

**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:** 2016 GR-A05 & GR-A06  
**Project Name/Number:** /

## Filing at a Glance

Company: Bankers Life and Casualty Company  
Product Name: 2016 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: 08/13/2015  
SERFF Tr Num: BNLB-130204538  
SERFF Status: Assigned  
State Tr Num:  
State Status: Open-Pending Actuary Review  
Co Tr Num:  
  
Implementation: 01/01/2016  
Date Requested:  
Author(s): Diana Willis  
Reviewer(s): Linda Johnson (primary), Sandra West, Maria Casale, Charles DeWeese  
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:** 2016 GR-A05 & GR-A06  
**Project Name/Number:** /

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

## General Information

Project Name: Status of Filing in Domicile: Pending  
 Project Number: Date Approved in Domicile:  
 Requested Filing Mode: Review & Approval Domicile Status Comments:  
 Explanation for Combination/Other: Market Type: Individual  
 Submission Type: New Submission Individual Market Type:  
 Overall Rate Impact: 5.8% Filing Status Changed: 08/14/2015  
 State Status Changed: 08/14/2015  
 Deemer Date: Created By: Diana Willis  
 Submitted By: Diana Willis Corresponding Filing Tracking Number:

### Filing Description:

INDIVIDUAL A&H

2016 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 2016 for the above referenced forms. GR A05C and GR-A05F were approved in your state on June 11, 1992. GR-A06A thru GR-A06G, GR-A06FH and GR-A06J were approved in your state on January 23, 1996. GR-A06FH was approved on May 23, 2000. Form GR-A06J was approved on August 16, 2005. These forms are no longer available for sale.

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

Due to the continued inflation in medical care costs, claim cost trend increases and poorer than anticipated experience, we must increase the rates on certain plans. The specific amounts and details of our requested changes are fully explained in the enclosed actuarial memorandum. The enclosed rates are intended to be effective through year-end 2016 and will apply to in-force business only. With these rates the required anticipated loss ratio standard of your state for this form will be met.

Because of the lead-time needed to implement these rates, we'd sincerely appreciate your expedited review for approval of this filing. Please feel free to correspond with us via fax to (312) 396-5907 or e-mail [d.willis-panzica@banklife.com](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  
**Product Name:** 2016 GR-A05 & GR-A06  
**Project Name/Number:** /

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$225.00  
 Retaliatory? No  
 Fee Explanation: \$25.00 per form x 9 forms being filed = \$225.00  
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
Bankers Life and Casualty Company	\$225.00	08/13/2015	98627438

SERFF Tracking #:

BNLB-130204538

State Tracking #:

Company Tracking #:

State: Rhode Island

Filing Company:

Bankers Life and Casualty Company

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

Product Name: 2016 GR-A05 & GR-A06

Project Name/Number: /

### Rate Information

Rate data applies to filing.

Filing Method: SERFF

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 0.000%

Effective Date of Last Rate Revision: 01/01/2015

Filing Method of Last Filing: SERFF

### 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	5.800%	5.800%	\$218,583	1,052	\$3,768,667	8.000%	0.000%

State: Rhode Island

Filing Company:

Bankers Life and Casualty Company

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

Product Name: 2016 GR-A05 &amp; GR-A06

Project Name/Number: /

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Sheet Plan A	GR-A06A	Revised	Previous State Filing Number: BNLB-129867525 Percent Rate Change Request:	Rate Sheet - Plan A.pdf,
2		Rate Sheet Plan B	GR-A06B	Revised	Previous State Filing Number: BNLB-129867525 Percent Rate Change Request: 4	Rate Sheet - Plan B.pdf,
3		Rate Sheet Plan C	GR-A05C, GR-A06C	Revised	Previous State Filing Number: BNLB-129853710, BNLB-129867525 Percent Rate Change Request:	Rate Sheet - Plan C.pdf,
4		Rate Sheet Plan D	GR-A06D	Revised	Previous State Filing Number: BNLB-129867525 Percent Rate Change Request:	Rate Sheet - Plan D.pdf,
5		Rate Sheet Plan E	GR-A06E	Revised	Previous State Filing Number: BNLB-129867525 Percent Rate Change Request:	Rate Sheet - Plan E.pdf,
6		Rate Sheet Plan F	GR-A05F, GR-A06F	Revised	Previous State Filing Number: BNLB-129853710, BNLB-129867525 Percent Rate Change Request: 8	Rate Sheet - Plan F.pdf,
7		Rate Sheet Plan FH	GR-A06FH	Revised	Previous State Filing Number: BNLB-129867525 Percent Rate Change Request:	Rate Sheet - Plan FH.pdf,
8		Rate Sheet Plan G	GR-A06G	Revised	Previous State Filing Number: BNLB-129867525 Percent Rate Change Request:	Rate Sheet - Plan G.pdf,
9		Rate Sheet Plan J	GR-A06J	Revised	Previous State Filing Number: BNLB-129867525 Percent Rate Change Request:	Rate Sheet - Plan J.pdf,
10		Rate Sheet Current	GR-A05C, GR-A05F, GR-A06A, GR-A06B, GR-A06C, GR-A06D, GR-A06E, GR-A06F, GR-A06FH, GR-A06G, GR-A06J	Other	Previous State Filing Number: BNLB-129853710, BNLB-129867525 Rate Action Other Explanation: Informational	Rate Sheet - Current - A05.pdf, Rate Sheet - Current - A06.pdf,

**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>
65	\$1,812.64
66	1,856.49
67	1,901.22
68	1,951.62
69	2,004.53
70	2,059.29
71	2,115.47
72	2,173.07
73	2,247.25
74	2,325.04
75	2,404.34
76	2,488.45
77	2,573.00
78	2,662.34
79	2,753.87
80+	2,849.98

\*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

**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 B</u>
65	\$2,000.60
66	2,064.86
67	2,131.07
68	2,206.24
69	2,282.93
70	2,363.54
71	2,446.89
72	2,533.40
73	2,636.16
74	2,743.83
75	2,854.56
76	2,971.50
77	3,092.59
78	3,220.01
79	3,350.81
80+	3,490.99

\*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

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

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

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



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

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

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

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

\*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

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

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

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

**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 F</u>
65	\$2,462.38
66	2,558.27
67	2,658.52
68	2,763.47
69	2,871.69
70	2,984.81
71	3,102.96
72	3,226.55
73	3,354.63
74	3,490.33
75	3,630.84
76	3,777.79
77	3,931.39
78	4,090.55
79	4,259.20
80+	4,434.40

\*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 F</u>
65	\$2,398.56
66	2,491.83
67	2,589.80
68	2,691.69
69	2,797.18
70	2,908.01
71	3,023.10
72	3,143.32
73	3,268.23
74	3,400.55
75	3,536.59
76	3,680.15
77	3,830.15
78	3,985.17
79	4,149.13
80+	4,319.75

\*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

**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 FH</u>
65	\$448.25
66	464.40
67	481.20
68	498.43
69	516.32
70	534.98
71	554.18
72	574.14
73	595.52
74	617.45
75	640.25
76	663.81
77	688.58
78	714.10
79	740.50
80+	767.88

\*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

**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 G</u>
65	\$2,109.04
66	2,197.07
67	2,290.02
68	2,387.87
69	2,490.42
70	2,596.89
71	2,708.05
72	2,825.54
73	2,948.59
74	3,077.87
75	3,212.81
76	3,353.86
77	3,503.32
78	3,660.41
79	3,825.02
80+	3,997.82

\*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

**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 J</u>
65	\$2,080.13
66	2,171.65
67	2,267.54
68	2,363.33
69	2,462.71
70	2,566.89
71	2,674.89
72	2,787.69
73	2,909.65
74	3,036.96
75	3,169.83
76	3,308.70
77	3,453.35
78	3,612.08
79	3,778.33
80+	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



**Bankers Life and Casualty Company**

**CURRENT  
RATES**

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	\$2,279.98
66	2,225.22	2,368.78
67	2,295.69	2,461.62
68	2,373.25	2,558.82
69	2,454.53	2,658.96
70	2,539.51	2,763.69
71	2,627.87	2,873.10
72	2,719.83	2,987.54
73	2,829.47	3,106.12
74	2,945.21	3,231.79
75	3,065.43	3,361.94
76	3,192.19	3,497.97
77	3,323.97	3,640.12
78	3,463.61	3,787.60
79	3,608.15	3,943.71
80+	3,763.39	4,105.93

\*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

**CURRENT  
RATES**

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	\$1,812.64	\$1,923.69	\$2,038.02	\$1,925.11	\$2,108.27	\$2,220.96	\$448.25	\$2,109.04	\$2,080.13
66	1,856.49	1,985.44	2,101.95	1,992.64	2,179.07	2,307.25	464.40	2,197.07	2,171.65
67	1,901.22	2,049.15	2,168.38	2,063.76	2,252.38	2,398.02	481.20	2,290.02	2,267.54
68	1,951.62	2,121.36	2,241.58	2,141.55	2,333.44	2,492.27	498.43	2,387.87	2,363.33
69	2,004.53	2,195.11	2,318.38	2,224.13	2,418.74	2,590.01	516.32	2,490.42	2,462.71
70	2,059.29	2,272.67	2,398.56	2,309.65	2,507.43	2,692.56	534.98	2,596.89	2,566.89
71	2,115.47	2,352.74	2,482.12	2,400.63	2,599.29	2,799.14	554.18	2,708.05	2,674.89
72	2,173.07	2,435.98	2,568.74	2,493.25	2,695.72	2,910.52	574.14	2,825.54	2,787.69
73	2,247.25	2,534.82	2,672.71	2,604.09	2,807.54	3,026.16	595.52	2,948.59	2,909.65
74	2,325.04	2,638.34	2,781.69	2,720.81	2,925.58	3,148.66	617.45	3,077.87	3,036.96
75	2,404.34	2,744.81	2,895.03	2,841.36	3,047.76	3,274.66	640.25	3,212.81	3,169.83
76	2,488.45	2,857.18	3,014.16	2,970.63	3,176.37	3,407.54	663.81	3,353.86	3,308.70
77	2,573.00	2,973.68	3,139.06	3,105.57	3,311.21	3,546.41	688.58	3,503.32	3,453.35
78	2,662.34	3,096.19	3,270.41	3,246.85	3,452.92	3,689.97	714.10	3,660.41	3,612.08
79	2,753.87	3,221.97	3,407.75	3,394.88	3,600.41	3,841.82	740.50	3,825.02	3,778.33
80+	2,849.98	3,356.70	3,554.26	3,553.28	3,758.70	3,999.78	767.88	3,997.82	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

SERFF Tracking #:

BNLB-130204538

State Tracking #:

Company Tracking #:

State: Rhode Island

Filing Company:

Bankers Life and Casualty Company

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

Product Name: 2016 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>	Rhodelsland_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>	

SERFF Tracking #:

BNLB-130204538

State Tracking #:

Company Tracking #:

State:

Rhode Island

Filing Company:

Bankers Life and Casualty Company

TOI/Sub-TOI:

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

Product Name:

2016 GR-A05 & GR-A06

Project Name/Number:

/

<b>Attachment(s):</b>	Rate Sheet - Plan A.pdf Rate Sheet - Plan F.pdf Rate Sheet - Plan FH.pdf Rate Sheet - Plan G.pdf Rate Sheet - Plan B.pdf Rate Sheet - Plan C.pdf Rate Sheet - Plan D.pdf Rate Sheet - Plan E.pdf Rate Sheet - Plan J.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

**Bankers Life and Casualty Company**

Exhibit V

Nationwide Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
GR-A06A	1996	93,960	49,253	52.4%
	1997	354,097	249,409	70.4%
	1998	455,427	357,300	78.5%
	1999	511,807	340,942	66.6%
	2000	586,117	321,175	54.8%
	2001	706,350	359,444	50.9%
	2002	798,574	421,946	52.8%
	2003	901,021	529,773	58.8%
	2004	1,079,121	823,435	76.3%
	2005	1,211,303	959,090	79.2%
	2006	1,314,000	960,975	73.1%
	2007	1,213,511	969,191	79.9%
	2008	1,325,701	1,425,001	107.5%
	2009	1,794,129	2,570,002	143.2%
	2010	1,845,998	2,309,934	125.1%
	2011	1,410,692	1,603,059	113.6%
2012	940,206	990,706	105.4%	
2013	747,990	555,160	74.2%	
2014	596,216	448,211	75.2%	
	<b>Total</b>	<b>17,886,219</b>	<b>16,244,004</b>	<b>90.8%</b>
GR-A06B	1996	926,314	601,083	64.9%
	1997	2,737,842	2,019,399	73.8%
	1998	3,386,775	2,448,681	72.3%
	1999	3,646,483	2,748,083	75.4%
	2000	4,016,793	2,899,541	72.2%
	2001	4,080,355	2,549,101	62.5%
	2002	3,412,777	2,032,889	59.6%
	2003	2,957,556	2,180,403	73.7%
	2004	2,975,770	1,826,279	61.4%
	2005	2,944,163	1,900,811	64.6%
	2006	2,573,663	1,662,318	64.6%
	2007	2,183,366	1,390,128	63.7%
	2008	1,889,972	1,209,532	64.0%
	2009	1,696,575	1,162,681	68.5%
	2010	1,678,621	1,278,197	76.1%
	2011	1,361,493	861,926	63.3%
2012	1,124,018	658,657	58.6%	
2013	900,645	496,502	55.1%	
2014	760,343	404,134	53.2%	
	<b>Total</b>	<b>45,253,521</b>	<b>30,330,346</b>	<b>67.0%</b>

# Bankers Life and Casualty Company

## Exhibit V

### Nationwide Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
GR-A05C GR-A06C	1992	7,870,240	5,406,520	68.7%
	1993	49,991,776	37,582,403	75.2%
	1994	102,471,052	82,681,131	80.7%
	1995	141,870,099	117,243,497	82.6%
	1996	152,628,232	118,657,096	77.7%
	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	35,257,083	67.5%
	2007	43,749,502	28,656,380	65.5%
	2008	37,466,347	24,680,337	65.9%
2009	31,946,549	21,003,569	65.7%	
2010	27,649,492	18,550,817	67.1%	
2011	22,897,677	14,706,334	64.2%	
2012	19,655,850	11,765,061	59.9%	
2013	16,404,700	9,569,556	58.3%	
2014	13,669,110	8,089,537	59.2%	
	Total	1,579,207,315	1,125,076,240	71.2%
GR-A06D	1996	3,503,105	2,152,197	61.4%
	1997	12,834,889	8,598,851	67.0%
	1998	20,020,971	13,930,975	69.6%
	1999	24,832,343	17,299,180	69.7%
	2000	24,673,077	16,653,431	67.5%
	2001	23,068,105	14,761,568	64.0%
	2002	20,475,450	12,688,594	62.0%
	2003	18,903,639	11,993,719	63.4%
	2004	16,862,582	11,231,262	66.6%
	2005	15,000,637	9,746,473	65.0%
	2006	12,545,355	7,581,668	60.4%
	2007	10,075,760	5,944,453	59.0%
	2008	8,437,315	5,212,301	61.8%
	2009	7,941,617	5,284,895	66.5%
	2010	8,267,431	5,373,498	65.0%
2011	7,262,455	4,614,514	63.5%	
2012	6,181,587	4,033,084	65.2%	
2013	5,193,173	3,428,664	66.0%	
2014	4,423,136	2,885,595	65.2%	
	Total	250,502,628	163,414,920	65.2%

