

**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:** 2018 GR-A05 & GR-A06  
**Project Name/Number:** /

## Filing at a Glance

Company: Bankers Life and Casualty Company  
 Product Name: 2018 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: 01/24/2018  
 SERFF Tr Num: BNLB-131351002  
 SERFF Status: Assigned  
 State Tr Num:  
 State Status: Open-Pending Actuary Review  
 Co Tr Num:  
 Implementation: On Approval  
 Date Requested:  
 Author(s): Diana Willis  
 Reviewer(s): Linda Johnson (primary), Charles DeWeese, Maria Casale, Victor Woods  
 Disposition Date:  
 Disposition Status:  
 Implementation Date:  
 State Filing Description:

**State:** Rhode Island  
**TOI/Sub-TOI:** MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan  
**Product Name:** 2018 GR-A05 & GR-A06  
**Project Name/Number:** /

**Filing Company:** Bankers Life and Casualty Company

## General Information

Project Name: Status of Filing in Domicile: Authorized  
 Project Number: Date Approved in Domicile: 01/02/2018  
 Requested Filing Mode: Review & Approval Domicile Status Comments:  
 Explanation for Combination/Other: Market Type: Individual  
 Submission Type: New Submission Individual Market Type:  
 Overall Rate Impact: Filing Status Changed: 01/25/2018  
 State Status Changed: 01/31/2018  
 Deemer Date: Created By: Diana Willis  
 Submitted By: Diana Willis Corresponding Filing Tracking Number:

**Filing Description:**  
 INDIVIDUAL A&H  
 2018 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 2018 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.

Even though benefits payable increased beginning January 1, 2018 and the inflation in medical care costs is expected to continue, we are not changing the rates. The same rates as currently approved will continue to be used in 2018. These rates are intended to be effective through year-end 2018 and will apply to in-force business only. With these rates the required anticipated loss ratio standard of your state for these types of forms 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](mailto:d.willis-panzica@banklife.com).

## Company and Contact

### Filing Contact Information

Diana Willis, Actuarial Analyst [d.willis-panzica@banklife.com](mailto: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  
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### Filing Fees

Fee Required? Yes  
 Fee Amount: \$75.00  
 Retaliatory? No  
 Fee Explanation: \$75.00 per rate filing x 1 rate filing = \$75.00  
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
Bankers Life and Casualty Company	\$75.00	01/24/2018	134008314

SERFF Tracking #:

BNLB-131351002

State Tracking #:

Company Tracking #:

State: Rhode Island

Filing Company:

Bankers Life and Casualty Company

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Product Name: 2018 GR-A05 & GR-A06

Project Name/Number: /

## Correspondence Summary

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Post Submission Update Request	Note To Filer	Victor Woods	02/01/2018	02/01/2018
Public comment?	Reviewer Note	Charles DeWeese	01/31/2018	

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: 2018 GR-A05 & GR-A06

Project Name/Number: /

## Note To Filer

**Created By:**

Victor Woods on 02/01/2018 10:18 AM

**Last Edited By:**

Victor Woods

**Submitted On:**

02/01/2018 10:18 AM

**Subject:**

Post Submission Update Request

**Comments:**

Please provide a post-submission update for the 'SERFF Form tracking number' associated with this rate filing, on the General Information tab in the field for "Corresponding Filing Tracking Number. Victor Woods 401-462-9643

**State:** Rhode Island

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**Product Name:** 2018 GR-A05 & GR-A06

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## Reviewer Note

### Created By:

Charles DeWeese on 01/31/2018 07:18 PM

### Subject:

Public comment?

### Comments:

This is a closed block for which the company is seeking a zero rate change, but there are 795 lives, and I assume we will want to ask for public comment.

SERFF Tracking #:

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State Tracking #:

Company Tracking #:

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Product Name: 2018 GR-A05 & GR-A06

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### Rate Information

Rate data applies to filing.

Filing Method: SERFF  
 Rate Change Type: Increase  
 Overall Percentage of Last Rate Revision: 0.129%  
 Effective Date of Last Rate Revision: 01/01/2017  
 Filing Method of Last Filing: SERFF  
 SERFF Tracking Number of Last Filing: BNLB-130756844

### Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Bankers Life and Casualty Company	0.000%	0.000%	\$0	795	\$3,152,519	0.000%	0.000%

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**State Tracking #:****Company Tracking #:****State:**

Rhode Island

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

**Product Name:**

2018 GR-A05 &amp; GR-A06

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## 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 GR-A05	GR-A05C, GR-A05F	Revised	Previous State Filing Number: BNLB-130756844 Percent Rate Change Request:	Rate Sheet - GR-A05.pdf,
2		Rate Sheet Plan GR-A06	GR-A06A, GR-A06B, GR-A06C, GR-A06D, GR-A06E, GR-A06F, GR-A06FH, GR-A06G, GR-A06J	Revised	Previous State Filing Number: BNLB-130756844 Percent Rate Change Request:	Rate Sheet - GR-A06.pdf,

**Bankers Life and Casualty Company**

Standardized Medicare Supplement  
Policy Form Series GR-A05

Annual Premium Rates\* Male or Female

<u>Attained Age</u>	<u>Plan C</u>	<u>Plan F</u>
65	\$2,158.35	\$2,416.78
66	2,225.22	2,510.92
67	2,295.69	2,609.32
68	2,373.25	2,712.41
69	2,454.53	2,818.56
70	2,539.51	2,929.50
71	2,627.87	3,045.47
72	2,719.83	3,166.77
73	2,829.47	3,292.45
74	2,945.21	3,425.75
75	3,065.43	3,563.64
76	3,192.19	3,707.86
77	3,323.97	3,858.51
78	3,463.61	4,014.84
79	3,608.15	4,180.33
80+	3,763.39	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

**Bankers Life and Casualty Company**

Standardized Medicare Supplement  
Policy Form Series GR-A06

Annual Premium Rates\* Male or Female

<u>Attained Age</u>	<u>Plan A</u>	<u>Plan B</u>	<u>Plan C</u>	<u>Plan D</u>	<u>Plan E</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan J</u>
65	\$1,921.40	\$2,120.60	\$2,038.02	\$1,925.11	\$2,108.27	\$2,354.27	\$461.67	\$2,235.58	\$2,080.13
66	1,967.87	2,188.78	2,101.95	1,992.64	2,179.07	2,445.69	478.36	2,328.85	2,171.65
67	2,015.33	2,258.93	2,168.38	2,063.76	2,252.38	2,541.91	495.60	2,427.47	2,267.54
68	2,068.67	2,338.56	2,241.58	2,141.55	2,333.44	2,641.72	513.38	2,531.11	2,363.33
69	2,124.86	2,419.94	2,318.38	2,224.13	2,418.74	2,745.36	531.81	2,639.87	2,462.71
70	2,182.89	2,505.36	2,398.56	2,309.65	2,507.43	2,854.12	551.01	2,752.67	2,566.89
71	2,242.45	2,593.72	2,482.12	2,400.63	2,599.29	2,967.14	570.76	2,870.49	2,674.89
72	2,303.44	2,685.36	2,568.74	2,493.25	2,695.72	3,085.17	591.38	2,995.07	2,787.69
73	2,382.09	2,794.34	2,672.71	2,604.09	2,807.54	3,207.68	613.41	3,125.54	2,909.65
74	2,464.56	2,908.45	2,781.69	2,720.81	2,925.58	3,337.61	635.99	3,262.55	3,036.96
75	2,548.56	3,025.83	2,895.03	2,841.36	3,047.76	3,471.13	659.45	3,405.57	3,169.83
76	2,637.80	3,149.76	3,014.16	2,970.63	3,176.37	3,611.97	683.78	3,555.13	3,308.70
77	2,727.36	3,278.15	3,139.06	3,105.57	3,311.21	3,759.24	709.19	3,713.53	3,453.35
78	2,822.05	3,413.21	3,270.41	3,246.85	3,452.92	3,911.42	735.48	3,880.00	3,612.08
79	2,919.14	3,551.86	3,407.75	3,394.88	3,600.41	4,072.33	762.76	4,054.55	3,778.33
80+	3,021.03	3,700.44	3,554.26	3,553.28	3,758.70	4,239.78	790.90	4,237.71	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

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Product Name: 2018 GR-A05 &amp; GR-A06

Project Name/Number: /

## Supporting Document Schedules

<b>Satisfied - Item:</b>	A&H Experience
<b>Comments:</b>	
<b>Attachment(s):</b>	Exhibit V - NW.pdf Exhibit V - RI.pdf Exhibit V.pdf Exhibit VI.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Certification - Life & A&H
<b>Comments:</b>	
<b>Attachment(s):</b>	Certification.pdf RhodeIsland_ActCertLAH - BLC Ind.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Memorandum - A&H Rate Revision Filing
<b>Comments:</b>	
<b>Attachment(s):</b>	Actuarial Memo.pdf Exhibit I.pdf Exhibit II.pdf Exhibit III.pdf Exhibit IV.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	*Medicare Supplement-Individual
<b>Bypass Reason:</b>	This form was approved before SERFF
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Premium Rate Sheets - Life & A&H
<b>Comments:</b>	
<b>Attachment(s):</b>	Rate Sheet - GR-A05.pdf Rate Sheet - GR-A06.pdf
<b>Item Status:</b>	

**SERFF Tracking #:**

BNLB-131351002

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**Company Tracking #:**

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

**Product Name:**

2018 GR-A05 & GR-A06

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/

**Status Date:**

**Bankers Life and Casualty Company**

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

Nationwide Experience

	<b>Experience Period</b>	<b>Earned Premium</b>	<b>Incurred Claims</b>	<b>Claim Ratio</b>
<b>A06A</b>	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	1,425,009	107.5%
	2009	1,794,129	2,570,002	143.2%
	2010	1,845,998	2,309,688	125.1%
	2011	1,410,692	1,603,680	113.7%
	2012	940,206	990,482	105.3%
	2013	747,990	554,225	74.1%
2014	596,216	436,788	73.3%	
2015	442,014	357,079	80.8%	
2016	347,345	247,673	71.3%	
	1-6/2017	143,660	144,983	100.9%
	<b>Plan A Total</b>	<b>18,819,238</b>	<b>16,981,540</b>	<b>90.2%</b>
<b>A06B</b>	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	1,278,162	76.1%
	2011	1,361,493	861,520	63.3%
	2012	1,124,018	656,847	58.4%
	2013	900,645	496,323	55.1%
2014	760,343	401,768	52.8%	
2015	657,845	386,713	58.8%	
2016	541,577	338,227	62.5%	
	1-6/2017	240,800	170,595	70.8%
	<b>Plan B Total</b>	<b>46,693,743</b>	<b>31,221,084</b>	<b>66.9%</b>
<b>A05C/A06C</b>	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%

