

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: 2014 GR-A06
Project Name/Number: /

Filing at a Glance

Company: Bankers Life and Casualty Company
Product Name: 2014 GR-A06
State: Rhode Island
TOI: MS05I Individual Medicare Supplement - Standard Plans
Sub-TOI: MS05I.015 Multi-Plan
Filing Type: Rate
Date Submitted: 08/19/2013
SERFF Tr Num: BNLB-129167031
SERFF Status: Assigned
State Tr Num:
State Status: Open-Pending Actuary Review
Co Tr Num:

Implementation: 01/01/2014
Date Requested:
Author(s): Diana Willis
Reviewer(s): Herbert Olson (primary), Adrienne Evans, Sandra West, Charles DeWeese, Maria Casale, Linda Johnson

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: 2014 GR-A06
Project Name/Number: /

Filing Company: Bankers Life and Casualty Company

General Information

Project Name: Status of Filing in Domicile: Authorized
 Project Number: Date Approved in Domicile: 08/12/2013
 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: 5.3% Filing Status Changed: 08/20/2013
 State Status Changed: 08/20/2013
 Deemer Date: Created By: Diana Willis
 Submitted By: Diana Willis Corresponding Filing Tracking Number:

Filing Description:

INDIVIDUAL A&H 2014 Premium Rates for Standardized Medicare Supplement Policy Forms GR-A06A thru GR-A06G, GR-A06FH and GR-A06J

We are submitting the revised rates to be used beginning in 2014 for forms GR-A06A thru GR-A06G, GR-A06FH and GR-A06J. The forms 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 and claim cost trend increases experience, we must increase the rates for certain plans. The amounts and details of the requested increases are explained in the enclosed memorandum.

These revised rate scales are intended to be effective through year-end 2014 or later, depending on the premium mode option chosen and will apply to in-force. With these revised rates the anticipated loss ratio standard of your state for these forms will be met.

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

Company and Contact

Filing Contact Information

Diana Willis, Actuarial Analyst d.willis-panzica@banklife.com
 111 East Wacker Drive 312-396-6071 [Phone]
 Chicago, IL 60601 312-396-5907 [FAX]

Filing Company Information

Bankers Life and Casualty Company	CoCode: 61263	State of Domicile: Illinois
111 East Wacker Drive	Group Code: 233	Company Type:
Chicago, IL 60601	Group Name:	State ID Number:
(312) 396-6000 ext. [Phone]	FEIN Number: 36-0770740	

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: 2014 GR-A06
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Filing Fees

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

Company	Amount	Date Processed	Transaction #
Bankers Life and Casualty Company	\$225.00	08/19/2013	73058384

SERFF Tracking #:

BNLB-129167031

State Tracking #:

Company Tracking #:

State: Rhode Island

Filing Company:

Bankers Life and Casualty Company

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Product Name: 2014 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: 3.900%

Effective Date of Last Rate Revision: 01/01/2013

Filing Method of Last Filing: SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# 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	5.300%	5.300%	\$227,234	1,385	\$4,287,425	10.000%	0.000%

SERFF Tracking #:

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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:

2014 GR-A06

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Rate/Rule Schedule

SERFF Tracking #:

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State: Rhode Island

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Bankers Life and Casualty Company

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

Product Name: 2014 GR-A06

Project Name/Number: /

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: Percent Rate Change Request: 10	Rate Sheet - Plan A.pdf,
2		Rate Sheet Plan B	GR-A06B	Revised	Previous State Filing Number: Percent Rate Change Request:	Rate Sheet - Plan B.pdf,
3		Rate Sheet Plan C	GR-A06C	Revised	Previous State Filing Number: Percent Rate Change Request:	Rate Sheet - Plan C.pdf,
4		Rate Sheet Plan D	GR-A06D	Revised	Previous State Filing Number: Percent Rate Change Request: 7	Rate Sheet - Plan D.pdf,
5		Rate Sheet Plan E	GR-A06E	Revised	Previous State Filing Number: Percent Rate Change Request: 4	Rate Sheet - Plan E.pdf,
6		Rate Sheet Plan F	GR-A06F	Revised	Previous State Filing Number: Percent Rate Change Request: 6	Rate Sheet - Plan F.pdf,
7		Rate Sheet Plan FH	GR-A06FH	Revised	Previous State Filing Number: Percent Rate Change Request: 4	Rate Sheet - Plan FH.pdf,