**Bankers Life and Casualty Company**

Exhibit V

Nationwide Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
GR-A06E	1996	114,037	73,226	64.2%
	1997	503,035	319,385	63.5%
	1998	1,682,897	989,596	58.8%
	1999	6,536,011	4,042,041	61.8%
	2000	14,111,764	9,277,547	65.7%
	2001	17,502,623	10,780,400	61.6%
	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	24,596,381	68.1%
	2007	30,855,845	20,985,356	68.0%
	2008	27,072,973	18,707,592	69.1%
	2009	23,952,111	15,725,154	65.7%
	2010	20,546,896	12,914,577	62.9%
	2011	16,293,593	9,996,459	61.4%
2012	13,979,053	8,742,220	62.5%	
2013	11,923,622	7,224,370	60.6%	
2014	9,671,713	6,399,552	66.2%	
	<b>Total</b>	<b>339,197,876</b>	<b>224,888,995</b>	<b>66.3%</b>
GR-A05F GR-A06F	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	83,079,335	67.8%
	2007	109,071,176	73,556,768	67.4%
2008	103,437,784	71,112,047	68.7%	
2009	105,830,404	72,515,766	68.5%	
2010	113,485,480	76,985,780	67.8%	
2011	99,005,538	65,052,439	65.7%	
2012	87,747,914	54,955,380	62.6%	
2013	75,493,574	47,657,243	63.1%	
2014	66,734,433	41,395,778	62.0%	
	<b>Total</b>	<b>1,931,188,457</b>	<b>1,271,958,577</b>	<b>65.9%</b>

# Bankers Life and Casualty Company

## Exhibit V

### Nationwide Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
GR-A06FH	2000	201,137	28,095	14.0%
	2001	989,027	183,084	18.5%
	2002	1,536,013	341,589	22.2%
	2003	1,801,577	336,999	18.7%
	2004	2,034,356	545,125	26.8%
	2005	2,702,259	1,016,849	37.6%
	2006	3,126,762	1,304,280	41.7%
	2007	3,250,896	1,456,670	44.8%
	2008	3,618,759	1,614,216	44.6%
	2009	4,525,520	2,160,938	47.8%
	2010	7,754,491	4,639,392	59.8%
	2011	6,214,752	4,373,257	70.4%
	2012	5,422,279	4,007,297	73.9%
	2013	4,761,122	3,454,915	72.6%
	2014	4,338,970	2,807,811	64.7%
	Total	52,277,921	28,270,517	54.1%
GR-A06G	1996	452,039	260,038	57.5%
	1997	2,060,385	1,368,177	66.4%
	1998	4,467,829	2,776,012	62.1%
	1999	6,924,126	4,293,184	62.0%
	2000	12,634,230	8,200,907	64.9%
	2001	23,754,485	15,272,709	64.3%
	2002	32,213,543	20,346,336	63.2%
	2003	43,401,451	27,819,993	64.1%
	2004	57,670,532	39,711,425	68.9%
	2005	75,892,898	53,400,690	70.4%
	2006	85,699,661	59,925,072	69.9%
	2007	78,467,515	55,904,234	71.2%
	2008	72,864,095	49,652,568	68.1%
	2009	65,185,354	44,350,243	68.0%
	2010	57,676,165	40,297,631	69.9%
2011	49,229,516	33,720,038	68.5%	
2012	44,180,235	29,029,170	65.7%	
2013	38,763,939	24,352,039	62.8%	
2014	34,386,213	21,442,181	62.4%	
	Total	785,924,212	532,122,646	67.7%
GR-A06J	2005	81,624	37,314	45.7%
	2006	24,999,059	16,084,104	64.3%
	2007	64,971,791	44,986,760	69.2%
	2008	103,429,248	72,896,876	70.5%
	2009	144,276,111	102,181,181	70.8%
	2010	175,562,896	123,518,944	70.4%
	2011	159,291,054	108,435,339	68.1%
	2012	146,113,873	92,456,076	63.3%
	2013	133,033,460	82,117,240	61.7%
	2014	120,040,538	74,994,801	62.5%
	Total	1,071,799,656	717,708,633	67.0%



**Bankers Life and Casualty Company**

## Exhibit V

## Nationwide Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
		0		
All	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	230,451,215	67.5%
	2007	343,839,364	233,849,939	68.0%
	2008	359,542,194	246,510,470	68.6%
	2009	387,148,370	266,954,429	69.0%
	2010	414,467,470	285,868,769	69.0%
	2011	362,966,768	243,363,365	67.0%
	2012	325,345,015	206,637,650	63.5%
	2013	287,222,225	178,855,690	62.3%
	2014	254,620,673	158,867,600	62.4%
	Total	6,073,237,805	4,110,014,879	67.7%

**Bankers Life and Casualty Company**

Exhibit V

Rhode Island Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
GR-A06A	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	786	13.8%
	2014	5,974	606	10.1%
	Total	49,904	17,258	34.6%
	GR-A06B	1996	514	58
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	147	4.2%	
Total	73,066	26,569	36.4%	

**Bankers Life and Casualty Company**

Exhibit V

Rhode Island Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
GR-A05C GR-A06C	1992	9,303	9,150	98.4%
	1993	169,171	122,214	72.2%
	1994	779,758	719,435	92.3%
	1995	1,241,900	1,228,147	98.9%
	1996	1,521,418	1,361,320	89.5%
	1997	1,488,269	1,330,111	89.4%
	1998	1,155,926	944,103	81.7%
	1999	948,083	687,073	72.5%
	2000	1,022,630	786,316	76.9%
	2001	1,016,159	568,908	56.0%
	2002	930,847	519,416	55.8%
	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	164,080	80.8%	
2013	181,025	112,687	62.2%	
2014	153,370	81,549	53.2%	
	Total	14,807,610	11,071,045	74.8%
GR-A06D	1996	624	7	1.1%
	1997	3,835	600	15.6%
	1998	3,483	2,279	65.4%
	1999	3,847	1,392	36.2%
	2000	20,629	9,106	44.1%
	2001	25,797	15,341	59.5%
	2002	21,460	10,575	49.3%
	2003	17,471	2,081	11.9%
	2004	19,378	6,281	32.4%
	2005	19,818	13,663	68.9%
	2006	16,544	15,209	91.9%
	2007	12,519	8,811	70.4%
	2008	11,220	872	7.8%
	2009	11,706	2,350	20.1%
	2010	14,033	6,649	47.4%
2011	9,029	1,205	13.3%	
2012	8,286	1,530	18.5%	
2013	6,078	1,357	22.3%	
2014	6,594	1,479	22.4%	
	Total	232,350	100,786	43.4%

**Bankers Life and Casualty Company**

Exhibit V

Rhode Island Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
GR-A06E	1998	888	51	5.7%
	1999	10,494	7,671	73.1%
	2000	57,523	42,983	74.7%
	2001	91,354	55,462	60.7%
	2002	119,393	71,328	59.7%
	2003	148,976	89,945	60.4%
	2004	173,128	132,470	76.5%
	2005	170,256	106,916	62.8%
	2006	124,234	49,207	39.6%
	2007	98,572	50,141	50.9%
	2008	80,168	54,075	67.5%
	2009	57,463	26,717	46.5%
	2010	52,730	28,668	54.4%
	2011	50,641	17,715	35.0%
	2012	44,922	18,428	41.0%
2013	36,800	14,715	40.0%	
2014	35,923	18,824	52.4%	
	<b>Total</b>	<b>1,353,466</b>	<b>785,316</b>	<b>58.0%</b>
GR-A05F GR-A06F	1992	1,759	234	13.3%
	1993	29,152	28,783	98.7%
	1994	73,218	51,088	69.8%
	1995	84,908	67,486	79.5%
	1996	102,788	92,700	90.2%
	1997	118,201	92,364	78.1%
	1998	104,861	88,697	84.6%
	1999	95,846	71,740	74.8%
	2000	124,139	108,517	87.4%
	2001	172,258	108,500	63.0%
	2002	206,031	137,549	66.8%
	2003	248,203	179,383	72.3%
	2004	380,932	290,481	76.3%
	2005	767,824	572,538	74.6%
	2006	1,433,144	925,025	64.5%
	2007	1,639,932	1,106,493	67.5%
	2008	1,720,791	1,222,933	71.1%
2009	2,089,340	1,432,053	68.5%	
2010	3,169,678	2,397,758	75.6%	
2011	3,138,647	2,228,572	71.0%	
2012	3,182,005	2,067,068	65.0%	
2013	2,940,819	1,728,697	58.8%	
2014	2,748,490	1,812,800	66.0%	
	<b>Total</b>	<b>24,572,966</b>	<b>16,811,457</b>	<b>68.4%</b>

**Bankers Life and Casualty Company**

Exhibit V

Rhode Island Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
GR-A06FH	2001	747	0	0.0%
	2002	2,126	55	2.6%
	2003	3,538	0	0.0%
	2004	2,469	3,436	139.2%
	2005	3,236	0	0.0%
	2006	6,525	492	7.5%
	2007	11,627	0	0.0%
	2008	14,290	1,064	7.4%
	2009	20,836	1,041	5.0%
	2010	74,998	30,706	40.9%
	2011	53,388	50,314	94.2%
	2012	44,987	12,833	28.5%
	2013	38,964	27,637	70.9%
	2014	34,634	34,654	100.1%
	<b>Total</b>	<b>312,363</b>	<b>162,232</b>	<b>51.9%</b>
GR-A06G	1996	536	494	92.2%
	1997	1,531	3,175	207.3%
	1998	2,550	675	26.5%
	1999	3,764	374	9.9%
	2000	5,683	2,424	42.7%
	2001	15,498	8,653	55.8%
	2002	35,423	37,264	105.2%
	2003	43,290	38,023	87.8%
	2004	44,112	36,024	81.7%
	2005	55,039	42,044	76.4%
	2006	85,146	66,692	78.3%
	2007	87,732	72,585	82.7%
	2008	99,862	61,362	61.4%
	2009	98,951	87,960	88.9%
2010	80,839	76,697	94.9%	
2011	74,933	35,294	47.1%	
2012	78,643	57,941	73.7%	
2013	77,913	56,427	72.4%	
2014	74,551	63,984	85.8%	
	<b>Total</b>	<b>965,994</b>	<b>748,092</b>	<b>77.4%</b>
GR-A06J	2006	21,637	13,740	63.5%
	2007	185,303	106,943	57.7%
	2008	435,160	282,807	65.0%
	2009	673,088	384,566	57.1%
	2010	766,440	718,334	93.7%
	2011	753,904	502,120	66.6%
	2012	793,855	416,756	52.5%
	2013	757,312	425,177	56.1%
	2014	705,662	479,546	68.0%
	<b>Total</b>	<b>5,092,362</b>	<b>3,329,990</b>	<b>65.4%</b>

**Bankers Life and Casualty Company**

## Exhibit V

## Rhode Island Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
All	1992	11,062	9,383	84.8%
	1993	198,323	150,997	76.1%
	1994	852,976	770,522	90.3%
	1995	1,326,808	1,295,633	97.7%
	1996	1,625,879	1,454,578	89.5%
	1997	1,613,124	1,426,377	88.4%
	1998	1,269,136	1,036,652	81.7%
	1999	1,063,305	768,460	72.3%
	2000	1,234,756	951,734	77.1%
	2001	1,328,770	758,686	57.1%
	2002	1,323,712	777,241	58.7%
	2003	1,333,537	821,729	61.6%
	2004	1,491,232	942,727	63.2%
	2005	1,666,313	1,114,609	66.9%
	2006	2,070,970	1,332,622	64.3%
	2007	2,350,573	1,523,883	64.8%
	2008	2,631,004	1,789,541	68.0%
	2009	3,171,569	2,071,952	65.3%
	2010	4,402,149	3,449,678	78.4%
	2011	4,313,355	3,005,340	69.7%
	2012	4,364,794	2,739,228	62.8%
	2013	4,048,067	2,367,585	58.5%
	2014	3,768,667	2,493,589	66.2%
	Total	47,460,083	33,052,745	69.6%

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-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	
	Total	17,913,148	16,169,148	90.3
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	1,407,043	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	
	Total	45,346,278	30,252,922	66.7
GR-A05C & GR-A06C	1992	13,137,461	2,477,403	18.9 %
	1993	60,521,067	28,232,649	46.6
	1994	112,452,352	71,714,509	63.8
	1995	143,101,004	113,820,815	79.5
	1996	154,463,515	119,656,830	77.5
	1997	137,820,982	109,043,316	79.1
	1998	119,267,209	93,617,214	78.5
	1999	107,626,849	80,877,799	75.1
	2000	99,009,314	70,423,933	71.1
	2001	91,469,541	61,603,189	67.3
	2002	82,872,944	53,864,635	65.0
	2003	75,119,563	50,195,615	66.8
	2004	66,702,598	46,701,553	70.0
	2005	59,654,846	42,263,791	70.8
	2006	49,724,004	36,508,169	73.4
	2007	43,091,298	28,519,385	66.2
2008	37,134,859	26,434,598	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	
	Total	1,581,443,361	1,123,641,920	71.1

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	12,483,179	59.2
	1999	24,864,239	16,858,701	67.8
	2000	23,761,992	16,951,768	71.3
	2001	22,694,149	15,252,702	67.2
	2002	20,705,122	13,589,749	65.6
	2003	18,642,319	12,047,438	64.6
	2004	16,428,857	11,558,651	70.4
	2005	14,716,788	10,183,464	69.2
	2006	11,800,858	7,911,074	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	4,161,685	69.9
	2013	5,206,512	3,594,159	69.0
	2014	4,334,661	2,893,936	66.8
	Total	250,859,053	162,805,415	64.9
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	21,013,497	68.6
	2008	27,091,926	20,101,692	74.2
	2009	23,510,658	16,736,953	71.2
	2010	19,915,984	13,327,710	66.9
	2011	15,730,244	10,337,084	65.7
	2012	13,506,137	8,985,140	66.5
	2013	12,024,365	7,521,800	62.6
	2014	9,427,303	6,576,889	69.8
	Total	340,789,074	223,681,199	65.6
GR-A05F & GR-A06F	1992	24,140,580	4,609,811	19.1 %
	1993	56,595,856	25,119,647	44.4
	1994	66,302,295	38,507,050	58.1
	1995	66,331,977	45,237,897	68.2
	1996	69,289,490	45,670,627	65.9
	1997	66,322,867	45,381,018	68.4
	1998	64,279,443	43,957,022	68.4
	1999	65,089,009	44,284,374	68.0
	2000	70,775,734	45,761,517	64.7
	2001	87,398,558	54,754,105	62.6
	2002	96,329,854	59,318,683	61.6
	2003	100,953,755	62,354,190	61.8
	2004	110,365,398	71,862,307	65.1
	2005	122,531,217	82,085,012	67.0
	2006	118,537,093	83,865,000	70.8
	2007	108,192,040	72,164,403	66.7
	2008	103,958,075	74,009,762	71.2
	2009	105,751,995	73,557,145	69.6
	2010	112,961,416	77,191,837	68.3
2011	96,567,060	66,491,337	68.9	
2012	85,468,601	56,737,948	66.4	
2013	75,427,769	49,548,285	65.7	
2014	65,310,149	41,939,305	64.2	
	Total	1,938,880,230	1,264,408,282	65.2



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	115,588	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	3,976,877	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
	Total	52,865,771	27,525,843	52.1
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	6,764,242	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	54,221,591	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	
	Total	789,646,214	528,040,013	66.9
GR-A06J	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	96,733	74,467	77.0
	1997	86,739	76,085	87.7
	1998	67,216	50,761	75.5
	1999	57,873	57,634	99.6
	2000	62,360	64,714	103.8
	2001	71,530	51,452	71.9
	2002	72,805	46,192	63.4
	2003	70,801	57,001	80.5
	2004	65,418	48,336	73.9
	2005	52,133	55,810	107.1
	2006	36,783	40,804	110.9
2007	33,240	19,769	59.5	
2008	32,349	21,678	67.0	
2009	30,803	11,310	36.7	
2010	30,516	17,873	58.6	
2011	28,416	24,359	85.7	
2012	26,312	19,394	73.7	
2013	25,000	14,066	56.3	
2014	6,098	3,659	60.0	
	Total	1,160,002	887,826	76.5

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
All	1992	37,282,475	7,087,220	19.0 %
	1993	117,155,378	53,371,898	45.6
	1994	178,832,905	110,269,172	61.7
	1995	209,518,784	159,123,953	75.9
	1996	231,318,498	167,072,964	72.2
	1997	224,608,569	164,893,082	73.4
	1998	215,473,827	155,911,331	72.4
	1999	216,839,373	152,204,822	70.2
	2000	226,942,370	151,391,851	66.7
	2001	249,983,042	158,887,631	63.6
	2002	260,691,495	161,471,169	61.9
	2003	270,407,415	168,433,208	62.3
	2004	288,746,450	191,148,625	66.2
	2005	316,940,742	212,863,737	67.2
	2006	305,359,626	216,300,519	70.8
	2007	276,753,658	185,621,606	67.1
	2008	256,808,617	182,816,742	71.2
	2009	240,680,048	170,942,250	71.0
	2010	236,181,910	164,293,086	69.6
	2011	198,545,583	138,599,016	69.8
	2012	174,041,095	118,187,254	67.9
	2013	154,191,933	100,758,906	65.3
	2014	131,599,339	85,762,526	65.2
	Total	5,018,903,131	3,377,412,568	67.3

