	11,231,262	66.6%	97,465	83.6%	2,076.14	6.7%	1,382.81	12.0%
	2005	6.7	15,000,637	9,746,473	65.0%	78,536	80.6%	2,292.04	10.4%	1,489.22	7.7%
	2006	7.6	12,545,355	7,581,668	60.4%	57,191	72.8%	2,632.31	14.8%	1,590.81	6.8%
	2007 2008	8.6 9.6	10,075,760 8,437,315	5,944,469 5,212,301	59.0% 61.8%	43,341 35,444	75.8% 81.8%	2,789.72 2,856.56	6.0% 2.4%	1,645.87 1,764.69	3.5% 7.2%
	2009	10.5	7,317,460	4,815,378	65.8%	29,893	84.3%	2,937.46	2.4%	1,933.05	9.5%
	2010	11.6	6,289,911	3,934,892	62.6%	24,749	82.8%	3,049.78	3.8%	1,907.90	-1.3%
	2011	12.6	5,530,626	3,292,454	59.5%	19,600	79.2%	3,386.10	11.0%	2,015.79	5.7%
	2012	13.5	4,721,910	2,965,893	62.8%	16,076	82.0%	3,524.69	4.1%	2,213.90	9.8%
	2013 2014	14.5 15.5	4,031,788 3,493,495	2,488,765 2,132,535	61.7% 61.0%	13,583 11,557	84.5% 85.1%	3,561.91 3,627.41	1.1% 1.8%	2,198.72 2,214.28	-0.7% 0.7%
	2014	16.5	3,014,699	1,679,100	55.7%	9,839	85.1%	3,676.84	1.4%	2,047.89	-7.5%
	Thru 2015	5.3	245,633,118	159,103,701	64.8%	1,790,092		2,2.2.2.		_,	
	2016	17.5	2,538,854	1,507,280	59.4%	8,216	83.5%	3,708.16	0.9%	2,201.48	7.5%
	Thru 2016	5.4	248,171,972	160,610,981	64.7%	1,798,308	02.50/	2 726 05	0.5%	2 200 50	7.50/
	2017 Thru 2017	18.5 5.5	2,130,573 250,302,545	1,352,901 161,963,882	63.5% 64.7%	6,860 1,805,168	83.5%	3,726.95	0.5%	2,366.59	7.5%
		0.0	200,002,010	101,000,002	0 ,0	1,000,100					
2009	2009	0.0	624,157	469,510	75.2%	3,753		1,995.71		1,501.23	
	2010	1.0	1,151,008	819,703	71.2%	6,797	181.1%	2,032.09	1.8%	1,447.17	-3.6%
	2011 2012	2.0 3.0	921,967 807,006	666,322 611,886	72.3% 75.8%	4,809 3,517	70.8% 73.1%	2,300.60 2,753.50	13.2% 19.7%	1,662.69 2,087.75	14.9% 25.6%
	2012	4.0	656,645	526,305	80.2%	2,559	72.8%	3,079.23	11.8%	2,468.02	18.2%
	2014	5.0	536,064	428,012	79.8%	1,893	74.0%	3,398.19	10.4%	2,713.23	9.9%
	2015	6.0	459,683	301,864	65.7%	1,461	77.2%	3,775.63	11.1%	2,479.38	-8.6%
	Thru 2015	2.6	5,156,530	3,823,601	74.2%	24,789					= ===
	2016 Thru 2016	7.0 2.9	387,125 5,543,655	270,975 4,094,576	70.0% 73.9%	1,220 26,009	83.5%	3,807.79	0.9%	2,665.33	7.5%
	2017	8.0	324,984	243,306	74.9%	1,019	83.5%	3,827.09	0.5%	2,865.23	7.5%
•	Thru 2017	3.2	5,868,639	4,337,882	73.9%	27,028					
2010	2010 2011	0.0 1.0	826,511 809,862	618,801 654,758	74.9% 80.8%	5,158 4,569	88.6%	1,922.86 2,127.02	10.6%	1,439.63 1,719.65	19.5%
	2012	2.0	652,671	456,816	70.0%	3,096	67.8%	2,529.73	18.9%	1,770.61	3.0%
	2013	3.0	504,740	410,908	81.4%	2,110	68.2%	2,870.56	13.5%	2,336.92	32.0%
	2014	4.0	393,578	314,644	79.9%	1,479	70.1%	3,193.33	11.2%	2,552.89	9.2%
	2015	5.0	337,103	249,310	74.0%	1,156	78.2%	3,499.34	9.6%	2,587.99	1.4%
	Thru 2015 2016	2.0 6.0	3,524,465 283,802	2,705,237 223,726	76.8% 78.8%	17,568 965	83.5%	3,529.15	0.9%	2,782.09	7.5%
•	Thru 2016	2.3	3,808,267	2,928,963	76.9%	18,533				,	
	2017	7.0	238,243	200,879	84.3%	806	83.5%	3,547.04	0.5%	2,990.75	7.5%
	Thru 2017	2.5	4,046,510	3,129,842	77.3%	19,339					
All	1992		-	-		-		-		-	
	1993		-	-		-		-		-	
	1994		-	-		-		-		-	
	1995 1996	0.0	3,503,105	2,152,197	61.4%	45,897		915.90		562.70	
	1997	0.7	12,834,889	8,598,851	67.0%	165,971	361.6%	927.99	1.3%	621.71	10.5%
	1998	1.1	20,020,971	13,930,975	69.6%	235,084	141.6%	1,021.98	10.1%	711.11	14.4%
	1999	1.7	24,832,343	17,299,180	69.7%	254,485	108.3%	1,170.95	14.6%	815.73	14.7%
	2000 2001	2.5 3.3	24,673,077 23,068,105	16,653,431 14,761,568	67.5% 64.0%	217,803 176,593	85.6% 81.1%	1,359.38 1,567.54	16.1% 15.3%	917.53 1,003.09	12.5% 9.3%
	2001	3.3 4.1	20,475,450	12,688,594	62.0%	140,373	79.5%	1,750.38	11.7%	1,003.09	9.3% 8.1%
	2003	4.9	18,903,639	11,993,719	63.4%	116,612		1,945.29	11.1%	1,234.22	13.8%
	2004						83.1%				
		5.8	16,862,582	11,231,262	66.6%	97,465	83.6%	2,076.14	6.7%	1,382.81	12.0%
	2005	6.7	16,862,582 15,000,637	11,231,262 9,746,473	66.6% 65.0%	97,465 78,536	83.6% 80.6%	2,076.14 2,292.04	10.4%	1,489.22	7.7%
	2005 2006	6.7 7.6	16,862,582 15,000,637 12,545,355	11,231,262 9,746,473 7,581,668	66.6% 65.0% 60.4%	97,465 78,536 57,191	83.6% 80.6% 72.8%	2,076.14 2,292.04 2,632.31	10.4% 14.8%	1,489.22 1,590.81	7.7% 6.8%
	2005	6.7	16,862,582 15,000,637	11,231,262 9,746,473	66.6% 65.0%	97,465 78,536 57,191 43,341 35,444	83.6% 80.6%	2,076.14 2,292.04	10.4%	1,489.22	7.7%
	2005 2006 2007 2008 2009	6.7 7.6 8.6 9.6 9.7	16,862,582 15,000,637 12,545,355 10,075,760 8,437,315 7,941,617	11,231,262 9,746,473 7,581,668 5,944,469 5,212,301 5,284,888	66.6% 65.0% 60.4% 59.0% 61.8% 66.5%	97,465 78,536 57,191 43,341 35,444 33,646	83.6% 80.6% 72.8% 75.8% 81.8% 94.9%	2,076.14 2,292.04 2,632.31 2,789.72 2,856.56 2,832.41	10.4% 14.8% 6.0% 2.4% -0.8%	1,489.22 1,590.81 1,645.87 1,764.69 1,884.88	7.7% 6.8% 3.5% 7.2% 6.8%
	2005 2006 2007 2008 2009 2010	6.7 7.6 8.6 9.6 9.7 8.9	16,862,582 15,000,637 12,545,355 10,075,760 8,437,315 7,941,617 8,267,431	11,231,262 9,746,473 7,581,668 5,944,469 5,212,301 5,284,888 5,373,396	66.6% 65.0% 60.4% 59.0% 61.8% 66.5% 65.0%	97,465 78,536 57,191 43,341 35,444 33,646 36,704	83.6% 80.6% 72.8% 75.8% 81.8% 94.9% 109.1%	2,076.14 2,292.04 2,632.31 2,789.72 2,856.56 2,832.41 2,702.95	10.4% 14.8% 6.0% 2.4% -0.8% -4.6%	1,489.22 1,590.81 1,645.87 1,764.69 1,884.88 1,756.78	7.7% 6.8% 3.5% 7.2% 6.8% -6.8%
	2005 2006 2007 2008 2009 2010 2011	6.7 7.6 8.6 9.6 9.7 8.9 9.9	16,862,582 15,000,637 12,545,355 10,075,760 8,437,315 7,941,617 8,267,431 7,262,455	11,231,262 9,746,473 7,581,668 5,944,469 5,212,301 5,284,888 5,373,396 4,613,533	66.6% 65.0% 60.4% 59.0% 61.8% 66.5% 65.0% 63.5%	97,465 78,536 57,191 43,341 35,444 33,646 36,704 28,978	83.6% 80.6% 72.8% 75.8% 81.8% 94.9% 109.1% 79.0%	2,076.14 2,292.04 2,632.31 2,789.72 2,856.56 2,832.41 2,702.95 3,007.44	10.4% 14.8% 6.0% 2.4% -0.8% -4.6% 11.3%	1,489.22 1,590.81 1,645.87 1,764.69 1,884.88 1,756.78 1,910.50	7.7% 6.8% 3.5% 7.2% 6.8% -6.8% 8.8%
	2005 2006 2007 2008 2009 2010	6.7 7.6 8.6 9.6 9.7 8.9	16,862,582 15,000,637 12,545,355 10,075,760 8,437,315 7,941,617 8,267,431 7,262,455 6,181,587	11,231,262 9,746,473 7,581,668 5,944,469 5,212,301 5,284,888 5,373,396 4,613,533 4,034,595	66.6% 65.0% 60.4% 59.0% 61.8% 66.5% 65.0%	97,465 78,536 57,191 43,341 35,444 33,646 36,704 28,978 22,689	83.6% 80.6% 72.8% 75.8% 81.8% 94.9% 109.1%	2,076.14 2,292.04 2,632.31 2,789.72 2,856.56 2,832.41 2,702.95	10.4% 14.8% 6.0% 2.4% -0.8% -4.6%	1,489.22 1,590.81 1,645.87 1,764.69 1,884.88 1,756.78	7.7% 6.8% 3.5% 7.2% 6.8% -6.8%
	2005 2006 2007 2008 2009 2010 2011 2012	6.7 7.6 8.6 9.6 9.7 8.9 9.9	16,862,582 15,000,637 12,545,355 10,075,760 8,437,315 7,941,617 8,267,431 7,262,455 6,181,587 5,193,173 4,423,136	11,231,262 9,746,473 7,581,668 5,944,469 5,212,301 5,284,888 5,373,396 4,613,533	66.6% 65.0% 60.4% 59.0% 61.8% 66.5% 65.0% 63.5% 65.3%	97,465 78,536 57,191 43,341 35,444 33,646 36,704 28,978	83.6% 80.6% 72.8% 75.8% 81.8% 94.9% 109.1% 79.0% 78.3%	2,076.14 2,292.04 2,632.31 2,789.72 2,856.56 2,832.41 2,702.95 3,007.44 3,269.38	10.4% 14.8% 6.0% 2.4% -0.8% -4.6% 11.3% 8.7%	1,489.22 1,590.81 1,645.87 1,764.69 1,884.88 1,756.78 1,910.50 2,133.86	7.7% 6.8% 3.5% 7.2% 6.8% -6.8% 8.8% 11.7%
	2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015	6.7 7.6 8.6 9.6 9.7 8.9 9.9 10.9 12.1 13.2 14.2	16,862,582 15,000,637 12,545,355 10,075,760 8,437,315 7,941,617 8,267,431 7,262,455 6,181,587 5,193,173 4,423,136 3,811,485	11,231,262 9,746,473 7,581,668 5,944,469 5,212,301 5,284,888 5,373,396 4,613,533 4,034,595 3,425,978 2,875,190 2,230,273	66.6% 65.0% 60.4% 59.0% 61.8% 65.5% 65.0% 63.5% 66.0% 65.0% 58.5%	97,465 78,536 57,191 43,341 35,444 33,646 36,704 28,978 22,689 18,252 14,929 12,456	83.6% 80.6% 72.8% 75.8% 81.8% 94.9% 109.1% 79.0% 78.3% 80.4%	2,076.14 2,292.04 2,632.31 2,789.72 2,856.56 2,832.41 2,702.95 3,007.44 3,269.38 3,414.32	10.4% 14.8% 6.0% 2.4% -0.8% -4.6% 11.3% 8.7% 4.4%	1,489.22 1,590.81 1,645.87 1,764.69 1,884.88 1,756.78 1,910.50 2,133.86 2,252.45	7.7% 6.8% 3.5% 7.2% 6.8% -6.8% 8.8% 11.7% 5.6%
	2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015	6.7 7.6 8.6 9.6 9.7 8.9 9.9 10.9 12.1 13.2 14.2 5.2	16,862,582 15,000,637 12,545,355 10,075,760 8,437,315 7,941,617 8,267,431 7,262,455 6,181,587 5,193,173 4,423,136 3,811,485 26,314,113	11,231,262 9,746,473 7,581,668 5,944,469 5,212,301 5,284,888 5,373,396 4,613,533 4,034,595 3,425,978 2,875,190 2,230,273 165,632,539	66.6% 65.0% 60.4% 59.0% 61.8% 66.5% 65.0% 63.5% 65.3% 66.0% 65.0% 58.5%	97,465 78,536 57,191 43,341 35,444 33,646 36,704 28,978 22,689 18,252 14,929 12,456 1,832,449	83.6% 80.6% 72.8% 75.8% 81.8% 94.9% 109.1% 79.0% 78.3% 80.4% 81.8% 83.4%	2,076.14 2,292.04 2,632.31 2,789.72 2,856.56 2,832.41 2,702.95 3,007.44 3,269.38 3,414.32 3,555.34 3,671.95	10.4% 14.8% 6.0% 2.4% -0.8% -4.6% 11.3% 8.7% 4.4% 4.1% 3.3%	1,489.22 1,590.81 1,645.87 1,764.69 1,884.88 1,756.78 1,910.50 2,133.86 2,252.45 2,311.09 2,148.63	7.7% 6.8% 3.5% 7.2% 6.8% -6.8% 8.8% 11.7% 5.6% 2.6% -7.0%
	2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 Thru 2015	6.7 7.6 8.6 9.6 9.7 8.9 9.9 10.9 12.1 13.2 14.2 5.2	16,862,582 15,000,637 12,545,355 10,075,760 8,437,315 7,941,617 8,267,431 7,262,455 6,181,587 5,193,173 4,423,136 3,811,485 254,314,113 3,209,781	11,231,262 9,746,473 7,581,668 5,944,469 5,212,301 5,284,888 5,373,396 4,613,553 4,034,595 3,425,978 2,875,190 2,230,273 165,632,539 2,001,981	66.6% 65.0% 60.4% 59.0% 61.8% 66.5% 65.0% 63.5% 66.0% 65.0% 65.0% 65.1% 65.1% 62.4%	97,465 78,536 57,191 43,341 35,444 33,646 36,704 28,978 22,689 18,252 14,929 12,456 1,832,449	83.6% 80.6% 72.8% 75.8% 81.8% 94.9% 109.1% 79.0% 78.3% 80.4% 81.8%	2,076.14 2,292.04 2,632.31 2,789.72 2,856.56 2,832.41 2,702.95 3,007.44 3,269.38 3,414.32 3,555.34	10.4% 14.8% 6.0% 2.4% -0.8% -4.6% 11.3% 8.7% 4.4% 4.1%	1,489.22 1,590.81 1,645.87 1,764.69 1,884.88 1,756.78 1,910.50 2,133.86 2,252.45 2,311.09	7.7% 6.8% 3.5% 7.2% 6.8% -6.8% 8.8% 11.7% 5.6% 2.6%
	2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015	6.7 7.6 8.6 9.6 9.7 8.9 9.9 10.9 12.1 13.2 14.2 5.2	16,862,582 15,000,637 12,545,355 10,075,760 8,437,315 7,941,617 8,267,431 7,262,455 6,181,587 5,193,173 4,423,136 3,811,485 26,314,113	11,231,262 9,746,473 7,581,668 5,944,469 5,212,301 5,284,888 5,373,396 4,613,533 4,034,595 3,425,978 2,875,190 2,230,273 165,632,539	66.6% 65.0% 60.4% 59.0% 61.8% 66.5% 65.0% 63.5% 65.3% 66.0% 65.0% 58.5%	97,465 78,536 57,191 43,341 35,444 33,646 36,704 28,978 22,689 18,252 14,929 12,456 1,832,449	83.6% 80.6% 72.8% 75.8% 81.8% 94.9% 109.1% 79.0% 78.3% 80.4% 81.8% 83.4%	2,076.14 2,292.04 2,632.31 2,789.72 2,856.56 2,832.41 2,702.95 3,007.44 3,269.38 3,414.32 3,555.34 3,671.95	10.4% 14.8% 6.0% 2.4% -0.8% -4.6% 11.3% 8.7% 4.4% 4.1% 3.3%	1,489.22 1,590.81 1,645.87 1,764.69 1,884.88 1,756.78 1,910.50 2,133.86 2,252.45 2,311.09 2,148.63	7.7% 6.8% 3.5% 7.2% 6.8% -6.8% 8.8% 11.7% 5.6% 2.6% -7.0%