SERFF Tracking #:

BNLB-129167031

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

Rhode Island

Filing Company:

Bankers Life and Casualty Company

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

Product Name:

2014 GR-A06

Project Name/Number:

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8		Rate Sheet Plan G	GR-A06G	Revised	Previous State Filing Number: Percent Rate Change Request: 10	Rate Sheet - Plan G.pdf,
9		Rate Sheet Plan J	GR-A06J	Revised	Previous State Filing Number: Percent Rate Change Request: 3	Rate Sheet - Plan J.pdf,
10		Rate Sheet Current	GR-A06	Other	Previous State Filing Number: Rate Action Other Explanation: Informational	Rate Sheet - Current.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	\$1,899.04
66	1,944.97
67	1,991.77
68	2,044.56
69	2,099.98
70	2,157.36
71	2,216.27
72	2,276.49
73	2,354.27
74	2,435.76
75	2,518.78
76	2,607.03
77	2,695.50
78	2,789.10
79	2,884.99
80+	2,985.68

*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	\$1,923.69
66	1,985.44
67	2,049.15
68	2,121.36
69	2,195.11
70	2,272.67
71	2,352.74
72	2,435.98
73	2,534.82
74	2,638.34
75	2,744.81
76	2,857.18
77	2,973.68
78	3,096.19
79	3,221.97
80+	3,356.70

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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

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Standardized Medicare Supplement
Policy Form Series GR-A06

Annual Premium Rates* Male or Female

<u>Attained Age</u>	<u>Plan D</u>
65	\$1,961.77
66	2,030.60
67	2,103.04
68	2,182.35
69	2,266.45
70	2,353.62
71	2,446.34
72	2,540.82
73	2,653.61
74	2,772.63
75	2,895.47
76	3,027.14
77	3,164.70
78	3,308.70
79	3,459.57
80+	3,620.92

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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

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Bankers Life and Casualty Company

Standardized Medicare Supplement
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Annual Premium Rates* Male or Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,220.96
66	2,307.25
67	2,398.02
68	2,492.27
69	2,590.01
70	2,692.56
71	2,799.14
72	2,910.52
73	3,026.16
74	3,148.66
75	3,274.66
76	3,407.54
77	3,546.41
78	3,689.97
79	3,841.82
80+	3,999.78

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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

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Standardized Medicare Supplement
Policy Form Series GR-A06

Annual Premium Rates* Male or Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,209.40
66	2,301.69
67	2,399.00
68	2,501.65
69	2,609.00
70	2,720.49
71	2,836.99
72	2,960.16
73	3,088.99
74	3,224.37
75	3,365.86
76	3,513.57
77	3,670.22
78	3,834.73
79	4,007.09
80+	4,188.18

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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