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
	Total	50,713	17,175	33.9
	GR-A06B	1996	700	32
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	
Total	73,541	26,535	36.1	
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	1,346,834	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	
Total	14,822,105	11,060,100	74.6	

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	
	Total	233,266	100,271	43.0
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	
	Total	1,358,093	781,569	57.5
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	
	Total	24,886,527	16,446,729	66.1

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
	Total	317,144	147,940	46.6
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	
	Total	974,877	741,210	76.0
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
		Total	5,162,778	3,260,331

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	1,002,261	587,708	58.6
	1995	1,377,903	1,194,371	86.7
	1996	1,674,643	1,425,667	85.1
	1997	1,594,160	1,494,935	93.8
	1998	1,176,706	1,093,026	92.9
	1999	1,062,338	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	3,230,570	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	4,084,413	2,640,582	64.7
	2014	3,720,131	2,428,457	65.3
	Total	47,879,044	32,581,860	68.1

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

**Exhibit VI**

With the 2016 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
2007	1992	---	-	-	---	-	---	-	---	-	---
& prior	1993	---	-	-	---	-	---	-	---	-	---
	1994	---	-	-	---	-	---	-	---	-	---
	1995	---	-	-	---	-	---	-	---	-	---
	1996	0.0	93,960	49,253	52.4%	1,547	---	728.84	---	382.05	---
	1997	0.7	354,097	249,409	70.4%	5,541	358.2%	766.86	5.2%	540.14	41.4%
	1998	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	5.2	1,085,912	1,064,393	98.0%	6,749	82.3%	1,930.80	8.7%	1,882.54	33.5%
	2009	6.3	950,172	1,056,564	111.2%	5,361	79.4%	2,126.85	10.2%	2,365.00	25.0%
	2010	7.3	794,321	609,388	76.7%	4,222	78.8%	2,257.66	6.2%	1,732.04	-26.8%
	2011	8.3	670,182	543,235	81.1%	3,277	77.6%	2,454.13	8.7%	1,989.27	14.9%
	2012	9.4	573,176	473,824	82.7%	2,536	77.4%	2,712.19	10.5%	2,242.07	12.7%
	2013	10.5	491,909	248,342	50.5%	2,098	82.7%	2,813.59	3.7%	1,420.45	-36.8%
	2014	11.7	386,211	223,643	56.4%	1,731	82.5%	2,746.70	-2.4%	1,550.39	9.1%
	Thru 2014	4.6	14,187,171	10,561,322	74.4%	109,435	---	---	---	---	---
	2015	12.7	329,269	190,667	57.9%	1,419	82.0%	2,784.52	1.4%	1,612.41	4.0%
	Thru 2015	4.8	14,516,440	10,751,989	74.1%	110,854	---	---	---	---	---
	2016	13.7	270,323	162,660	60.2%	1,164	82.0%	2,786.83	0.1%	1,676.91	4.0%
	Thru 2016	4.9	14,786,763	10,914,649	73.8%	112,018	---	---	---	---	---
2008	2008	0.0	239,789	360,608	150.4%	899	---	3,200.74	---	4,813.45	---
	2009	1.0	501,650	850,146	169.5%	1,604	178.4%	3,752.99	17.3%	6,360.20	32.1%
	2010	2.0	414,867	635,891	153.3%	1,175	73.3%	4,236.94	12.9%	6,494.20	2.1%
	2011	3.0	281,796	461,286	163.7%	745	63.4%	4,539.00	7.1%	7,430.10	14.4%
	2012	4.0	153,789	247,671	161.0%	395	53.0%	4,672.06	2.9%	7,524.19	1.3%
	2013	5.0	96,291	103,302	107.3%	261	66.1%	4,427.19	-5.2%	4,749.52	-36.9%
	2014	6.0	87,232	79,878	91.6%	238	91.2%	4,398.26	-0.7%	4,027.47	-15.2%
	Thru 2014	2.1	1,775,415	2,738,782	154.3%	5,317	---	---	---	---	---
	2015	7.0	72,456	68,064	93.9%	195	82.0%	4,458.82	1.4%	4,188.57	4.0%
	Thru 2015	2.3	1,847,871	2,806,846	151.9%	5,512	---	---	---	---	---
	2016	8.0	59,500	58,081	97.6%	160	82.0%	4,462.52	0.1%	4,356.11	4.0%
	Thru 2016	2.5	1,907,371	2,864,927	150.2%	5,672	---	---	---	---	---
2009	2009	0.0	342,307	663,292	193.8%	1,016	---	4,043.00	---	7,834.15	---
	2010	1.0	408,808	780,491	190.9%	1,180	116.1%	4,157.37	2.8%	7,937.20	1.3%
	2011	2.0	307,434	435,798	141.8%	785	66.5%	4,699.62	13.0%	6,661.88	-16.1%
	2012	3.0	120,356	157,352	130.7%	330	42.0%	4,376.56	-6.9%	5,721.88	-14.1%
	2013	4.0	76,094	106,018	139.3%	223	67.6%	4,094.72	-6.4%	5,705.01	-0.3%
	2014	5.0	44,083	59,305	134.5%	150	67.3%	3,526.61	-13.9%	4,744.38	-16.8%
	Thru 2014	1.5	1,299,080	2,202,256	169.5%	3,684	---	---	---	---	---
	2015	6.0	36,645	50,576	138.0%	123	82.0%	3,575.17	1.4%	4,934.16	4.0%
	Thru 2015	1.6	1,335,725	2,252,830	168.7%	3,807	---	---	---	---	---
	2016	7.0	30,116	43,190	143.4%	101	82.0%	3,578.13	0.1%	5,131.53	4.0%
	Thru 2016	1.7	1,365,841	2,296,020	168.1%	3,908	---	---	---	---	---
2010	2010	0.0	228,001	284,163	124.6%	898	---	3,046.79	---	3,797.28	---
	2011	1.0	151,280	162,740	107.6%	624	69.5%	2,909.23	-4.5%	3,129.62	-17.6%
	2012	2.0	92,886	111,858	120.4%	376	60.3%	2,964.44	1.9%	3,659.95	14.1%
	2013	3.0	83,696	97,498	116.5%	318	84.6%	3,158.33	6.5%	3,769.18	3.1%
	2014	4.0	68,690	85,385	124.3%	253	79.6%	3,258.04	3.2%	4,049.88	10.1%
	Thru 2014	1.4	624,553	741,645	118.7%	2,469	---	---	---	---	---
	2015	5.0	56,975	72,655	127.5%	207	82.0%	3,302.90	1.4%	4,211.88	4.0%
	Thru 2015	1.7	681,528	814,300	119.5%	2,676	---	---	---	---	---
	2016	6.0	46,830	62,055	132.5%	170	82.0%	3,305.64	0.1%	4,380.36	4.0%
	Thru 2016	2.0	728,358	876,355	120.3%	2,846	---	---	---	---	---
All	1992	---	-	-	---	-	---	-	---	-	---
	1993	---	-	-	---	-	---	-	---	-	---
	1994	---	-	-	---	-	---	-	---	-	---
	1995	---	-	-	---	-	---	-	---	-	---
	1996	0.0	93,960	49,253	52.4%	1,547	---	728.84	---	382.05	---
	1997	0.7	354,097	249,409	70.4%	5,541	358.2%	766.86	5.2%	540.14	41.4%
	1998	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	5.2	1,085,912	1,064,393	98.0%	6,749	82.3%	1,930.80	8.7%	1,882.54	33.5%
	2009	6.3	950,172	1,056,564	111.2%	5,361	79.4%	2,126.85	10.2%	2,365.00	25.0%
	2010	7.3	794,321	609,388	76.7%	4,222	78.8%	2,257.66	6.2%	1,732.04	-26.8%
	2011	8.3	670,182	543,235	81.1%	3,277	77.6%	2,454.13	8.7%	1,989.27	14.9%
	2012	9.4	573,176	473,824	82.7%	2,536	77.4%	2,712.19	10.5%	2,242.07	12.7%
	2013	10.5	491,909	248,342	50.5%	2,098	82.7%	2,813.59	3.7%	1,420.45	-36.8%
	2014	11.7	386,211	223,643	56.4%	1,731	82.5%	2,746.70	-2.4%	1,550.39	9.1%
	Thru 2014	4.0	17,886,219	16,244,004	90.8%	120,905	---	---	---	---	---
	2015	10.5	495,345	381,961	77.1%	1,944	82.0%	3,057.69	1.4%	2,357.78	4.0%
	Thru 2015	4.2	18,381,564	16,625,965	90.4%	122,849	---	---	---	---	---
	2016	11.5	406,769	325,986	80.1%	1,595	82.0%	3,060.33	0.1%	2,452.56	4.0%
	Thru 2016	4.3	18,788,333	16,951,951	90.2%	124,444	---	---	---	---	---
	2017	12.5	346,919	278,022	80.1%	1,308	82.0%	3,182.74	4.0%	2,550.66	4.0%
	2018	13.5	295,974	237,195	80.1%	1,073	82.0%	3,310.05	4.0%	2,652.69	4.0%
	2019	14.5	252,446	202,312	80.1%	880	82.0%	3,442.45	4.0%	2,758.80	4.0%
	2020	15.5	215,406	172,627	80.1%	722	82.0%	3,580.15	4.0%	2,869.15	4.0%
	2021	16.5	183,686	147,207	80.1%	592	82.0%	3,723.36	4.0%	2,983.92	4.0%
	2022	17.5	156,505	125,424	80.1%	485	82.0%	3,872.29	4.0%	3,103.28	4.0%
	2023	18.5	133,568	107,042	80.1%	398	82.0%	4,027.18	4.0%	3,227.41	4.0%
	2024	19.5	113,781	91,185	80.1%	326	82.0%	4,188.27	4.0%	3,356.51	4.0%
	2025	20.5	96,917	77,670	80.1%	267	82.0%	4,355.80	4.0%	3,490.77	4.0%
	Thru 2025	5.3	20,583,535	18,390,635	89.3%	130,495	---	---	---	---	---

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2014	All	17,886,219	16,244,004	90.8%
2015	All	495,345	381,961	77.1%
2016	All	406,769	325,986	80.1%
2017-2025	All	1,795,202	1,438,684	80.1%
Cumulative	All	20,583,535	18,390,635	89.3%
Thru 2014	All	17,886,219	16,244,004	90.8%
2015-2025	All	2,697,316	2,146,631	79.6%

Projection Assumptions				
Persistency		Claim Cost Trend		
Duration 0-1	164.0%	2015		4.0%
Ultimate	82.0%	Ultimate		4.0%
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2014	0.0%	3.4%	3.4%	0.861
2015	0.0%	1.0%	1.0%	0.916
2016	0.0%	0.0%	0.0%	0.900

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

**Exhibit VI**

With the 2016 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
2007	1992	---	-	-	---	-	---	-	---	-	---
& prior	1993	---	-	-	---	-	---	-	---	-	---
	1994	---	-	-	---	-	---	-	---	-	---
	1995	---	-	-	---	-	---	-	---	-	---
	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	7.0	1,806,607	1,154,859	63.9%	8,295	81.6%	2,613.54	1.4%	1,670.68	1.9%
	2009	8.1	1,507,238	1,045,161	69.3%	6,696	80.7%	2,701.14	3.4%	1,873.05	12.1%
	2010	9.0	1,282,714	881,494	68.7%	5,518	82.4%	2,789.52	3.3%	1,916.99	2.3%
	2011	10.1	1,113,312	636,076	57.1%	4,500	81.6%	2,968.83	6.4%	1,696.20	-11.5%
	2012	11.0	989,443	552,485	55.8%	3,616	80.4%	3,283.55	10.6%	1,833.47	8.1%
	2013	11.9	804,816	438,589	54.5%	2,949	81.6%	3,274.94	-0.3%	1,784.70	-2.7%
	2014	13.1	675,317	348,856	51.7%	2,532	85.9%	3,200.56	-2.3%	1,653.34	-7.4%
	Thru 2014	4.4	44,021,303	29,316,236	66.6%	309,003	---	---	---	---	---
	2015	14.1	579,731	312,084	53.8%	2,178	86.0%	3,194.11	-0.2%	1,719.47	4.0%
	Thru 2015	4.6	44,601,034	29,628,320	66.4%	311,181	---	---	---	---	---
	2016	15.1	515,960	279,116	54.1%	1,873	86.0%	3,305.67	3.5%	1,788.25	4.0%
	Thru 2016	4.7	45,116,994	29,907,436	66.3%	313,054	---	---	---	---	---
2008	2008	0.0	83,364	54,673	65.6%	412	---	2,428.09	---	1,592.43	---
	2009	1.0	131,025	86,494	66.0%	592	143.7%	2,655.90	9.4%	1,753.25	10.1%
	2010	2.0	109,455	84,633	77.3%	476	80.4%	2,759.37	3.9%	2,133.60	21.7%
	2011	3.0	78,665	51,810	65.9%	322	67.6%	2,931.62	6.2%	1,930.82	-9.5%
	2012	4.0	59,779	32,574	54.5%	231	71.7%	3,105.39	5.9%	1,692.17	-12.4%
	2013	5.0	52,591	36,100	68.6%	210	90.9%	3,005.19	-3.2%	2,062.87	21.9%
	2014	6.0	50,790	34,590	68.1%	204	97.1%	2,987.65	-0.6%	2,034.70	-1.4%
	Thru 2014	2.5	565,669	380,875	67.3%	2,447	---	---	---	---	---
	2015	7.0	43,482	30,860	71.0%	175	86.0%	2,981.63	-0.2%	2,116.09	4.0%
	Thru 2015	2.8	609,151	411,735	67.6%	2,622	---	---	---	---	---
	2016	8.0	38,829	27,693	71.3%	151	86.0%	3,085.77	3.5%	2,200.73	4.0%
	Thru 2016	3.1	647,980	439,428	67.8%	2,773	---	---	---	---	---
2009	2009	0.0	58,311	31,026	53.2%	297	---	2,356.02	---	1,253.57	---
	2010	1.0	87,902	59,974	68.2%	388	130.6%	2,718.62	15.4%	1,854.87	48.0%
	2011	2.0	51,796	38,834	75.0%	220	56.7%	2,825.22	3.9%	2,118.19	14.2%
	2012	3.0	27,705	42,324	152.8%	112	50.9%	2,968.44	5.1%	4,534.76	114.1%
	2013	4.0	14,310	14,118	98.7%	62	55.4%	2,769.73	-6.7%	2,732.49	-39.7%
	2014	5.0	14,856	17,310	116.5%	60	96.8%	2,971.20	7.3%	3,461.96	26.7%
	Thru 2014	1.6	254,881	203,585	79.9%	1,139	---	---	---	---	---
	2015	6.0	12,849	15,602	121.4%	52	86.0%	2,965.21	-0.2%	3,600.44	4.0%
	Thru 2015	1.8	267,730	219,187	81.9%	1,191	---	---	---	---	---
	2016	7.0	11,508	14,042	122.0%	45	86.0%	3,068.78	3.5%	3,744.46	4.0%
	Thru 2016	2.0	279,238	233,229	83.5%	1,236	---	---	---	---	---
2010	2010	0.0	198,551	252,096	127.0%	679	---	3,508.99	---	4,455.31	---
	2011	1.0	117,720	135,207	114.9%	389	57.3%	3,631.47	3.5%	4,170.91	-6.4%
	2012	2.0	47,091	31,273	66.4%	182	46.8%	3,104.89	-14.5%	2,061.95	-50.6%
	2013	3.0	28,928	7,695	26.6%	100	54.9%	3,471.37	11.8%	923.40	-55.2%
	2014	4.0	19,379	3,379	17.4%	61	61.0%	3,812.26	9.8%	664.67	-28.0%
	Thru 2014	0.9	411,669	429,650	104.4%	1,411	---	---	---	---	---
	2015	5.0	16,487	2,995	18.2%	52	86.0%	3,804.58	-0.2%	691.26	4.0%
	Thru 2015	1.1	428,156	432,645	101.0%	1,463	---	---	---	---	---
	2016	6.0	14,766	2,696	18.3%	45	86.0%	3,937.47	3.5%	718.91	4.0%
	Thru 2016	1.2	442,922	435,341	98.3%	1,508	---	---	---	---	---
All	1992	---	-	-	---	-	---	-	---	-	---
	1993	---	-	-	---	-	---	-	---	-	---
	1994	---	-	-	---	-	---	-	---	-	---
	1995	---	-	-	---	-	---	-	---	-	---
	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	7.0	1,806,607	1,154,859	63.9%	8,295	81.6%	2,613.54	1.4%	1,670.68	1.9%
	2009	8.1	1,507,238	1,045,161	69.3%	6,696	80.7%	2,701.14	3.4%	1,873.05	12.1%
	2010	9.0	1,282,714	881,494	68.7%	5,518	82.4%	2,789.52	3.3%	1,916.99	2.3%
	2011	10.1	1,113,312	636,076	57.1%	4,500	81.6%	2,968.83	6.4%	1,696.20	-11.5%
	2012	11.0	989,443	552,485	55.8%	3,616	80.4%	3,283.55	10.6%	1,833.47	8.1%
	2013	11.9	804,816	438,589	54.5%	2,949	81.6%	3,274.94	-0.3%	1,784.70	-2.7%
	2014	13.1	675,317	348,856	51.7%	2,532	85.9%	3,200.56	-2.3%	1,653.34	-7.4%
	Thru 2014	4.4	44,021,303	29,316,236	66.6%	309,003	---	---	---	---	---
	2015	14.1	579,731	312,084	53.8%	2,178	86.0%	3,194.11	-0.2%	1,719.47	4.0%
	Thru 2015	4.6	44,601,034	29,628,320	66.4%	311,181	---	---	---	---	---
	2016	15.1	515,960	279,116	54.1%	1,873	86.0%	3,305.67	3.5%	1,788.25	4.0%
	Thru 2016	4.7	45,116,994	29,907,436	66.3%	313,054	---	---	---	---	---
	2017	15.2	519,690	289,374	55.7%	1,818	86.0%	3,430.30	4.0%	1,910.06	4.0%
	2018	16.2	464,668	258,736	55.7%	1,563	86.0%	3,567.51	4.0%	1,986.46	4.0%
	2019	17.2	415,544	231,385	55.7%	1,344	86.0%	3,710.21	4.0%	2,065.92	4.0%
	2020	18.2	371,714	206,978	55.7%	1,156	86.0%	3,858.62	4.0%	2,148.56	4.0%
	2021	19.2	332,407	185,091	55.7%	994	86.0%	4,012.96	4.0%	2,234.50	4.0%
	2022	20.2	297,360	165,576	55.7%	855	86.0%	4,173.48	4.0%	2,323.88	4.0%
	2023	21.2	265,851	148,031	55.7%	735	86.0%	4,340.42	4.0%	2,416.84	4.0%
	2024	22.2	237,739	132,378	55.7%	632	86.0%	4,514.04	4.0%	2,513.51	4.0%
	2025	23.2	212,822	118,504	55.7%	544	86.0%	4,694.60	4.0%	2,614.05	4.0%
	Thru 2025	5.5	49,604,928	32,751,485	66.0%	328,212	---	---	---	---	---