	2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 Thru 2015 2016 Thru 2016	6.7 7.6 8.6 9.6 9.7 8.9 9.9 10.9 12.1 13.2 14.2 5.2 15.2 5.3	16,862,582 15,000,637 12,545,355 10,075,760 8,437,315 7,941,617 8,267,431 7,262,455 6,181,587 5,193,173 4,423,136 3,811,485 254,314,113 3,209,781 257,523,894	11,231,262 9,746,473 7,581,668 5,944,469 5,212,301 5,284,888 5,373,396 4,613,533 4,034,595 3,425,978 2,875,190 2,230,273 165,632,539 2,001,981 167,634,520	66.6% 65.0% 60.4% 59.0% 61.8% 66.5% 65.0% 65.3% 66.0% 65.0% 65.0% 65.1%	97,465 78,536 57,191 43,341 33,646 36,704 28,978 22,689 18,252 14,929 12,456 1,832,449 10,401 1,842,850	83.6% 80.6% 72.8% 75.8% 81.8% 94.9% 109.1% 79.0% 80.4% 81.8% 83.4%	2,076.14 2,292.04 2,632.31 2,789.72 2,856.56 2,832.41 2,702.95 3,007.44 3,269.38 3,414.32 3,555.34 3,671.95	10.4% 14.8% 6.0% 2.4% -0.8% -4.6% 11.3% 8.7% 4.4% 4.1% 3.3%	1,489.22 1,590.81 1,645.87 1,764.69 1,884.88 1,756.78 1,910.50 2,133.86 2,252.45 2,311.09 2,148.63	7.7% 6.8% 3.5% 7.2% 6.8% -6.8% 8.8% 11.7% 5.6% 2.6% -7.0%
	2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 Thru 2015 2016 Thru 2016 2017 Thru 2017	6.7 7.6 8.6 9.6 9.7 8.9 9.9 10.9 12.1 13.2 14.2 5.2 15.2 15.2 5.3 16.2	16,862,582 15,000,637 12,545,355 10,075,760 8,437,315 7,941,617 8,267,431 7,262,455 6,181,587 5,193,173 4,423,136 3,811,485 254,314,113 3,209,781 257,523,894 2,693,800 260,217,694	11,231,262 9,746,473 7,581,668 5,944,469 5,212,301 5,284,888 5,373,396 4,613,533 4,034,595 3,425,978 2,875,190 2,230,273 165,632,539 2,001,981 167,634,520 1,797,086	66.6% 65.0% 60.4% 59.0% 61.8% 66.5% 63.5% 65.0% 66.0% 58.5% 65.1% 62.4% 65.1% 65.1%	97,465 78,536 57,191 43,341 33,646 36,704 22,689 18,252 14,929 12,456 1,832,449 10,401 1,842,850 8,685 1,851,535	83.6% 80.6% 72.8% 75.8% 81.8% 94.9% 109.1% 79.0% 80.4% 81.8% 83.4% 83.5%	2,076.14 2,292.04 2,632.31 2,789.72 2,856.56 2,832.41 2,702.95 3,007.44 3,269.38 3,414.32 3,555.34 3,671.95 3,703.24	10.4% 14.8% 6.0% 2.4% -0.8% -4.6% 11.3% 8.7% 4.4% 3.3% 0.9%	1,489.22 1,590.81 1,645.87 1,764.69 1,884.88 1,756.78 1,910.50 2,133.86 2,252.45 2,311.09 2,148.63 2,309.76	7.7% 6.8% 3.5% 7.2% 6.8% -6.8% 11.7% 5.6% 2.6% -7.0% 7.5%
	2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 Thru 2015 2016 Thru 2016 2017 Thru 2017	6.7 7.6 8.6 9.6 9.7 8.9 9.9 10.9 12.1 13.2 14.2 5.2 15.2 5.3 16.2 5.4	16,862,582 15,000,637 12,545,355 10,075,760 8,437,315 7,941,617 8,267,431 7,262,455 6,181,587 5,193,173 4,423,136 3,811,485 25,434,4113 3,209,781 267,523,894 2,693,800 260,217,694	11,231,262 9,746,473 7,581,668 5,944,469 5,212,301 5,284,888 5,373,396 4,613,533 4,034,595 3,425,978 2,230,273 165,632,539 2,001,981 167,634,520 1,797,086 169,431,606	66.6% 65.0% 60.4% 59.0% 61.8% 66.5% 65.0% 63.5% 66.0% 65.1% 62.4% 65.1% 66.7% 66.7%	97,465 78,536 78,536 57,191 43,341 33,646 36,704 28,978 22,689 18,252 14,929 12,456 1,832,449 10,401 1,842,850 1,851,535	33.6% 80.6% 72.8% 75.8% 81.8% 94.9% 109.1% 79.0% 78.3% 80.4% 83.4% 83.5%	2,076.14 2,292.04 2,632.31 2,789.72 2,856.56 2,832.41 2,702.95 3,007.44 3,269.38 3,414.32 3,555.34 3,671.95 3,703.24 3,722.00	10.4% 14.8% 6.0% 2.4% -0.8% -4.6% 11.3% 8.7% 4.4% 4.1% 3.3% 0.9% 0.5%	1,489.22 1,590.81 1,645.87 1,764.69 1,884.88 1,756.78 1,910.50 2,133.86 2,252.45 2,311.09 2,148.63 2,309.76 2,483.02	7.7% 6.8% 3.5% 7.2% 6.8% -6.8% 11.7% 5.6% 2.6% -7.0% 7.5%
	2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 Thru 2015 2016 Thru 2016 Thru 2017 Thru 2017	6.7 7.6 8.6 9.6 9.7 8.9 9.9 10.9 12.1 13.2 14.2 5.2 15.2 5.3 16.2 5.4	16,862,582 15,000,637 12,545,355 10,075,760 8,437,315 7,941,617 8,267,431 7,262,455 6,181,587 5,193,173 4,423,136 3,811,485 254,314,113 3,209,781 257,523,894 2,693,800 260,217,694	11,231,262 9,746,473 7,581,668 5,944,469 5,212,301 5,284,888 5,373,396 4,613,533 4,034,595 3,425,978 2,875,190 2,230,273 165,632,539 2,001,981 167,634,520 1,797,086	66.6% 65.0% 60.4% 59.0% 61.8% 66.5% 63.5% 65.0% 66.0% 58.5% 65.1% 62.4% 65.1% 65.1%	97,465 78,536 57,191 43,341 33,646 36,704 22,689 18,252 14,929 12,456 1,832,449 10,401 1,842,850 8,685 1,851,535	83.6% 80.6% 72.8% 75.8% 81.8% 94.9% 109.1% 79.0% 80.4% 81.8% 83.4% 83.5%	2,076.14 2,292.04 2,632.31 2,789.72 2,856.56 2,832.41 2,702.95 3,007.44 3,269.38 3,414.32 3,555.34 3,671.95 3,703.24	10.4% 14.8% 6.0% 2.4% -0.8% -4.6% 11.3% 8.7% 4.4% 3.3% 0.9%	1,489.22 1,590.81 1,645.87 1,764.69 1,884.88 1,756.78 1,910.50 2,133.86 2,252.45 2,311.09 2,148.63 2,309.76	7.7% 6.8% 3.5% 7.2% 6.8% -6.8% 11.7% 5.6% 2.6% -7.0% 7.5%
	2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 Thru 2015 2016 Thru 2016 2017 Thru 2017	6.7 7.6 8.6 9.6 9.7 8.9 9.9 10.9 12.1 13.2 14.2 5.2 15.2 5.3 16.2 5.4 17.2 18.2 19.2 20.2	16,862,582 15,000,637 12,545,355 10,075,760 8,437,315 7,941,617 8,267,431 7,262,455 6,181,587 5,193,173 4,423,136 3,811,485 254,314,113 3,209,781 257,523,894 2,693,800 260,217,694	11,231,262 9,746,473 7,581,668 5,944,469 5,212,301 5,224,888 5,373,396 4,613,533 4,034,595 3,425,978 2,875,190 2,230,273 165,632,539 2,001,981 167,634,520 1,797,086 169,431,606	66.6% 65.0% 60.4% 59.0% 61.8% 66.5% 65.0% 63.5% 65.3% 66.0% 58.5% 65.1% 65.1% 67.8% 68.6% 69.3%	97,465 78,536 57,191 43,341 35,444 33,646 36,704 28,978 22,689 18,252 14,929 12,456 1,832,449 10,401 1,842,850 7,252 6,055 5,056 4,222	33.6% 80.6% 72.8% 75.8% 81.8% 94.9% 109.1% 79.0% 78.3% 80.4% 83.5% 83.5% 83.5% 83.5% 83.5%	2,076.14 2,292.04 2,632.31 2,789.72 2,856.56 2,832.41 2,702.95 3,007.44 3,269.38 3,414.32 3,555.34 3,671.95 3,703.24 3,722.00	10.4% 14.8% 6.0% 2.4% -0.8% -4.6% 11.3% 8.7% 4.4% 4.1% 3.3% 0.9% 0.5% 5.7% 6.3% 6.3%	1,489,22 1,590,81 1,645,87 1,764,69 1,884,88 1,756,78 1,910,50 2,133,68 2,252,45 2,311,09 2,148,63 2,309,76 2,483,02 2,669,25 2,869,44 3,084,65 3,084,65	7.7% 6.8% 3.5% 7.2% 6.8% 8.8% 11.7% 5.6% 2.6% -7.0% 7.5% 7.5% 7.5%
	2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 Thru 2015 2016 Thru 2016 2017 Thru 2017	6.7 7.6 8.6 9.6 9.7 8.9 9.9 10.9 12.1 13.2 14.2 5.2 15.2 5.3 16.2 5.4	16,862,582 15,000,637 12,545,355 10,075,760 8,437,315 7,941,617 8,267,431 7,262,455 6,181,587 5,193,173 4,423,136 3,811,485 254,314,113 3,209,781 257,523,894 2,693,800 260,217,694	11,231,262 9,746,473 7,581,668 5,944,469 5,212,301 5,284,888 5,373,396 4,613,533 4,034,595 3,425,978 2,875,190 2,230,273 165,632,539 2,001,981 167,634,520 1,797,086 169,431,606	66.6% 65.0% 60.4% 59.0% 61.8% 66.5% 65.0% 63.5% 65.0% 65.1% 65.1% 62.4% 65.1% 67.8% 68.6% 69.3% 70.1% 70.8%	97,465 78,536 57,191 43,341 35,444 33,646 36,704 28,978 22,689 18,252 14,929 12,456 1,832,449 10,401 1,842,850 8,685 7,252 6,055 5,056 4,222 3,525	83.6% 80.6% 72.8% 75.8% 81.8% 94.9% 109.1% 70.0% 78.3% 80.4% 83.5% 83.5% 83.5% 83.5% 83.5% 83.5%	2,076.14 2,292.04 2,632.31 2,789.72 2,856.52 3,007.44 3,269.38 3,414.32 3,555.34 3,671.95 3,703.24 3,722.00	10.4% 14.8% 6.0% 2.4% -0.8% -4.6% 11.3% 8.7% 4.4% 4.1% 3.3% 0.9% 5.7% 6.3% 6.3% 6.3%	1,489,22 1,590,81 1,645,87 1,764,69 1,884,88 1,756,78 1,910,50 2,133,86 2,252,45 2,311,09 2,148,63 2,309,76 2,483,02	7.7% 6.8% 3.5% 7.2% 6.8% -6.8% -6.8% 5.6% -7.0% 7.5% 7.5% 7.5% 7.5%
	2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 Thru 2015 2016 Thru 2017 Thru 2017 2018 2019 2020 2021 2022 2023	6.7 7.6 8.6 9.6 9.7 8.9 9.9 10.9 12.1 13.2 14.2 5.2 15.2 15.3 16.2 5.4 17.2 18.2 19.2 20.2 21.2 22.2	16,862,582 15,000,637 12,545,355 10,075,760 8,437,315 7,941,617 8,267,431 7,262,455 6,181,587 5,193,173 4,423,136 3,811,485 25,314,413 3,209,781 26,7523,894 2,693,800 260,217,694 2,378,384 2,111,636 1,874,963 1,664,886 1,478,109 1,312,254	11,231,262 9,746,473 7,581,668 5,944,469 5,212,301 5,284,888 5,373,396 4,613,533 4,034,595 3,425,978 2,230,273 155,632,539 2,001,981 167,634,520 1,797,086 169,431,606	66.6% 65.0% 60.4% 59.0% 61.8% 66.5% 65.0% 65.3% 65.0% 65.0% 65.1% 62.4% 65.1% 67.8% 68.6% 69.3% 70.1% 70.8%	97,465 78,536 57,191 43,341 33,646 36,704 28,978 22,689 12,456 1,832,449 10,401 1,842,850 4,825 6,055 7,252 6,055 5,056 4,222 3,525 2,943	83.6% 80.6% 72.8% 75.8% 81.8% 94.9% 109.1% 80.4% 83.4% 83.5% 83.5% 83.5% 83.5% 83.5% 83.5% 83.5%	2,076.14 2,292.04 2,632.31 2,789.72 2,856.56 2,832.41 2,702.95 3,007.44 3,269.38 3,414.32 3,555.34 3,671.95 3,703.24 3,722.00 3,935.55 4,184.91 4,450.07 4,732.03 5,031.86 5,350.68	10.4% 14.8% 6.0% 2.4% -0.8% -4.6% 11.3% 8.7% 4.4% 4.1% 3.3% 6.3% 6.3% 6.3% 6.3% 6.3% 6.3%	1,489,22 1,590,81 1,645,87 1,764,69 1,884,88 1,976,78 1,910,50 2,133,86 2,252,45 2,311,09 2,148,63 2,309,76 2,483,02 2,669,25 2,869,45 3,084,65 3,316,00 3,564,70 3,632,05	7.7% 6.8% 3.5% 7.2% 6.8% 6.8% 8.8% 11.7% 5.6% 2.6% -7.0% 7.5% 7.5% 7.5% 7.5% 7.5%
	2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 Thru 2015 2016 Thru 2016 2017 Thru 2017	6.7 7.6 8.6 9.6 9.7 8.9 9.9 10.9 12.1 13.2 14.2 5.2 15.2 5.3 16.2 5.4	16,862,582 15,000,637 12,545,355 10,075,760 8,437,315 7,941,617 8,267,431 7,262,455 6,181,587 5,193,173 4,423,136 3,811,485 254,314,113 3,209,781 257,523,894 2,693,800 260,217,694	11,231,262 9,746,473 7,581,668 5,944,469 5,212,301 5,284,888 5,373,396 4,613,533 4,034,595 3,425,978 2,875,190 2,230,273 165,632,539 2,001,981 167,634,520 1,797,086 169,431,606	66.6% 65.0% 60.4% 59.0% 61.8% 66.5% 65.0% 63.5% 65.0% 65.1% 65.1% 62.4% 65.1% 67.8% 68.6% 69.3% 70.1% 70.8%	97,465 78,536 57,191 43,341 35,444 33,646 36,704 28,978 22,689 18,252 14,929 12,456 1,832,449 10,401 1,842,850 8,685 7,252 6,055 5,056 4,222 3,525	83.6% 80.6% 72.8% 75.8% 81.8% 94.9% 109.1% 70.0% 78.3% 80.4% 83.5% 83.5% 83.5% 83.5% 83.5% 83.5%	2,076.14 2,292.04 2,632.31 2,789.72 2,856.52 3,007.44 3,269.38 3,414.32 3,555.34 3,671.95 3,703.24 3,722.00	10.4% 14.8% 6.0% 2.4% -0.8% -4.6% 11.3% 8.7% 4.4% 4.1% 3.3% 0.9% 5.7% 6.3% 6.3% 6.3%	1,489,22 1,590,81 1,645,87 1,764,69 1,884,88 1,756,78 1,910,50 2,133,86 2,252,45 2,311,09 2,148,63 2,309,76 2,483,02	7.7% 6.8% 3.5% 7.2% 6.8% -6.8% -6.8% 5.6% -7.0% 7.5% 7.5% 7.5% 7.5%
	2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 Thru 2015 Thru 2016 2017 Thru 2017 2018 2019 2020 2021 2022 2023 2024	6.7 7.6 8.6 9.6 9.7 8.9 9.9 10.9 12.1 13.2 14.2 5.2 15.2 5.3 16.2 5.4 17.2 18.2 19.2 20.2 21.2 22.2 23.2	16,862,582 15,000,637 12,545,355 10,075,760 8,437,315 7,941,617 8,267,431 7,262,455 6,181,587 5,193,173 4,423,136 3,811,485 254,314,113 3,209,781 257,523,894 2,131,636 1,874,963 1,664,886 1,478,109 1,312,254 1,164,968	11,231,262 9,746,473 7,581,668 5,944,469 5,212,301 5,284,888 5,373,396 4,613,533 4,034,595 3,425,978 2,875,190 2,230,273 165,632,539 2,001,981 167,634,520 1,797,086 169,431,606 1,613,117 1,447,872 1,299,666 1,166,679 1,047,131 939,810 843,457	66.6% 65.0% 60.4% 59.0% 61.8% 66.5% 65.0% 65.35% 65.0% 65.1% 65.1% 65.1% 67.8% 68.6% 69.3% 70.1% 70.8% 71.6%	97,465 78,536 78,536 57,191 43,341 35,444 33,646 36,704 28,978 22,689 18,252 14,929 12,456 1,832,449 10,401 1,842,850 7,252 6,055 5,056 4,222 3,525 2,943 2,4457	33.6% 80.6% 72.8% 75.8% 81.8% 94.9% 109.1% 79.0% 78.3% 80.4% 83.5% 83.5% 83.5% 83.5% 83.5% 83.5% 83.5%	2,076.14 2,292.04 2,632.31 2,789.72 2,856.56 2,832.41 2,702.95 3,007.44 3,269.38 3,414.32 3,555.34 3,671.95 3,703.24 3,722.00 3,935.55 4,184.91 4,450.07 4,732.03 5,031.86 5,350.68 5,350.68	10.4% 14.8% 6.0% 2.4% -0.8% -4.6% 11.3% 4.1% 4.1% 6.3% 6.3% 6.3% 6.3% 6.3% 6.3% 6.3% 6.3	1,489,22 1,590,81 1,645,87 1,764,69 1,884,88 1,756,78 1,910,50 2,133,86 2,252,45 2,311,09 2,148,63 2,341,09 2,483,02 2,669,25 2,869,44 3,084,65 3,316,00 3,564,70 3,832,65 7,382,65 7,3	7.7% 6.8% 3.5% 7.2% 6.8% 6.8% 6.8% 11.7% 5.6% 2.6% -7.0% 7.5% 7.5% 7.5% 7.5% 7.5% 7.5%