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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	\$1,726.35	\$1,923.69	\$2,038.02	\$1,833.48	\$2,027.22	\$2,095.18	\$431.01	\$2,008.57	\$2,019.58
66	1,768.13	1,985.44	2,101.95	1,897.73	2,095.29	2,176.67	446.51	2,092.46	2,108.49
67	1,810.68	2,049.15	2,168.38	1,965.47	2,165.76	2,262.31	462.65	2,180.93	2,201.55
68	1,858.68	2,121.36	2,241.58	2,039.55	2,243.65	2,351.22	479.23	2,274.20	2,294.49
69	1,909.08	2,195.11	2,318.38	2,118.20	2,325.69	2,443.40	496.47	2,371.83	2,391.03
70	1,961.22	2,272.67	2,398.56	2,199.69	2,411.00	2,540.16	514.36	2,473.18	2,492.16
71	2,014.78	2,352.74	2,482.12	2,286.31	2,499.36	2,640.63	532.90	2,579.11	2,597.00
72	2,069.55	2,435.98	2,568.74	2,374.56	2,592.09	2,745.80	552.10	2,691.03	2,706.52
73	2,140.24	2,534.82	2,672.71	2,480.05	2,699.54	2,854.89	572.61	2,808.19	2,824.99
74	2,214.31	2,638.34	2,781.69	2,591.21	2,813.10	2,970.41	593.67	2,931.25	2,948.59
75	2,289.80	2,744.81	2,895.03	2,706.09	2,930.48	3,089.32	615.59	3,059.87	3,077.54
76	2,369.98	2,857.18	3,014.16	2,829.14	3,054.19	3,214.66	638.29	3,194.16	3,212.37
77	2,450.49	2,973.68	3,139.06	2,957.65	3,183.90	3,345.68	662.07	3,336.52	3,352.77
78	2,535.58	3,096.19	3,270.41	3,092.27	3,320.15	3,481.06	686.61	3,486.08	3,506.92
79	2,622.74	3,221.97	3,407.75	3,233.21	3,461.97	3,624.41	712.03	3,642.84	3,668.37
80+	2,714.27	3,356.70	3,554.26	3,384.08	3,614.15	3,773.42	738.32	3,807.46	3,837.46

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Bankers Life and Casualty Company

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Product Name: 2014 GR-A06

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Supporting Document Schedules

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

Satisfied - Item:	Actuarial Certification - Life & A&H
Comments:	
Attachment(s):	Certification.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum - A&H Rate Revision Filing
Comments:	
Attachment(s):	Actuarial Memo.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Exhibit - Individual Medicare Supplement
Comments:	
Attachment(s):	Exhibit I.pdf Exhibit II.pdf Exhibit III.pdf Exhibit IV.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Premium Rate Sheets - Life & A&H
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Comments:	
Attachment(s):	Rate Sheet - Plan F.pdf Rate Sheet - Plan FH.pdf Rate Sheet - Plan G.pdf Rate Sheet - Plan J.pdf Rate Sheet - Plan A.pdf Rate Sheet - Plan B.pdf Rate Sheet - Plan C.pdf Rate Sheet - Plan D.pdf Rate Sheet - Plan E.pdf
Item Status:	
Status Date:	

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

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	1,426,443	107.6%
	2009	1,794,129	2,570,803	143.3%
	2010	1,845,998	2,313,920	125.3%
	2011	1,410,692	1,606,276	113.9%
	2012	940,206	1,007,708	107.2%
	Total	16,542,014	15,267,081	92.3%
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	1,900,405	64.5%
	2006	2,573,663	1,660,962	64.5%
	2007	2,183,366	1,389,827	63.7%
	2008	1,889,972	1,209,553	64.0%
	2009	1,696,575	1,163,030	68.6%
	2010	1,678,621	1,278,020	76.1%
	2011	1,361,493	859,249	63.1%
	2012	1,124,018	664,616	59.1%
	Total	43,592,533	29,431,121	67.5%

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Nationwide Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
GR-A06C	1995	46	-764	-1667.9%
	1996	5,158,274	3,284,622	63.7%
	1997	16,841,073	11,884,250	70.6%
	1998	22,397,979	15,857,686	70.8%
	1999	24,339,549	16,705,513	68.6%
	2000	25,877,515	17,223,655	66.6%
	2001	27,219,729	17,450,650	64.1%
	2002	29,776,824	19,806,382	66.5%
	2003	30,419,849	20,994,050	69.0%
	2004	29,108,037	20,828,649	71.6%
	2005	26,843,559	19,379,260	72.2%
	2006	23,360,290	16,576,482	71.0%
	2007	19,933,946	13,761,416	69.0%
	2008	17,374,958	12,000,581	69.1%
	2009	14,914,650	10,396,734	69.7%
	2010	12,937,389	9,254,453	71.5%
	2011	10,708,203	7,120,768	66.5%
	2012	9,222,036	5,600,791	60.7%
		Total	346,433,905	238,125,177
GR-A06D	1995	71	92	130.6%
	1996	3,503,035	2,152,104	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	7,581,772	60.4%
	2007	10,075,760	5,944,642	59.0%
	2008	8,437,315	5,212,267	61.8%
	2009	7,941,617	5,284,988	66.5%
	2010	8,267,431	5,373,388	65.0%
	2011	7,262,455	4,617,175	63.6%
	2012	6,181,587	4,079,784	66.0%
		Total	240,886,318	157,150,265