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2014	All	45,253,521	30,330,346	67.0%
2015	All	652,549	361,541	55.4%
2016	All	581,063	323,547	55.7%
2017-2025	All	3,117,795	1,736,051	55.7%
Cumulative	All	49,604,928	32,751,485	66.0%
Thru 2014	All	45,253,521	30,330,346	67.0%
2015-2025	All	4,351,407	2,421,139	55.6%

Projection Assumptions				
Persistency		Claim Cost Trend		
Duration 0-1	Ultimate	2015	Ultimate	4.0%
Rate Changes	Aging	R. S. Change	Total	Effect. (4)
2014	0.0%	2.3%	2.3%	0.619
2015	0.0%	-1.2%	-1.2%	0.917
2016	0.0%	4.0%	4.0%	0.900



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

**Exhibit VI**

With the 2016 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	
2007 & prior	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	35,257,083	67.5%	213,874	77.2%	2,930.52	10.8%	1,978.20	11.0%	
	2007	9.8	43,749,502	28,656,380	65.5%	166,622	77.9%	3,150.81	7.5%	2,063.81	4.3%	
	2008	10.8	37,032,333	24,259,046	65.5%	131,392	78.9%	3,382.15	7.3%	2,215.57	7.4%	
	2009	11.8	30,771,367	19,951,185	64.8%	103,633	78.9%	3,563.12	5.4%	2,310.21	4.3%	
2010	12.8	25,814,143	16,993,692	65.8%	83,958	81.0%	3,689.58	3.5%	2,428.88	5.1%		
2011	13.8	21,417,039	13,467,574	62.9%	67,203	80.0%	3,824.30	3.7%	2,404.82	-1.0%		
2012	14.7	18,405,072	10,879,064	59.1%	54,964	81.8%	4,018.28	5.1%	2,374.95	-1.2%		
2013	15.7	15,380,495	8,884,407	57.7%	45,397	82.6%	4,067.98	1.2%	2,348.46	-1.1%		
2014	16.6	12,808,688	7,566,737	59.0%	38,329	84.4%	4,010.13	-1.4%	2,365.85	0.7%		
Thru 2014	5.2	1,571,155,728	1,118,701,733	71.2%	12,188,737	---	---	---	---	---		
2015	17.6	10,665,088	6,728,427	63.1%	32,196	84.0%	3,975.06	-0.9%	2,507.80	6.0%		
Thru 2015	5.3	1,581,820,814	1,125,430,160	71.1%	12,220,933	---	---	---	---	---		
2016	18.6	8,947,703	5,991,076	67.0%	27,045	84.0%	3,970.14	-0.1%	2,658.27	6.0%		
Thru 2016	5.3	1,590,768,517	1,131,421,236	71.1%	12,247,978	---	---	---	---	---		
2008	2008	0.0	434,015	421,291	97.1%	1,844	---	2,824.39	---	2,741.59	---	
	2009	1.0	681,855	613,551	90.0%	2,757	149.5%	2,967.81	5.1%	2,670.52	-2.6%	
	2010	2.0	560,319	465,570	83.1%	2,156	78.2%	3,118.66	5.1%	2,591.30	-3.0%	
	2011	3.0	492,852	390,516	79.2%	1,809	83.9%	3,269.33	4.8%	2,590.49	0.0%	
	2012	4.0	435,489	323,153	74.2%	1,474	81.5%	3,545.36	8.4%	2,630.82	1.6%	
	2013	5.0	353,372	253,740	71.8%	1,181	80.1%	3,590.57	1.3%	2,578.22	-2.0%	
	2014	6.0	303,755	195,035	64.2%	997	84.4%	3,656.03	1.8%	2,347.46	-9.0%	
	Thru 2014	2.6	3,261,656	2,662,857	81.6%	12,218	---	---	---	---	---	
	2015	7.0	252,777	173,560	68.7%	837	84.0%	3,624.05	-0.9%	2,488.31	6.0%	
	Thru 2015	3.0	3,514,433	2,836,417	80.7%	13,055	---	---	---	---	---	
	2016	8.0	212,046	154,520	72.9%	703	84.0%	3,619.57	-0.1%	2,637.61	6.0%	
	Thru 2016	3.2	3,726,479	2,990,937	80.3%	13,758	---	---	---	---	---	
	2009	2009	0.0	493,327	438,833	89.0%	1,805	---	3,279.74	---	2,917.45	---
2010		1.0	655,335	559,252	85.3%	2,312	128.1%	3,401.39	3.7%	2,902.69	-0.5%	
2011		2.0	469,474	416,978	88.8%	1,579	68.3%	3,567.88	4.9%	3,168.93	9.2%	
2012		3.0	359,060	226,678	63.1%	1,151	72.9%	3,743.45	4.9%	2,363.28	-25.4%	
2013		4.0	274,003	167,385	60.4%	864	75.1%	3,805.60	1.7%	2,602.57	10.1%	
2014		5.0	229,450	128,879	56.1%	723	83.7%	3,808.30	0.1%	2,135.76	-17.9%	
Thru 2014		2.0	2,480,649	1,957,805	78.9%	8,434	---	---	---	---	---	
2015		6.0	190,952	114,516	60.0%	607	84.0%	3,774.99	-0.9%	2,263.91	6.0%	
Thru 2015		2.3	2,671,601	2,072,321	77.6%	9,041	---	---	---	---	---	
2016		7.0	160,239	101,989	63.6%	510	84.0%	3,770.32	-0.1%	2,399.74	6.0%	
Thru 2016		2.5	2,831,840	2,174,310	76.8%	9,551	---	---	---	---	---	
2010		2010	0.0	619,695	532,303	85.9%	2,583	---	2,878.95	---	2,472.95	---
		2011	1.0	518,312	431,265	83.2%	2,087	80.8%	2,980.23	3.5%	2,479.72	0.3%
	2012	2.0	456,229	337,166	73.9%	1,654	79.3%	3,310.01	11.1%	2,446.19	-1.4%	
	2013	3.0	387,830	244,025	62.9%	1,364	82.5%	3,411.99	3.1%	2,146.84	-12.2%	
	2014	4.0	327,216	209,086	63.9%	1,099	80.6%	3,572.88	4.7%	2,283.01	6.3%	
	Thru 2014	1.7	2,309,281	1,753,846	75.9%	8,787	---	---	---	---	---	
	2015	5.0	272,410	186,138	68.3%	923	84.0%	3,541.63	-0.9%	2,419.99	6.0%	
	Thru 2015	2.0	2,581,691	1,939,984	75.1%	9,710	---	---	---	---	---	
	2016	6.0	228,447	165,669	72.5%	775	84.0%	3,537.25	-0.1%	2,565.19	6.0%	
	Thru 2016	2.4	2,810,138	2,105,653	74.9%	10,485	---	---	---	---	---	
	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	35,257,083	67.5%	213,874	77.2%	2,930.52	10.8%	1,978.20	11.0%	
2007		9.8	43,749,502	28,656,380	65.5%	166,622	77.9%	3,150.81	7.5%	2,063.81	4.3%	
2008		10.6	37,032,333	24,259,046	65.5%	131,392	80.0%	3,374.43	7.1%	2,222.85	7.7%	
2009		11.4	31,946,549	21,003,569	65.7%	108,195	81.2%	3,543.22	5.0%	2,329.52	4.8%	
2010		12.0	27,649,492	18,550,817	67.1%	91,009	84.1%	3,645.73	2.9%	2,446.02	5.0%	
2011		13.0	22,897,677	14,706,334	64.2%	72,678	79.9%	3,780.68	3.7%	2,428.19	-0.7%	
2012		14.0	19,655,850	11,765,061	59.9%	59,243	81.5%	3,981.40	5.3%	2,383.08	-1.9%	
2013		15.0	16,404,700	9,569,556	58.3%	48,806	82.4%	4,033.45	1.3%	2,352.88	-1.3%	
2014		15.8	13,669,110	8,089,537	59.2%	41,148	84.3%	3,986.33	-1.2%	2,359.15	0.3%	
Thru 2014		5.2	1,579,207,315	1,125,076,240	71.2%	12,218,176	---	---	---	---	---	
2015		16.8	11,381,225	7,202,641	63.3%	34,563	84.0%	3,951.47	-0.9%	2,500.70	6.0%	
Thru 2015		5.2	1,590,588,540	1,132,278,881	71.2%	12,252,739	---	---	---	---	---	
2016		17.8	9,548,435	6,413,254	67.2%	29,033	84.0%	3,946.59	-0.1%	2,650.74	6.0%	
Thru 2016	5.3	1,600,136,975	1,138,692,135	71.2%	12,281,772	---	---	---	---	---		
2017	18.8	8,400,596	5,642,272	67.2%	24,097	83.0%	4,183.39	6.0%	2,809.78	6.0%		
2018	19.8	7,391,020	4,964,196	67.2%	20,001	83.0%	4,434.39	6.0%	2,978.37	6.0%		
2019	20.8	6,502,681	4,367,543	67.2%	16,801	83.0%	4,700.45	6.0%	3,157.07	6.0%		
2020	21.8	5,721,133	3,842,607	67.2%	13,779	83.0%	4,982.48	6.0%	3,346.49	6.0%		
2021	22.8	5,033,843	3,380,853	67.2%	11,437	83.0%	5,281.43	6.0%	3,547.28	6.0%		
2022	23.8	4,428,738	2,974,568	67.2%	9,493	83.0%	5,598.32	6.0%	3,760.12	6.0%		
2023	24.8	3,896,310	2,616,964	67.2%	7,879	83.0%	5,934.22	6.0%	3,985.73	6.0%		
2024	25.8	3,428,197	2,302,554	67.2%	6,540	83.0%	6,290.27	6.0%	4,242.87	6.0%		
2025	26.8	3,016,018	2,025,712	67.2%	5,428	83.0%	6,667.69	6.0%	4,478.36	6.0%		
Thru 2025	5.8	1,647,955,311	1,170,809,406	71.0%	12,397,027	---	---	---	---	---		

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2014	All	1,579,207,315	1,125,076,240	71.2%
2015	All	11,381,225	7,202,641	63.3%
2016	All	9,548,435	6,413,254	67.2%
2017-2025	All</			