**Bankers Life and Casualty Company**

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

Nationwide Experience

	<b>Experience Period</b>	<b>Earned Premium</b>	<b>Incurred Claims</b>	<b>Claim Ratio</b>
<b>A05C/A06C</b>	1995	141,870,099	117,243,497	82.6%
	1996	152,628,232	118,657,096	77.7%
	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	28,654,852	65.5%
	2008	37,466,347	24,679,716	65.9%
	2009	31,946,549	21,002,130	65.7%
	2010	27,649,492	18,547,194	67.1%
	2011	22,897,677	14,701,267	64.2%
	2012	19,655,850	11,762,061	59.8%
	2013	16,404,700	9,578,291	58.4%
	2014	13,669,110	8,144,020	59.6%
2015	11,342,345	7,326,856	64.6%	
2016	9,750,683	6,311,198	64.7%	
1-6/2017	4,169,469	2,901,817	69.6%	
	<b>Plan C Total</b>	<b>1,604,469,812</b>	<b>1,141,664,058</b>	<b>71.2%</b>
<b>A06D</b>	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	5,212,304	61.8%
	2009	7,941,617	5,284,888	66.5%
	2010	8,267,431	5,372,871	65.0%
	2011	7,262,455	4,612,195	63.5%
	2012	6,181,587	4,034,530	65.3%
	2013	5,193,173	3,425,913	66.0%
	2014	4,423,136	2,873,715	65.0%
	2015	3,811,485	2,229,770	58.5%
2016	3,210,539	2,099,766	65.4%	
1-6/2017	1,151,305	939,352	81.6%	
	<b>Plan D Total</b>	<b>258,675,957</b>	<b>168,667,690</b>	<b>65.2%</b>
<b>A06E</b>	1996	114,037	73,226	64.2%
	1997	503,035	319,385	63.5%

**Bankers Life and Casualty Company**

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

Nationwide Experience

	<b>Experience Period</b>	<b>Earned Premium</b>	<b>Incurred Claims</b>	<b>Claim Ratio</b>
<b>A06E</b>	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%
	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	20,984,831	68.0%
	2008	27,072,973	18,707,458	69.1%
	2009	23,952,111	15,723,497	65.6%
	2010	20,546,896	12,910,653	62.8%
	2011	16,293,593	9,992,927	61.3%
	2012	13,979,053	8,745,067	62.6%
	2013	11,923,622	7,224,522	60.6%
	2014	9,671,713	6,396,252	66.1%
2015	8,384,888	5,590,576	66.7%	
2016	7,090,116	4,677,444	66.0%	
1-6/2017	3,495,509	2,172,218	62.1%	
	<b>Plan E Total</b>	<b>358,168,389</b>	<b>237,319,164</b>	<b>66.3%</b>
<b>A05F/A06F</b>	1992	15,472,874	8,556,907	55.3%
	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	73,556,306	67.4%
	2008	103,437,784	71,108,257	68.7%
2009	105,830,404	72,512,246	68.5%	
2010	113,485,480	76,963,494	67.8%	
2011	99,005,538	65,038,123	65.7%	
2012	87,747,914	54,926,660	62.6%	
2013	75,493,574	47,647,971	63.1%	
2014	66,734,433	41,539,957	62.2%	
2015	57,462,660	38,289,269	66.6%	
2016	51,270,406	34,448,715	67.2%	
1-6/2017	22,217,066	16,871,756	75.9%	
	<b>Plan F Total</b>	<b>2,062,138,589</b>	<b>1,361,630,275</b>	<b>66.0%</b>
<b>A06FH</b>	2000	201,137	28,095	14.0%

**Bankers Life and Casualty Company**

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

Nationwide Experience

	<b>Experience Period</b>	<b>Earned Premium</b>	<b>Incurred Claims</b>	<b>Claim Ratio</b>
<b>A06FH</b>	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%
	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	4,639,293	59.8%
	2011	6,214,752	4,373,120	70.4%
	2012	5,422,279	4,007,625	73.9%
	2013	4,761,122	3,451,100	72.5%
	2014	4,338,970	2,890,020	66.6%
	2015	3,880,005	3,237,772	83.4%
	2016	3,763,529	2,877,111	76.4%
		1-6/2017	1,635,689	1,020,024
	<b>Plan FH Total</b>	<b>61,557,144</b>	<b>35,483,212</b>	<b>57.6%</b>
<b>A06G</b>	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	55,903,529	71.2%
	2008	72,864,095	49,652,158	68.1%
	2009	65,185,354	44,343,289	68.0%
	2010	57,676,165	40,289,171	69.9%
	2011	49,229,516	33,714,746	68.5%
	2012	44,180,235	29,024,652	65.7%
2013	38,763,939	24,349,549	62.8%	
2014	34,386,213	21,378,003	62.2%	
2015	29,526,280	19,006,534	64.4%	
2016	26,154,907	16,998,225	65.0%	
	1-6/2017	11,622,607	7,834,781	67.4%
	<b>Plan G Total</b>	<b>853,228,005</b>	<b>575,869,338</b>	<b>67.5%</b>
<b>A06J</b>	2005	81,624	37,314	45.7%
	2006	24,999,059	16,084,120	64.3%
	2007	64,971,791	44,985,007	69.2%
	2008	103,429,248	72,890,949	70.5%
	2009	144,276,111	102,150,369	70.8%
	2010	175,562,896	123,472,949	70.3%
	2011	159,291,054	108,409,395	68.1%
2012	146,113,873	92,436,553	63.3%	

**Bankers Life and Casualty Company**

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

Nationwide Experience

	<b>Experience Period</b>	<b>Earned Premium</b>	<b>Incurred Claims</b>	<b>Claim Ratio</b>
<b>A06J</b>	2013	133,033,460	82,185,379	61.8%
	2014	120,040,538	75,323,249	62.7%
	2015	108,673,108	69,081,118	63.6%
	2016	99,659,174	63,790,592	64.0%
	1-6/2017	46,695,216	32,497,703	69.6%
	<b>Plan J Total</b>	<b>1,326,827,153</b>	<b>883,344,696</b>	<b>66.6%</b>
<b>All Plans Combined</b>	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	233,844,982	68.0%
	2008	359,542,194	246,500,628	68.6%
	2009	387,148,370	266,908,312	68.9%
	2010	414,467,470	285,783,474	69.0%
	2011	362,966,768	243,306,973	67.0%
	2012	325,345,015	206,584,477	63.5%
	2013	287,222,225	178,913,272	62.3%
	2014	254,620,673	159,383,773	62.6%
	2015	224,180,630	145,505,688	64.9%
	2016	201,788,275	131,788,950	65.3%
1-6/2017	91,371,320	64,553,228	70.6%	
<b>Grand Total</b>	<b>6,590,578,029</b>	<b>4,452,181,058</b>	<b>67.6%</b>	

**Bankers Life and Casualty Company**

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

Rhode Island Experience

	<b>Experience Period</b>	<b>Earned Premium</b>	<b>Incurred Claims</b>	<b>Claim Ratio</b>
<b>A06A</b>	2003	267	8	2.8%
	2004	1,283	237	18.5%
	2005	2,391	941	39.3%
	2006	4,438	2,686	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	1,148	20.0%
	2016	2,847	1,113	39.1%
	1-6/2017	1,512	1,467	97.0%
	<b>Plan A Total</b>	<b>60,010</b>	<b>20,987</b>	<b>35.0%</b>
<b>A06B</b>	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	138	4.0%
2015	3,469	196	5.7%	
2016	3,575	584	16.3%	
1-6/2017	1,912	121	6.3%	
	<b>Plan B Total</b>	<b>82,023</b>	<b>27,461</b>	<b>33.5%</b>
<b>A05C/A06C</b>	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%

**Bankers Life and Casualty Company**

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

Rhode Island Experience

	<b>Experience Period</b>	<b>Earned Premium</b>	<b>Incurred Claims</b>	<b>Claim Ratio</b>
<b>A05C/A06C</b>	2002	930,847	519,416	55.8%
	2003	863,888	509,134	58.9%
	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	82,024	53.5%
	2015	131,850	68,674	52.1%
	2016	118,382	38,163	32.2%
	1-6/2017	55,147	31,568	57.2%
		<b>Plan C Total</b>	<b>15,112,989</b>	<b>11,209,791</b>
<b>A06D</b>	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	1,443	21.9%	
2015	6,963	792	11.4%	
2016	7,201	673	9.3%	
1-6/2017	3,065	1,272	41.5%	
	<b>Plan D Total</b>	<b>249,579</b>	<b>103,485</b>	<b>41.5%</b>
<b>A06E</b>	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%	

**Bankers Life and Casualty Company**

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

Rhode Island Experience

	<b>Experience Period</b>	<b>Earned Premium</b>	<b>Incurred Claims</b>	<b>Claim Ratio</b>
<b>A06E</b>	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%
	2011	50,641	17,715	35.0%
	2012	44,922	18,428	41.0%
	2013	36,800	14,680	39.9%
	2014	35,923	18,786	52.3%
	2015	27,126	18,151	66.9%
	2016	25,891	21,417	82.7%
	1-6/2017	12,702	15,346	120.8%
	<b>Plan E Total</b>	<b>1,419,186</b>	<b>840,157</b>	<b>59.2%</b>
<b>A05F/A06F</b>	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	1,223,023	71.1%
	2009	2,089,340	1,432,053	68.5%
	2010	3,169,678	2,396,644	75.6%
	2011	3,138,647	2,228,349	71.0%
2012	3,182,005	2,067,192	65.0%	
2013	2,940,819	1,729,396	58.8%	
2014	2,748,490	1,912,961	69.6%	
2015	2,444,482	1,498,173	61.3%	
2016	2,266,303	1,266,646	55.9%	
1-6/2017	1,051,850	679,991	64.6%	
	<b>Plan F Total</b>	<b>30,335,600</b>	<b>20,356,004</b>	<b>67.1%</b>
<b>A06FH</b>	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%

**Bankers Life and Casualty Company**

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

Rhode Island Experience

	<b>Experience Period</b>	<b>Earned Premium</b>	<b>Incurred Claims</b>	<b>Claim Ratio</b>
<b>A06FH</b>	2011	53,388	50,314	94.2%
	2012	44,987	12,833	28.5%
	2013	38,964	27,575	70.8%
	2014	34,634	33,266	96.1%
	2015	28,666	27,255	95.1%
	2016	27,978	31,624	113.0%
	1-6/2017	14,088	9,577	68.0%
	<b>Plan FH Total</b>	<b>383,095</b>	<b>229,238</b>	<b>59.8%</b>
<b>A06G</b>	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	63,103	84.6%
	2015	52,391	35,532	67.8%
2016	45,474	24,192	53.2%	
1-6/2017	24,316	11,337	46.6%	
<b>Plan G Total</b>	<b>1,088,174</b>	<b>818,126</b>	<b>75.2%</b>	
<b>A06J</b>	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	416,753	52.5%
	2013	757,312	427,097	56.4%
	2014	705,662	485,160	68.8%
	2015	659,021	364,714	55.3%
	2016	654,867	410,432	62.7%
	1-6/2017	317,516	169,877	53.5%
	<b>Plan J Total</b>	<b>6,723,766</b>	<b>4,282,544</b>	<b>63.7%</b>