Experience	Calendar	Earned	Incurred	Claim
Period	Duration	Premium	Claims	Ratio
Thru 2015	All	254,314,113	165,632,539	65.1%
2016	All	3,209,781	2,001,981	62.4%
2017	All	2,693,800	1,797,086	66.7%
2018-2026	All	13,938,180	9,794,557	70.3%
Cumulative	All	274,155,874	179,226,163	65.4%
Thru 2015		254,314,113	165,632,539	65.1%
2016-2026		19,841,761	13,593,624	68.5%

	Persiste	ency		Claim Cos	st Trend
	Duration 0-1	167.0%	•	2016	7.5%
	Ultimate	83.5%		Ultimate	7.5%
R	ate Changes	Aging	R.S. Change	Total	Effect. (4)
_	2015	0.5%	2.2%	2.7%	0.917
	2016	0.5%	0.2%	0.7%	0.917
	2017	0.5%	0.0%	0.5%	0.900
	2018	0.5%	5.8%	6.3%	0.900
	2019	0.5%	5.8%	6.3%	0.900
	2020	0.5%	5.8%	6.3%	0.900
	2021	0.5%	5.8%	6.3%	0.900
	2022	0.5%	5.8%	6.3%	0.900
	2023	0.5%	5.8%	6.3%	0.900
1	2024	0.5%	5.8%	6.3%	0.900
1	2025	0.5%	5.8%	6.3%	0.900
	2026	0.5%	5.8%	6.3%	0.900

- 2026 0.5% 5.8% 6.3% 0.900

 (1) Sum of mean in-force policies as of each month in the experience month. (2) 12°Earned Premium/Exposed Policies. (3) 12°Incurred Claims/Exposed Policies. (4) 2017+ rate increases are assumed to be 0.900 effective in the increase year and 0.100 effective in the following year. (5) 2018+ increases assumed to be claim cost trend net of aging at 1.6% per year. Ex: 2018 prem trend = (1.005°0.100) * (1.063°0.900) 1 = 5.7%.

Bankers Life and Casualty Company Policy Form GR-A06E

Exhibit VI

With the 2017 Rate Action Nationwide Experience

								Average		Average	Claim
Issue Year	Experience Year	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio	Exposed Policies(1)	Persistency	Annual Premium(2)	Premium Trend(5)	Claim Cost(3)	Cost Trend
2008	1992		-	-		-		-		-	
&	1993 1994		-	-		-		-		-	
prior	1995		-	-				-		-	
	1996	0.0	114,037	73,226	64.2%	1,555		880.03		565.08	
	1997 1998	0.6 0.5	503,035 1,682,897	319,385 989,596	63.5% 58.8%	6,880 20,327	442.4% 295.5%	877.39 993.49	-0.3% 13.2%	557.07 584.21	-1.4% 4.9%
	1999	0.6	6,536,011	4,042,041	61.8%	71,061	349.6%	1,103.73	11.1%	682.58	16.8%
	2000 2001	1.0 1.7	14,111,764 17,502,623	9,277,547 10,780,400	65.7% 61.6%	138,640 147,971	195.1% 106.7%	1,221.45 1,419.41	10.7% 16.2%	803.02 874.26	17.6% 8.9%
	2002	2.3	19,851,891	12,068,290	60.8%	153,241	103.6%	1,554.56	9.5%	945.04	8.1%
	2003	2.5	24,154,782	16,158,822	66.9%	180,994	118.1%	1,601.48	3.0%	1,071.34	13.4%
	2004 2005	2.8 3.1	29,630,648 34,678,227	21,010,431 24,877,597	70.9% 71.7%	216,091 243,411	119.4% 112.6%	1,645.45 1,709.61	2.7% 3.9%	1,166.75 1,226.45	8.9% 5.1%
	2006	3.7	36,136,155	24,596,387	68.1%	223,793	91.9%	1,937.66	13.3%	1,318.88	7.5%
	2007 2008	4.6 5.6	30,855,845 27,072,973	20,985,283 18,707,466	68.0% 69.1%	171,700 136,143	76.7% 79.3%	2,156.49 2,386.28	11.3% 10.7%	1,466.65 1,648.92	11.2% 12.4%
	2009	6.6	23,891,657	15,668,083	65.6%	106,609	78.3%	2,689.27	12.7%	1,763.61	7.0%
	2010	7.7	20,403,849	12,831,519	62.9%	80,886	75.9%	3,027.05	12.6%	1,903.64	7.9%
	2011 2012	8.8 9.8	16,195,765 13,901,849	9,962,035 8,701,122	61.5% 62.6%	60,116 47,786	74.3% 79.5%	3,232.90 3,491.03	6.8% 8.0%	1,988.56 2,185.02	4.5% 9.9%
	2012	10.8	11,862,774	7,184,412	60.6%	39,381	82.4%	3,614.77	3.5%	2,189.20	0.2%
	2014	11.7	9,619,523	6,360,398	66.1%	32,700	83.0%	3,530.10	-2.3%	2,334.09	6.6%
	2015 Thru 2015	12.7 4.9	8,335,986 347,042,290	5,528,545 230,122,583	66.3% 66.3%	27,284 2,106,569	83.4%	3,666.32	3.9%	2,431.55	4.2%
	2016	13.7	7,127,026	4,962,527	69.6%	22,782	83.5%	3,754.03	2.4%	2,613.92	7.5%
	Thru 2016	5.1	354,169,316	235,085,110	66.4%	2,129,351	02.50/	2 000 04	4.50/	2,809.96	7.50/
	2017 Thru 2017	14.7 5.3	6,038,281 360,207,597	4,454,489 239,539,599	73.8% 66.5%	19,023 2,148,374	83.5%	3,809.04	1.5%	2,009.90	7.5%
2009	2009 2010	0.0 1.0	60,454 92,463	56,060 60,908	92.7% 65.9%	264 379	143.6%	2,747.91 2,927.60	6.5%	2,548.16 1,928.49	-24.3%
	2011	2.0	64,014	22,693	35.5%	240	63.3%	3,200.72	9.3%	1,134.67	-41.2%
	2012	3.0	52,096	27,162	52.1%	180	75.0%	3,473.05	8.5%	1,810.78	59.6%
	2013 2014	4.0 5.0	41,990 39,391	19,103 22,833	45.5% 58.0%	151 144	83.9% 95.4%	3,336.92 3,282.60	-3.9% -1.6%	1,518.09 1,902.75	-16.2% 25.3%
	2015	6.0	36,191	19,477	53.8%	132	91.7%	3,290.06	0.2%	1,770.62	-6.9%
	Thru 2015	2.5	386,599	228,235	59.0%	1,490	00.50/	0.000.77	0.40/	4 000 40	7.50/
	2016 Thru 2016	7.0 2.8	30,880 417,479	17,448 245,683	56.5% 58.8%	1,600	83.5%	3,368.77	2.4%	1,903.42	7.5%
	2017	8.0	26,206	15,687	59.9%	92	83.5%	3,418.14	1.5%	2,046.18	7.5%
	Thru 2017	3.1	443,685	261,370	58.9%	1,692					
2010	2010	0.0	50,584	20,415	40.4%	256		2,371.11		956.96	
	2011	1.0	33,813	9,433	27.9%	155	60.5%	2,617.80	10.4%	730.28	-23.7%
	2012 2013	2.0 3.0	25,108 18,858	15,855 21,345	63.1% 113.2%	99 81	63.9% 81.8%	3,043.45 2,793.83	16.3% -8.2%	1,921.85 3,162.26	163.2% 64.5%
	2014	4.0	12,799	15,445	120.7%	53	65.4%	2,897.90	3.7%	3,497.09	10.6%
	2015 Thru 2015	5.0 1.7	12,712 153,874	8,766 91,260	69.0% 59.3%	48 692	90.6%	3,177.90	9.7%	2,191.47	-37.3%
	2016	6.0	10,846	7,853	72.4%	40	83.5%	3,253.93	2.4%	2,355.83	7.5%
	Thru 2016	1.9	164,720	99,113	60.2%	732	02.50/	2 204 64	4.50/	0.500.50	7.50/
	2017 Thru 2017	7.0 2.2	9,079 173,799	6,964 106,077	76.7% 61.0%	765	83.5%	3,301.61	1.5%	2,532.52	7.5%
	1000										
All	1992 1993		-	-		-		-		-	
	1994		-	-		-		-		-	
	1995	0.0	- 114,037	73,226	64.2%	- 1,555		880.03		- 565.08	
	1996 1997	0.6	503,035	319,385	63.5%	6,880	442.4%	877.39	-0.3%	557.07	-1.4%
	1998	0.5	1,682,897	989,596	58.8%	20,327	295.5%	993.49	13.2%	584.21	4.9%
	1999 2000	0.6 1.0	6,536,011 14,111,764	4,042,041 9,277,547	61.8% 65.7%	71,061 138,640	349.6% 195.1%	1,103.73 1,221.45	11.1% 10.7%	682.58 803.02	16.8% 17.6%
	2001	1.7	17,502,623	10,780,400	61.6%	147,971	106.7%	1,419.41	16.2%	874.26	8.9%
	2002	2.3	19,851,891	12,068,290	60.8%	153,241	103.6% 118.1%	1,554.56 1,601.48	9.5%	945.04	8.1%
	2003 2004	2.5 2.8	24,154,782 29,630,648	16,158,822 21,010,431	66.9% 70.9%	180,994 216,091	119.4%	1,645.45	3.0% 2.7%	1,071.34 1,166.75	13.4% 8.9%
	2005	3.1	34,678,227	24,877,597	71.7%	243,411	112.6%	1,709.61	3.9%	1,226.45	5.1%
	2006 2007	3.7 4.6	36,136,155 30,855,845	24,596,387 20,985,283	68.1% 68.0%	223,793 171,700	91.9% 76.7%	1,937.66 2,156.49	13.3% 11.3%	1,318.88 1,466.65	7.5% 11.2%
	2008	5.6	27,072,973	18,707,466	69.1%	136,143	79.3%	2,386.28	10.7%	1,648.92	12.4%
	2009	6.6	23,952,111	15,724,143	65.6%	106,873	78.5%	2,689.41	12.7%	1,765.55	7.1%
	2010 2011	7.6 8.8	20,546,896 16,293,593	12,912,842 9,994,161	62.8% 61.3%	81,521 60,511	76.3% 74.2%	3,024.53 3,231.20	12.5% 6.8%	1,900.79 1,981.95	7.7% 4.3%
	2012	9.7	13,979,053	8,744,139	62.6%	48,065	79.4%	3,490.04	8.0%	2,183.08	10.1%
	2013 2014	10.7 11.6	11,923,622	7,224,859	60.6%	39,613	82.4% 83.0%	3,612.03 3,528.00	3.5% -2.3%	2,188.63 2,334.08	0.3% 6.6%
	2014	12.7	9,671,713 8,384,888	6,398,677 5,556,788	66.2% 66.3%	32,897 27,464	83.5%	3,663.66	3.8%	2,427.96	4.0%
	Thru 2015	4.9	347,582,763	230,442,078	66.3%	2,108,751					
	2016 Thru 2016	13.7 5.1	7,168,752 354,751,515	4,987,828 235,429,906	69.6% 66.4%	22,932	83.5%	3,751.31	2.4%	2,610.06	7.5%
•	2017 Thru 2017	14.7 5.3	6,073,566 360,825,081	4,477,140 239,907,046	73.7% 66.5%	19,148 2,150,831	83.5%	3,806.29	1.5%	2,805.81	7.5%
	2018	15.7	5 410 E71	A 019 003	74 20/	15 000	Q2 E0/	4 060 72	6.7%	3 016 25	7 =0/
		16.7	5,410,571 4,847,170	4,018,902 3,607,518	74.3% 74.4%	15,989 13,351	83.5% 83.5%	4,060.72 4,356.68	7.3%	3,016.25 3,242.47	7.5% 7.5%
	2019	10.7			74.6%	11,148	83.5%	4,674.21	7.3%	3,485.66	7.5%
	2019 2020	17.7	4,342,341	3,238,178							
	2019 2020 2021	17.7 18.7	4,342,341 3,890,293	2,906,797	74.7%	9,309	83.5% 83.5%	5,014.88 5,380,38	7.3% 7.3%	3,747.08	
	2019 2020	17.7	4,342,341				83.5% 83.5% 83.5%	5,014.88 5,380.38 5,772.52	7.3% 7.3% 7.3%		7.5%
	2019 2020 2021 2022 2023 2024	17.7 18.7 19.7 20.7 21.7	4,342,341 3,890,293 3,485,141 3,121,971 2,796,764	2,906,797 2,609,208 2,341,927 2,102,116	74.7% 74.9% 75.0% 75.2%	9,309 7,773 6,490 5,419	83.5% 83.5% 83.5%	5,380.38 5,772.52 6,193.24	7.3% 7.3% 7.3%	3,747.08 4,028.11 4,330.22 4,654.99	7.5% 7.5% 7.5% 7.5%
	2019 2020 2021 2022 2023	17.7 18.7 19.7 20.7	4,342,341 3,890,293 3,485,141 3,121,971	2,906,797 2,609,208 2,341,927	74.7% 74.9% 75.0%	9,309 7,773 6,490	83.5% 83.5%	5,380.38 5,772.52	7.3% 7.3%	3,747.08 4,028.11 4,330.22	7.5% 7.5%