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

**Exhibit VI**

With the 2016 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	
2007 & prior	1992	---	-	-	---	-	---	-	---	-	---	
	1993	---	-	-	---	-	---	-	---	-	---	
	1994	---	-	-	---	-	---	-	---	-	---	
	1995	---	-	-	---	-	---	-	---	-	---	
	1996	0.0		3,503,105	2,152,197	61.4%	45,897	---	915.90	---	562.70	---
	1997	0.7		12,834,889	8,598,851	67.0%	165,971	361.6%	927.99	1.3%	621.71	10.5%
	1998	1.1		20,020,971	13,930,975	69.6%	235,084	141.6%	1,021.98	10.1%	711.11	14.4%
	1999	1.7		24,832,343	17,299,180	69.7%	254,485	108.3%	1,170.95	14.6%	815.73	14.7%
	2000	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	5,944,453	59.0%	43,341	75.8%	2,789.72	6.0%	1,645.87	3.5%
	2008	9.6		8,393,066	5,187,786	61.8%	35,201	81.2%	2,861.19	2.6%	1,768.51	7.5%
	2009	10.7		7,214,368	4,753,041	65.9%	29,320	83.3%	2,952.67	3.2%	1,945.31	10.0%
	2010	11.7		6,195,977	3,893,096	62.8%	24,267	82.8%	3,063.90	3.8%	1,925.13	-1.0%
	2011	12.7		5,448,476	3,249,139	59.6%	19,226	79.2%	3,400.69	11.0%	2,027.97	5.3%
	2012	13.7		4,650,308	2,886,110	62.1%	15,776	82.1%	3,537.25	4.0%	2,195.32	8.3%
	2013	14.7		3,962,358	2,449,962	61.8%	13,294	84.3%	3,576.67	1.1%	2,211.49	0.7%
	2014	15.7		3,434,690	2,120,804	61.7%	11,319	85.1%	3,641.34	1.8%	2,248.40	1.7%
	Thru 2014	5.1		242,095,156	157,122,306	64.9%	1,777,754	---	---	---	---	---
	2015	16.7		2,947,383	1,834,788	62.3%	9,282	82.0%	3,810.45	4.6%	2,372.06	5.5%
	Thru 2015	5.3		245,042,539	158,957,094	64.9%	1,787,036	---	---	---	---	---
2016	17.7		2,421,186	1,587,223	65.6%	7,611	82.0%	3,817.40	0.2%	2,502.52	5.5%	
Thru 2016	5.4		247,463,725	160,544,317	64.9%	1,794,647	---	---	---	---	---	
2008	2008	0.0	44,250	24,515	55.4%	243	---	2,185.16	---	1,210.62	---	
	2009	1.0	103,092	62,344	60.5%	573	235.8%	2,159.00	-1.2%	1,305.63	7.8%	
	2010	2.0	93,934	41,898	44.6%	482	84.1%	2,338.61	8.3%	1,043.10	-20.1%	
	2011	3.0	82,149	44,284	53.9%	374	77.6%	2,635.80	12.7%	1,420.89	36.2%	
	2012	4.0	71,602	38,343	53.6%	300	80.2%	2,864.08	8.7%	3,133.72	120.5%	
	2013	5.0	69,430	39,350	56.7%	289	96.3%	2,882.90	0.7%	1,633.91	-47.9%	
	2014	6.0	58,806	23,547	40.0%	238	82.4%	2,964.99	2.8%	1,187.26	-27.3%	
	Thru 2014	2.9	523,263	314,281	60.1%	2,499	---	---	---	---	---	
	2015	7.0	50,419	20,354	40.4%	195	82.0%	3,102.69	4.6%	1,252.56	5.5%	
	Thru 2015	3.3	573,682	334,635	58.3%	2,694	---	---	---	---	---	
	2016	8.0	41,445	17,619	42.5%	160	82.0%	3,108.35	0.2%	1,321.45	5.5%	
	Thru 2016	3.6	615,127	352,254	57.3%	2,854	---	---	---	---	---	
	2009	2009	0.0	624,157	469,510	75.2%	3,753	---	1,995.71	---	1,501.23	---
		2010	1.0	1,151,008	819,703	71.2%	6,797	181.1%	2,032.09	1.8%	1,447.17	-3.6%
		2011	2.0	921,967	666,359	72.3%	4,809	70.8%	2,300.60	13.2%	1,662.78	14.9%
2012		3.0	807,006	611,949	75.8%	3,517	73.1%	2,753.50	19.7%	2,087.97	25.6%	
2013		4.0	656,645	527,951	80.4%	2,559	72.8%	3,079.23	11.8%	2,475.74	18.6%	
2014		5.0	536,064	426,853	79.6%	1,893	74.0%	3,398.19	10.4%	2,705.88	9.3%	
Thru 2014		4.6	4,896,848	3,522,325	72.0%	23,328	---	---	---	---	---	
2015		6.0	459,911	369,208	80.3%	1,552	82.0%	3,556.01	4.6%	2,854.70	5.5%	
Thru 2015		2.6	5,156,759	3,891,533	75.5%	24,880	---	---	---	---	---	
2016		7.0	377,922	319,492	84.5%	1,273	82.0%	3,562.50	0.2%	3,011.71	5.5%	
Thru 2016		2.9	5,534,681	4,211,025	76.1%	26,153	---	---	---	---	---	
2010		2010	0.0	826,511	618,801	74.9%	5,158	---	1,922.86	---	1,439.63	---
		2011	1.0	809,862	654,731	80.8%	4,569	88.6%	2,127.02	10.6%	1,719.58	19.4%
		2012	2.0	652,671	456,682	70.0%	3,096	67.8%	2,529.73	18.9%	1,770.09	2.9%
		2013	3.0	540,740	411,401	81.5%	2,110	68.2%	2,870.56	13.5%	2,339.72	32.2%
	2014	4.0	393,578	314,391	79.9%	1,479	70.1%	3,193.33	11.2%	2,550.84	9.0%	
	Thru 2014	1.6	3,187,361	2,456,007	77.1%	16,412	---	---	---	---	---	
	2015	5.0	337,783	272,029	80.5%	1,213	82.0%	3,341.63	4.6%	2,691.14	5.5%	
	Thru 2015	2.0	3,525,144	2,728,036	77.4%	17,625	---	---	---	---	---	
	2016	6.0	277,583	235,413	84.8%	995	82.0%	3,347.73	0.2%	2,839.15	5.5%	
	Thru 2016	2.3	3,802,727	2,963,449	77.9%	18,620	---	---	---	---	---	
	All	1992	---	-	-	---	-	---	-	---	-	---
		1993	---	-	-	---	-	---	-	---	-	---
		1994	---	-	-	---	-	---	-	---	-	---
		1995	---	-	-	---	-	---	-	---	-	---
		1996	0.0		3,503,105	2,152,197	61.4%	45,897	---	915.90	---	562.70
1997		0.7		12,834,889	8,598,851	67.0%	165,971	361.6%	927.99	1.3%	621.71	10.5%
1998		1.1		20,020,971	13,930,975	69.6%	235,084	141.6%	1,021.98	10.1%	711.11	14.4%
1999		1.7		24,832,343	17,299,180	69.7%	254,485	108.3%	1,170.95	14.6%	815.73	14.7%
2000		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	5,944,453	59.0%	43,341	75.8%	2,789.72	6.0%	1,645.87	3.5%
2008		9.6		8,393,066	5,187,786	61.8%	35,444	81.8%	2,856.56	2.4%	1,764.69	7.2%
2009		10.7		7,214,368	4,753,041	65.9%	33,646	94.9%	2,832.41	-0.8%	1,884.88	6.8%
2010		11.7		6,195,977	3,893,096	62.8%	36,704	109.1%	2,702.95	-4.6%	1,756.81	-6.8%
2011		12.7		5,448,476	3,249,139	59.6%	28,978	79.0%	3,007.44	11.3%	1,910.90	8.8%
2012		13.7		4,650,308	2,886,110	62.1%	22,689	78.3%	3,269.38	8.7%	2,133.06	11.6%
2013		14.7		3,962,358	2,449,962	61.8%	18,252	80.4%	3,414.32	4.4%	2,254.22	5.7%
2014		15.7		3,434,690	2,120,804	61.7%	14,929	81.8%	3,555.34	4.1%	2,319.46	2.9%
Thru 2014		5.0		250,502,628	163,414,920	65.2%	1,819,993	---	---	---	---	---
2015		14.2		3,795,496	2,496,379	65.8%	12,242	82.0%	3,720.47	4.6%	2,447.03	5.5%
Thru 2015		5.2		254,298,124	165,911,299	65.2%	1,832,235	---	---	---	---	---
2016		15.2		3,118,136	2,159,747	69.3%	10,039	82.0%	3,727.23	0.2%	2,581.63	5.5%
Thru 2016		5.3		257,416,260	168,071,046	65.3%	1,842,274	---	---	---	---	---
2017		16.2		2,664,741	1,845,706	69.3%	8,132	81.0%	3,932.23	5.5%	2,723.62	5.5%
2018		17.2		2,277,181	1,577,268	69.3%	6,597	81.0%	4,148.50	5.5%	2,873.42	5.5%
2019		18.2		1,945,795	1,347,737	69.3%	5,335	81.0%	4,376.67	5.5%	3,031.46	5.5%
2020	19.2		1,662,645	1,151,615	69.3%	4,321	81.0%	4,617.39	5.5%	3,198.19	5.5%	
2021	20.2		1,420,810	984,110	69.3%	3,500	81.0%	4,871.35	5.5%	3,374.09	5.5%	
2022	21.2		1,214,153	840,970	69.3%	2,835	81.0%	5,139.27	5.5%	3,569.66	5.5%	
2023	22.2		1,037,396	718,541	69.3%	2,296	81.0%	5,421.93	5.5%	3,755.44	5.5%	
2024	23.2		886,622	614,108	69.3%	1,860	81.0%	5,720.14	5.5%	3,961.99	5.5%	
2025	24.2		757,864	524,926	69.3%	1,507	81.0%	6,034.75	5.5%	4,179.90	5.5%	
Thru 2025	6.0		271,283,467	177,676,027	65.5%	1,878,647	---	---	---	---	---	

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2014	All	250,502,628	163,414,920	65.2%
2015	All	3,795,496	2,496,379	65.8%
2016	All	3,118,136	2,159,747	69.3%
2017-2025	All	13,867,207	9,604,981	69.3%
Cumulative	All	271,283,467	177,676,027	65.5%
Thru 2014	All	250,502,628	163,414,920	65.2%
2015-2025	All	20,780,839	14,261,107	68.6%

Projection Assumptions

Persistency		Claim Cost Trend	
Duration 0-1	Ultimate	2015	5.5%
		Ultimate	5.5%

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

**Exhibit VI**

With the 2016 Rate Action  
Nationwide Experience

Issue Year	Experience Year	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio	Exposed Policies(1)	Persistence	Average Annual Premium(2)	Premium Trend(5)	Average Claim Cost(3)	Claim Cost Trend
2007 & prior	1992	---	-	-	---	-	---	-	---	-	---
	1993	---	-	-	---	-	---	-	---	-	---
	1994	---	-	-	---	-	---	-	---	-	---
	1995	---	-	-	---	-	---	-	---	-	---
	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	24,596,381	68.1%	223,793	91.9%	1,937.66	13.3%	1,318.88	7.5%
	2007	4.6	30,855,845	20,985,356	68.0%	171,700	76.7%	2,156.49	11.3%	1,466.65	11.2%
	2008	5.6	26,975,843	18,657,400	69.2%	135,658	79.0%	2,386.22	10.7%	1,650.39	12.5%
	2009	6.7	23,761,554	15,568,742	65.5%	108,023	78.2%	2,689.40	12.7%	1,762.12	6.8%
	2010	7.7	20,303,703	12,759,635	62.8%	80,481	75.9%	3,027.35	12.6%	1,902.49	8.0%
	2011	8.8	16,118,519	9,926,135	61.6%	59,820	74.3%	3,233.40	6.8%	1,991.20	4.7%
	2012	9.8	13,830,384	8,658,745	62.6%	47,533	79.5%	3,492.32	8.0%	2,185.95	9.8%
	2013	10.8	11,800,745	7,148,481	60.6%	39,154	82.4%	3,616.72	3.6%	2,190.89	0.2%
	2014	11.7	9,576,363	6,350,133	66.3%	32,542	83.1%	3,531.32	-2.4%	2,341.64	6.9%
	Thru 2014	4.7	338,128,026	224,248,240	66.3%	2,076,875	---	---	---	---	---
	2015	12.7	7,994,622	5,560,526	69.6%	27,010	83.0%	3,551.85	0.6%	2,470.43	5.5%
	Thru 2015	4.9	346,122,648	229,808,766	66.4%	2,103,885	---	---	---	---	---
	2016	13.7	6,635,504	4,869,003	73.4%	22,418	83.0%	3,551.88	0.0%	2,606.30	5.5%
	Thru 2016	5.1	352,758,152	234,677,769	66.5%	2,126,303	---	---	---	---	---
2008	2008	0.0	97,130	50,192	51.7%	485	---	2,403.21	---	1,241.87	---
	2009	1.0	130,103	100,353	77.1%	586	120.8%	2,664.23	10.9%	2,055.00	65.5%
	2010	2.0	100,146	73,719	73.6%	405	69.1%	2,967.29	11.4%	2,184.25	6.3%
	2011	3.0	77,246	38,198	49.4%	296	73.1%	3,131.58	5.5%	1,548.56	-29.1%
	2012	4.0	68,465	40,458	59.1%	253	85.5%	3,247.33	3.7%	1,918.98	23.9%
	2013	5.0	62,029	35,373	57.0%	227	89.7%	3,279.05	1.0%	1,869.95	-2.6%
	2014	6.0	43,160	10,085	23.4%	158	69.6%	3,278.01	0.0%	765.95	-59.0%
	Thru 2014	2.4	578,279	348,378	60.2%	2,410	---	---	---	---	---
	2015	7.0	35,993	8,822	24.5%	131	83.0%	3,297.07	0.6%	808.08	5.5%
	Thru 2015	2.7	614,272	357,200	58.2%	2,541	---	---	---	---	---
	2016	8.0	29,949	7,744	25.9%	109	83.0%	3,297.09	0.0%	852.52	5.5%
	Thru 2016	2.9	644,221	364,944	56.6%	2,650	---	---	---	---	---
2009	2009	0.0	60,454	56,060	92.7%	264	---	2,747.91	---	2,548.16	---
	2010	1.0	92,463	60,908	65.9%	379	143.6%	2,927.60	6.5%	1,928.49	-24.3%
	2011	2.0	64,014	22,893	35.5%	240	63.3%	3,200.72	9.3%	1,134.67	-41.2%
	2012	3.0	52,096	27,162	52.1%	180	75.0%	3,473.05	8.5%	1,810.78	59.6%
	2013	4.0	41,990	19,163	45.6%	151	83.9%	3,336.92	-3.9%	1,522.90	-15.9%
	2014	5.0	30,391	23,499	77.3%	144	95.4%	3,282.60	-1.6%	1,958.28	28.6%
	Thru 2014	6.0	350,408	209,486	59.8%	1,358	---	---	---	---	---
	2015	6.0	33,017	20,660	62.6%	120	83.0%	3,301.68	0.6%	2,065.99	5.5%
	Thru 2015	2.5	383,425	230,146	60.0%	1,478	---	---	---	---	---
	2016	7.0	27,514	18,164	66.0%	100	83.0%	3,301.70	0.0%	2,179.62	5.5%
	Thru 2016	2.8	410,939	248,310	60.4%	1,578	---	---	---	---	---
2010	2010	0.0	50,584	20,415	40.4%	256	---	2,371.11	---	956.96	---
	2011	1.0	33,813	9,433	27.9%	155	60.5%	2,617.80	10.4%	730.28	-23.7%
	2012	2.0	25,108	15,855	63.1%	99	63.9%	3,043.45	16.3%	1,921.85	163.2%
	2013	3.0	18,858	21,353	113.2%	81	81.8%	2,793.83	-8.2%	3,163.35	64.6%
	2014	4.0	12,799	15,835	123.7%	53	65.4%	2,897.90	3.7%	3,585.32	13.3%
	Thru 2014	1.4	141,163	82,891	58.7%	644	---	---	---	---	---
	2015	5.0	10,687	13,869	129.8%	44	83.0%	2,914.75	0.6%	3,782.51	5.5%
	Thru 2015	1.6	151,850	96,760	63.7%	688	---	---	---	---	---
	2016	6.0	8,987	12,304	136.9%	37	83.0%	2,914.77	0.0%	3,990.55	5.5%
	Thru 2016	1.9	160,837	109,064	67.8%	725	---	---	---	---	---
All	1992	---	-	-	---	-	---	-	---	-	---
	1993	---	-	-	---	-	---	-	---	-	---
	1994	---	-	-	---	-	---	-	---	-	---
	1995	---	-	-	---	-	---	-	---	-	---
	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	24,596,381	68.1%	223,793	91.9%	1,937.66	13.3%	1,318.88	7.5%
	2007	4.6	30,855,845	20,985,356	68.0%	171,700	76.7%	2,156.49	11.3%	1,466.65	11.2%
	2008	5.6	26,975,843	18,657,400	69.2%	135,658	79.3%	2,386.22	10.7%	1,648.94	12.4%
	2009	6.6	23,952,111	15,725,154	65.7%	106,873	78.5%	2,689.41	12.7%	1,765.66	7.1%
	2010	7.6	20,546,896	12,914,577	62.9%	81,521	76.3%	3,024.53	12.5%	1,901.04	7.7%
	2011	8.8	16,293,593	9,996,459	61.4%	60,511	74.2%	3,231.20	6.8%	1,982.41	4.3%
	2012	9.7	13,979,053	8,742,220	62.5%	48,065	79.4%	3,490.04	8.0%	2,182.60	10.1%
	2013	10.7	11,923,622	7,224,370	60.6%	39,613	82.4%	3,612.03	3.5%	2,188.48	0.3%
	2014	11.6	9,671,713	6,399,552	66.2%	32,897	83.0%	3,528.00	-2.3%	2,334.40	6.7%
	Thru 2014	4.7	339,197,876	224,888,995	66.3%	2,081,287	---	---	---	---	---
	2015	12.6	8,074,319	5,603,877	69.4%	27,305	83.0%	3,548.50	0.6%	2,462.79	5.5%
	Thru 2015	4.9	347,272,195	230,492,872	66.4%	2,108,592	---	---	---	---	---
	2016	13.6	6,701,954	4,907,215	73.2%	22,664	83.0%	3,548.51	0.0%	2,598.24	5.5%
	Thru 2016	5.1	353,974,149	235,400,087	66.5%	2,131,256	---	---	---	---	---
	2017	14.6	5,868,530	4,296,965	73.2%	18,811	83.0%	3,743.68	5.5%	2,741.14	5.5%
	2018	15.6	5,138,733	3,762,803	73.2%	15,613	83.0%	3,949.58	5.5%	2,891.90	5.5%
	2019	16.6	4,499,808	3,294,772	73.2%	12,959	83.0%	4,166.81	5.5%	3,050.95	5.5%
	2020	17.6	3,940,263	2,885,073	73.2%	10,756	83.0%	4,396.98	5.5%	3,218.75	5.5%
	2021	18.6	3,450,107	2,526,177	73.2%	8,927	83.0%	4,637.76	5.5%	3,395.78	5.5%
	2022	19.6	3,020,921	2,211,926	73.2%	7,409	83.0%	4,892.84	5.5%	3,582.55	5.5%
	2023	20.6	2,645,069	1,936,725	73.2%	6,149	83.0%	5,161.95	5.5%	3,779.59	5.5%
	2024	21.6	2,316,306	1,696,004	73.2%	5,104	83.0%	5,445.86	5.5%	3,987.47	5.5%
	2025	22.6	2,028,119	1,484,993	73.2%	4,236	83.0%	5,745.38	5.5%	4,206.78	5.5%
	Thru 2025	6.2	386,882,005	259,495,325	67.1%	2,221,220	---	---	---	---	---