**Bankers Life and Casualty Company**

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

Rhode Island Experience

	<b>Experience Period</b>	<b>Earned Premium</b>	<b>Incurred Claims</b>	<b>Claim Ratio</b>
<b>All Plans Combined</b>	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	1,789,631	68.0%
	2009	3,171,569	2,071,952	65.3%
	2010	4,402,149	3,448,565	78.3%
	2011	4,313,355	3,005,117	69.7%
2012	4,364,794	2,739,437	62.8%	
2013	4,048,067	2,369,735	58.5%	
2014	3,768,667	2,597,488	68.9%	
2015	3,359,714	2,014,635	60.0%	
2016	3,152,519	1,794,844	56.9%	
1-6/2017	1,482,107	920,557	62.1%	
	<b>Grand Total</b>	<b>55,454,422</b>	<b>37,887,792</b>	<b>68.3%</b>

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A05 & GR-A06

Nationwide Experience

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	810,504	416,478	51.4
	2003	917,972	500,095	54.5
	2004	1,084,105	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	749,876	653,273	87.1
2014	577,781	472,454	81.8	
2015	435,147	358,706	82.4	
2016	337,889	256,490	75.9	
2017	229,859	226,181	98.4	
	Total	18,916,043	17,010,525	89.9
GR-A06B	1996	1,256,767	326,335	26.0 %
	1997	2,895,785	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	2,169,880	1,407,083	64.8
	2008	1,914,805	1,231,419	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	636,004	401,535	63.1	
2016	528,982	341,541	64.6	
2017	338,968	254,924	75.2	
	Total	46,850,232	31,250,962	66.7
GR-A05C & GR-A06C	1992	13,137,461	2,477,403	18.9 %
	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	154,463,515	119,660,623	77.5
	1997	137,820,982	109,046,487	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	43,091,298	28,520,897	66.2
	2008	37,134,859	26,434,698	71.2
	2009	30,967,140	22,303,326	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	11,040,801	7,389,276	66.9	
2016	9,424,322	6,521,264	69.2	
2017	5,920,378	4,403,136	74.4	
	Total	1,607,828,863	1,141,988,071	71.0

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A05 & GR-A06

Nationwide Experience

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	22,694,149	15,251,703	67.2
	2002	20,705,122	13,589,749	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	7,882,419	5,442,741	69.0
	2010	8,172,942	5,332,665	65.2
	2011	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	3,727,140	2,355,829	63.2	
2016	3,099,361	2,143,879	69.2	
2017	1,754,196	1,450,085	82.7	
	Total	259,439,750	168,755,265	65.0
GR-A06E	1996	206,919	30,061	14.5 %
	1997	562,344	258,829	46.0
	1998	2,109,136	691,581	32.8
	1999	7,679,802	3,071,739	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	30,632,601	21,013,525	68.6
	2008	27,091,926	20,101,692	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
2015	8,142,701	5,666,437	69.6	
2016	6,888,512	4,886,572	70.9	
2017	4,840,601	3,265,465	67.5	
	Total	360,660,888	237,499,755	65.9
GR-A05F & GR-A06F	1992	24,140,580	4,609,811	19.1 %
	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	64,279,443	43,959,075	68.4
	1999	65,089,009	44,286,484	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
	2007	108,192,040	72,167,911	66.7
	2008	103,958,075	74,009,835	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	75,427,769	49,547,181	65.7	
2014	65,310,149	41,939,316	64.2	
2015	56,271,825	39,008,357	69.3	
2016	50,229,550	35,195,894	70.1	
2017	32,557,601	25,036,758	76.9	
	Total	2,077,939,207	1,363,702,377	65.6

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A05 & GR-A06

Nationwide Experience

Form	Experience Period	Written Premium	Paid Claims	Cash 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	3,849,871	3,168,020	82.3
	2016	3,711,322	3,031,590	81.7
2017	2,421,742	1,941,288	80.2	
	Total	62,848,706	35,666,754	56.8
GR-A06G	1996	681,607	140,161	20.6 %
	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
	2001	24,563,362	13,778,780	56.1
	2002	34,039,562	19,621,775	57.6
	2003	44,947,321	25,985,905	57.8
	2004	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	29,038,882	19,328,218	66.6	
2016	25,827,713	17,457,328	67.6	
2017	16,807,533	12,042,145	71.6	
	Total	861,320,342	576,869,414	67.0
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	107,669,527	69,804,007	64.8
	2016	98,654,652	65,151,678	66.0
	2017	67,684,130	46,702,778	69.0
	Total	657,710,969	886,041,205	134.7

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A05 & GR-A06

Nationwide Experience

<u>Form</u>	<u>Experience Period</u>	<u>Written Premium</u>	<u>Paid Claims</u>	<u>Cash Loss Ratio</u>
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	187,920,470	184,580,207	98.2
	2014	150,193,306	162,494,535	108.2
	2015	220,811,899	147,480,385	66.8
	2016	198,702,303	134,986,236	67.9
	2017	132,555,008	95,322,760	71.9
	<u>Total</u>	<u>5,953,515,001</u>	<u>4,458,784,328</u>	<u>74.9</u>

Bankers Life and Casualty Company

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	5,827	750	12.9	
	2014	6,102	614	10.1	
	2015	5,475	1,114	20.3	
	2016	2,847	1,170	41.1	
	2017	3,114	1,848	59.4	
	Total		62,149	21,307	34.3
	GR-A06B	1996	700	32	4.6 %
1997		1,314	109	8.3	
1998		1,453	255	17.5	
1999		1,166	213	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		3,607	143	4.0	
2014		3,236	140	4.3	
2015	3,469	196	5.7		
2016	3,596	573	15.9		
2017	2,867	152	5.3		
Total		83,474	27,456	32.9	
GR-A05C & GR-A06C	1992	20,650	269	1.3 %	
	1993	220,737	82,996	37.6	
	1994	924,004	540,095	58.5	
	1995	1,292,170	1,129,130	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	261,260	167,626	64.2	
	2009	197,826	141,467	71.5	
	2010	232,042	196,901	84.9	
	2011	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	129,271	66,487	51.4		
2016	117,325	44,633	38.0		
2017	78,718	41,527	52.8		
Total		15,147,418	11,212,745	74.0	

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A05 & GR-A06

Rhode Island Experience

Form	Experience Period	Written Premium	Paid Claims	Cash Loss Ratio
GR-A06D	1996	1,113	7	0.6 %
	1997	4,167	223	5.4
	1998	3,162	2,581	81.6
	1999	4,379	299	6.8
	2000	22,381	7,971	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	5,951	964	16.2
	2014	6,607	1,383	20.9
2015	7,160	1,097	15.3	
2016	7,215	733	10.2	
2017	3,662	1,377	37.6	
	Total	251,303	103,478	41.2
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	129,668	66,604	51.4
	2003	151,714	92,407	60.9
	2004	175,395	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	27,171	18,517	68.2	
2016	25,630	23,661	92.3	
2017	13,735	18,562	135.1	
	Total	1,424,628	842,308	59.1
GR-A05F & GR-A06F	1992	4,434	6	0.1 %
	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	126,910	101,481	80.0
	2001	179,562	119,122	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	2,966,933	1,806,928	60.9	
2014	2,715,229	1,726,816	63.6	
2015	2,413,471	1,697,247	70.3	
2016	2,266,160	1,298,352	57.3	
2017	1,512,322	981,698	64.9	
	Total	31,078,482	20,424,026	65.7

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A05 & GR-A06

Rhode Island Experience

Form	Experience Period	Written Premium	Paid Claims	Cash 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	28,665	33,710	117.6
	2016	27,753	20,970	75.6
	2017	18,800	28,266	150.3
	Total	392,362	230,887	58.8
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	46,616	32,260	69.2	
2016	46,126	28,943	62.7	
2017	38,221	17,885	46.8	
	Total	1,105,840	820,298	74.2
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	655,177	367,650	56.1
	2016	656,262	417,979	63.7
2017	464,631	252,275	54.3	
	Total	6,938,848	4,298,235	61.9

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A05 & GR-A06

Rhode Island Experience

Form	Experience Period	Written Premium	Paid Claims	Cash 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	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	4,084,412	2,640,582	64.7
	2014	3,720,131	2,428,457	65.3
	2015	3,316,475	2,218,278	66.9
	2016	3,152,915	1,837,015	58.3
	2017	2,136,069	1,343,589	62.9
	Total	56,484,504	37,980,740	67.2

**Bankers Life and Casualty Company  
Policy Form GR-A06A**

**Exhibit VI**

With the 2018 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
All	1992	0.0	-	-	---	-	---	-	---	-	---
	1993	0.0	-	-	---	-	---	-	---	-	---
	1994	0.0	-	-	---	-	---	-	---	-	---
	1995	0.0	-	-	---	-	---	-	---	-	---
	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	1.2	455,427	357,300	78.5%	6,222	112.3%	878.36	14.5%	689.10	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	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	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	2.9	1,079,121	823,435	76.3%	9,268	119.8%	1,397.22	-0.1%	1,066.16	29.7%
	2005	3.2	1,211,303	959,090	79.2%	10,056	108.5%	1,445.47	3.5%	1,144.50	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	4.3	1,213,511	969,191	79.9%	8,201	83.4%	1,775.65	10.8%	1,418.16	21.0%
	2008	4.3	1,325,701	1,425,009	107.5%	7,648	93.3%	2,080.08	17.1%	2,235.89	57.7%
	2009	3.6	1,794,129	2,570,002	143.2%	7,981	104.4%	2,697.60	29.7%	3,864.18	72.8%
	2010	3.8	1,845,998	2,309,688	125.1%	7,475	93.7%	2,963.47	9.9%	3,707.86	-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	990,482	105.3%	3,637	67.0%	3,102.14	-0.5%	3,268.02	-7.8%
	2013	8.3	747,990	554,225	74.1%	2,900	79.7%	3,095.13	-0.2%	2,293.34	-29.8%
	2014	9.5	596,216	436,788	73.3%	2,372	81.8%	3,016.27	-2.5%	2,209.72	-3.6%
	2015	10.4	442,014	357,079	80.8%	1,905	80.3%	2,784.34	-7.7%	2,249.32	1.8%
	2016	11.3	347,345	247,673	71.3%	1,578	82.8%	2,641.40	-5.1%	1,883.44	-16.3%
Thru 2016	4.3		18,675,578	16,836,557	90.2%	124,388					
2017	12.3		293,754	217,946	74.2%	1,310	83.0%	2,690.88	1.9%	1,996.45	6.0%
Thru 2017	4.4		18,969,332	17,054,503	89.9%	125,698					
2018	13.3		244,884	191,696	78.3%	1,087	83.0%	2,703.41	0.5%	2,116.24	6.0%
Thru 2018	4.5		19,214,216	17,246,199	89.8%	126,785					
2019	14.3		210,935	168,615	79.9%	902	83.0%	2,806.23	3.8%	2,243.21	6.0%
2020	15.3		182,896	148,414	81.1%	749	83.0%	2,930.25	4.4%	2,377.80	6.0%
2021	16.3		158,597	130,644	82.4%	622	83.0%	3,059.75	4.4%	2,520.47	6.0%
2022	17.3		137,384	114,883	83.6%	516	83.0%	3,194.97	4.4%	2,671.70	6.0%
2023	18.3		118,990	101,008	84.9%	428	83.0%	3,336.17	4.4%	2,832.00	6.0%
2024	19.3		103,057	88,807	86.2%	355	83.0%	3,483.61	4.4%	3,001.92	6.0%
2025	20.3		89,423	78,225	87.5%	295	83.0%	3,637.56	4.4%	3,182.04	6.0%
2026	21.3		77,549	68,865	88.8%	245	83.0%	3,798.32	4.4%	3,372.96	6.0%
2027	22.3		67,095	60,483	90.1%	203	83.0%	3,966.18	4.4%	3,575.34	6.0%
Thru 2027	5.3		20,360,142	18,206,143	89.4%	131,100					