Experience	Calendar	Earned	Incurred	Claim
Period	Duration	Premium	Claims	Ratio
Thru 2015	All	347,582,763	230,442,078	66.3%
2016	All	7,168,752	4,987,828	69.6%
2017	All	6,073,566	4,477,140	73.7%
2018-2026	All	32,644,252	24,405,233	74.8%
Cumulative	All	393,469,333	264,312,279	67.2%
Thru 2015		347,582,763	230,442,078	66.3%
2016-2026		45,886,570	33,870,201	73.8%

Persiste	ency		Claim Cost Trend		
Duration 0-1	167.0%	-	2016	7.5%	
Ultimate	83.5%		Ultimate	7.5%	
Rate Changes	Aging	R.S. Change	Total	Effect. (4)	
2015	1.4%	0.0%	1.4%	0.917	
2016	1.4%	1.1%	2.5%	0.917	
2017	1.4%	0.0%	1.4%	0.900	
2018	1.4%	5.8%	7.3%	0.900	
2019	1.4%	5.8%	7.3%	0.900	
2020	1.4%	5.8%	7.3%	0.900	
2021	1.4%	5.8%	7.3%	0.900	
2022	1.4%	5.8%	7.3%	0.900	
2023	1.4%	5.8%	7.3%	0.900	
2024	1.4%	5.8%	7.3%	0.900	
2025	1.4%	5.8%	7.3%	0.900	
2026	1.4%	5.8%	7.3%	0.900	

- 2026 1.4% 5.8% 7.3% 0.900

 (1) Sum of mean in-force policies as of each month in the experience month. (2) 12°Earned Premium/Exposed Policies. (3) 12°Incurred Claims/Exposed Policies. (4) 2017+ rate increases are assumed to be 0.900 effective in the increase year and 0.100 effective in the following year. (5) 2018+ increases assumed to be claim cost trend net of aging at 1.6% per year. Ex: 2018 prem trend = (1.014^0.100) * (1.073^0.900) 1 = 6.7%.

Bankers Life and Casualty Company Policy Forms GR-A05F GR-A06F

Exhibit VI

With the 2017 Rate Action Rhode Island Experience

								Average		Average	Claim
Issue Year	Experience Year	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio	Exposed Policies(1)	Persistency	Annual Premium(2)	Premium Trend(5)	Claim Cost(3)	Cost Trend
2008	1992	0.0	1,759	234	13.3%	23		917.86		121.85	
&	1993	0.4	29,152	28,783	98.7%	418	1817.4%	836.90	-8.8%	826.31	578.1%
prior	1994 1995	0.8 1.6	73,218 84,908	51,088 67,486	69.8% 79.5%	998 1,117	238.8% 111.9%	880.37 912.17	5.2% 3.6%	614.28 725.00	-25.7% 18.0%
	1996	2.2	102,788	92,700	90.2%	1,229	110.0%	1,003.62	10.0%	905.12	24.8%
	1997	2.8	118,201	92,364	78.1%	1,267	103.1%	1,119.50	11.5%	874.80	-3.3%
	1998 1999	3.6 4.2	104,861 95,846	88,697 71,740	84.6% 74.8%	1,019 838	80.4% 82.2%	1,234.88 1,372.49	10.3% 11.1%	1,044.52 1,027.30	19.4% -1.6%
	2000	4.2	124,139	108,517	87.4%	1,040	124.1%	1,432.38	4.4%	1,252.12	21.9%
	2001	4.3	172,258	108,500	63.0%	1,385	133.2%	1,492.49	4.2%	940.07	-24.9%
	2002	4.7	206,031	137,549	66.8%	1,554	112.2%	1,590.97	6.6%	1,062.15	13.0%
	2003 2004	4.7 3.7	248,203 380,932	179,383 290,481	72.3% 76.3%	1,805 2,814	116.2% 155.9%	1,650.10 1,624.44	3.7% -1.6%	1,192.57 1,238.73	12.3% 3.9%
	2004	2.3	767,824	572,538	74.6%	5,444	193.5%	1,692.48	4.2%	1,262.02	1.9%
	2006	1.9	1,433,144	925,025	64.5%	9,392	172.5%	1,831.10	8.2%	1,181.89	-6.3%
	2007	2.6	1,639,932	1,106,493	67.5%	10,130	107.9%	1,942.66	6.1%	1,310.75	10.9%
	2008 2009	3.3 4.1	1,720,791 1,826,925	1,222,933 1,220,640	71.1% 66.8%	9,955 9,913	98.3% 99.6%	2,074.28 2,211.55	6.8% 6.6%	1,474.15 1,477.62	12.5% 0.2%
	2010	5.1	1,806,370	1,163,721	64.4%	9,008	90.9%	2,406.35	8.8%	1,550.25	4.9%
	2011	6.1	1,752,845	1,182,848	67.5%	7,882	87.5%	2,668.63	10.9%	1,800.83	16.2%
	2012	7.1	1,807,019	1,133,226	62.7%	7,106	90.2%	3,051.54	14.3%	1,913.69	6.3%
	2013	8.0	1,702,717	953,465	56.0%	6,319	88.9%	3,233.52	6.0%	1,810.66	-5.4%
	2014 2015	9.0 9.9	1,638,603 1,451,754	1,045,877 835,056	63.8% 57.5%	5,622 4,848	89.0% 86.2%	3,497.55 3,593.45	8.2% 2.7%	2,232.39 2,066.97	23.3% -7.4%
	Thru 2015	5.4	19,290,220	12,679,342	65.7%	101,126	00.270	0,000.40	2.1 70	2,000.01	7.470
	2016	10.9	1,380,114	798,058	57.8%	4,290	88.5%	3,860.46	7.4%	2,232.33	8.0%
	Thru 2016	5.8	20,670,334	13,477,400	65.2%	105,416	00 50/	2 044 24	0.40/	2 440 00	0.00/
	2017 Thru 2017	11.9 6.1	1,247,074 21,917,408	762,855 14,240,255	61.2% 65.0%	3,797 109,213	88.5%	3,941.24	2.1%	2,410.92	8.0%
	2011	0.1	2.,011,700	,2 10,200	00.070	.00,210					
2009	2009	0.0	262,415	211,413	80.6%	1,779		1,770.08		1,426.06	
	2010 2011	1.0	434,722 429,839	359,420 332,120	82.7% 77.3%	2,808 2,458	157.8% 87.5%	1,857.79 2,098.48	5.0% 13.0%	1,535.98 1,621.42	7.7% 5.6%
	2011	2.0 3.0	429,839 427,760	233,120	77.3% 54.5%	2,458 2,085	87.5% 84.8%	2,098.48	17.3%	1,621.42	-17.2%
	2013	4.0	414,612	283,106	68.3%	1,866	89.5%	2,666.31	8.3%	1,820.62	35.7%
	2014	5.0	381,063	432,841	113.6%	1,594	85.4%	2,868.73	7.6%	3,258.53	79.0%
	2015	6.0	324,453	204,724	63.1%	1,336	83.8%	2,914.25	1.6%	1,838.84	-43.6%
	Thru 2015 2016	3.0 7.0	2,674,865 308,383	2,056,815 195,616	76.9% 63.4%	13,926 1,182	88.5%	3,130.79	7.4%	1,985.95	8.0%
	Thru 2016	3.4	2,983,248	2,252,431	75.5%	15,108	00.070	0,100.70	7.470	1,000.00	0.070
	2017	8.0	278,611	186,958	67.1%	1,046	88.5%	3,196.30	2.1%	2,144.83	8.0%
	Thru 2017	3.8	3,261,859	2,439,389	74.8%	16,154					
2010	2010	0.0	928,585	874,617	94.2%	5,166		2,156.99		2,031.63	
	2011	1.0	955,963	713,619	74.6%	4,710	91.2%	2,435.57	12.9%	1,818.14	-10.5%
	2012	2.0	947,226	700,755	74.0%	3,988	84.7%	2,850.23	17.0%	2,108.59	16.0%
	2013 2014	3.0 4.0	823,490 728,823	493,296 434,705	59.9% 59.6%	3,279 2,680	82.2% 81.7%	3,013.69 3,263.39	5.7% 8.3%	1,805.29 1,946.44	-14.4% 7.8%
	2015	5.0	668,275	462,913	69.3%	2,383	88.9%	3,365.21	3.1%	2,331.08	19.8%
	Thru 2015	2.3	5,052,363	3,679,905	72.8%	22,206					
	2016	6.0	635,382	442,463	69.6%	2,109	88.5%	3,615.26	7.4%	2,517.57	8.0%
	Thru 2016 2017	2.7 7.0	5,687,745 573,937	4,122,368 422,801	72.5% 73.7%	24,315 1,866	88.5%	3,690.91	2.1%	2,718.98	8.0%
	Thru 2017	3.1	6,261,682	4,545,169	72.6%	26,181	00.070	0,000.01	2.170	2,7 10.00	0.070
	4000		4.750	00.4	10.00/			047.00		101.05	
All	1992 1993	0.0 0.4	1,759 29,152	234 28,783	13.3% 98.7%	23 418	1817.4%	917.86 836.90	-8.8%	121.85 826.31	578.1%
	1994	0.8	73,218	51,088	69.8%	998	238.8%	880.37	5.2%	614.28	-25.7%
	1995	1.6	84,908	67,486	79.5%	1,117	111.9%	912.17	3.6%	725.00	18.0%
	1996 1997	2.2	102,788 118,201	92,700 92,364	90.2%	1,229	110.0%	1,003.62 1,119.50	10.0%	905.12 874.80	24.8%
	1998	2.8 3.6	104,861	88,697	78.1% 84.6%	1,267 1,019	103.1% 80.4%	1,234.88	11.5% 10.3%	1,044.52	-3.3% 19.4%
	1999	4.2	95,846	71,740	74.8%	838	82.2%	1,372.49	11.1%	1,027.30	-1.6%
	2000	4.3	124,139	108,517	87.4%	1,040	124.1%	1,432.38	4.4%	1,252.12	21.9%
	2001	4.3	172,258	108,500	63.0%	1,385	133.2% 112.2%	1,492.49	4.2%	940.07	-24.9%
	2002 2003	4.7 4.7	206,031 248,203	137,549 179,383	66.8% 72.3%	1,554 1,805	116.2%	1,590.97 1,650.10	6.6% 3.7%	1,062.15 1,192.57	13.0% 12.3%
	2004	3.7	380,932	290,481	76.3%	2,814	155.9%	1,624.44	-1.6%	1,238.73	3.9%
	2005	2.3	767,824	572,538	74.6%	5,444	193.5%	1,692.48	4.2%	1,262.02	1.9%
	2006 2007	1.9 2.6	1,433,144	925,025 1,106,493	64.5%	9,392 10,130	172.5% 107.9%	1,831.10	8.2% 6.1%	1,181.89 1,310.75	-6.3% 10.9%
	2007	3.3	1,639,932 1,720,791	1,106,493	67.5% 71.1%	9,955	98.3%	1,942.66 2,074.28	6.1%	1,310.75	10.9%
	2009	3.6	2,089,340	1,432,053	68.5%	11,692	117.4%	2,144.38	3.4%	1,469.78	-0.3%
	2010	3.1	3,169,678	2,397,758	75.6%	16,982	145.2%	2,239.79	4.4%	1,694.33	15.3%
	2011 2012	4.0 5.0	3,138,647 3,182,005	2,228,588 2,067,172	71.0% 65.0%	15,050 13,179	88.6% 87.6%	2,502.58 2,897.34	11.7%	1,776.95	4.9% 5.9%
	2012	6.1	2,940,819	1,729,867	58.8%	11,464	87.6% 87.0%	3,078.32	15.8% 6.2%	1,882.24 1,810.75	-3.8%
	2014	7.1	2,748,490	1,913,422	69.6%	9,896	86.3%	3,332.85	8.3%	2,320.24	28.1%
	2015	8.1	2,444,482	1,502,693	61.5%	8,567	86.6%	3,424.04	2.7%	2,104.86	-9.3%
	Thru 2015 2016	4.6 9.1	27,017,447 2,323,879	18,416,062 1,436,137	68.2% 61.8%	137,258 7,581	88.5%	3,678.48	7.4%	2,273.27	8.0%
	Thru 2016	4.9	29,341,326	19,852,199	67.7%	144,839	00.070	0,070.10	7.170	2,270.27	0.070
	2017 Thru 2017	10.1 5.3	2,099,622 31,440,948	1,372,614 21,224,813	65.4% 67.5%	6,709 151,548	88.5%	3,755.47	2.1%	2,455.12	8.0%
	2018	11.1	1,972,203	1,297,040	65.8%	5,870	87.5%	4,031.76	7.4%	2,651.53	8.0%
	2019	12.1	1,861,809	1,225,642	65.8%	5,136	87.5%	4,350.02	7.9%	2,863.65	8.0%
	2020	13.1	1,757,678	1,158,231	65.9%	4,494	87.5%	4,693.40	7.9%	3,092.74	8.0%
	2021	14.1	1,659,268	1,094,459	66.0%	3,932	87.5%	5,063.89	7.9%	3,340.16	8.0%
	2022 2023	15.1 16.1	1,566,693 1,479,131	1,034,413 977,561	66.0% 66.1%	3,441 3,011	87.5% 87.5%	5,463.62 5,894.91	7.9% 7.9%	3,607.37 3,895.96	8.0% 8.0%
	2023	17.1	1,396,603	923,928	66.2%	2,635	87.5%	6,360.24	7.9%	4,207.64	8.0%
	2025	18.1	1,318,705	873,253	66.2%	2,306	87.5%	6,862.30	7.9%	4,544.25	8.0%
	2026	19.1	1,245,106	825,327	66.3%	2,018	87.5%	7,404.00	7.9%	4,907.79	8.0%
	Thru 2026	8.2	45,698,144	30,634,667	67.0%	184,391					