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2014	All	339,197,876	224,888,995	66.3%
2015	All	8,074,319	5,603,877	69.4%
2016	All	6,701,954	4,907,215	73.2%
2017-2025	All	32,907,856	24,095,238	73.2%
Cumulative	All	386,882,005	259,495,325	67.1%
Thru 2014	All	339,197,876	224,888,995	66.3%
2015-2025	All	47,684,129	34,606,330	72.6%

Projection Assumptions			
Persistence		Claim Cost Trend	
Duration 0-1	166.0%	2015	5.5%
Ultimate			

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

**Exhibit VI**

**With the 2016 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
2007	1992	0.0	1,759	234	13.3%	23	---	917.86	---	121.85	---
& prior	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	3.5	1,613,615	1,146,578	71.1%	9,232	89.9%	2,097.42	8.0%	1,490.35	13.7%
	2009	4.8	1,591,237	1,068,182	67.1%	8,381	90.8%	2,278.35	8.6%	1,529.43	2.6%
	2010	5.6	1,582,259	1,022,844	64.6%	7,674	91.6%	2,474.21	8.6%	1,599.44	4.6%
	2011	6.6	1,537,835	1,007,291	65.5%	6,748	87.9%	2,734.74	10.5%	1,791.27	12.0%
	2012	7.6	1,574,168	1,146,578	71.1%	6,054	89.9%	3,115.11	13.9%	1,910.64	6.7%
2013	8.5	1,489,979	794,113	54.1%	5,340	88.1%	3,301.08	6.0%	1,784.52	-6.8%	
2014	9.5	1,402,667	827,437	59.0%	4,719	88.4%	3,566.86	8.1%	2,104.10	17.9%	
Thru 2014	5.2	16,353,954	10,753,531	65.8%	88,631						
2015	10.5	1,229,586	759,552	61.8%	4,106	87.0%	3,593.53	0.7%	2,219.83	5.5%	
Thru 2015	5.6	17,583,540	11,513,083	65.5%	92,737						
2016	11.5	1,099,012	682,678	62.1%	3,449	84.0%	3,823.76	6.4%	2,375.22	7.0%	
Thru 2016	5.9	18,682,552	12,195,761	65.3%	96,186						
2008	2008	0.0	107,176	76,355	71.2%	723	---	1,778.86	---	1,267.30	---
2009	1.0	235,689	152,458	64.7%	1,532	211.9%	1,846.13	3.8%	1,194.19	-5.8%	
2010	2.0	224,111	140,877	62.9%	1,334	87.1%	2,016.00	9.2%	1,267.26	6.1%	
2011	3.0	215,010	175,557	81.7%	1,134	85.0%	2,275.24	12.9%	1,857.75	46.6%	
2012	4.0	232,851	167,628	72.0%	1,042	91.9%	2,681.58	17.9%	1,930.46	3.9%	
2013	5.0	233,738	157,961	67.6%	979	94.0%	2,865.02	6.8%	1,936.19	0.3%	
2014	6.0	235,937	198,310	84.1%	903	92.2%	3,135.37	9.4%	2,635.35	36.1%	
Thru 2014	3.3	1,484,512	1,069,147	72.0%	7,647						
2015	7.0	206,903	182,109	88.0%	786	87.0%	3,158.82	0.7%	2,780.29	5.5%	
Thru 2015	3.7	1,691,415	1,251,256	74.0%	8,433						
2016	8.0	184,866	163,620	88.5%	660	84.0%	3,361.20	6.4%	2,974.91	7.0%	
Thru 2016	4.1	1,876,281	1,414,876	75.4%	9,093						
2009	2009	0.0	262,415	211,413	80.6%	1,779	---	1,770.08	---	1,426.06	---
2010	1.0	434,722	359,420	82.7%	2,808	157.8%	1,857.79	5.0%	1,535.98	7.7%	
2011	2.0	429,839	332,104	77.3%	2,458	87.5%	2,098.48	13.0%	1,621.34	5.6%	
2012	3.0	427,760	333,192	78.1%	2,085	84.8%	2,461.93	17.3%	1,342.11	-17.2%	
2013	4.0	414,612	283,376	68.3%	1,866	89.5%	2,666.31	8.3%	1,822.36	35.8%	
2014	5.0	381,063	348,290	91.4%	1,594	85.4%	2,868.73	7.6%	2,622.01	43.9%	
Thru 2014	2.6	2,350,411	1,767,736	75.2%	12,590						
2015	6.0	334,057	319,729	95.7%	1,387	87.0%	2,890.18	0.7%	2,766.22	5.5%	
Thru 2015	3.0	2,684,468	2,087,525	77.8%	13,977						
2016	7.0	298,565	287,353	96.2%	1,165	84.0%	3,075.35	6.4%	2,959.86	7.0%	
Thru 2016	3.4	2,983,033	2,374,878	79.6%	15,142						
2010	2010	0.0	928,585	874,617	94.2%	5,166	---	2,156.99	---	2,031.63	---
2011	1.0	955,963	713,619	74.6%	4,710	91.2%	2,435.57	12.9%	1,818.14	-10.5%	
2012	2.0	947,226	700,737	74.0%	3,988	84.7%	2,850.23	17.0%	2,108.54	16.0%	
2013	3.0	823,490	493,247	59.9%	3,279	82.2%	3,013.69	5.7%	1,805.11	-14.4%	
2014	4.0	728,823	438,763	60.2%	2,680	81.7%	3,263.39	8.3%	1,964.61	8.8%	
Thru 2014	1.9	4,384,088	3,220,983	73.5%	19,823						
2015	5.0	638,929	402,787	63.0%	2,332	87.0%	3,287.80	0.7%	2,072.66	5.5%	
Thru 2015	2.3	5,023,017	3,623,770	72.1%	22,155						
2016	6.0	571,122	362,048	63.4%	1,959	84.0%	3,498.45	6.4%	2,217.75	7.0%	
Thru 2016	2.7	5,594,139	3,985,818	71.2%	24,114						
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	1,222,933	71.1%	9,955	98.3%	2,074.28	6.8%	1,474.15	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	2,397,758	75.6%	16,982	145.2%	2,239.79	4.4%	1,694.33	15.3%	
2011	4.0	3,138,647	2,228,572	71.0%	15,050	88.6%	2,502.58	11.7%	1,776.93	4.9%	
2012	5.0	3,182,005	2,067,068	65.0%	13,179	87.6%	2,897.34	15.8%	1,882.15	5.9%	
2013	6.1	2,940,819	1,728,697	58.8%	11,464	87.0%	3,078.32	6.2%	1,809.52	-3.9%	
2014	7.1	2,748,490	1,812,800	66.0%	9,896	86.3%	3,332.85	8.3%	2,198.22	21.5%	
Thru 2014	4.2	24,572,966	16,811,457	68.4%	128,691						
2015	8.1	2,409,475	1,664,177	69.1%	8,611	87.0%	3,357.76	0.7%	2,319.14	5.5%	
Thru 2015	4.6	26,982,441	18,475,634	68.5%	137,302						
2016	9.1	2,153,565	1,495,699	69.5%	7,233	84.0%	3,572.90	6.4%	2,481.46	7.0%	
Thru 2016	4.9	29,136,006	19,971,333	68.5%	144,535						
2017	10.1	1,976,741	1,372,891	69.5%	6,293	87.0%	3,769.41	5.5%	2,617.94	5.5%	
2018	11.1	1,814,383	1,260,131	69.5%	5,475	87.0%	3,976.73	5.5%	2,761.93	5.5%	
2019	12.1	1,665,244	1,156,552	69.5%	4,763	87.0%	4,195.45	5.5%	2,913.84	5.5%	
2020	13.1	1,528,514	1,061,589	69.5%	4,144	87.0%	4,426.20	5.5%	3,074.10	5.5%	
2021	14.1	1,402,838	974,305	69.5%	3,605	87.0%	4,669.64	5.5%	3,243.18	5.5%	
2022	15.1	1,287,451	894,165	69.5%	3,136	87.0%					

Bankers Life and Casualty Company  
Policy Form GR-A06FH

Exhibit VI

With the 2016 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
2007	1992	---	---	---	---	---	---	---	---	---	---
& prior	1993	---	---	---	---	---	---	---	---	---	---
	1994	---	---	---	---	---	---	---	---	---	---
	1995	---	---	---	---	---	---	---	---	---	---
	1996	---	---	---	---	---	---	---	---	---	---
	1997	---	---	---	---	---	---	---	---	---	---
	1998	---	---	---	---	---	---	---	---	---	---
	1999	---	---	---	---	---	---	---	---	---	---
	2000	0.0	201,137	28,095	14.0%	2,874	---	839.82	---	117.31	---
	2001	0.4	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	1,456,870	44.8%	66,154	104.1%	589.70	-0.2%	264.23	7.2%
	2008	3.2	3,036,901	1,417,312	46.7%	60,165	90.9%	605.71	2.7%	282.68	7.0%
	2009	4.2	2,583,983	1,420,107	55.0%	49,008	81.5%	632.71	4.5%	347.72	23.0%
	2010	5.3	2,295,220	1,381,268	60.2%	42,186	86.1%	652.89	3.2%	392.91	13.0%
	2011	6.3	2,035,005	1,290,834	63.4%	36,202	85.8%	674.55	3.3%	427.88	8.9%
	2012	7.3	1,900,196	1,646,757	86.7%	32,029	88.5%	711.93	5.5%	616.97	44.2%
	2013	8.3	1,736,719	1,191,972	68.6%	28,427	88.8%	733.13	3.0%	503.17	-18.4%
	2014	9.3	1,610,802	1,077,104	66.9%	25,729	90.5%	751.28	2.5%	502.36	-0.2%
	Thru 2014	3.7	30,840,854	14,638,045	47.5%	549,794	---	---	---	---	---
	2015	10.3	1,440,654	1,004,739	69.7%	22,642	88.0%	763.53	1.6%	532.50	6.0%
	Thru 2015	4.0	32,281,508	15,642,784	48.5%	572,436	---	---	---	---	---
	2016	11.3	1,269,173	937,222	73.8%	19,925	88.0%	764.37	0.1%	564.45	6.0%
	Thru 2016	4.3	33,550,681	16,580,006	49.4%	592,361	---	---	---	---	---
2008	2008	0.0	581,857	196,904	33.8%	12,736	---	548.23	---	185.53	---
	2009	1.0	872,763	422,520	48.4%	18,594	146.0%	563.25	2.7%	272.68	47.0%
	2010	2.0	704,514	395,544	56.1%	14,786	79.5%	571.77	1.5%	320.94	17.7%
	2011	3.0	603,448	445,084	73.8%	12,441	84.1%	582.06	1.8%	429.31	33.8%
	2012	4.0	538,355	349,697	65.0%	10,532	84.7%	613.39	5.4%	398.44	-7.2%
	2013	5.0	486,468	349,996	71.9%	9,237	87.7%	631.98	3.0%	454.69	14.1%
	2014	6.0	454,203	277,440	61.1%	8,319	90.1%	655.18	3.7%	400.20	-12.0%
	Thru 2014	2.7	4,241,609	2,437,094	57.5%	86,645	---	---	---	---	---
	2015	7.0	406,230	258,803	63.7%	7,321	88.0%	665.86	1.6%	424.21	6.0%
	Thru 2015	3.1	4,647,839	2,695,897	58.0%	93,966	---	---	---	---	---
	2016	8.0	357,848	241,392	67.5%	6,442	88.0%	666.59	0.1%	449.66	6.0%
	Thru 2016	3.4	5,005,687	2,937,289	58.7%	100,408	---	---	---	---	---
2009	2009	0.0	1,068,774	318,310	29.8%	22,960	---	558.59	---	166.36	---
	2010	1.0	1,811,603	1,010,442	55.8%	38,841	169.2%	559.70	0.2%	312.18	87.7%
	2011	2.0	1,386,544	889,716	64.2%	28,928	74.5%	575.17	2.8%	369.07	18.2%
	2012	3.0	1,204,277	650,446	54.0%	23,502	81.2%	614.90	6.9%	332.11	-10.0%
	2013	4.0	1,058,570	681,189	64.3%	19,926	84.8%	637.50	3.7%	410.23	23.5%
	2014	5.0	987,793	534,736	54.1%	17,749	89.1%	667.84	4.8%	361.53	-11.9%
	Thru 2014	2.3	7,517,561	4,084,840	54.3%	151,906	---	---	---	---	---
	2015	6.0	883,424	498,793	56.5%	15,619	88.0%	678.73	1.6%	383.22	6.0%
	Thru 2015	2.7	8,400,985	4,583,633	54.6%	167,525	---	---	---	---	---
	2016	7.0	778,288	465,280	59.8%	13,745	88.0%	679.48	0.1%	406.21	6.0%
	Thru 2016	3.1	9,179,273	5,048,913	55.0%	181,270	---	---	---	---	---
2010	2010	0.0	2,943,154	1,852,227	62.9%	59,950	---	589.12	---	370.75	---
	2011	1.0	2,189,754	1,747,623	79.8%	43,853	73.1%	599.21	1.7%	478.22	29.0%
	2012	2.0	1,779,452	1,360,397	76.5%	33,288	75.9%	641.48	7.1%	490.41	2.5%
	2013	3.0	1,479,364	1,231,759	83.3%	26,988	81.1%	657.79	2.5%	547.69	11.7%
	2014	4.0	1,286,172	918,531	71.4%	22,482	83.3%	686.51	4.4%	490.28	-10.5%
	Thru 2014	1.6	9,677,896	7,110,537	73.5%	186,561	---	---	---	---	---
	2015	5.0	1,150,275	856,812	74.5%	19,784	88.0%	697.70	1.6%	519.70	6.0%
	Thru 2015	1.9	10,828,171	7,967,349	73.6%	206,345	---	---	---	---	---
	2016	6.0	1,013,364	799,235	78.9%	17,410	88.0%	698.47	0.1%	550.88	6.0%
	Thru 2016	2.3	11,841,535	8,766,584	74.0%	223,755	---	---	---	---	---
All	1992	---	---	---	---	---	---	---	---	---	---
	1993	---	---	---	---	---	---	---	---	---	---
	1994	---	---	---	---	---	---	---	---	---	---
	1995	---	---	---	---	---	---	---	---	---	---
	1996	---	---	---	---	---	---	---	---	---	---
	1997	---	---	---	---	---	---	---	---	---	---
	1998	---	---	---	---	---	---	---	---	---	---
	1999	---	---	---	---	---	---	---	---	---	---
	2000	0.0	201,137	28,095	14.0%	2,874	---	839.82	---	117.31	---
	2001	0.4	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	1,456,870	44.8%	66,154	104.1%	589.70	-0.2%	264.23	7.2%
	2008	3.2	3,036,901	1,417,312	46.7%	60,165	90.9%	605.71	2.7%	282.68	7.0%
	2009	4.2	2,583,983	1,420,107	55.0%	49,008	81.5%	632.71	4.5%	347.72	23.0%
	2010	5.3	2,295,220	1,381,268	60.2%	42,186	86.1%	652.89	3.2%	392.91	13.0%
	2011	6.3	2,035,005	1,290,834	63.4%	36,202	85.8%	674.55	3.3%	427.88	8.9%
	2012	7.3	1,900,196	1,646,757	86.7%	32,029	88.5%	711.93	5.5%	616.97	44.2%
	2013	8.3	1,736,719	1,191,972	68.6%	28,427	88.8%	733.13	3.0%	503.17	-18.4%
	2014	9.3	1,610,802	1,077,104	66.9%	25,729	90.5%	751.28	2.5%	502.36	-0.2%
	Thru 2014	3.1	52,277,921	28,270,517	54.1%	974,906	---	---	---	---	---
	2015	7.4	3,880,583	2,619,147	67.5%	65,366	88.0%	712.40	1.6%	480.83	6.0%
	Thru 2015	3.4	56,158,504	30,889,664	55.0%	1,040,272	---	---	---	---	---
	2016	8.4	3,418,673	2,443,129	71.5%	57,522	88.0%	713.19	0.1%	509.68	6.0%
	Thru 2016	3.6	59,577,177	33,332,793	55.9%	1,097,794	---	---	---	---	---
	2017	9.4	3,188,913	2,278,952	71.5%	50,619	88.0%	755.98	6.0%	540.26	6.0%
	2018	10.4	2,974,641	2,125,836	71.5%	44,545	88.0%	801.34	6.0%	572.68	6.0%
	2019	11.4	2,774,772	1,982,997	71.5%	39,200	88.0%	849.42	6.0%	607.04	6.0%
	2020	12.4	2,589,321	1,849,733	71.5%	34,496	88.0%	900.39	6.0%	643.46	6.0%
	2021	13.4	2,414,339	1,725,410	71.5%	30,356	88.0%	954.41	6.0%	682.07	6.0%
	2022	14.4	2,252,062	1,609,436	71.5%	26,713	88.0%	1,011.67	6.0%	722.99	6.0%
	2023	15.4	2,100,683	1,501,255	71.5%	23,507	88.0%	1,072.37	6.0%	766.37	6.0%
	2024	16.4	1,959,499	1,400,356	71.5%	20,686	88.0%	1,136.71	6.0%	812.35	6.0%
	2025	17.4	1,827,848	1,306,274	71.5%	18,204	88.0%	1,204.91	6.0%	861.09	6.0%
	Thru 2025	6.2	81,658,255	49,113,042	60.1%	1,386,120	---	---	---	---	---