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2016	All	18,675,578	16,836,557	90.2%
2017	All	293,754	217,946	74.2%
2018	All	244,884	191,696	78.3%
2019-2027	All	1,145,926	959,944	83.8%
Cumulative	All	20,360,142	18,206,143	89.4%
Thru 2016		18,675,578	16,836,557	90.2%
2017-2027		1,684,564	1,369,586	81.3%

Projection Assumptions

Persistency		Claim Cost Trend		
Duration 0-1	166.0%	2017	6.0%	
Ultimate	83.0%	Ultimate	6.0%	
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2016	0.4%	1.9%	2.3%	0.873
2017	0.4%	1.3%	1.7%	0.917
2018	0.4%	0.0%	0.4%	0.850
2019	0.4%	4.0%	4.4%	0.850
2020	0.4%	4.0%	4.4%	0.850
2021	0.4%	4.0%	4.4%	0.850
2022	0.4%	4.0%	4.4%	0.850
2023	0.4%	4.0%	4.4%	0.850
2024	0.4%	4.0%	4.4%	0.850
2025	0.4%	4.0%	4.4%	0.850
2026	0.4%	4.0%	4.4%	0.850
2027	0.4%	4.0%	4.4%	0.850

- (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) 2018+ rate increases are assumed to be 0.850 effective in the increase year and 0.150 effective in the following year.
- (5) 2019+ increases assumed to be claim cost trend net of aging at 1.9% per year. Ex: 2019 prem trend = (1.004\*0.150) \* (1.044\*0.850) - 1 = 3.8%.

**Bankers Life and Casualty Company  
Policy Form GR-A06B**

**Exhibit VI**

With the 2018 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
All	1992	0.0	-	-	---	-	---	-	---	-	---
	1993	0.0	-	-	---	-	---	-	---	-	---
	1994	0.0	-	-	---	-	---	-	---	-	---
	1995	0.0	-	-	---	-	---	-	---	-	---
	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	289.2%	973.51	2.2%	718.05	16.2%
	1998	1.3	3,386,775	2,448,681	72.3%	37,463	111.0%	1,084.84	11.4%	784.35	9.2%
	1999	1.9	3,646,483	2,748,083	75.4%	35,996	96.1%	1,215.63	12.1%	916.13	16.8%
	2000	2.5	4,016,793	2,899,541	72.2%	34,454	95.7%	1,399.01	15.1%	1,009.88	10.2%
	2001	3.1	4,080,355	2,549,101	62.5%	28,945	84.0%	1,691.63	20.9%	1,056.80	4.6%
	2002	3.9	3,412,777	2,032,889	59.6%	20,661	71.4%	1,982.16	17.2%	1,180.71	11.7%
	2003	4.3	2,957,556	2,180,403	73.7%	17,358	84.0%	2,044.63	3.2%	1,507.36	27.7%
	2004	4.6	2,975,770	1,826,279	61.4%	16,414	94.6%	2,175.54	6.4%	1,335.16	-11.4%
	2005	5.0	2,944,163	1,900,811	64.6%	15,322	93.3%	2,305.83	6.0%	1,488.69	11.5%
	2006	5.5	2,573,663	1,662,318	64.6%	12,695	82.9%	2,432.77	5.5%	1,571.31	5.5%
	2007	6.2	2,183,366	1,390,128	63.7%	10,170	80.1%	2,576.24	5.9%	1,640.27	4.4%
	2008	6.7	1,889,972	1,209,532	64.0%	8,707	85.6%	2,604.76	1.1%	1,666.98	1.6%
	2009	7.3	1,696,575	1,162,681	68.5%	7,585	87.1%	2,684.10	3.0%	1,839.44	10.3%
	2010	7.1	1,678,621	1,278,162	76.1%	7,061	93.1%	2,852.78	6.3%	2,172.21	18.1%
	2011	8.6	1,361,493	861,520	63.3%	5,431	76.9%	3,008.27	5.5%	1,903.56	-12.4%
	2012	10.1	1,124,018	656,847	58.4%	4,141	76.2%	3,257.23	8.3%	1,903.45	0.0%
	2013	11.1	900,645	496,323	55.1%	3,321	80.2%	3,254.36	-0.1%	1,793.40	-5.8%
	2014	12.2	760,343	401,768	52.8%	2,857	86.0%	3,193.60	-1.9%	1,687.51	-5.9%
	2015	13.3	657,845	386,713	58.8%	2,492	87.2%	3,167.79	-0.8%	1,862.18	10.4%
	2016	14.3	541,577	338,227	62.5%	2,101	84.3%	3,093.25	-2.4%	1,931.81	3.7%
Thru 2016	4.6	46,452,943	31,050,489	66.8%	318,593						
2017	15.3	462,278	297,176	64.3%	1,775	84.5%	3,125.26	1.0%	2,009.08	4.0%	
Thru 2017	4.7	46,915,221	31,347,665	66.8%	320,368						
2018	16.3	391,586	261,180	66.7%	1,500	84.5%	3,132.69	0.2%	2,089.44	4.0%	
Thru 2018	4.8	47,306,807	31,608,845	66.8%	321,868						
2019	17.3	342,971	229,616	66.9%	1,268	84.5%	3,245.78	3.6%	2,173.02	4.0%	
2020	18.3	301,273	201,700	66.9%	1,071	84.5%	3,375.61	4.0%	2,259.94	4.0%	
2021	19.3	264,760	177,255	66.9%	905	84.5%	3,510.63	4.0%	2,350.34	4.0%	
2022	20.3	232,755	155,827	66.9%	765	84.5%	3,651.06	4.0%	2,444.35	4.0%	
2023	21.3	204,411	136,851	66.9%	646	84.5%	3,797.10	4.0%	2,542.12	4.0%	
2024	22.3	179,679	120,293	66.9%	546	84.5%	3,948.98	4.0%	2,643.80	4.0%	
2025	23.3	157,775	105,629	66.9%	461	84.5%	4,106.94	4.0%	2,749.55	4.0%	
2026	24.3	138,815	92,935	66.9%	390	84.5%	4,271.22	4.0%	2,859.53	4.0%	
2027	25.3	122,157	81,783	66.9%	330	84.5%	4,442.07	4.0%	2,973.91	4.0%	
Thru 2027	5.4	49,251,403	32,910,734	66.8%	328,250						

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2016	All	46,452,943	31,050,489	66.8%
2017	All	462,278	297,176	64.3%
2018	All	391,586	261,180	66.7%
2019-2027	All	1,944,596	1,301,889	66.9%
Cumulative	All	49,251,403	32,910,734	66.8%
Thru 2016		46,452,943	31,050,489	66.8%
2017-2027		2,798,460	1,860,245	66.5%

Projection Assumptions

Persistency			Claim Cost Trend	
Duration 0-1	169.0%		2017	4.0%
Ultimate	84.5%		Ultimate	4.0%
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2016	0.2%	0.3%	0.4%	0.917
2017	0.2%	0.9%	1.1%	0.917
2018	0.2%	0.0%	0.2%	0.900
2019	0.2%	3.8%	4.0%	0.900
2020	0.2%	3.8%	4.0%	0.900
2021	0.2%	3.8%	4.0%	0.900
2022	0.2%	3.8%	4.0%	0.900
2023	0.2%	3.8%	4.0%	0.900
2024	0.2%	3.8%	4.0%	0.900
2025	0.2%	3.8%	4.0%	0.900
2026	0.2%	3.8%	4.0%	0.900
2027	0.2%	3.8%	4.0%	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) 2018+ rate increases are assumed to be 0.900 effective in the increase year and 0.100 effective in the following year.
- (5) 2019+ increases assumed to be claim cost trend net of aging at 0.2% per year. Ex: 2019 prem trend = (1.002^0.100) \* (1.040^0.900) - 1 = 3.6%.