E	Experience	Calendar	Earned	Incurred	Claim
	Period	Duration	Premium	Claims	Ratio
	Thru 2015	All	27,017,447	18,416,062	68.2%
	2016	All	2,323,879	1,436,137	61.8%
	2017	All	2,099,622	1,372,614	65.4%
	2018-2026	All	14,257,196	9,409,854	66.0%
(Cumulative	All	45,698,144	30,634,667	67.0%
	Thru 2015		27,017,447	18,416,062	68.2%
	2016-2026		18,680,697	12,218,605	65.4%

Persiste	Persistency		Claim Cos	st Trend
Duration 0-1	177.0%	=	2016	8.0%
Ultimate	87.5%		Ultimate	8.0%
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2015	1.6%	0.0%	1.6%	0.768
2016	1.6%	6.0%	7.7%	0.917
2017	1.6%	0.0%	1.6%	0.917
2018	1.6%	6.2%	7.9%	0.917
2019	1.6%	6.2%	7.9%	0.917
2020	1.6%	6.2%	7.9%	0.917
2021	1.6%	6.2%	7.9%	0.917
2022	1.6%	6.2%	7.9%	0.917
2023	1.6%	6.2%	7.9%	0.917
2024	1.6%	6.2%	7.9%	0.917
2025	1.6%	6.2%	7.9%	0.917
2026	1.6%	6.2%	7.9%	0.917

- 2026 1.6% 6.2% 7.9% 0.917

 (1) Sum of mean in-force policies as of each month in the experience month.

 (2) 12*Earned Premium/Exposed Policies.

 (3) 12*Incurred Claims/Exposed Policies.

 (4) 2017+ rate increases are assumed to be 0.917 effective in the increase year and 0.03s effective in the following year.

 (5) 2018+ increases assumed to be claim cost trend net of aging at 1.7% per year. Ex: 2018 prem trend = (1.016*0.083) * (1.079*0.917) 1 = 7.4%.

Bankers Life and Casualty Company Policy Form GR-A06FH

Exhibit VI

With the 2017 Rate Action Nationwide Experience

								Average		Average	Claim
Issue Year	Experience Year	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio	Exposed Policies(1)	Persistency	Annual Premium(2)	Premium Trend(5)	Claim Cost(3)	Cost Trend
2008	1992		-	-		-		-		-	
&	1993 1994		-	-		-		-		-	
prior	1995		-	-		-		-		-	
	1996		-	-		-		-		-	
	1997 1998		-	-		-		-		-	
	1999		-	-		-		-		-	
	2000	0.0	201,137	28,095	14.0%	2,874	476.20/	839.82	2.20/	117.31	
	2001 2002	0.4 0.9	989,027 1,536,013	183,084 341,589	18.5% 22.2%	13,690 20,042	476.3% 146.4%	866.93 919.68	3.2% 6.1%	160.48 204.52	36.8% 27.4%
	2003	1.4	1,801,577	336,999	18.7%	23,832	118.9%	907.14	-1.4%	169.69	-17.0%
	2004 2005	1.7 1.8	2,034,356 2,702,259	545,125 1,016,849	26.8% 37.6%	35,396 50,539	148.5% 142.8%	689.69 641.63	-24.0% -7.0%	184.81 241.44	8.9% 30.6%
	2005	2.0	3,126,762	1,304,280	41.7%	63,521	125.7%	590.69	-7.9%	246.40	2.1%
	2007	2.4	3,250,896	1,456,670	44.8%	66,154	104.1%	589.70	-0.2%	264.23	7.2%
	2008 2009	2.7 3.4	3,618,759 3,456,746	1,615,246 1,840,908	44.6% 53.3%	72,901 67,602	110.2% 92.7%	595.67 613.61	1.0% 3.0%	265.88 326.78	0.6% 22.9%
	2010	4.5	2,999,734	1,776,689	59.2%	56,972	84.3%	631.83	3.0%	374.22	14.5%
	2011	5.6	2,638,453	1,735,879	65.8%	48,643	85.4%	650.89	3.0%	428.23	14.4%
	2012 2013	6.6 7.6	2,438,551 2,223,188	1,995,933 1,539,079	81.8% 69.2%	42,561 37,664	87.5% 88.5%	687.55 708.32	5.6% 3.0%	562.75 490.36	31.4% -12.9%
	2013	8.6	2,065,006	1,406,328	68.1%	34,048	90.4%	727.80	2.8%	495.65	1.1%
	2015	9.6	1,872,184	1,589,198	84.9%	30,676	90.1%	732.37	0.6%	621.67	25.4%
	Thru 2015 2016	3.9 10.6	36,954,647 1,710,880	18,711,951 1,527,547	50.6% 89.3%	667,115 27,302	89.0%	751.98	2.7%	671.40	8.0%
	Thru 2016	4.2	38,665,527	20,239,498	52.3%	694,417	00.070	701.50	2.1 /0	071.40	0.070
	2017	11.6	1,627,750	1,468,287	90.2%	24,299	89.0%	803.86	6.9%	725.11	8.0%
	Thru 2017	4.5	40,293,277	21,707,785	53.9%	718,716					
2009	2009	0.0	1,068,774	318,303	29.8%	22,960		558.59		166.36	
	2010	1.0	1,811,603	1,010,442	55.8%	38,841	169.2%	559.70	0.2%	312.18	87.7%
	2011 2012	2.0 3.0	1,386,544 1,204,277	889,621 650,435	64.2% 54.0%	28,928 23,502	74.5% 81.2%	575.17 614.90	2.8% 6.9%	369.04 332.11	18.2% -10.0%
	2013	4.0	1,058,570	679,796	64.2%	19,926	84.8%	637.50	3.7%	409.39	23.3%
	2014	5.0	987,793	554,087	56.1%	17,749	89.1%	667.84	4.8%	374.61	-8.5%
	2015 Thru 2015	2.7	876,925 8,394,487	713,673 4,816,356	81.4% 57.4%	15,934 167,840	89.8%	660.42	-1.1%	537.47	43.5%
	2016	7.0	801,345	685,970	85.6%	14,181	89.0%	678.10	2.7%	580.47	8.0%
	Thru 2016 2017	3.1 8.0	9,195,832 762,403	5,502,326 659,353	59.8% 86.5%	182,021 12,621	89.0%	724.89	6.9%	626.91	8.0%
	Thru 2017	3.4	9,958,235	6,161,679	61.9%	194,642	09.076	724.09	0.576	020.31	0.076
	2010		0.010.151	1 0 5 0 100							
2010	2010 2011	0.0 1.0	2,943,154 2,189,754	1,852,468 1,747,620	62.9% 79.8%	59,950 43,853	73.1%	589.12 599.21	1.7%	370.80 478.22	29.0%
	2012	2.0	1,779,452	1,361,571	76.5%	33,288	75.9%	641.48	7.1%	490.83	2.6%
	2013 2014	3.0 4.0	1,479,364	1,232,327 925,234	83.3% 71.9%	26,988 22,482	81.1% 83.3%	657.79 686.51	2.5% 4.4%	547.94 493.85	11.6% -9.9%
	2014	5.0	1,286,172 1,130,896	928,866	82.1%	19,645	87.4%	690.80	0.6%	567.39	14.9%
	Thru 2015	1.9	10,808,792	8,048,085	74.5%	206,206					
	2016 Thru 2016	6.0 2.3	1,033,450 11,842,242	892,820 8,940,905	86.4% 75.5%	17,484 223,690	89.0%	709.30	2.7%	612.78	8.0%
	2017	7.0	983,248	858,189	87.3%	15,561	89.0%	758.24	6.9%	661.80	8.0%
	Thru 2017	2.7	12,825,490	9,799,094	76.4%	239,251					
All	1992		-	-		-		-		-	
	1993		-	-		-		-		-	
	1994 1995		-	-		-		-		-	
	1996		-	-		-		-		-	
	1997		•	-		-		-		-	
	1998 1999		-	-		-		-		-	
	2000	0.0	201,137	28,095	14.0%	2,874		839.82		117.31	
	2001	0.4 0.9	989,027 1,536,013	183,084 341,589	18.5% 22.2%	13,690 20,042	476.3% 146.4%	866.93 919.68	3.2%	160.48 204.52	36.8% 27.4%
	2002	1.4	1,801,577	336,999	18.7%	23,832	118.9%	907.14	6.1% -1.4%	169.69	-17.0%
	2004	1.7	2,034,356	545,125	26.8%	35,396	148.5%	689.69	-24.0%	184.81	8.9%
	2005 2006	1.8 2.0	2,702,259 3,126,762	1,016,849 1,304,280	37.6% 41.7%	50,539 63,521	142.8% 125.7%	641.63 590.69	-7.0% -7.9%	241.44 246.40	30.6% 2.1%
	2007	2.4	3,250,896	1,456,670	44.8%	66,154	104.1%	589.70	-0.2%	264.23	7.2%
	2008	2.7	3,618,759	1,615,246	44.6%	72,901	110.2%	595.67	1.0%	265.88	0.6%
	2009 2010	2.6 2.0	4,525,520 7,754,491	2,159,211 4,639,600	47.7% 59.8%	90,562 155,763	124.2% 172.0%	599.66 597.41	0.7% -0.4%	286.11 357.44	7.6% 24.9%
	2011	3.2	6,214,752	4,373,120	70.4%	121,424	78.0%	614.19	2.8%	432.18	20.9%
	2012	4.3	5,422,279	4,007,938	73.9%	99,351	81.8%	654.92	6.6%	484.09	12.0%
	2013 2014	5.4 6.4	4,761,122 4,338,970	3,451,202 2,885,648	72.5% 66.5%	84,578 74,279	85.1% 87.8%	675.51 700.97	3.1% 3.8%	489.66 466.19	1.2% -4.8%
	2015	7.4	3,880,005	3,231,736	83.3%	66,255	89.2%	702.74	0.3%	585.33	25.6%
	Thru 2015 2016	3.4 8.4	56,157,926 3,545,675	31,576,392 3,106,337	56.2% 87.6%	1,041,161	89.0%	721.56	2 70/	632.15	8.0%
	Thru 2016	3.7	59,703,601	3,106,337	87.6% 58.1%	58,967 1,100,128	69.0%	121.00	2.7%	032.15	0.0%
	2017 Thru 2017	9.4 4.0	3,373,401 63,077,002	2,985,829 37,668,558	88.5% 59.7%	52,481 1,152,609	89.0%	771.34	6.9%	682.72	8.0%
	2018	10.4	3,226,277	2,869,973	89.0%	46,708	89.0%	828.88	7.5%	737.34	8.0%
	2019	11.4	3,085,845	2,758,620	89.4%	41,570	89.0%	890.79	7.5%	796.33	8.0%
	2020	12.4	2,951,528	2,651,575	89.8%	36,997	89.0%	957.33	7.5%	860.04	8.0%
	2021 2022	13.4 14.4	2,823,051 2,700,187	2,548,660 2,449,776	90.3% 90.7%	32,927 29,305	89.0% 89.0%	1,028.84 1,105.69	7.5% 7.5%	928.84 1,003.15	8.0% 8.0%
	2023	15.4	2,582,628	2,354,680	91.2%	26,081	89.0%	1,188.28	7.5%	1,083.40	8.0%
	2024	16.4	2,470,221	2,263,305	91.6%	23,212	89.0%	1,277.04	7.5%	1,170.07	8.0%
	2025 2026	17.4 18.4	2,362,753 2,259,977	2,175,530 2,091,169	92.1% 92.5%	20,659 18,387	89.0% 89.0%	1,372.43 1,474.94	7.5% 7.5%	1,263.68 1,364.77	8.0% 8.0%
	Thru 2026	6.8	87,539,469	59,831,846	68.3%	1,428,455		,			

Experience	Calendar	Earned	Incurred	Claim
Period	Duration	Premium	Claims	Ratio
Thru 2015	All	56,157,926	31,576,392	56.2%
2016	All	3,545,675	3,106,337	87.6%
2017	All	3,373,401	2,985,829	88.5%
2018-2026	All	24,462,467	22,163,288	90.6%
Cumulative	All	87,539,469	59,831,846	68.3%
Thru 2015		56,157,926	31,576,392	56.2%
2016-2026		31,381,543	28,255,454	90.0%