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2014	All	52,277,921	28,270,517	54.1%
2015	All	3,880,583	2,619,147	67.5%
2016	All	3,418,673	2,443,129	71.5%
2017-2025	All	22,081,078	15,780,249	71.5%
Cumulative	All	81,658,255	49,113,042	60.1%
Thru 2014	All	52,277,921	28,270,517	54.1%
2015-2025	All	29,380,334	20,842,525	70.9%

Projection Assumptions

Persistency		Claim Cost Trend	
Duration 0-1	176.0%	2015 Ultimate	6.0%
Ultimate	88.0%	Ultimate	6.0%
Rate Changes	Aging	R.S. Change	Total Effect. (4)
2014	0.0%	4.9%	4.9%
2015	0.0%	1.2%	1.2%
2016	0.0%	0.0%	0.0%
2017	0.0%	3.7%	3.7%
2018	0.0%	3.7%	3.7%
2019	0.0%	3.7%	3.7%
2020	0.0%	3.7%	3.7%
2021	0.0%	3.7%	3.7%
2022	0.0%	3.7%	3.7%
2023	0.0%	3.7%	3.7%
2024	0.0%	3.7%	3.7%

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

**Exhibit VI**

With the 2016 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	
2007 & prior	1992	---	-	-	---	-	---	-	---	-	---	
	1993	---	-	-	---	-	---	-	---	-	---	
	1994	---	-	-	---	-	---	-	---	-	---	
	1995	---	-	-	---	-	---	-	---	-	---	
	1996	0.0	452,039	260,038	57.5%	5,195	---	1,044.17	---	600.66	---	
	1997	0.5	2,060,385	1,368,177	66.4%	23,215	446.9%	1,065.03	2.0%	707.22	17.7%	
	1998	0.9	4,467,829	2,776,012	62.1%	46,929	202.1%	1,142.45	7.3%	709.84	0.4%	
	1999	1.4	6,924,126	4,293,184	62.0%	65,332	139.2%	1,271.80	11.3%	788.56	11.1%	
	2000	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	59,925,072	69.9%	563,367	102.6%	1,825.45	10.1%	1,276.43	9.4%	
	2007	3.5	78,467,515	55,904,234	71.2%	475,754	84.4%	1,979.20	8.4%	1,410.08	10.5%	
	2008	4.5	71,315,809	48,549,638	68.1%	385,320	81.0%	2,220.98	12.2%	1,511.98	7.2%	
	2009	5.5	61,984,377	42,176,233	68.0%	301,053	78.1%	2,470.70	11.2%	1,681.15	11.2%	
2010	6.4	53,003,429	37,180,197	70.1%	240,877	80.0%	2,640.52	6.9%	1,852.24	10.2%		
2011	7.4	45,519,227	31,239,404	68.6%	188,562	78.3%	2,896.82	9.7%	1,988.06	7.3%		
2012	8.4	41,203,505	27,716,092	66.1%	152,881	81.1%	3,234.16	11.6%	2,136.26	7.5%		
2013	9.4	36,250,284	22,740,432	62.7%	126,622	82.8%	3,435.45	6.2%	2,155.12	0.9%		
2014	10.4	32,139,929	19,979,850	62.2%	107,744	85.1%	3,579.59	4.2%	2,225.26	3.3%		
Thru 2014	4.4	765,055,253	518,360,622	67.8%	4,559,211	---	---	---	---	---		
2015	11.4	27,404,540	17,916,874	65.4%	91,582	85.0%	3,590.82	0.3%	2,347.65	5.5%		
Thru 2015	4.7	792,459,793	536,277,496	67.7%	4,650,793	---	---	---	---	---		
2016	12.4	23,354,862	16,067,013	68.8%	77,845	85.0%	3,600.21	0.3%	2,476.77	5.5%		
Thru 2016	4.9	815,814,655	552,344,509	67.7%	4,728,638	---	---	---	---	---		
2008	2008	0.0	1,548,286	1,102,929	71.2%	9,204	---	2,018.63	---	1,437.98	---	
	2009	1.0	2,031,509	1,420,249	69.9%	11,471	124.6%	2,125.19	5.3%	1,485.75	3.3%	
	2010	2.0	1,738,154	1,204,833	69.3%	9,199	80.2%	2,267.40	6.7%	1,571.69	5.8%	
	2011	3.0	1,426,772	1,017,437	71.3%	6,838	74.3%	2,503.84	10.4%	1,785.50	13.6%	
	2012	4.0	1,226,166	726,580	59.3%	5,374	78.6%	2,738.00	9.4%	1,622.43	-9.1%	
	2013	5.0	1,064,802	741,836	69.7%	4,557	84.8%	2,803.95	2.4%	1,953.49	20.4%	
	2014	6.0	935,260	631,391	67.5%	3,953	86.7%	2,839.14	1.3%	1,916.69	-1.9%	
	Thru 2014	2.6	9,970,949	6,845,256	68.7%	50,596	---	---	---	---	---	
	2015	7.0	797,454	566,191	71.0%	3,360	85.0%	2,848.05	0.3%	2,022.11	5.5%	
	Thru 2015	2.9	10,768,403	7,411,447	68.8%	53,956	---	---	---	---	---	
	2016	8.0	679,609	507,733	74.7%	2,856	85.0%	2,855.50	0.3%	2,133.33	5.5%	
	Thru 2016	3.2	11,448,012	7,919,180	69.2%	56,812	---	---	---	---	---	
	2009	2009	0.0	1,169,469	753,762	64.5%	6,747	---	2,079.98	---	1,340.62	---
		2010	1.0	1,706,852	1,155,575	67.7%	9,526	141.2%	2,150.14	3.4%	1,455.69	8.6%
2011		2.0	1,276,303	896,433	70.2%	6,451	67.7%	2,374.15	10.4%	1,667.52	14.6%	
2012		3.0	955,402	630,319	66.0%	4,439	68.8%	2,581.78	8.7%	1,703.95	2.2%	
2013		4.0	799,331	502,702	62.9%	3,553	80.0%	2,699.68	4.6%	1,697.84	-0.4%	
2014		5.0	722,193	463,926	64.2%	3,127	86.0%	2,771.45	2.7%	1,857.09	9.4%	
Thru 2014		2.1	6,629,190	4,422,717	66.7%	33,843	---	---	---	---	---	
2015		6.0	615,801	433,969	70.5%	2,658	85.0%	2,780.14	0.3%	1,959.23	5.5%	
Thru 2015		2.4	7,244,991	4,856,686	67.0%	36,501	---	---	---	---	---	
2016		7.0	524,730	389,111	74.2%	2,259	85.0%	2,787.41	0.3%	2,066.99	5.5%	
Thru 2016		2.7	7,769,721	5,245,797	67.5%	38,760	---	---	---	---	---	
2010		2010	0.0	1,227,730	757,026	61.7%	6,474	---	2,275.68	---	1,403.20	---
		2011	1.0	1,007,214	566,764	56.3%	4,758	73.5%	2,540.26	11.6%	1,429.42	1.9%
		2012	2.0	795,522	456,180	57.3%	3,407	71.6%	2,801.96	10.3%	1,606.74	12.4%
	2013	3.0	649,523	367,069	56.5%	2,658	78.0%	2,932.38	4.7%	1,657.19	3.1%	
	2014	4.0	588,831	347,014	58.9%	2,222	83.6%	3,180.01	8.4%	1,874.06	13.1%	
	Thru 2014	1.6	4,266,820	2,494,052	58.4%	19,519	---	---	---	---	---	
	2015	5.0	502,158	311,233	62.0%	1,889	85.0%	3,189.99	0.3%	1,977.13	5.5%	
	Thru 2015	2.0	4,770,978	2,805,285	58.8%	21,408	---	---	---	---	---	
	2016	6.0	428,043	279,159	65.2%	1,606	85.0%	3,198.33	0.3%	2,085.87	5.5%	
	Thru 2016	2.3	5,199,021	3,084,444	59.3%	23,014	---	---	---	---	---	
	All	1992	---	-	-	---	-	---	-	---	-	---
		1993	---	-	-	---	-	---	-	---	-	---
		1994	---	-	-	---	-	---	-	---	-	---
		1995	---	-	-	---	-	---	-	---	-	---
1996		0.0	452,039	260,038	57.5%	5,195	---	1,044.17	---	600.66	---	
1997		0.5	2,060,385	1,368,177	66.4%	23,215	446.9%	1,065.03	2.0%	707.22	17.7%	
1998		0.9	4,467,829	2,776,012	62.1%	46,929	202.1%	1,142.45	7.3%	709.84	0.4%	
1999		1.4	6,924,126	4,293,184	62.0%	65,332	139.2%	1,271.80	11.3%	788.56	11.1%	
2000		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	59,925,072	69.9%	563,367	102.6%	1,825.45	10.1%	1,276.43	9.4%	
2007		3.5	78,467,515	55,904,234	71.2%	475,754	84.4%	1,979.20	8.4%	1,410.08	10.5%	
2008		4.5	71,315,809	48,549,638	68.1%	385,320	81.0%	2,220.98	12.2%	1,511.98	7.2%	
2009		5.5	61,984,377	42,176,233	68.0%	301,053	78.1%	2,470.70	11.2%	1,681.15	11.2%	
2010		6.4	53,003,429	37,180,197	70.1%	240,877	80.0%	2,640.52	6.9%	1,852.24	10.2%	
2011		7.4	45,519,227	31,239,404	68.6%	188,562	78.3%	2,896.82	9.7%	1,988.06	7.3%	
2012		8.4	41,203,505	27,716,092	66.1%	152,881	81.1%	3,234.16	11.6%	2,136.26	7.5%	
2013		9.4	36,250,284	22,740,432	62.7%	126,622	82.8%	3,435.45	6.2%	2,155.12	0.9%	
2014		10.4	32,139,929	19,979,850	62.2%	107,744	85.1%	3,579.59	4.2%	2,225.26	3.3%	
Thru 2014		4.4	765,055,253	518,360,622	67.8%	4,559,211	---	---	---	---	---	
2015		11.4	27,404,540	17,916,874	65.4%	91,582	85.0%	3,590.82	0.3%	2,347.65	5.5%	
Thru 2015		4.7	792,459,793	536,277,496	67.7%	4,650,793	---	---	---	---	---	
2016		12.4	23,354,862	16,067,013	68.8%	77,845	85.0%	3,600.21	0.3%	2,476.77	5.5%	
Thru 2016		4.9	815,814,655	552,344,509	67.7%	4,728,638	---	---	---	---	---	
2017	13.0	22,407,225	15,462,621	69.0%	71,881	85.0%	3,740.72	5.5%	2,581.37	5.5%		
2018	14.0	20,093,730	13,866,163	69.0%	61,999	85.0%	3,946.46	5.5%	2,723.35	5.5%		
2019	15.0	18,019,021	12,434,428	69.0%	51,934	85.0%	4,163.52	5.5%	2,873.13	5.5%		
2020	16.0	16,158,580	11,150,590	69.0%	44,144	85.0%	4,392.51	5.5%	3,031.15	5.5%		
2021	17.0	14,490,058	9,999,175	69.0%	37,522	85.0%	4,634.10	5.5%	3,197.86	5.5%		
2022	18.0	12,994,094	8,966,839	69.0%	31,894	85.0%	4,888.98	5.5%	3,373.74	5.5%		
2023	19.0	11,652,488	8,041,052	69.0%	27,110	85.0%	5,157.87	5.5%	3,559.30	5.5%		
2024	20.0	10,449,590	7,210,967	69.0%	23,044	85.0%	5,441.55	5.5%	3,755.06	5.5%		
2025	21.0	9,370,486	6,466,305	69.0%	19,587	85.0%	5,740.84	5.5%	3,961.59	5.5%		
Thru 2025	6.4	975,866,681	662,192,069	67.9%	5,215,439	---	---	---	---	---		

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2014	All	785,924,212	532,122,646	67.7%
2015	All	29,319,953	19,228,267	65.6%
2016	All	24,987,244	17,243,016	69.0%
2017-2025	All	135,635,272	93,598,140	69.0%
Cumulative	All	975,866,681	662,192,069	67.9%
Thru 2014	All	785,924,212	532,122,646	67.7%
2015-2025	All	189,942,469	130,069,423	68.5%

Projection Assumptions				
Duration 0-1	Persistency		Claim Cost Trend	
	Ultimate	85.0%	2015 Ultimate	5.5%
Rate Changes	Aging	R.S. Change	Total	Effect. (4)