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

**Exhibit VI**

With the 2018 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
All	1992	0.0	7,870,240	5,406,520	68.7%	116,036	---	813.91	---	559.12	---
	1993	0.5	49,991,776	37,582,403	75.2%	692,520	596.8%	866.26	6.4%	651.23	16.5%
	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	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	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	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	9.8	43,749,502	28,654,852	65.5%	166,622	77.9%	3,150.81	7.5%	2,063.70	4.3%
	2008	10.6	37,466,347	24,679,716	65.9%	133,236	80.0%	3,374.43	7.1%	2,222.80	7.7%
	2009	11.4	31,946,549	21,002,130	65.7%	108,195	81.2%	3,543.22	5.0%	2,329.36	4.8%
	2010	12.0	27,649,492	18,547,194	67.1%	91,009	84.1%	3,645.73	2.9%	2,445.54	5.0%
	2011	13.0	22,897,677	14,701,267	64.2%	72,678	79.9%	3,780.68	3.7%	2,427.35	-0.7%
	2012	14.0	19,655,850	11,762,061	59.8%	59,243	81.5%	3,981.40	5.3%	2,382.47	-1.8%
	2013	15.0	16,404,700	9,578,291	58.4%	48,806	82.4%	4,033.45	1.3%	2,355.03	-1.2%
	2014	15.8	13,669,110	8,144,020	59.6%	41,148	84.3%	3,986.33	-1.2%	2,375.04	0.8%
	2015	16.8	11,342,345	7,326,856	64.6%	35,189	85.5%	3,867.92	-3.0%	2,498.57	5.2%
	2016	17.6	9,750,683	6,311,198	64.7%	30,399	86.4%	3,849.08	-0.5%	2,491.34	-0.3%
Thru 2016	5.3		1,600,300,343	1,138,762,242	71.2%	12,283,764					
2017	18.6		8,496,194	5,769,091	67.9%	26,215	86.2%	3,889.16	1.0%	2,640.82	6.0%
Thru 2017	5.4		1,608,796,537	1,144,531,333	71.1%	12,309,979					
2018	19.6		7,350,553	5,273,591	71.7%	22,607	86.2%	3,901.74	0.3%	2,799.27	6.0%
Thru 2018	5.5		1,616,147,090	1,149,804,924	71.1%	12,332,586					
2019	20.6		6,588,608	4,820,760	73.2%	19,496	86.2%	4,055.36	3.9%	2,967.23	6.0%
2020	21.6		5,936,670	4,406,771	74.2%	16,813	86.2%	4,237.20	4.5%	3,145.26	6.0%
2021	22.6		5,349,152	4,028,281	75.3%	14,499	86.2%	4,427.19	4.5%	3,333.98	6.0%
2022	23.6		4,819,979	3,682,449	76.4%	12,504	86.2%	4,625.70	4.5%	3,534.02	6.0%
2023	24.6		4,342,952	3,366,147	77.5%	10,783	86.2%	4,833.11	4.5%	3,746.06	6.0%
2024	25.6		3,913,190	3,077,055	78.6%	9,299	86.2%	5,049.82	4.5%	3,970.82	6.0%
2025	26.6		3,525,854	2,812,711	79.8%	8,019	86.2%	5,276.25	4.5%	4,209.07	6.0%
2026	27.6		3,176,768	2,571,003	80.9%	6,915	86.2%	5,512.83	4.5%	4,461.61	6.0%
2027	28.6		2,862,250	2,350,073	82.1%	5,963	86.2%	5,760.02	4.5%	4,729.31	6.0%
Thru 2027	5.9		1,656,662,513	1,180,920,174	71.3%	12,436,877					

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2016	All	1,600,300,343	1,138,762,242	71.2%
2017	All	8,496,194	5,769,091	67.9%
2018	All	7,350,553	5,273,591	71.7%
2019-2027	All	40,515,423	31,115,250	76.8%
Cumulative	All	1,656,662,513	1,180,920,174	71.3%
Thru 2016		1,600,300,343	1,138,762,242	71.2%
2017-2027		56,362,170	42,157,932	74.8%

Projection Assumptions

Persistency		Claim Cost Trend		
Duration 0-1	172.5%	2017		6.0%
Ultimate	86.2%	Ultimate		6.0%
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2016	0.2%	-0.1%	0.1%	0.876
2017	0.2%	1.0%	1.2%	0.871
2018	0.2%	0.0%	0.2%	0.875
2019	0.2%	4.3%	4.5%	0.875
2020	0.2%	4.3%	4.5%	0.875
2021	0.2%	4.3%	4.5%	0.875
2022	0.2%	4.3%	4.5%	0.875
2023	0.2%	4.3%	4.5%	0.875
2024	0.2%	4.3%	4.5%	0.875
2025	0.2%	4.3%	4.5%	0.875
2026	0.2%	4.3%	4.5%	0.875
2027	0.2%	4.3%	4.5%	0.875

- (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) 2018+ rate increases are assumed to be 0.875 effective in the increase year and 0.125 effective in the following year.
- (5) 2019+ increases assumed to be claim cost trend net of aging at 1.7% per year. Ex: 2019 prem trend = (1.002^0.125) \* (1.045^0.875) - 1 = 3.9%.

**Bankers Life and Casualty Company  
Policy Form GR-A06D**

**Exhibit VI**

With the 2018 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
All	1992	0.0	-	-	---	-	---	-	---	-	---
	1993	0.0	-	-	---	-	---	-	---	-	---
	1994	0.0	-	-	---	-	---	-	---	-	---
	1995	0.0	-	-	---	-	---	-	---	-	---
	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	2.5	24,673,077	16,653,431	67.5%	217,803	85.6%	1,359.38	16.1%	917.53	12.5%
	2001	3.3	23,068,105	14,761,568	64.0%	176,593	81.1%	1,567.54	15.3%	1,003.09	9.3%
	2002	4.1	20,475,450	12,688,594	62.0%	140,373	79.5%	1,750.38	11.7%	1,084.70	8.1%
	2003	4.9	18,903,639	11,993,719	63.4%	116,612	83.1%	1,945.29	11.1%	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	8.6	10,075,760	5,944,469	59.0%	43,341	75.8%	2,789.72	6.0%	1,645.87	3.5%
	2008	9.6	8,437,315	5,212,304	61.8%	35,444	81.8%	2,856.56	2.4%	1,764.69	7.2%
	2009	9.7	7,941,617	5,284,888	66.5%	33,646	94.9%	2,832.41	-0.8%	1,884.88	6.8%
	2010	8.9	8,267,431	5,372,871	65.0%	36,704	109.1%	2,702.95	-4.6%	1,756.61	-6.8%
	2011	9.9	7,262,455	4,612,195	63.5%	28,978	79.0%	3,007.44	11.3%	1,909.94	8.7%
	2012	10.9	6,181,587	4,034,530	65.3%	22,689	78.3%	3,269.38	8.7%	2,133.83	11.7%
	2013	12.1	5,193,173	3,425,913	66.0%	18,252	80.4%	3,414.32	4.4%	2,252.41	5.6%
	2014	13.2	4,423,136	2,873,715	65.0%	14,929	81.8%	3,555.34	4.1%	2,309.91	2.6%
	2015	14.2	3,811,485	2,229,770	58.5%	12,456	83.4%	3,671.95	3.3%	2,148.14	-7.0%
	2016	15.1	3,210,539	2,099,766	65.4%	10,614	85.2%	3,629.78	-1.1%	2,373.96	10.5%
Thru 2016	5.3		257,524,652	167,728,338	65.1%	1,843,063					
2017	16.1		2,750,282	1,882,989	68.5%	9,022	85.0%	3,658.10	0.8%	2,504.53	5.5%
Thru 2017	5.4		260,274,934	169,611,327	65.2%	1,852,085					
2018	17.1		2,357,157	1,688,637	71.6%	7,669	85.0%	3,688.34	0.8%	2,642.28	5.5%
Thru 2018	5.5		262,632,091	171,299,964	65.2%	1,859,754					
2019	18.1		2,088,476	1,514,369	72.5%	6,519	85.0%	3,844.41	4.2%	2,787.61	5.5%
2020	19.1		1,857,255	1,357,974	73.1%	5,541	85.0%	4,022.21	4.6%	2,940.93	5.5%
2021	20.1		1,651,730	1,217,802	73.7%	4,710	85.0%	4,208.23	4.6%	3,102.68	5.5%
2022	21.1		1,469,088	1,092,201	74.3%	4,004	85.0%	4,402.86	4.6%	3,273.33	5.5%
2023	22.1		1,306,324	979,315	75.0%	3,403	85.0%	4,606.49	4.6%	3,453.36	5.5%
2024	23.1		1,161,908	878,336	75.6%	2,893	85.0%	4,819.53	4.6%	3,643.29	5.5%
2025	24.1		1,033,278	787,632	76.2%	2,459	85.0%	5,042.43	4.6%	3,843.67	5.5%
2026	25.1		918,841	706,258	76.9%	2,090	85.0%	5,275.64	4.6%	4,055.07	5.5%
2027	26.1		817,365	633,515	77.5%	1,777	85.0%	5,519.63	4.6%	4,278.10	5.5%
Thru 2027	6.2		274,936,356	180,467,366	65.6%	1,893,150					

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2016	All	257,524,652	167,728,338	65.1%
2017	All	2,750,282	1,882,989	68.5%
2018	All	2,357,157	1,688,637	71.6%
2019-2027	All	12,304,265	9,167,402	74.5%
Cumulative	All	274,936,356	180,467,366	65.6%
Thru 2016		257,524,652	167,728,338	65.1%
2017-2027		17,411,704	12,739,028	73.2%

Projection Assumptions

Persistency		Claim Cost Trend		
Duration 0-1	170.0%	2017	5.5%	
Ultimate	85.0%	Ultimate	5.5%	
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2016	0.8%	0.3%	1.0%	0.917
2017	0.8%	0.1%	0.8%	0.828
2018	0.8%	0.0%	0.8%	0.900
2019	0.8%	3.8%	4.6%	0.900
2020	0.8%	3.8%	4.6%	0.900
2021	0.8%	3.8%	4.6%	0.900
2022	0.8%	3.8%	4.6%	0.900
2023	0.8%	3.8%	4.6%	0.900
2024	0.8%	3.8%	4.6%	0.900
2025	0.8%	3.8%	4.6%	0.900
2026	0.8%	3.8%	4.6%	0.900
2027	0.8%	3.8%	4.6%	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) 2018+ rate increases are assumed to be 0.900 effective in the increase year and 0.100 effective in the following year.
- (5) 2019+ increases assumed to be claim cost trend net of aging at 1.6% per year. Ex: 2019 prem trend = (1.008^0.100) \* (1.046^0.900) - 1 = 4.2%.