Duration 0-1 Ultimate 178.0% 89.0% 2016 Ultimate 8.0% 8.0% Rate Changes 2015 Aging 1.3% R.S. Change 1.3% Total 2.6% Effect. (4) 0.911 2016 1.3% 1.3% 2.6% 0.911 2017 1.3% 6.0% 7.4% 0.900 2018 1.3% 6.1% 7.5% 0.900 2019 1.3% 6.1% 7.5% 0.900 2020 1.3% 6.1% 7.5% 0.900 2021 1.3% 6.1% 7.5% 0.900 2022 1.3% 6.1% 7.5% 0.900 2023 1.3% 6.1% 7.5% 0.900 2024 1.3% 6.1% 7.5% 0.900 2025 1.3% 6.1% 7.5% 0.900 2026 1.3% 6.1% 7.5% 0.900 2026 1.3% 6.1% 7.5% 0.900	Persiste	ency		Claim Cost Trend		
Rate Changes Aging R.S. Change Total Effect. (4) 2015 1.3% 1.3% 2.6% 0.911 2016 1.3% 1.4% 2.7% 0.901 2017 1.3% 6.0% 7.4% 0.900 2018 1.3% 6.1% 7.5% 0.900 2019 1.3% 6.1% 7.5% 0.900 2020 1.3% 6.1% 7.5% 0.900 2021 1.3% 6.1% 7.5% 0.900 2022 1.3% 6.1% 7.5% 0.900 2023 1.3% 6.1% 7.5% 0.900 2024 1.3% 6.1% 7.5% 0.900 2025 1.3% 6.1% 7.5% 0.900	Duration 0-1	178.0%	=	2016	8.0%	
2015 1.3% 1.3% 2.6% 0.911 2016 1.3% 1.4% 2.7% 0.901 2017 1.3% 6.0% 7.4% 0.900 2018 1.3% 6.1% 7.5% 0.900 2019 1.3% 6.1% 7.5% 0.900 2020 1.3% 6.1% 7.5% 0.900 2021 1.3% 6.1% 7.5% 0.900 2022 1.3% 6.1% 7.5% 0.900 2023 1.3% 6.1% 7.5% 0.900 2024 1.3% 6.1% 7.5% 0.900 2025 1.3% 6.1% 7.5% 0.900	Ultimate	89.0%		Ultimate	8.0%	
2016 1.3% 1.4% 2.7% 0.901 2017 1.3% 6.0% 7.4% 0.900 2018 1.3% 6.1% 7.5% 0.900 2019 1.3% 6.1% 7.5% 0.900 2020 1.3% 6.1% 7.5% 0.900 2021 1.3% 6.1% 7.5% 0.900 2022 1.3% 6.1% 7.5% 0.900 2023 1.3% 6.1% 7.5% 0.900 2024 1.3% 6.1% 7.5% 0.900 2025 1.3% 6.1% 7.5% 0.900	Rate Changes	Aging	R.S. Change	Total	Effect. (4)	
2017 1.3% 6.0% 7.4% 0.900 2018 1.3% 6.1% 7.5% 0.900 2019 1.3% 6.1% 7.5% 0.900 2020 1.3% 6.1% 7.5% 0.900 2021 1.3% 6.1% 7.5% 0.900 2022 1.3% 6.1% 7.5% 0.900 2023 1.3% 6.1% 7.5% 0.900 2024 1.3% 6.1% 7.5% 0.900 2025 1.3% 6.1% 7.5% 0.900	2015	1.3%	1.3%	2.6%	0.911	
2018 1.3% 6.1% 7.5% 0.900 2019 1.3% 6.1% 7.5% 0.900 2020 1.3% 6.1% 7.5% 0.900 2021 1.3% 6.1% 7.5% 0.900 2022 1.3% 6.1% 7.5% 0.900 2023 1.3% 6.1% 7.5% 0.900 2024 1.3% 6.1% 7.5% 0.900 2025 1.3% 6.1% 7.5% 0.900	2016	1.3%	1.4%	2.7%	0.901	
2019 1.3% 6.1% 7.5% 0.900 2020 1.3% 6.1% 7.5% 0.900 2021 1.3% 6.1% 7.5% 0.900 2022 1.3% 6.1% 7.5% 0.900 2023 1.3% 6.1% 7.5% 0.900 2024 1.3% 6.1% 7.5% 0.900 2025 1.3% 6.1% 7.5% 0.900	2017	1.3%	6.0%	7.4%	0.900	
2020 1.3% 6.1% 7.5% 0.900 2021 1.3% 6.1% 7.5% 0.900 2022 1.3% 6.1% 7.5% 0.900 2023 1.3% 6.1% 7.5% 0.900 2024 1.3% 6.1% 7.5% 0.900 2025 1.3% 6.1% 7.5% 0.900	2018	1.3%	6.1%	7.5%	0.900	
2021 1.3% 6.1% 7.5% 0.900 2022 1.3% 6.1% 7.5% 0.900 2023 1.3% 6.1% 7.5% 0.900 2024 1.3% 6.1% 7.5% 0.900 2025 1.3% 6.1% 7.5% 0.900	2019	1.3%	6.1%	7.5%	0.900	
2022 1.3% 6.1% 7.5% 0.900 2023 1.3% 6.1% 7.5% 0.900 2024 1.3% 6.1% 7.5% 0.900 2025 1.3% 6.1% 7.5% 0.900	2020	1.3%	6.1%	7.5%	0.900	
2023 1.3% 6.1% 7.5% 0.900 2024 1.3% 6.1% 7.5% 0.900 2025 1.3% 6.1% 7.5% 0.900	2021	1.3%	6.1%	7.5%	0.900	
2024 1.3% 6.1% 7.5% 0.900 2025 1.3% 6.1% 7.5% 0.900	2022	1.3%	6.1%	7.5%	0.900	
2025 1.3% 6.1% 7.5% 0.900	2023	1.3%	6.1%	7.5%	0.900	
	2024	1.3%	6.1%	7.5%	0.900	
2026 1.3% 6.1% 7.5% 0.900	2025	1.3%	6.1%	7.5%	0.900	
	2026	1.3%	6.1%	7.5%	0.900	

- 2026 1.3% 6.1% 7.5% 0.900

 (1) Sum of mean in-force policies as of each month in the experience month.

 (2) 12*Earned Premium/Exposed Policies.

 (3) 12*Incurred Claims/Exposed Policies.

 (4) 2017+ rate increases are assumed to be 0.900 effective in the increase year and 0.100 effective in the following year.

 (5) 2018+ increases assumed to be claim cost trend net of aging at 1.8% per year. Ex: 2018 prem trend = (1.074*0.100) * (1.075*0.900) 1 = 7.5%.

Bankers Life and Casualty Company Policy Form GR-A06G

Exhibit VI

With the 2017 Rate Action Nationwide Experience

								A		A	Claim
Issue	Experience	Calendar	Earned	Incurred	Claim	Exposed		Average Annual	Premium	Average	Claim
Year 2008	Year 1992	Duration 	Premium -	Claims	Ratio	Policies(1)	Persistency	Premium(2)	Trend(5)	Cost(3)	Trend
&	1993		-	-		-		-		-	
prior	1994		-	-		-		-		-	
	1995 1996	0.0	452,039	260,038	57.5%	5,195		- 1,044.17		600.66	
	1997	0.5	2,060,385	1,368,177	66.4%	23,215	446.9%	1,065.03	2.0%	707.22	17.7%
	1998	0.9	4,467,829	2,776,012	62.1%	46,929	202.1%	1,142.45	7.3%	709.84	0.4%
	1999 2000	1.4 1.3	6,924,126 12,634,230	4,293,184 8,200,907	62.0% 64.9%	65,332 115,969	139.2% 177.5%	1,271.80 1,307.34	11.3% 2.8%	788.56 848.60	11.1% 7.6%
	2001	1.4	23,754,485	15,272,709	64.3%	200,467	172.9%	1,421.95	8.8%	914.23	7.7%
	2002	1.7	32,213,543	20,346,336	63.2%	252,409	125.9%	1,531.49	7.7%	967.30	5.8%
	2003	2.0	43,401,451	27,819,993	64.1%	329,041	130.4%	1,582.83	3.4%	1,014.58	4.9%
	2004 2005	2.2 2.4	57,670,532 75,892,898	39,711,425 53,400,690	68.9% 70.4%	429,165 549,309	130.4% 128.0%	1,612.54 1,657.93	1.9% 2.8%	1,110.38 1,166.57	9.4% 5.1%
	2005	2.4	85,699,661	59,925,231	69.9%	563,367	102.6%	1,825.45	10.1%	1,276.44	9.4%
	2007	3.5	78,467,515	55,904,185	71.2%	475,754	84.4%	1,979.20	8.4%	1,410.08	10.5%
	2008	4.4	72,864,095	49,652,387	68.1%	394,524	82.9%	2,216.26	12.0%	1,510.25	7.1%
	2009 2010	5.3 6.3	64,015,885 54,741,584	43,590,907 38,382,119	68.1% 70.1%	312,524 250,076	79.2% 80.0%	2,458.02 2,626.80	10.9% 6.9%	1,673.76 1,841.78	10.8% 10.0%
	2010	7.3	46,945,999	32,254,243	68.7%	195,400	78.1%	2,883.07	9.8%	1,980.81	7.5%
	2012	8.3	42,429,672	27,936,710	65.8%	158,255	81.0%	3,217.31	11.6%	2,118.36	6.9%
	2013	9.3	37,315,085	23,485,297	62.9%	131,179	82.9%	3,413.51	6.1%	2,148.39	1.4%
	2014	10.3	33,075,189	20,583,833	62.2%	111,697	85.1%	3,553.38	4.1%	2,211.39	2.9%
	2015 Thru 2015	11.2 4.7	28,374,574 803,400,776	18,347,201 543,511,584	64.7% 67.7%	95,775 4,705,582	85.7%	3,555.15	0.0%	2,298.79	4.0%
	2016	12.2	25,011,014	17,040,977	68.1%	82,367	86.0%	3,643.84	2.5%	2,482.69	8.0%
•	Thru 2016	4.9	828,411,790	560,552,561	67.7%	4,787,949					
	2017	13.2	23,034,450	15,827,773	68.7%	70,836	86.0%	3,902.16	7.1%	2,681.31	8.0%
	Thru 2017	5.1	851,446,240	576,380,334	67.7%	4,858,785					
2009	2009	0.0	1,169,469	753,662	64.4%	6,747		2,079.98		1,340.44	
	2010	1.0	1,706,852	1,154,464	67.6%	9,526	141.2%	2,150.14	3.4%	1,454.29	8.5%
	2011	2.0	1,276,303	896,170	70.2%	6,451	67.7%	2,374.15	10.4%	1,667.03	14.6%
	2012	3.0 4.0	955,042	631,604	66.1%	4,439	68.8%	2,581.78	8.7%	1,707.42 1,697.51	2.4%
	2013 2014	5.0	799,331 722,193	502,606 469,821	62.9% 65.1%	3,553 3,127	80.0% 88.0%	2,699.68 2,771.45	4.6% 2.7%	1,802.96	-0.6% 6.2%
	2015	6.0	633,505	367,352	58.0%	2,752	88.0%	2,762.38	-0.3%	1,601.83	-11.2%
•	Thru 2015	2.4	7,262,695	4,775,679	65.8%	36,595					
	2016	7.0	558,472	341,239	61.1%	2,367	86.0%	2,831.29	2.5%	1,729.98	8.0%
	Thru 2016 2017	2.8 8.0	7,821,167 514,429	5,116,918 317,002	65.4% 61.6%	38,962 2,036	86.0%	3,032.00	7.1%	1,868.38	8.0%
	Thru 2017	3.1	8,335,596	5,433,920	65.2%	40,998	00.070	0,002.00	7.170	1,000.00	0.070
2010	2010	0.0	1,227,730	755,926	61.6%	6,474	70.50/	2,275.68		1,401.16	
	2011 2012	1.0 2.0	1,007,214 795,522	566,683 456,165	56.3% 57.3%	4,758 3,407	73.5% 71.6%	2,540.26 2,801.96	11.6% 10.3%	1,429.21 1,606.69	2.0% 12.4%
	2013	3.0	649,523	363,582	56.0%	2,658	78.0%	2,932.38	4.7%	1,641.45	2.2%
	2014	4.0	588,831	341,695	58.0%	2,222	83.6%	3,180.01	8.4%	1,845.34	12.4%
	2015	5.0	518,200	296,422	57.2%	1,881	84.7%	3,305.90	4.0%	1,891.05	2.5%
	Thru 2015 2016	2.0 6.0	4,787,020 456,865	2,780,474 275,374	58.1% 60.3%	21,400 1,618	86.0%	3,388.37	2.5%	2,042.33	8.0%
•	Thru 2016	2.3	5,243,885	3,055,848	58.3%	23,018	00.070	0,000.07	2.070	2,0 12.00	0.070
	2017	7.0	420,613	255,680	60.8%	1,391	86.0%	3,628.58	7.1%	2,205.72	8.0%
	Thru 2017	2.7	5,664,498	3,311,528	58.5%	24,409					
All	1992			-		-		-		-	
	1993		-	-		-		-		-	
	1994		-	-		-		-		-	
	1995 1996	0.0	452,039	260,038	57.5%	5,195		1,044.17		600.66	
	1997	0.5	2,060,385	1,368,177	66.4%	23,215	446.9%	1,065.03	2.0%	707.22	17.7%
	1998	0.9	4,467,829	2,776,012	62.1%	46,929	202.1%	1,142.45	7.3%	709.84	0.4%
	1999	1.4	6,924,126	4,293,184	62.0%	65,332	139.2%	1,271.80	11.3%	788.56	11.1%
	2000 2001	1.3 1.4	12,634,230 23,754,485	8,200,907 15,272,709	64.9% 64.3%	115,969 200,467	177.5% 172.9%	1,307.34 1,421.95	2.8% 8.8%	848.60 914.23	7.6% 7.7%
	2002	1.7	32,213,543	20,346,336	63.2%	252,409	125.9%	1,531.49	7.7%	967.30	5.8%
	2003	2.0	43,401,451	27,819,993	64.1%	329,041	130.4%	1,582.83	3.4%	1,014.58	4.9%
	2004	2.2	57,670,532	39,711,425	68.9%	429,165	130.4%	1,612.54	1.9%	1,110.38	9.4%
	2005 2006	2.4 2.8	75,892,898 85,699,661	53,400,690 59,925,231	70.4% 69.9%	549,309 563,367	128.0% 102.6%	1,657.93 1,825.45	2.8% 10.1%	1,166.57 1,276.44	5.1% 9.4%
	2007	3.5	78,467,515	55,904,185	71.2%	475,754	84.4%	1,979.20	8.4%	1,410.08	10.5%
	2008	4.4	72,864,095	49,652,387	68.1%	394,524	82.9%	2,216.26	12.0%	1,510.25	7.1%
	2009	5.2	65,185,354	44,344,569	68.0%	319,271	80.9%	2,450.03	10.5%	1,666.72	10.4%
	2010 2011	6.0 7.0	57,676,165 49,229,516	40,292,509 33,717,096	69.9%	266,076 206,609	83.3% 77.7%	2,601.19 2,859.29	6.2% 9.9%	1,817.19 1,958.31	9.0%
	2012	8.1	44,180,235	29,024,479	68.5% 65.7%	166,101	80.4%	3,191.81	11.6%	2,096.88	7.8% 7.1%
	2013	9.1	38,763,939	24,351,485	62.8%	137,390	82.7%	3,385.74	6.1%	2,126.92	1.4%
	2014	10.0	34,386,213	21,395,349	62.2%	117,046	85.2%	3,525.41	4.1%	2,193.53	3.1%
	2015 Thru 2015	11.0 4.6	29,526,280	19,010,976 551,067,737	64.4%	100,408 4,763,577	85.8%	3,528.76	0.1%	2,272.05	3.6%
	2016	12.0	815,450,492 26,026,351	17,657,590	67.6% 67.8%	86,352	86.0%	3,616.78	2.5%	2,453.81	8.0%
	Thru 2016	4.8	841,476,843	568,725,327	67.6%	4,849,929		-,	,	_,	
	2017 Thru 2017	13.0 5.1	23,969,492 865,446,335	16,400,455 585,125,782	68.4% 67.6%	74,263 4,924,192	86.0%	3,873.18	7.1%	2,650.11	8.0%
	2019	14.0	24 056 042	15 OFF 70F	60 60/	60 404	OF 00/	A 174 04	7 00/	2 062 42	0.00/
	2018 2019	14.0 15.0	21,956,842 20,116,601	15,055,705 13,821,036	68.6% 68.7%	63,124 53,655	85.0% 85.0%	4,174.04 4,499.10	7.8% 7.8%	2,862.12 3,091.09	8.0% 8.0%
	2020	16.0	18,430,815	12,687,791	68.8%	45,607	85.0%	4,849.47	7.8%	3,338.38	8.0%
	2021	17.0	16,886,243	11,647,406	69.0%	38,766	85.0%	5,227.13	7.8%	3,605.45	8.0%
	2022	18.0	15,471,044	10,692,297	69.1%	32,951	85.0%	5,634.20	7.8%	3,893.89	8.0%
	2023	19.0	14,174,312	9,815,404 9,010,612	69.2%	28,008	85.0% 85.0%	6,072.97	7.8%	4,205.40	8.0%
	2024 2025	20.0 21.0	12,986,540 11,898,228	9,010,612 8,271,769	69.4% 69.5%	23,807 20,236	85.0% 85.0%	6,545.91 7,055.68	7.8% 7.8%	4,541.83 4,905.18	8.0% 8.0%
	2026	22.0	10,901,349	7,593,654	69.7%	17,201	85.0%	7,605.15	7.8%	5,297.59	8.0%
	Thru 2026	6.8	1,008,268,309	683,721,456	67.8%	5,247,547					

Experience	Calendar	Earned	Incurred	Claim
Period	Duration	Premium	Claims	Ratio
Thru 2015	All	815,450,492	551,067,737	67.6%
2016	All	26,026,351	17,657,590	67.8%
2017	All	23,969,492	16,400,455	68.4%
2018-2026	All	142,821,974	98,595,674	69.0%
Cumulative	All	1,008,268,309	683,721,456	67.8%
Thru 2015		815,450,492	551,067,737	67.6%
2016-2026		192,817,817	132,653,719	68.8%

Persiste	ency		Claim Co:	st Trend
Duration 0-1	172.0%		2016	8.0%
Ultimate	85.0%		Ultimate	8.0%
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2015	1.5%	-0.4%	1.1%	0.917
2016	1.5%	1.2%	2.7%	0.900
2017	1.5%	6.0%	7.6%	0.900
2018	1.5%	6.2%	7.8%	0.900
2019	1.5%	6.2%	7.8%	0.900
2020	1.5%	6.2%	7.8%	0.900
2021	1.5%	6.2%	7.8%	0.900
2022	1.5%	6.2%	7.8%	0.900
2023	1.5%	6.2%	7.8%	0.900
2024	1.5%	6.2%	7.8%	0.900
2025	1.5%	6.2%	7.8%	0.900
2026	1.5%	6.2%	7.8%	0.900

- 2026 1.5% 6.2% 7.8% 0.900 (1) Sum of mean in-force policies as of each month in the experience month. (2) 12°Earned Premium/Exposed Policies. (3) 12°Incurred Claims/Exposed Policies. (4) 2017+ rate increases are assumed to be 0.900 effective in the increase year and 0.100 effective in the following year. (5) 2018+ increases assumed to be claim cost trend net of aging at 1.7% per year. Ex: 2018 prem trend = (1.076°0.100) * (1.078°0.900) 1 = 7.8%.