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

**Exhibit VI**

With the 2016 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
2007	1992	---	---	---	---	---	---	---	---	---	---
& prior	1993	---	---	---	---	---	---	---	---	---	---
	1994	---	---	---	---	---	---	---	---	---	---
	1995	---	---	---	---	---	---	---	---	---	---
	1996	---	---	---	---	---	---	---	---	---	---
	1997	---	---	---	---	---	---	---	---	---	---
	1998	---	---	---	---	---	---	---	---	---	---
	1999	---	---	---	---	---	---	---	---	---	---
	2000	---	---	---	---	---	---	---	---	---	---
	2001	---	---	---	---	---	---	---	---	---	---
	2002	---	---	---	---	---	---	---	---	---	---
	2003	---	---	---	---	---	---	---	---	---	---
	2004	---	---	---	---	---	---	---	---	---	---
	2005	0.0	81,624	37,314	45.7%	514	---	1,905.62	---	871.13	---
	2006	0.0	24,999,059	16,084,104	64.3%	167,005	32491.2%	1,796.29	-5.7%	1,155.71	32.7%
	2007	0.7	64,971,791	44,986,760	69.2%	434,051	259.9%	1,796.24	0.0%	1,243.73	7.6%
	2008	1.5	79,341,173	56,165,994	70.8%	504,382	116.2%	1,887.64	5.1%	1,336.27	7.4%
	2009	2.5	76,181,243	53,734,923	70.5%	434,643	86.2%	2,103.28	11.4%	1,483.56	11.0%
2010	3.5	70,801,151	49,265,753	69.6%	368,485	84.8%	2,305.69	9.6%	1,604.38	8.1%	
2011	4.5	63,012,835	43,304,745	68.7%	291,383	79.1%	2,595.05	12.5%	1,783.42	11.2%	
2012	5.5	58,392,925	36,777,508	63.0%	236,021	81.0%	2,968.87	14.4%	1,869.88	4.8%	
2013	6.5	53,568,452	32,465,788	60.6%	197,271	83.6%	3,258.57	9.8%	1,974.89	5.8%	
2014	7.5	48,244,082	29,898,454	62.0%	167,477	84.9%	3,456.77	6.1%	2,142.27	8.5%	
Thru 2014	3.6	539,584,336	362,721,343	67.2%	2,801,232	---	---	---	---	---	
2015	8.5	42,040,516	26,938,430	64.1%	142,355	85.0%	3,543.86	2.5%	2,270.81	6.0%	
Thru 2015	3.9	581,634,852	389,659,773	67.0%	2,943,587	---	---	---	---	---	
2016	9.5	36,422,510	24,271,590	66.6%	121,002	85.0%	3,612.09	1.9%	2,407.06	6.0%	
Thru 2016	4.2	618,057,362	413,931,363	67.0%	3,064,589	---	---	---	---	---	
2008	2008	0.0	24,088,075	16,730,882	69.5%	161,312	---	1,791.91	---	1,244.61	---
2009	1.0	43,413,650	30,549,469	70.4%	273,549	169.6%	1,904.46	6.3%	1,340.14	7.7%	
2010	2.0	40,521,486	28,647,685	70.7%	232,538	85.0%	2,091.09	9.8%	1,478.35	10.3%	
2011	3.0	35,772,676	24,849,867	69.5%	181,701	78.1%	2,362.52	13.0%	1,641.15	11.0%	
2012	4.0	31,013,823	21,392,728	68.9%	145,252	79.9%	2,727.44	15.4%	1,767.36	7.7%	
2013	5.0	30,048,100	18,881,775	62.8%	120,155	82.7%	3,000.93	10.0%	1,885.74	6.2%	
2014	6.0	27,175,425	17,005,324	62.6%	101,780	84.7%	3,204.02	6.8%	2,004.95	6.3%	
Thru 2014	2.9	234,033,236	158,057,730	67.5%	1,216,287	---	---	---	---	---	
2015	7.0	23,681,131	15,321,813	64.7%	86,513	85.0%	3,284.75	2.5%	2,125.25	6.0%	
Thru 2015	3.3	257,714,367	173,379,543	67.3%	1,302,800	---	---	---	---	---	
2016	8.0	20,516,483	13,804,975	67.3%	73,536	85.0%	3,347.99	1.9%	2,252.77	6.0%	
Thru 2016	3.6	278,230,850	187,184,518	67.3%	1,376,336	---	---	---	---	---	
2009	2009	0.0	24,681,218	17,896,790	72.5%	157,063	---	1,885.71	---	1,367.36	---
2010	1.0	43,250,177	31,333,939	72.4%	261,332	166.4%	1,985.99	5.3%	1,438.81	5.2%	
2011	2.0	38,600,570	25,911,358	67.1%	204,264	78.2%	2,267.69	14.2%	1,522.23	5.8%	
2012	3.0	35,041,735	22,404,730	63.9%	160,290	78.5%	2,623.38	15.7%	1,677.31	10.2%	
2013	4.0	31,606,728	19,991,119	63.2%	131,479	82.0%	2,884.72	10.0%	1,824.58	8.8%	
2014	5.0	28,486,485	18,277,733	64.2%	111,721	85.0%	3,059.75	6.1%	1,963.22	7.6%	
Thru 2014	2.5	20,666,912	13,815,689	67.3%	1,026,149	---	---	---	---	---	
2015	6.0	24,823,645	16,468,246	66.3%	94,963	85.0%	3,136.84	2.5%	2,081.01	6.0%	
Thru 2015	2.8	226,490,557	152,283,915	67.2%	1,121,112	---	---	---	---	---	
2016	7.0	21,506,434	14,837,968	69.0%	80,719	85.0%	3,197.23	1.9%	2,205.87	6.0%	
Thru 2016	3.2	247,996,991	167,121,883	67.4%	1,201,831	---	---	---	---	---	
2010	2010	0.0	20,990,081	14,271,567	68.0%	125,566	---	2,005.96	---	1,363.89	---
2011	1.0	21,904,973	14,369,369	65.6%	115,962	92.4%	2,266.77	13.0%	1,486.97	9.0%	
2012	2.0	19,665,391	11,881,109	60.4%	90,628	78.2%	2,603.88	14.9%	1,573.17	5.8%	
2013	3.0	17,810,180	10,778,558	60.5%	74,560	82.3%	2,866.45	10.1%	1,734.75	10.3%	
2014	4.0	16,134,545	9,813,289	60.8%	63,258	84.8%	3,060.71	6.8%	1,861.57	7.3%	
Thru 2014	1.9	96,505,172	61,113,892	63.3%	469,974	---	---	---	---	---	
2015	5.0	14,059,832	8,841,685	62.9%	53,769	85.0%	3,137.83	2.5%	1,973.26	6.0%	
Thru 2015	2.3	110,565,004	69,955,577	63.3%	523,743	---	---	---	---	---	
2016	6.0	12,181,030	7,966,436	65.4%	45,704	85.0%	3,198.24	1.9%	2,091.66	6.0%	
Thru 2016	2.6	122,746,034	77,922,013	63.5%	569,447	---	---	---	---	---	
All	1992	---	---	---	---	---	---	---	---	---	---
1993	---	---	---	---	---	---	---	---	---	---	---
1994	---	---	---	---	---	---	---	---	---	---	---
1995	---	---	---	---	---	---	---	---	---	---	---
1996	---	---	---	---	---	---	---	---	---	---	---
1997	---	---	---	---	---	---	---	---	---	---	---
1998	---	---	---	---	---	---	---	---	---	---	---
1999	---	---	---	---	---	---	---	---	---	---	---
2000	---	---	---	---	---	---	---	---	---	---	---
2001	---	---	---	---	---	---	---	---	---	---	---
2002	---	---	---	---	---	---	---	---	---	---	---
2003	---	---	---	---	---	---	---	---	---	---	---
2004	---	---	---	---	---	---	---	---	---	---	---
2005	0.0	81,624	37,314	45.7%	514	---	1,905.62	---	871.13	---	
2006	0.0	24,999,059	16,084,104	64.3%	167,005	32491.2%	1,796.29	-5.7%	1,155.71	32.7%	
2007	0.7	64,971,791	44,986,760	69.2%	434,051	259.9%	1,796.24	0.0%	1,243.73	7.6%	
2008	1.2	103,429,248	72,896,876	70.5%	665,694	153.4%	1,864.45	3.8%	1,314.06	5.7%	
2009	1.6	144,276,111	102,181,181	70.8%	865,255	130.0%	2,000.93	7.3%	1,417.12	7.8%	
2010	2.1	175,562,896	123,518,944	70.4%	987,921	114.2%	2,132.51	6.6%	1,500.35	5.9%	
2011	3.1	159,291,054	108,435,339	68.1%	793,310	80.3%	2,409.52	13.0%	1,640.25	9.3%	
2012	4.1	146,113,873	92,456,076	63.3%	632,191	79.7%	2,773.48	15.1%	1,754.96	7.0%	
2013	5.1	133,033,460	82,117,240	61.7%	523,465	82.8%	3,049.68	10.0%	1,882.47	7.3%	
2014	6.1	120,040,538	74,994,801	62.5%	444,236	84.9%	3,242.62	6.3%	2,025.81	7.6%	
Thru 2014	3.1	1,071,799,656	717,708,633	67.0%	5,513,642	---	---	---	---	---	
2015	7.1	104,605,124	67,570,174	64.6%	377,600	85.0%	3,324.32	2.5%	2,147.36	6.0%	
Thru 2015	3.4	1,176,404,780	785,278,807	66.8%	5,891,242	---	---	---	---	---	
2016	8.1	90,626,457	60,880,969	67.2%	320,961	85.0%	3,388.32	1.9%	2,276.20	6.0%	
Thru 2016	3.7	1,267,031,237	846,159,776	66.8%	6,212,203	---	---	---	---	---	
2017	9.1	81,654,583	54,853,723	67.2%	272,817	85.0%	3,591.62	6.0%	2,412.77	6.0%	
2018	10.1	73,570,690	49,423,182	67.2%	231,894	85.0%	3,807.12	6.0%	2,557.54	6.0%	
2019	11.1	66,287,272	44,530,270	67.2%	197,110	85.0%	4,035.55	6.0%	2,710.99	6.0%	
2020	12.1	59,724,968	40,121,901	67.2%	167,544	85.0%	4,277.68	6.0%	2,873.65	6.0%	
2021	13.1	53,812,036	36,149,743	67.2%	142,412	85.0%	4,534.34	6.0%	3,048.07	6.0%	
2022	14.1	48,484,560	32,570,823	67.2%	121,050	85.0%	4,806.40	6.0%	3,228.83	6.0%	
2023	15.1	43,684,767	29,346,456	67.2%	102,893	85.0%	5,094.78	6.0%	3,422.56	6.0%	
2024	16.1	39,359,975	26,441,115	67.2%	87,459	85.0%	5,400.47	6.0%	3,627.91	6.0%	
2025	17.1	35,463,278	23,823,368	67.2%	74,340	85.0%	5,724.50	6.0%	3,845.58	6.0%	
Thru 2025	6.2	1,769,073,366	1,183,420,357	66.9%	7,609,722	---	---	---	---	---	

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2014	All	1,071,799,656	717,708,633	67.0%
2015	All	104,605,124	67,570,174	64.6%
2016	All	90,626,457	60,880,969	67.2%
2017-2025	All	502,042,129	337,260,581	67.2%
Cumulative	All	1,769,073,366	1,183,420,357	66.9%
Thru 2014		1,071,799,656	717,708,633	67.0%
2015-2025		697,273,710	465,711,724	66.8%

Projection Assumptions

Persistency			Claim Cost Trend	
Duration 0-1	170.0%	Ultimate	2015 Ultimate	6.0%
Ultimate	85.0%	85.0%	6.0%	6.0%
Rate Changes	Aging	R. S. Change	Total	Effect. (4)
2014	1.8%	2.8%	4.7%	0.813
2015	1.8%	0.4%	2.2%	0.755
2016	1.8%	0.0%	1.8%	0.771
2017	1.8%	2.2%	4.1%	0.771
2018	1.8%	2.2%	4.1%	0.771
2019	1.8%	2.2%	4.1%	0.771
2020	1.8%	2.2%	4.1%	0.771
2021	1.8%	2.2%	4.1%	0.771
2022	1.8%	2.2%	4.1%	0.771
2023	1.8%	2.2%	4.1%	0.771
2024	1.8%	2.2%	4.1%	0.771
2025	1.8%	2.2%	4.1%	0.771



## 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

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: 8/13/2015

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. Purpose of Filing**

We are filing the 2016 rate schedules for these forms. Adjusted rates provide, as appropriate, for poorer than anticipated experience, claim cost trend increases, and benefit cost inflation. In setting the levels of adjustments, we have maintained the actuarial equivalence between forms GR-A05 and GR-A06. The rate scales for Plans A, C, D, E, FH, G and J are not changing for 2016.

#### **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 2016 rates are pending with the Illinois Insurance Department.

#### **3. Scope and Justification of Request**

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

#### **4. Rates and Rating Factors**

- a. Rates - The rates are enclosed.
- b. Period Rates Apply - The proposed rates are intended to be effective for calendar year 2016 and are intended to be effective January 1, 2016 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 March 31, 2015.

Projected experience, assuming approval of the proposed 2016 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										A
B										B
C										C
D										D
E										E
F										F
FH**										FH**
G										G
J										J

\* Benefits shaded are provided by the form.

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

**Bankers Life and Casualty Company**

Exhibit II

2016 Rate Adjustments

Rhode Island

<u>Plan</u>	<u>Rate Change</u>
A	0.0%
B	4.0%
C	0.0%
D	0.0%
E	0.0%
F	8.0%
FH	0.0%
G	0.0%
J	0.0%



**Bankers Life and Casualty Company**

Exhibit IV

In-Force Policy History

Policy Form Series GR-A05 and GR-A06

Rhode Island

<u>Year-End</u>	GR-A05C &				GR-A05F &				
	<u>GR-A06A</u>	<u>GR-A06B</u>	<u>GR-A06C</u>	<u>GR-A06D</u>	<u>GR-A06E</u>	<u>GR-A06F</u>	<u>GR-A06FH</u>	<u>GR-A06G</u>	<u>GR-A06J</u>
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
As of 3/2015	2	1	40	2	8	711	44	16	228

Nationwide

<u>Year-End</u>	GR-A05C &				GR-A05F &				
	<u>GR-A06A</u>	<u>GR-A06B</u>	<u>GR-A06C</u>	<u>GR-A06D</u>	<u>GR-A06E</u>	<u>GR-A06F</u>	<u>GR-A06FH</u>	<u>GR-A06G</u>	<u>GR-A06J</u>
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
As of 3/2015	162	214	3,038	1,071	2,364	16,953	5,617	8,611	32,996

**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>
65	\$1,812.64
66	1,856.49
67	1,901.22
68	1,951.62
69	2,004.53
70	2,059.29
71	2,115.47
72	2,173.07
73	2,247.25
74	2,325.04
75	2,404.34
76	2,488.45
77	2,573.00
78	2,662.34
79	2,753.87
80+	2,849.98

\*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

**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 F</u>
65	\$2,462.38
66	2,558.27
67	2,658.52
68	2,763.47
69	2,871.69
70	2,984.81
71	3,102.96
72	3,226.55
73	3,354.63
74	3,490.33
75	3,630.84
76	3,777.79
77	3,931.39
78	4,090.55
79	4,259.20
80+	4,434.40

\*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 F</u>
65	\$2,398.56
66	2,491.83
67	2,589.80
68	2,691.69
69	2,797.18
70	2,908.01
71	3,023.10
72	3,143.32
73	3,268.23
74	3,400.55
75	3,536.59
76	3,680.15
77	3,830.15
78	3,985.17
79	4,149.13
80+	4,319.75

\*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

**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 FH</u>
65	\$448.25
66	464.40
67	481.20
68	498.43
69	516.32
70	534.98
71	554.18
72	574.14
73	595.52
74	617.45
75	640.25
76	663.81
77	688.58
78	714.10
79	740.50
80+	767.88

\*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

**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 G</u>
65	\$2,109.04
66	2,197.07
67	2,290.02
68	2,387.87
69	2,490.42
70	2,596.89
71	2,708.05
72	2,825.54
73	2,948.59
74	3,077.87
75	3,212.81
76	3,353.86
77	3,503.32
78	3,660.41
79	3,825.02
80+	3,997.82

\*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

**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 B</u>
65	\$2,000.60
66	2,064.86
67	2,131.07
68	2,206.24
69	2,282.93
70	2,363.54
71	2,446.89
72	2,533.40
73	2,636.16
74	2,743.83
75	2,854.56
76	2,971.50
77	3,092.59
78	3,220.01
79	3,350.81
80+	3,490.99

\*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

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

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

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

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

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

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

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

\*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

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

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

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



**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 J</u>
65	\$2,080.13
66	2,171.65
67	2,267.54
68	2,363.33
69	2,462.71
70	2,566.89
71	2,674.89
72	2,787.69
73	2,909.65
74	3,036.96
75	3,169.83
76	3,308.70
77	3,453.35
78	3,612.08
79	3,778.33
80+	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