**Bankers Life and Casualty Company  
Policy Form GR-A06E**

**Exhibit VI**

With the 2018 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
All	1992	0.0	-	-	---	-	---	-	---	-	---
	1993	0.0	-	-	---	-	---	-	---	-	---
	1994	0.0	-	-	---	-	---	-	---	-	---
	1995	0.0	-	-	---	-	---	-	---	-	---
	1996	0.0	114,037	73,226	64.2%	1,555	---	880.03	---	565.08	---
	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	0.6	6,536,011	4,042,041	61.8%	71,061	349.6%	1,103.73	11.1%	682.58	16.8%
	2000	1.0	14,111,764	9,277,547	65.7%	138,640	195.1%	1,221.45	10.7%	803.02	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%	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	2.8	29,630,648	21,010,431	70.9%	216,091	119.4%	1,645.45	2.7%	1,166.75	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	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	4.6	30,855,845	20,984,831	68.0%	171,700	76.7%	2,156.49	11.3%	1,466.62	11.2%
	2008	5.6	27,072,973	18,707,458	69.1%	136,143	79.3%	2,386.28	10.7%	1,648.92	12.4%
	2009	6.6	23,952,111	15,723,497	65.6%	106,873	78.5%	2,689.41	12.7%	1,765.48	7.1%
	2010	7.6	20,546,896	12,910,653	62.8%	81,521	76.3%	3,024.53	12.5%	1,900.47	7.6%
	2011	8.8	16,293,593	9,992,927	61.3%	60,511	74.2%	3,231.20	6.8%	1,981.71	4.3%
	2012	9.7	13,979,053	8,745,067	62.6%	48,065	79.4%	3,490.04	8.0%	2,183.31	10.2%
	2013	10.7	11,923,622	7,224,522	60.6%	39,613	82.4%	3,612.03	3.5%	2,188.53	0.2%
	2014	11.6	9,671,713	6,396,252	66.1%	32,897	83.0%	3,528.00	-2.3%	2,333.19	6.6%
	2015	12.7	8,384,888	5,590,576	66.7%	27,464	83.5%	3,663.66	3.8%	2,442.72	4.7%
	2016	13.7	7,090,116	4,677,444	66.0%	23,042	83.9%	3,692.45	0.8%	2,435.96	-0.3%
Thru 2016	5.1		354,672,879	235,146,947	66.3%	2,131,793					
2017	14.7		6,119,116	4,145,099	67.7%	19,355	84.0%	3,793.82	2.7%	2,569.94	5.5%
Thru 2017	5.3		360,791,995	239,292,046	66.3%	2,151,148					
2018	15.7		5,222,070	3,673,346	70.3%	16,258	84.0%	3,854.40	1.6%	2,711.29	5.5%
Thru 2018	5.4		366,014,065	242,965,392	66.4%	2,167,406					
2019	16.7		4,579,556	3,255,385	71.1%	13,657	84.0%	4,023.92	4.4%	2,860.41	5.5%
2020	17.7		4,031,203	2,884,950	71.6%	11,472	84.0%	4,216.74	4.8%	3,017.73	5.5%
2021	18.7		3,548,296	2,556,519	72.0%	9,636	84.0%	4,418.80	4.8%	3,183.71	5.5%
2022	19.7		3,123,306	2,265,517	72.5%	8,094	84.0%	4,630.55	4.8%	3,358.81	5.5%
2023	20.7		2,749,312	2,007,711	73.0%	6,799	84.0%	4,852.44	4.8%	3,543.54	5.5%
2024	21.7		2,420,022	1,779,181	73.5%	5,711	84.0%	5,084.97	4.8%	3,738.43	5.5%
2025	22.7		2,130,124	1,576,630	74.0%	4,797	84.0%	5,328.64	4.8%	3,944.04	5.5%
2026	23.7		1,874,825	1,397,042	74.5%	4,029	84.0%	5,583.99	4.8%	4,160.96	5.5%
2027	24.7		1,650,143	1,237,926	75.0%	3,384	84.0%	5,851.57	4.8%	4,389.81	5.5%
Thru 2027	6.4		392,120,852	261,926,253	66.8%	2,234,985					

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2016	All	354,672,879	235,146,947	66.3%
2017	All	6,119,116	4,145,099	67.7%
2018	All	5,222,070	3,673,346	70.3%
2019-2027	All	26,106,787	18,960,861	72.6%
Cumulative	All	392,120,852	261,926,253	66.8%
Thru 2016		354,672,879	235,146,947	66.3%
2017-2027		37,447,973	26,779,306	71.5%

Projection Assumptions

Persistency		Claim Cost Trend		
Duration 0-1	168.0%	2017	5.5%	
Ultimate	84.0%	Ultimate	5.5%	
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2016	0.9%	1.7%	2.7%	0.917
2017	0.9%	2.4%	3.3%	0.766
2018	0.9%	0.0%	0.9%	0.900
2019	0.9%	3.8%	4.8%	0.900
2020	0.9%	3.8%	4.8%	0.900
2021	0.9%	3.8%	4.8%	0.900
2022	0.9%	3.8%	4.8%	0.900
2023	0.9%	3.8%	4.8%	0.900
2024	0.9%	3.8%	4.8%	0.900
2025	0.9%	3.8%	4.8%	0.900
2026	0.9%	3.8%	4.8%	0.900
2027	0.9%	3.8%	4.8%	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) 2018+ rate increases are assumed to be 0.900 effective in the increase year and 0.100 effective in the following year.
- (5) 2019+ increases assumed to be claim cost trend net of aging at 1.6% per year. Ex: 2019 prem trend = (1.009^0.100) \* (1.048^0.900) - 1 = 4.4%.

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

**Exhibit VI**

With the 2018 Rate Action  
Rhode Island 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
All	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%
	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	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	3.6	104,861	88,697	84.6%	1,019	80.4%	1,234.88	10.3%	1,044.52	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%	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	4.7	248,203	179,383	72.3%	1,805	116.2%	1,650.10	3.7%	1,192.57	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	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	3.3	1,720,791	1,223,023	71.1%	9,955	98.3%	2,074.28	6.8%	1,474.26	12.5%
	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	2,396,644	75.6%	16,982	145.2%	2,239.79	4.4%	1,693.54	15.2%
	2011	4.0	3,138,647	2,228,349	71.0%	15,050	88.6%	2,502.58	11.7%	1,776.76	4.9%
	2012	5.0	3,182,005	2,067,192	65.0%	13,179	87.6%	2,897.34	15.8%	1,882.26	5.9%
	2013	6.1	2,940,819	1,729,396	58.8%	11,464	87.0%	3,078.32	6.2%	1,810.25	-3.8%
	2014	7.1	2,748,490	1,912,961	69.6%	9,896	86.3%	3,332.85	8.3%	2,319.68	28.1%
	2015	8.1	2,444,482	1,498,173	61.3%	8,567	86.6%	3,424.04	2.7%	2,098.53	-9.5%
	2016	9.0	2,266,303	1,266,646	55.9%	7,382	86.2%	3,684.05	7.6%	2,059.03	-1.9%
	Thru 2016	4.9	29,283,751	19,676,013	67.2%	144,640					
	2017	10.0	2,077,233	1,207,871	58.1%	6,641	90.0%	3,753.47	1.9%	2,182.57	6.0%
	Thru 2017	5.3	31,360,984	20,883,884	66.6%	151,281					
	2018	11.0	1,894,946	1,151,940	60.8%	5,975	90.0%	3,805.75	1.4%	2,313.52	6.0%
	Thru 2018	5.6	33,255,930	22,035,824	66.3%	157,256					
	2019	12.0	1,795,308	1,098,439	61.2%	5,375	90.0%	4,008.13	5.3%	2,452.33	6.0%
	2020	13.0	1,707,031	1,047,586	61.4%	4,836	90.0%	4,235.81	5.7%	2,599.47	6.0%
	2021	14.0	1,623,079	999,077	61.6%	4,351	90.0%	4,476.43	5.7%	2,755.44	6.0%
	2022	15.0	1,543,000	952,658	61.7%	3,914	90.0%	4,730.71	5.7%	2,920.77	6.0%
	2023	16.0	1,466,919	908,424	61.9%	3,521	90.0%	4,999.44	5.7%	3,096.02	6.0%
	2024	17.0	1,394,826	866,390	62.1%	3,168	90.0%	5,283.43	5.7%	3,281.78	6.0%
	2025	18.0	1,326,096	826,189	62.3%	2,850	90.0%	5,583.56	5.7%	3,478.69	6.0%
	2026	19.0	1,260,789	787,877	62.5%	2,564	90.0%	5,900.73	5.7%	3,687.41	6.0%
	2027	20.0	1,198,856	751,438	62.7%	2,307	90.0%	6,235.92	5.7%	3,908.65	6.0%
	Thru 2027	8.5	46,571,834	30,273,902	65.0%	190,142					

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2016	All	29,283,751	19,676,013	67.2%
2017	All	2,077,233	1,207,871	58.1%
2018	All	1,894,946	1,151,940	60.8%
2019-2027	All	13,315,904	8,238,078	61.9%
Cumulative	All	46,571,834	30,273,902	65.0%
Thru 2016		29,283,751	19,676,013	67.2%
2017-2027		17,288,083	10,597,889	61.3%

Projection Assumptions

Persistency		Claim Cost Trend		
Duration 0-1	179.9%	2017		6.0%
Ultimate	90.0%	Ultimate		6.0%
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2016	1.4%	6.0%	7.5%	0.917
2017	1.4%	0.0%	1.4%	0.917
2018	1.4%	0.0%	1.4%	0.917
2019	1.4%	4.2%	5.7%	0.917
2020	1.4%	4.2%	5.7%	0.917
2021	1.4%	4.2%	5.7%	0.917
2022	1.4%	4.2%	5.7%	0.917
2023	1.4%	4.2%	5.7%	0.917
2024	1.4%	4.2%	5.7%	0.917
2025	1.4%	4.2%	5.7%	0.917
2026	1.4%	4.2%	5.7%	0.917
2027	1.4%	4.2%	5.7%	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) 2018+ rate increases are assumed to be 0.917 effective in the increase year and 0.083 effective in the following year.
- (5) 2019+ increases assumed to be claim cost trend net of aging at 1.7% per year. Ex: 2019 prem trend = (1.014^0.083) \* (1.057^0.917) - 1 = 5.3%.

**Bankers Life and Casualty Company  
Policy Form GR-A06FH**

**Exhibit VI**

With the 2018 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
All	1992	0.0	-	-	---	-	---	-	---	-	---
	1993	0.0	-	-	---	-	---	-	---	-	---
	1994	0.0	-	-	---	-	---	-	---	-	---
	1995	0.0	-	-	---	-	---	-	---	-	---
	1996	0.0	-	-	---	-	---	-	---	-	---
	1997	0.0	-	-	---	-	---	-	---	-	---
	1998	0.0	-	-	---	-	---	-	---	-	---
	1999	0.0	-	-	---	-	---	-	---	-	---
	2000	0.0	201,137	28,095	14.0%	2,874	---	839.82	---	117.31	---
	2001	0.4	989,027	183,084	18.5%	13,690	476.3%	866.93	3.2%	160.48	36.8%
	2002	0.9	1,536,013	341,589	22.2%	20,042	146.4%	919.68	6.1%	204.52	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	1.7	2,034,356	545,125	26.8%	35,396	148.5%	689.69	-24.0%	184.81	8.9%
	2005	1.8	2,702,259	1,016,849	37.6%	50,539	142.8%	641.63	-7.0%	241.44	30.6%
	2006	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	2.7	3,618,759	1,615,246	44.6%	72,901	110.2%	595.67	1.0%	265.88	0.6%
	2009	2.6	4,525,520	2,159,211	47.7%	90,562	124.2%	599.66	0.7%	286.11	7.6%
	2010	2.0	7,754,491	4,639,293	59.8%	155,763	172.0%	597.41	-0.4%	357.41	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	4,007,625	73.9%	99,351	81.8%	654.92	6.6%	484.06	12.0%
	2013	5.4	4,761,122	3,451,100	72.5%	84,578	85.1%	675.51	3.1%	489.64	1.2%
	2014	6.4	4,338,970	2,890,020	66.6%	74,279	87.8%	700.97	3.8%	466.89	-4.6%
	2015	7.4	3,880,005	3,237,772	83.4%	66,255	89.2%	702.74	0.3%	586.42	25.6%
	2016	8.4	3,763,529	2,877,111	76.4%	59,997	90.6%	752.74	7.1%	575.45	-1.9%
Thru 2016	3.7		59,921,455	34,463,188	57.5%	1,101,158					
2017	9.4		3,541,160	2,760,007	77.9%	54,297	90.5%	782.62	4.0%	609.98	6.0%
Thru 2017	4.0		63,462,615	37,223,195	58.7%	1,155,455					
2018	10.4		3,268,562	2,647,691	81.0%	49,139	90.5%	798.20	2.0%	646.58	6.0%
Thru 2018	4.3		66,731,177	39,870,886	59.7%	1,204,594					
2019	11.4		3,104,372	2,539,924	81.8%	44,471	90.5%	837.68	4.9%	685.37	6.0%
2020	12.4		2,966,331	2,436,526	82.1%	40,246	90.5%	884.46	5.6%	726.49	6.0%
2021	13.4		2,834,468	2,337,385	82.5%	36,423	90.5%	933.85	5.6%	770.08	6.0%
2022	14.4		2,708,460	2,242,253	82.8%	32,963	90.5%	986.00	5.6%	816.28	6.0%
2023	15.4		2,588,075	2,151,036	83.1%	29,832	90.5%	1,041.06	5.6%	865.26	6.0%
2024	16.4		2,472,994	2,063,502	83.4%	26,998	90.5%	1,099.19	5.6%	917.18	6.0%
2025	17.4		2,363,017	1,979,501	83.8%	24,433	90.5%	1,160.57	5.6%	972.21	6.0%
2026	18.4		2,257,967	1,898,942	84.1%	22,112	90.5%	1,225.38	5.6%	1,030.54	6.0%
2027	19.4		2,157,519	1,821,618	84.4%	20,011	90.5%	1,293.80	5.6%	1,092.37	6.0%
Thru 2027	7.1		90,184,380	59,341,573	65.8%	1,482,083					