Bankers Life and Casualty Company Policy Form GR-A06J

Exhibit VI

With the 2017 Rate Action Nationwide Experience

Issue Year	Experience Year	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio	Exposed Policies(1)	Persistency	Average Annual Premium(2)	Premium Trend(5)	Average Claim Cost(3)	Claim Cost Trend
2008	1992		- Fremium	- Cidillis		- Folicies(1)	reisistericy			-	
&	1993		-	-		-		-		-	
prior	1994			-		-		-		-	
	1995		-	-		-		-		-	
	1996 1997			-		-					
	1998									-	
	1999		-	-		-		-		-	
	2000		-	-		-		-		-	
	2001		-	-		-		-		-	
	2002 2003		-	-		-					
	2004					_		-		-	
	2005	0.0	81,624	37,314	45.7%	514		1,905.62		871.13	
	2006	0.0	24,999,059	16,084,120	64.3%	167,005	32491.2%	1,796.29	-5.7%	1,155.71	32.7%
	2007	0.7	64,971,791	44,984,794	69.2%	434,051	259.9%	1,796.24	0.0%	1,243.67	7.6%
	2008	1.2	103,429,248	72,893,929	70.5%	665,694	153.4%	1,864.45	3.8%	1,314.01	5.7%
	2009 2010	2.0 3.0	119,594,894 111,322,637	84,275,994 77,901,132	70.5% 70.0%	708,192 601,023	106.4% 84.9%	2,026.48 2,222.66	8.7% 9.7%	1,428.02 1,555.37	8.7% 8.9%
	2011	4.0	98,785,511	68,143,257	69.0%	473,084	78.7%	2,505.74	12.7%	1,728.49	11.1%
	2012	5.0	91,406,747	58,155,827	63.6%	381,273	80.6%	2,876.89	14.8%	1,830.37	5.9%
	2013	6.0	83,616,552	51,416,624	61.5%	317,426	83.3%	3,161.05	9.9%	1,943.76	6.2%
	2014	7.0	75,419,508	47,220,736	62.6%	269,257	84.8%	3,361.23	6.3%	2,104.49	8.3%
	2015	8.0	68,181,446	42,506,188	62.3%	233,860	86.9%	3,498.58	4.1%	2,181.11	3.6%
	Thru 2015	3.7	841,809,018	563,619,914	67.0%	4,251,379	07.00/	2 002 25	4.70/	2.255.00	0.00/
	2016 Thru 2016	9.0 4.1	62,109,793 903,918,811	39,938,805 603,558,719	64.3%	203,458 4,454,837	87.0%	3,663.25	4.7%	2,355.60	8.0%
	2017	10.0	55,668,426	37,526,434	67.4%	177,008	87.0%	3,773.96	3.0%	2,544.05	8.0%
	Thru 2017	4.4	959,587,237	641,085,153	66.8%	4,631,845		-,		**	
2009	2009	0.0	24,681,218	17,898,262	72.5%	157,063	400.40/	1,885.71	 	1,367.47	
	2010 2011	1.0 2.0	43,250,177	31,323,005	72.4% 67.1%	261,332	166.4% 78.2%	1,985.99	5.3%	1,438.31	5.2% 5.8%
	2011	3.0	38,600,570 35,041,735	25,908,313 22,406,640	67.1% 63.9%	204,264 160,290	78.2% 78.5%	2,267.69 2,623.38	14.2% 15.7%	1,522.05 1,677.46	5.8% 10.2%
	2012	4.0	31,606,728	19,996,708	63.3%	131,479	82.0%	2,884.72	10.0%	1,825.09	8.8%
	2014	5.0	28,486,485	18,259,925	64.1%	111,721	85.0%	3,059.75	6.1%	1,961.31	7.5%
	2015	6.0	25,861,994	17,117,826	66.2%	97,341	87.1%	3,188.21	4.2%	2,110.25	7.6%
	Thru 2015	2.9	227,528,906	152,910,679	67.2%	1,123,490					
	2016	7.0	23,559,006	16,083,967	68.3%	84,687	87.0%	3,338.27	4.7%	2,279.07	8.0%
	Thru 2016	3.2	251,087,912	168,994,646	67.3%	1,208,177	07.00/	2 420 46	2.00/	0.464.40	0.00/
	2017 Thru 2017	8.0 3.6	21,115,869 272,203,781	15,112,586 184,107,232	71.6% 67.6%	73,678 1,281,855	87.0%	3,439.16	3.0%	2,461.40	8.0%
	11110 2017	3.0	272,203,701	104,107,232	07.070	1,201,033					
2010	2010	0.0	20,990,081	14,270,371	68.0%	125,566		2,005.96		1,363.78	
	2011	1.0	21,904,973	14,367,354	65.6%	115,962	92.4%	2,266.77	13.0%	1,486.77	9.0%
	2012	2.0	19,665,391	11,878,935	60.4%	90,628	78.2%	2,603.88	14.9%	1,572.88	5.8%
	2013 2014	3.0	17,810,180	10,780,677	60.5%	74,560	82.3%	2,866.45	10.1%	1,735.09	10.3%
	2014	4.0 5.0	16,134,545 14,629,668	9,845,081 9,318,561	61.0% 63.7%	63,258 55,195	84.8% 87.3%	3,060.71 3,180.65	6.8% 3.9%	1,867.61 2,025.96	7.6% 8.5%
	Thru 2015	2.3	111,134,839	70,460,978	63.4%	525,169	07.576	3,100.03	3.976	2,023.30	0.576
	2016	6.0	13,326,951	8,755,807	65.7%	48,020	87.0%	3,330.35	4.7%	2,188.04	8.0%
	Thru 2016	2.7	124,461,790	79,216,785	63.6%	573,189					
	2017 Thru 2017	7.0 3.0	11,944,741 136,406,531	8,226,866 87,443,651	68.9% 64.1%	41,777 614,966	87.0%	3,431.00	3.0%	2,363.08	8.0%
	11110 2017	3.0	130,400,331	07,443,031	04.170	014,300					
All	1992			-		-		-		-	
	1993		-	-		-		-		-	
	1994		-	-		-		-		-	
	1995		•	-		-		-		-	
	1996 1997										
	1998							-		-	
	1999			-		-		-		-	
	2000		-	-		-		-		-	
	2001		-	-		-		-		-	
	2002		-	-		-		-		-	
	2003 2004			-		-		-			
	2005	0.0	81,624	37,314	45.7%	514		1,905.62		871.13	
	2006	0.0	24,999,059	16,084,120	64.3%	167,005	32491.2%	1,796.29	-5.7%	1,155.71	32.7%
	2007	0.7	64,971,791	44,984,794	69.2%	434,051	259.9%	1,796.24	0.0%	1,243.67	7.6%
	2008	1.2	103,429,248	72,893,929	70.5%	665,694	153.4%	1,864.45	3.8%	1,314.01	5.7%
	2009	1.6 2.1	144,276,111	102,174,256	70.8%	865,255	130.0%	2,000.93	7.3%	1,417.03	7.8%
	2010 2011	3.1	175,562,896 159,291,054	123,494,508 108,418,923	70.3% 68.1%	987,921 793,310	114.2% 80.3%	2,132.51 2,409.52	6.6% 13.0%	1,500.05 1,640.00	5.9% 9.3%
	2012	4.1	146,113,873	92,441,402	63.3%	632,191	79.7%	2,773.48	15.1%	1,754.69	7.0%
	2013	5.1	133,033,460	82,194,009	61.8%	523,465	82.8%	3,049.68	10.0%	1,884.23	7.4%
	2014	6.1	120,040,538	75,325,742	62.8%	444,236	84.9%	3,242.62	6.3%	2,034.75	8.0%
	2015	7.1	108,673,108	68,942,575	63.4%	386,396	87.0%	3,374.98	4.1%	2,141.10	5.2%
	Thru 2015 2016	3.4 8.1	1,180,472,764 98,995,750	786,991,571 64,778,579	66.7% 65.4%	5,900,038 336,165	87.0%	3,533.83	4.7%	2,312.39	8.0%
	Thru 2016	3.8	1,279,468,514	851,770,150	66.6%	6,236,203	07.0%	5,555.65	4.770	۷,512.33	0.076
	2017	9.1	88,729,036	60,865,886	68.6%	292,463	87.0%	3,640.63	3.0%	2,497.38	8.0%
	Thru 2017	4.1	1,368,197,550	912,636,036	66.7%	6,528,666					
	2018	10.1	82,509,716	57,189,669 53,735,247	69.3%	254,443	87.0% 87.0%	3,891.31	6.9%	2,697.17	8.0%
	2019 2020	11.1 12.1	77,525,897 72,843,522	53,735,247 50,489,833	69.3% 69.3%	221,365 192,588	87.0% 87.0%	4,202.61 4,538.82	8.0% 8.0%	2,912.94 3,145.98	8.0% 8.0%
	2020	13.1	68,444,015	47,440,394	69.3%	167,552	87.0%	4,901.93	8.0%	3,397.66	8.0%
	2022	14.1	64,309,837	44,574,887	69.3%	145,770	87.0%	5,294.08	8.0%	3,669.47	8.0%
	2023	15.1	60,425,608	41,882,622	69.3%	126,820	87.0%	5,717.61	8.0%	3,963.03	8.0%
	2024	16.1	56,775,707	39,352,747	69.3%	110,333	87.0%	6,175.02	8.0%	4,280.07	8.0%
	2025 2026	17.1	53,346,602	36,975,988	69.3%	95,990 83 511	87.0% 87.0%	6,669.02	8.0%	4,622.48	8.0% 8.0%
	Z026 Thru 2026	7.0	50,124,276 1,954,502,730	34,742,525 1,319,019,948	69.3% 67.5%	7,927,038	87.0%	7,202.54	8.0%	4,992.28	0.0%
	11114 2020	7.0	1,004,002,700	1,010,010,040	01.070	1,521,000					

Experience	Calendar	Earned	Incurred	Claim
Period	Duration	Premium	Claims	Ratio
Thru 2015	All	1,180,472,764	786,991,571	66.7%
2016	All	98,995,750	64,778,579	65.4%
2017	All	88,729,036	60,865,886	68.6%
2018-2026	All	586,305,180	406,383,912	69.3%
Cumulative	All	1,954,502,730	1,319,019,948	67.5%
Thru 2015		1,180,472,764	786,991,571	66.7%
2016-2026		774,029,966	532,028,377	68.7%

Persiste	ency		Claim Co:	st Trend
Duration 0-1	174.0%	-	2016	8.0%
Ultimate	87.0%		Ultimate	8.0%
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2015	3.2%	0.4%	3.6%	0.756
2016	3.2%	1.1%	4.4%	0.872
2017	3.2%	0.0%	3.2%	0.772
2018	3.2%	4.7%	8.0%	0.772
2019	3.2%	4.7%	8.0%	0.772
2020	3.2%	4.7%	8.0%	0.772
2021	3.2%	4.7%	8.0%	0.772
2022	3.2%	4.7%	8.0%	0.772
2023	3.2%	4.7%	8.0%	0.772
2024	3.2%	4.7%	8.0%	0.772
2025	3.2%	4.7%	8.0%	0.772
2026	3.2%	4.7%	8.0%	0.772

- | 2026 3.2% 4.7% 8.0% 0.772 |
 (1) Sum of mean in-force policies as of each month in the experience month.
 (2) 12*Earned Premium/Exposed Policies.
 (3) 12*Incurred Claims/Exposed Policies.
 (4) 2017+ rate increases are assumed to be 0.772 effective in the increase year and 0.228 effective in the following year.
 (5) 2018+ increases assumed to be claim cost trend net of aging at 3.2% per year. Ex: 2018 prem trend = (1.032*0.228) * (1.080*0.772) · 1 = 6.9%.



RHODE ISLAND ACTUARIAL CERTIFICATION

Carrier: _	Bankers Life and Casualty Company
Submissi Policy Form	ion: ns GR-A05C, GR-A05F, GR-A06A through GR-A06G, GR-A06FH and GR-A06J
submission and guide and regulare not in relation to Signature Name (ty	certify that to the best of my knowledge and belief, the above on conforms to generally accepted actuarial principles, standards elines, that the reserves, including a test of deficiency reserves, forfeiture benefits, if applicable, comply with all statutes, rules lations of the state of Rhode Island, and that premiums, if any, nadequate, excessive, unfairly discriminatory, or unreasonable in the benefits. Christopher J. Conforti Typed or printed): Christopher J. Conforti Usiness affiliation: Actuary D/4/2016

A thorough review of the law, bulletins, and the Rating Compliance

Guidelines should be made prior to signing this certification.

Reset Form

Rate Memorandum

Standardized Medicare Supplement Policy Form Series GR-A05 and GR-A06

1. Purpose of Filing

We are filing the 2017 rate schedules for these forms. Adjusted rates provide, as appropriate, for poorer than anticipated experience, claim cost trend increases, and benefit cost inflation. In setting the levels of adjustments, we have maintained the actuarial equivalence between forms GR-A05 and GR-A06. The rate scales for Plans C, D, E, F, and J are not changing for 2017.

2. General Description

- a. Issuer Bankers Life and Casualty Company.
- b. Forms GR-A05C, GR-A05F, GR-A06A through GR-A06G, GR-A06J and GR-A06FH.
- c. Policy Type Standardized Medicare supplement policies.
- d. Benefits Please refer to the enclosed Exhibit I.
- e. Renewability Guaranteed renewable for life.
- f. Issue Ages 65 and over.
- g. Premium Basis Attained age up to age 80; level thereafter.
- h. Actuary Christopher J. Conforti, A.S.A., M.A.A.A.
- i. Domicile State Approval The 2017 rates are pending with the Illinois Insurance Department.