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2016	All	59,921,455	34,463,188	57.5%
2017	All	3,541,160	2,760,007	77.9%
2018	All	3,268,562	2,647,691	81.0%
2019-2027	All	23,453,203	19,470,687	83.0%
Cumulative	All	90,184,380	59,341,573	65.8%
Thru 2016		59,921,455	34,463,188	57.5%
2017-2027		30,262,925	24,878,385	82.2%

Projection Assumptions

Persistency		Claim Cost Trend		
Duration 0-1	181.0%	2017		6.0%
Ultimate	90.5%	Ultimate		6.0%
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2016	1.4%	1.8%	3.2%	0.874
2017	1.4%	2.9%	4.4%	0.816
2018	1.4%	0.0%	1.4%	0.850
2019	1.4%	4.1%	5.6%	0.850
2020	1.4%	4.1%	5.6%	0.850
2021	1.4%	4.1%	5.6%	0.850
2022	1.4%	4.1%	5.6%	0.850
2023	1.4%	4.1%	5.6%	0.850
2024	1.4%	4.1%	5.6%	0.850
2025	1.4%	4.1%	5.6%	0.850
2026	1.4%	4.1%	5.6%	0.850
2027	1.4%	4.1%	5.6%	0.850

- (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) 2018+ rate increases are assumed to be 0.850 effective in the increase year and 0.150 effective in the following year.
- (5) 2019+ increases assumed to be claim cost trend net of aging at 1.8% per year. Ex: 2019 prem trend = (1.014\*0.150) \* (1.056\*0.850) - 1 = 4.9%.

**Bankers Life and Casualty Company  
Policy Form GR-A06G**

**Exhibit VI**

With the 2018 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
All	1992	0.0	-	-	---	-	---	-	---	-	---
	1993	0.0	-	-	---	-	---	-	---	-	---
	1994	0.0	-	-	---	-	---	-	---	-	---
	1995	0.0	-	-	---	-	---	-	---	-	---
	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	1.3	12,634,230	8,200,907	64.9%	115,969	177.5%	1,307.34	2.8%	848.60	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	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	2.4	75,892,898	53,400,690	70.4%	549,309	128.0%	1,657.93	2.8%	1,166.57	5.1%
	2006	2.8	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	55,903,529	71.2%	475,754	84.4%	1,979.20	8.4%	1,410.06	10.5%
	2008	4.4	72,864,095	49,652,158	68.1%	394,524	82.9%	2,216.26	12.0%	1,510.24	7.1%
	2009	5.2	65,185,354	44,343,289	68.0%	319,271	80.9%	2,450.03	10.5%	1,666.67	10.4%
	2010	6.0	57,676,165	40,289,171	69.9%	266,076	83.3%	2,601.19	6.2%	1,817.04	9.0%
	2011	7.0	49,229,516	33,714,746	68.5%	206,609	77.7%	2,859.29	9.9%	1,958.18	7.8%
	2012	8.1	44,180,235	29,024,652	65.7%	166,101	80.4%	3,191.81	11.6%	2,096.89	7.1%
	2013	9.1	38,763,939	24,349,549	62.8%	137,390	82.7%	3,385.74	6.1%	2,126.75	1.4%
	2014	10.0	34,386,213	21,378,003	62.2%	117,046	85.2%	3,525.41	4.1%	2,191.75	3.1%
	2015	11.0	29,526,280	19,006,534	64.4%	100,408	85.8%	3,528.76	0.1%	2,271.52	3.6%
	2016	11.9	26,154,907	16,998,225	65.0%	88,097	87.7%	3,562.65	1.0%	2,315.39	1.9%
Thru 2016	4.8		841,605,399	568,034,557	67.5%	4,851,674					
2017	12.9		23,407,888	15,765,874	67.4%	77,085	87.5%	3,643.96	2.3%	2,454.31	6.0%
Thru 2017	5.1		865,013,287	583,800,431	67.5%	4,928,759					
2018	13.9		20,778,732	14,622,775	70.4%	67,449	87.5%	3,696.79	1.4%	2,601.57	6.0%
Thru 2018	5.3		885,792,019	598,423,206	67.6%	4,996,208					
2019	14.9		19,116,570	13,562,631	70.9%	59,018	87.5%	3,886.93	5.1%	2,757.66	6.0%
2020	15.9		17,660,404	12,579,403	71.2%	51,641	87.5%	4,103.81	5.6%	2,923.12	6.0%
2021	16.9		16,315,121	11,667,439	71.5%	45,186	87.5%	4,332.79	5.6%	3,098.51	6.0%
2022	17.9		15,072,380	10,821,616	71.8%	39,538	87.5%	4,574.55	5.6%	3,284.42	6.0%
2023	18.9		13,924,313	10,037,136	72.1%	34,596	87.5%	4,829.80	5.6%	3,481.49	6.0%
2024	19.9		12,863,809	9,309,599	72.4%	30,272	87.5%	5,099.29	5.6%	3,690.38	6.0%
2025	20.9		11,883,885	8,634,647	72.7%	26,488	87.5%	5,383.82	5.6%	3,911.80	6.0%
2026	21.9		10,978,617	8,008,639	72.9%	23,177	87.5%	5,684.23	5.6%	4,146.51	6.0%
2027	22.9		10,142,366	7,428,057	73.2%	20,280	87.5%	6,001.40	5.6%	4,395.30	6.0%
Thru 2027	6.9		1,013,749,484	690,472,373	68.1%	5,326,404					

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2016	All	841,605,399	568,034,557	67.5%
2017	All	23,407,888	15,765,874	67.4%
2018	All	20,778,732	14,622,775	70.4%
2019-2027	All	127,957,465	92,049,167	71.9%
Cumulative	All	1,013,749,484	690,472,373	68.1%
Thru 2016		841,605,399	568,034,557	67.5%
2017-2027		172,144,085	122,437,816	71.1%

Projection Assumptions

Persistency			Claim Cost Trend	
Duration 0-1	175.0%		2017	6.0%
Ultimate	87.5%		Ultimate	6.0%
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2016	1.3%	1.2%	2.5%	0.899
2017	1.3%	1.0%	2.3%	0.878
2018	1.3%	0.0%	1.3%	0.900
2019	1.3%	4.2%	5.6%	0.900
2020	1.3%	4.2%	5.6%	0.900
2021	1.3%	4.2%	5.6%	0.900
2022	1.3%	4.2%	5.6%	0.900
2023	1.3%	4.2%	5.6%	0.900
2024	1.3%	4.2%	5.6%	0.900
2025	1.3%	4.2%	5.6%	0.900
2026	1.3%	4.2%	5.6%	0.900
2027	1.3%	4.2%	5.6%	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) 2018+ rate increases are assumed to be 0.900 effective in the increase year and 0.100 effective in the following year.
- (5) 2019+ increases assumed to be claim cost trend net of aging at 1.7% per year. Ex: 2019 prem trend = (1.013^0.100) \* (1.056^0.900) - 1 = 5.1%.

**Bankers Life and Casualty Company  
Policy Form GR-A06J**

**Exhibit VI**

With the 2018 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
All	1992	0.0	-	-	---	-	---	-	---	-	---
	1993	0.0	-	-	---	-	---	-	---	-	---
	1994	0.0	-	-	---	-	---	-	---	-	---
	1995	0.0	-	-	---	-	---	-	---	-	---
	1996	0.0	-	-	---	-	---	-	---	-	---
	1997	0.0	-	-	---	-	---	-	---	-	---
	1998	0.0	-	-	---	-	---	-	---	-	---
	1999	0.0	-	-	---	-	---	-	---	-	---
	2000	0.0	-	-	---	-	---	-	---	-	---
	2001	0.0	-	-	---	-	---	-	---	-	---
	2002	0.0	-	-	---	-	---	-	---	-	---
	2003	0.0	-	-	---	-	---	-	---	-	---
	2004	0.0	-	-	---	-	---	-	---	-	---
	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	44,985,007	69.2%	434,051	259.9%	1,796.24	0.0%	1,243.68	7.6%
	2008	1.2	103,429,248	72,890,949	70.5%	665,694	153.4%	1,864.45	3.8%	1,313.95	5.7%
	2009	1.6	144,276,111	102,150,369	70.8%	865,255	130.0%	2,000.93	7.3%	1,416.70	7.8%
	2010	2.1	175,562,896	123,472,949	70.3%	987,921	114.2%	2,132.51	6.6%	1,499.79	5.9%
	2011	3.1	159,291,054	108,409,395	68.1%	793,310	80.3%	2,409.52	13.0%	1,639.85	9.3%
	2012	4.1	146,113,873	92,436,553	63.3%	632,191	79.7%	2,773.48	15.1%	1,754.59	7.0%
	2013	5.1	133,033,460	82,185,379	61.8%	523,465	82.8%	3,049.68	10.0%	1,884.03	7.4%
	2014	6.1	120,040,538	75,323,249	62.7%	444,236	84.9%	3,242.62	6.3%	2,034.68	8.0%
	2015	7.1	108,673,108	69,081,118	63.6%	386,396	87.0%	3,374.98	4.1%	2,145.40	5.4%
	2016	8.1	99,659,174	63,790,592	64.0%	340,724	88.2%	3,509.91	4.0%	2,246.65	4.7%
Thru 2016	3.8		1,280,131,937	850,846,993	66.5%	6,240,762					
2017	9.1		91,932,023	59,503,902	64.7%	299,837	88.0%	3,679.28	4.8%	2,381.45	6.0%
Thru 2017	4.1		1,372,063,960	910,350,895	66.3%	6,540,599					
2018	10.1		83,878,381	55,505,398	66.2%	263,857	88.0%	3,814.72	3.7%	2,524.34	6.0%
Thru 2018	4.5		1,455,942,341	965,856,293	66.3%	6,804,456					
2019	11.1		77,939,979	51,775,392	66.4%	232,194	88.0%	4,028.01	5.6%	2,675.80	6.0%
2020	12.1		72,702,502	48,296,186	66.4%	204,331	88.0%	4,269.69	6.0%	2,836.35	6.0%
2021	13.1		67,816,768	45,050,597	66.4%	179,811	88.0%	4,525.87	6.0%	3,006.53	6.0%
2022	14.1		63,259,580	42,023,258	66.4%	158,234	88.0%	4,797.42	6.0%	3,186.92	6.0%
2023	15.1		59,008,626	39,199,374	66.4%	139,246	88.0%	5,085.27	6.0%	3,378.14	6.0%
2024	16.1		55,043,069	36,565,049	66.4%	122,536	88.0%	5,390.39	6.0%	3,580.83	6.0%
2025	17.1		51,344,297	34,107,980	66.4%	107,832	88.0%	5,713.81	6.0%	3,795.68	6.0%
2026	18.1		47,893,890	31,815,864	66.4%	94,892	88.0%	6,056.64	6.0%	4,023.42	6.0%
2027	19.1		44,675,453	29,677,886	66.4%	83,505	88.0%	6,420.04	6.0%	4,264.83	6.0%
Thru 2027	7.2		1,995,626,505	1,324,367,879	66.4%	8,127,037					