3. Scope and Justification of Request

- a. Adjustments Please refer to the enclosed Exhibit II.
- b. Variations by Cell None.
- c. Justification of Request Please refer to the enclosed Exhibits V and VI.

4. Rates and Rating Factors

- a. Rates The rates are enclosed.
- b. Period Rates Apply The proposed rates are intended to be effective for calendar year 2017 and are intended to be effective January 1, 2017 or later, depending on the premium mode option chosen.

5. Rate History

Please refer to the enclosed Exhibit III.

6. In-force Counts

Please refer to the enclosed Exhibit IV.

7. Experience

Please refer to the enclosed Exhibit V for experience, valued as of June 30, 2016.

Projected experience, assuming approval of the proposed 2017 increase, is provided in the enclosed Exhibit VI.

The proposed rate increases are determined using the projected experience as shown in Exhibit VI. The projected experience is based on recent experience with assumptions made for persistency, increase effective date, premium trend, and claims cost trend. All assumptions are based on actual experience. In determining the proposed increases we consider plan credibility while maintaining compliance with the minimum loss ratio standards. Administrative costs are not considered when determining proposed increases.

Exhibit VI also provides claim cost trend experience and disclosure of all projection assumptions.

8. Loss Ratio Compliance

These forms are individual standardized Medicare supplement policies subject to a minimum lifetime loss ratio of 65%.

These forms were initially rated to meet a minimum lifetime loss ratio of 65%. With the proposed rate schedules, we anticipate meeting the 65% loss ratio standard for the lifetime of these forms.

Christopher J. Conforti , ASA, MAAA

Exhibit I

Standardized Medicare Supplement Benefit Descriptions* Policy Form Series GR-A05, GR-A06, and GR-A70

	Basic	Part A	Skilled Nursing	Foreign Travel	Part B	At Home	Preventive		s Part B irges	
Plan	Benefits	Deductible	Coinsurance	Emergency	Deductible	Recovery	Care	100%	80%	Plan
А										Α
В										В
С										С
D										D
E										E
F										F
FH**										FH**
G										G
J										J

^{*} Benefits shaded are provided by the form.

^{**} Benefits are paid subject to applicable deductible and/or coinsurance.

Exhibit II 2017 Rate Adjustments

Rhode Island

<u>Plan</u>	Rate Change
Α	6.0%
В	6.0%
С	0.0%
D	0.0%
E	0.0%
F	0.0%
FH	6.0%
G	6.0%
J	0.0%

Exhibit III

Standardized Medicare Supplement Policy Form Series GR-A05 and GR-A06

Rate History

	T	T T T
	A05C	A05F
1993	11.7%	5.7%
1994	6.0%	0.0%
1995	16.4%	6.5%
1996	27.4%	16.0%
1997	20.0%	6.0%
1998	20.0%	15.5%
1999	20.0%	16.0%
2000	17.0%	11.0%
2001	13.0%	13.0%
2002	0.0%	0.0%
2003	4.0%	10.5%
2004	0.0%	0.0%
2005	0.0%	1.0%
2006	8.5%	9.0%
2007	0.0%	3.0%
2008	11.0%	0.0%
2009	-5.8%	8.0%
2010	0.0%	2.5%
2011	0.5%	0.5%
2012	1.0%	1.0%
2013	0.0%	3.0%
2014	0.0%	0.0%
2015	0.0%	0.0%
2016	0.0%	6.0%

	A06A	A06B	A06C	A06D	A06E	A06F	A06FH	A06G	A06J
1997	12.0%	7.5%	7.5%	7.5%	5.0%	6.0%	N/A	0.0%	N/A
1998	12.5%	9.5%	11.0%	9.0%	0.0%	6.0%	N/A	6.0%	N/A
1999	13.5%	8.0%	15.0%	15.0%	8.5%	11.5%	N/A	12.5%	N/A
2000	15.0%	15.0%	11.5%	15.0%	15.0%	0.0%	N/A	0.0%	N/A
2001	4.0%	20.0%	16.0%	18.0%	10.0%	15.0%	15.0%	15.5%	N/A
2002	0.0%	14.5%	3.0%	7.0%	7.5%	3.0%	14.0%	0.0%	N/A
2003	0.0%	0.0%	5.5%	5.5%	6.0%	0.0%	0.0%	6.5%	N/A
2004	0.0%	10.5%	8.5%	0.0%	5.5%	0.0%	-30.0%	3.5%	N/A
2005	2.0%	15.0%	9.0%	7.5%	9.5%	0.0%	0.0%	-0.5%	N/A
2006	25.0%	4.0%	25.0%	14.0%	25.0%	13.0%	0.0%	14.5%	0.0%
2007	15.0%	15.0%	15.0%	0.0%	13.5%	10.5%	0.0%	10.0%	5.0%
2008	15.0%	0.0%	15.0%	0.0%	2.5%	0.0%	0.0%	7.5%	6.5%
2009	8.5%	-7.0%	-22.5%	0.0%	0.0%	8.5%	0.0%	8.5%	8.5%
2010	3.5%	3.2%	-22.5%	3.5%	3.5%	3.5%	0.0%	3.5%	3.5%
2011	7.5%	7.0%	10.0%	10.0%	7.0%	10.0%	0.0%	10.0%	6.0%
2012	7.0%	7.0%	9.0%	0.0%	3.0%	9.0%	0.0%	9.0%	6.0%
2013	4.0%	0.0%	4.0%	4.0%	0.0%	4.0%	0.0%	4.0%	4.0%
2014	5.0%	0.0%	0.0%	5.0%	4.0%	6.0%	4.0%	5.0%	3.0%
2015	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2016	0.0%	4.0%	0.0%	0.0%	0.0%	6.0%	0.0%	0.0%	0.0%

Exhibit IV

Policy Form Series GR-A05 and GR-A06 In-force Policy History

Rhode Island

	GR-A06A	CiR-AUGR	GR-A06C	GR-A06D	GR-A06E	GR-A05F GR-A06F	GR-A06FH	GR-A06G	GR-A06J
Year-End		GR-A06B							
1992	N/A	N/A	87	N/A	N/A	12	N/A	N/A	N/A
1993	N/A	N/A	474	N/A	N/A	63	N/A	N/A	N/A
1994	N/A	N/A	1,408	N/A	N/A	89	N/A	N/A	N/A
1995	N/A	N/A	1,756	N/A	N/A	93	N/A	N/A	N/A
1996	0	2	1,542	2	0	107	N/A	1	N/A
1997	0	2	1,176	4	0	103	N/A	3	N/A
1998	0	2	726	3	2	73	N/A	4	N/A
1999	0	1	599	6	21	70	N/A	4	N/A
2000	0	5	564	19	53	89	0	9	N/A
2001	0	5	463	16	63	111	2	20	N/A
2002	0	5	404	11	88	120	3	37	N/A
2003	1	4	374	10	92	163	4	32	N/A
2004	1	4	319	10	95	274	3	37	N/A
2005	3	1	154	9	67	617	5	45	N/A
2006	3	1	99	7	45	817	16	54	44
2007	3	1	77	5	36	804	22	47	193
2008	2	1	58	5	24	840	26	46	324
2009	2	1	48	5	18	1,035	58	39	407
2010	2	1	94	6	17	1,350	123	27	388
2011	2	1	74	3	15	1,168	82	25	344
2012	2	1	61	3	11	1,009	68	24	315
2013	2	1	50	2	11	884	59	24	275
2014	2	1	44	2	9	754	48	20	238
2015	1	1	38	2	7	641	41	13	220
As of 6/2016	1	1	35	2	7	591	40	13	214

Nationwide

Year-End	GR-A06A	GR-A06B	GR-A05C GR-A06C	GR-A06D	GR-A06E	GR-A05F GR-A06F	GR-A06FH	GR-A06G	GR-A06J
1992	N/A	N/A	29,035	N/A	N/A	32,308	N/A	N/A	N/A
1993	N/A	N/A	86,053	N/A	N/A	51,949	N/A	N/A	N/A
1994	N/A	N/A	138,831	N/A	N/A	56,030	N/A	N/A	N/A
1995	N/A	N/A	146,755	N/A	N/A	54,929	N/A	N/A	N/A
1996	366	2,320	119,929	10,284	403	50,162	N/A	1,128	N/A
1997	510	3,075	97,168	16,546	744	45,818	N/A	3,012	N/A
1998	509	3,049	74,928	21,774	3,006	42,272	N/A	4,629	N/A
1999	487	2,934	59,294	20,045	8,906	40,686	N/A	6,311	N/A
2000	495	2,702	49,683	16,562	12,192	45,865	564	13,546	N/A
2001	529	2,112	39,921	13,124	12,508	50,333	1,434	18,020	N/A
2002	589	1,476	35,611	10,683	13,204	51,090	1,739	23,670	N/A
2003	721	1,414	30,213	8,919	16,775	53,311	2,255	31,568	N/A
2004	812	1,358	25,673	7,444	19,301	58,730	3,577	40,042	N/A
2005	864	1,182	20,732	5,785	21,157	62,347	4,778	51,096	468
2006	781	965	15,744	4,095	16,571	51,086	5,544	43,137	26,104
2007	643	786	12,633	3,286	13,072	42,765	5,779	37,390	45,943
2008	659	682	10,032	2,753	10,332	39,457	6,432	30,047	64,380
2009	629	599	8,265	2,930	8,039	39,334	9,037	24,536	79,683
2010	544	528	6,864	2,846	5,943	36,234	11,986	19,956	77,105
2011	388	399	5,494	2,149	4,495	28,832	9,250	15,555	59,566
2012	262	305	4,487	1,694	3,628	23,836	7,710	12,718	48,315
2013	223	260	3,739	1,388	3,020	20,304	6,682	10,626	40,263
2014	173	220	3,184	1,138	2,517	17,685	5,889	9,079	34,701
2015	144	193	2,737	960	2,110	15,594	5,276	7,854	30,344
As of 6/2016	132	175	2,521	881	1,926	14,660	5,000	7,319	28,340

Standardized Medicare Supplement Policy Form Series GR-A05

Annual Premium Rates* Male or Female

Attained Age	<u>Plan C</u>
65	\$2,158.35
66	2,225.22
67	2,295.69
68	2,373.25
69	2,454.53
70	2,539.51
71	2,627.87
72	2,719.83
73	2,829.47
74	2,945.21
75	3,065.43
76	3,192.19
77	3,323.97
78	3,463.61
79	3,608.15
80 +	3,763.39

^{*} To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

(11356) 2017 RI

Standardized Medicare Supplement Policy Form Series GR-A05

Annual Premium Rates* Male or Female

Attained Age	<u>Plan F</u>
65	\$2,416.78
66	2,510.92
67	2,609.32
68	2,712.41
69	2,818.56
70	2,929.50
71	3,045.47
72	3,166.77
73	3,292.45
74	3,425.75
75	3,563.64
76	3,707.86
77	3,858.51
78	4,014.84
79	4,180.33
80 +	4,352.25

^{*} To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

(11356) 2017 RI

Standardized Medicare Supplement Policy Form Series GR-A06

Annual Premium Rates* Male or Female

Attained Age	<u>Plan A</u>
65	\$1,921.40
66	1,967.87
67	2,015.33
68	2,068.67
69	2,124.86
70	2,182.89
71	2,242.45
72	2,303.44
73	2,382.09
74	2,464.56
75	2,548.56
76	2,637.80
77	2,727.36
78	2,822.05
79	2,919.14
80+	3,021.03

^{*} To Determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00. To determine the Triennial rates multiply the Annual Rates by the Triennial factor.

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill; 2.50 for Triennial

Standardized Medicare Supplement Policy Form Series GR-A06

Annual Premium Rates* Male or Female

Attained Age	<u>Plan B</u>
65	\$2,120.60
66	2,188.78
67	2,258.93
68	2,338.56
69	2,419.94
70	2,505.36
71	2,593.72
72	2,685.36
73	2,794.34
74	2,908.45
75	3,025.83
76	3,149.76
77	3,278.15
78	3,413.21
79	3,551.86
80+	3,700.44

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0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill; 2.50 for Triennial

Standardized Medicare Supplement Policy Form Series GR-A06

Annual Premium Rates* Male or Female

Attained Age	<u>Plan C</u>
65	\$2,038.02
66	2,101.95
67	2,168.38
68	2,241.58
69	2,318.38
70	2,398.56
71	2,482.12
72	2,568.74
73	2,672.71
74	2,781.69
75	2,895.03
76	3,014.16
77	3,139.06
78	3,270.41
79	3,407.75
80+	3,554.26

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Standardized Medicare Supplement Policy Form Series GR-A06

Annual Premium Rates* Male or Female

Attained Age	<u>Plan D</u>
65	\$1,925.11
66	1,992.64
67	2,063.76
68	2,141.55
69	2,224.13
70	2,309.65
71	2,400.63
72	2,493.25
73	2,604.09
74	2,720.81
75	2,841.36
76	2,970.63
77	3,105.57
78	3,246.85
79	3,394.88
80+	3,553.28

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Standardized Medicare Supplement Policy Form Series GR-A06

Annual Premium Rates* Male or Female

Attained Age	<u>Plan E</u>
65	\$2,108.27
66	2,179.07
67	2,252.38
68	2,333.44
69	2,418.74
70	2,507.43
71	2,599.29
72	2,695.72
73	2,807.54
74	2,925.58
75	3,047.76
76	3,176.37
77	3,311.21
78	3,452.92
79	3,600.41
80+	3,758.70

^{*} To Determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00. To determine the Triennial rates multiply the Annual Rates by the Triennial factor.

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Standardized Medicare Supplement Policy Form Series GR-A06

Annual Premium Rates* Male or Female

Attained Age	<u>Plan F</u>
65	\$2,354.27
66	2,445.69
67	2,541.91
68	2,641.72
69	2,745.36
70	2,854.12
71	2,967.14
72	3,085.17
73	3,207.68
74	3,337.61
75	3,471.13
76	3,611.97
77	3,759.24
78	3,911.42
79	4,072.33
80+	4,239.78

^{*} To Determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00. To determine the Triennial rates multiply the Annual Rates by the Triennial factor.

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Standardized Medicare Supplement Policy Form Series GR-A06

Annual Premium Rates* Male or Female

Attained Age	Plan FH
65	\$475.20
66	492.21
67	510.10
68	528.32
69	547.30
70	567.05
71	587.45
72	608.61
73	631.30
74	654.54
75	678.65
76	703.63
77	729.92
78	756.98
79	784.90
+08	813.92

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0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill; 2.50 for Triennial

Standardized Medicare Supplement Policy Form Series GR-A06

Annual Premium Rates* Male or Female

Attained Age	<u>Plan G</u>
65	\$2,235.58
66	2,328.85
67	2,427.47
68	2,531.11
69	2,639.87
70	2,752.67
71	2,870.49
72	2,995.07
73	3,125.54
74	3,262.55
75	3,405.57
76	3,555.13
77	3,713.53
78	3,880.00
79	4,054.55
80+	4,237.71

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Standardized Medicare Supplement Policy Form Series GR-A06

Annual Premium Rates* Male or Female

Attained Age	<u>Plan J</u>
65	\$2,080.13
66	2,171.65
67	2,267.54
68	2,363.33
69	2,462.71
70	2,566.89
71	2,674.89
72	2,787.69
73	2,909.65
74	3,036.96
75	3,169.83
76	3,308.70
77	3,453.35
78	3,612.08
79	3,778.33
+08	3,952.55

^{*} To Determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00. To determine the Triennial rates multiply the Annual Rates by the Triennial factor.

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill; 2.50 for Triennial