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2016	All	1,280,131,937	850,846,993	66.5%
2017	All	91,932,023	59,503,902	64.7%
2018	All	83,878,381	55,505,398	66.2%
2019-2027	All	539,684,164	358,511,586	66.4%
Cumulative	All	1,995,626,505	1,324,367,879	66.4%
Thru 2016		1,280,131,937	850,846,993	66.5%
2017-2027		715,494,568	473,520,886	66.2%

Projection Assumptions

Persistency			Claim Cost Trend	
Duration 0-1	176.0%		2017	6.0%
Ultimate	88.0%		Ultimate	6.0%
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2016	3.3%	1.5%	4.9%	0.832
2017	3.3%	1.5%	4.9%	0.821
2018	3.3%	0.0%	3.3%	0.850
2019	3.3%	2.6%	6.0%	0.850
2020	3.3%	2.6%	6.0%	0.850
2021	3.3%	2.6%	6.0%	0.850
2022	3.3%	2.6%	6.0%	0.850
2023	3.3%	2.6%	6.0%	0.850
2024	3.3%	2.6%	6.0%	0.850
2025	3.3%	2.6%	6.0%	0.850
2026	3.3%	2.6%	6.0%	0.850
2027	3.3%	2.6%	6.0%	0.850

- (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) 2018+ rate increases are assumed to be 0.850 effective in the increase year and 0.150 effective in the following year.
- (5) 2019+ increases assumed to be claim cost trend net of aging at 3.3% per year. Ex: 2019 prem trend = (1.033^0.150) \* (1.060^0.850) - 1 = 5.6%.

**STATE OF RHODE ISLAND**  
**ACTUARIAL CERTIFICATION**

**Carrier:** BANKERS LIFE AND CASUALTY COMPANY

**Submission:**  
2018 Premium Rates for Policy Form Series GR-A05 and GR-A06

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I hereby certify that to the best of my knowledge and belief, the above submission conforms to generally accepted actuarial principles, standards and guidelines, that the reserves, including a test of deficiency reserves, and non-forfeiture benefits, if applicable, comply with all statutes, rules and regulations of the state of Rhode Island, and that premiums, if any, are not inadequate, excessive, unfairly discriminatory, or unreasonable in relation to benefits.

Signature of qualified actuary: 

Name (typed or printed): Christopher J. Conforti, A.S.A., M.A.A.A.

Title or business affiliation: Actuary

Date: 24 January 2018



## RHODE ISLAND ACTUARIAL CERTIFICATION

Carrier: Bankers Life and Casualty Company

Submission:

Policy Forms GR-A05C, GR-A05F, GR-A06A through GR-A06G, GR-A06FH and GR-A06J

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I hereby certify that to the best of my knowledge and belief, the above submission conforms to generally accepted actuarial principles, standards and guidelines, that the reserves, including a test of deficiency reserves, and non-forfeiture benefits, if applicable, comply with all statutes, rules and regulations of the state of Rhode Island, and that premiums, if any, are not inadequate, excessive, unfairly discriminatory or unreasonable in relation to benefits.

*Christopher J. Conforti*

Signature of qualified actuary: \_\_\_\_\_

Name (typed or printed): Christopher J. Conforti

Title or business affiliation: Actuary

Date: 1/24/2018

A thorough review of the law, bulletins, and the Rating Compliance Guidelines should be made prior to signing this certification.

Reset Form

**Bankers Life and Casualty Company**

**Rate Memorandum**

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

**1. Annual Filing of Premium as Required by Minimum Standards**

Premium rates in your state are not changing at this time. We are filing the current rate scale which will continue to be used through calendar year 2018. In setting the levels of adjustments, we have maintained the actuarial equivalence between forms GR-A05 and GR-A06.

**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 2018 rates have been placed on file 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 2018 and are intended to be effective January 1, 2018 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 September 30, 2017.

Projected experience, assuming approval of the proposed 2018 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*

**Bankers Life and Casualty Company**

Exhibit I

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

Plan	Basic Benefits	Part A Deductible	Skilled Nursing Coinsurance	Foreign Travel Emergency	Part B Deductible	At Home Recovery	Preventive Care	Excess Part B Charges		Plan
								100%	80%	
A	Shaded									A
B	Shaded	Shaded								B
C	Shaded	Shaded	Shaded	Shaded	Shaded					C
D	Shaded	Shaded	Shaded	Shaded		Shaded				D
E	Shaded	Shaded	Shaded	Shaded			Shaded			E
F	Shaded	Shaded	Shaded	Shaded	Shaded			Shaded		F
FH**	Shaded	Shaded	Shaded	Shaded	Shaded			Shaded		FH**
G	Shaded	Shaded	Shaded	Shaded		Shaded			Shaded	G
J	Shaded	Shaded	Shaded	Shaded	Shaded	Shaded	Shaded	Shaded		J

\* Benefits shaded are provided by the form.

\*\* Benefits are paid subject to applicable deductible and/or coinsurance.

**Bankers Life and Casualty Company**

Exhibit II

2018 Rate Adjustments

Rhode Island

<u>Plan</u>	<u>Rate Change</u>
A	0.0%
B	0.0%
C	0.0%
D	0.0%
E	0.0%
F	0.0%
FH	0.0%
G	0.0%
J	0.0%

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

Rate History

		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		-5.6%		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%
2017		0.0%		0.0%

	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%
2017	6.0%	6.0%	0.0%	0.0%	0.0%	0.0%	3.0%	6.0%	0.0%

# Bankers Life and Casualty Company

## Exhibit IV

### Policy Form Series GR-A05 and GR-A06

#### In-force Policy History

##### Rhode Island

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	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
2016	1	1	34	2	7	565	38	13	207
As of 9/2017	1	1	29	2	4	512	36	12	198

## 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
2016	124	163	2,345	824	1,765	13,918	4,778	6,910	26,876
As of 9/2017	117	145	2,072	689	1,552	12,724	4,384	6,253	24,591

**Bankers Life and Casualty Company**

Standardized Medicare Supplement  
Policy Form Series GR-A05

Annual Premium Rates\* Male or Female

<u>Attained Age</u>	<u>Plan C</u>	<u>Plan F</u>
65	\$2,158.35	\$2,416.78
66	2,225.22	2,510.92
67	2,295.69	2,609.32
68	2,373.25	2,712.41
69	2,454.53	2,818.56
70	2,539.51	2,929.50
71	2,627.87	3,045.47
72	2,719.83	3,166.77
73	2,829.47	3,292.45
74	2,945.21	3,425.75
75	3,065.43	3,563.64
76	3,192.19	3,707.86
77	3,323.97	3,858.51
78	3,463.61	4,014.84
79	3,608.15	4,180.33
80+	3,763.39	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

**Bankers Life and Casualty Company**

Standardized Medicare Supplement  
Policy Form Series GR-A06

Annual Premium Rates\* Male or Female

<u>Attained Age</u>	<u>Plan A</u>	<u>Plan B</u>	<u>Plan C</u>	<u>Plan D</u>	<u>Plan E</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan J</u>
65	\$1,921.40	\$2,120.60	\$2,038.02	\$1,925.11	\$2,108.27	\$2,354.27	\$461.67	\$2,235.58	\$2,080.13
66	1,967.87	2,188.78	2,101.95	1,992.64	2,179.07	2,445.69	478.36	2,328.85	2,171.65
67	2,015.33	2,258.93	2,168.38	2,063.76	2,252.38	2,541.91	495.60	2,427.47	2,267.54
68	2,068.67	2,338.56	2,241.58	2,141.55	2,333.44	2,641.72	513.38	2,531.11	2,363.33
69	2,124.86	2,419.94	2,318.38	2,224.13	2,418.74	2,745.36	531.81	2,639.87	2,462.71
70	2,182.89	2,505.36	2,398.56	2,309.65	2,507.43	2,854.12	551.01	2,752.67	2,566.89
71	2,242.45	2,593.72	2,482.12	2,400.63	2,599.29	2,967.14	570.76	2,870.49	2,674.89
72	2,303.44	2,685.36	2,568.74	2,493.25	2,695.72	3,085.17	591.38	2,995.07	2,787.69
73	2,382.09	2,794.34	2,672.71	2,604.09	2,807.54	3,207.68	613.41	3,125.54	2,909.65
74	2,464.56	2,908.45	2,781.69	2,720.81	2,925.58	3,337.61	635.99	3,262.55	3,036.96
75	2,548.56	3,025.83	2,895.03	2,841.36	3,047.76	3,471.13	659.45	3,405.57	3,169.83
76	2,637.80	3,149.76	3,014.16	2,970.63	3,176.37	3,611.97	683.78	3,555.13	3,308.70
77	2,727.36	3,278.15	3,139.06	3,105.57	3,311.21	3,759.24	709.19	3,713.53	3,453.35
78	2,822.05	3,413.21	3,270.41	3,246.85	3,452.92	3,911.42	735.48	3,880.00	3,612.08
79	2,919.14	3,551.86	3,407.75	3,394.88	3,600.41	4,072.33	762.76	4,054.55	3,778.33
80+	3,021.03	3,700.44	3,554.26	3,553.28	3,758.70	4,239.78	790.90	4,237.71	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