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

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	21,010,408	70.9%
	2005	34,678,227	24,877,553	71.7%
	2006	36,136,155	24,600,655	68.1%
	2007	30,855,845	20,986,568	68.0%
	2008	27,072,973	18,710,573	69.1%
	2009	23,952,111	15,726,089	65.7%
	2010	20,546,896	12,919,988	62.9%
	2011	16,293,593	10,013,237	61.5%
	2012	13,979,053	8,821,990	63.1%
	Total	317,602,540	211,376,366	66.6%
GR-A06F	1995	115	46	39.6%
	1996	2,826,885	1,753,347	62.0%
	1997	10,221,535	6,708,885	65.6%
	1998	16,215,579	10,630,350	65.6%
	1999	22,376,011	14,979,312	66.9%
	2000	31,520,019	21,439,666	68.0%
	2001	47,622,041	30,888,730	64.9%
	2002	57,719,291	36,538,229	63.3%
	2003	65,008,059	41,236,116	63.4%
	2004	73,866,702	49,834,932	67.5%
	2005	82,672,990	56,600,108	68.5%
	2006	84,118,233	57,341,136	68.2%
	2007	76,045,137	52,200,306	68.6%
	2008	74,949,134	52,528,294	70.1%
	2009	80,908,945	57,072,084	70.5%
	2010	91,301,401	63,062,997	69.1%
	2011	80,047,528	53,380,616	66.7%
2012	71,305,385	45,709,463	64.1%	
	Total	968,724,991	651,904,615	67.3%

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

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	1,304,387	41.7%
	2007	3,250,896	1,456,693	44.8%
	2008	3,618,759	1,615,240	44.6%
	2009	4,525,520	2,161,082	47.8%
	2010	7,754,491	4,637,587	59.8%
	2011	6,214,752	4,375,408	70.4%
	2012	5,422,279	3,866,204	71.3%
	Total	43,177,829	21,868,343	50.6%
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	39,711,517	68.9%
	2005	75,892,898	53,401,890	70.4%
	2006	85,699,661	59,925,590	69.9%
	2007	78,467,515	55,904,413	71.2%
	2008	72,864,095	49,656,553	68.1%
	2009	65,185,354	44,359,700	68.1%
2010	57,676,165	40,297,111	69.9%	
2011	49,229,516	33,739,586	68.5%	
2012	44,180,235	29,360,794	66.5%	
	Total	712,774,060	486,694,509	68.3%
GR-A06J	2004	0	-326	0.0%
	2005	81,624	40,253	49.3%
	2006	24,999,059	16,087,921	64.4%
	2007	64,971,791	44,992,201	69.2%
	2008	103,429,248	72,899,202	70.5%
	2009	144,276,111	102,186,718	70.8%
	2010	175,562,896	123,571,082	70.4%
	2011	159,291,054	108,440,788	68.1%
	2012	146,113,873	93,246,909	63.8%
		Total	818,725,658	561,464,747

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Nationwide Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
All	1995	232	-626	-270.5%
	1996	13,074,543	8,173,672	62.5%
	1997	45,552,856	31,148,356	68.4%
	1998	68,627,458	46,990,600	68.5%
	1999	89,166,330	60,408,256	67.7%
	2000	113,620,653	76,044,017	66.9%
	2001	144,942,714	92,245,686	63.6%
	2002	165,784,363	104,244,254	62.9%
	2003	187,547,934	121,249,875	64.7%
	2004	213,227,747	145,811,280	68.4%
	2005	242,027,660	167,921,881	69.4%
	2006	273,873,179	186,039,878	67.9%
	2007	286,997,768	197,605,256	68.9%
	2008	310,962,155	215,258,705	69.2%
	2009	345,195,013	240,921,226	69.8%
	2010	377,571,288	262,708,549	69.6%
	2011	331,819,284	224,153,102	67.6%
	2012	298,468,673	192,358,258	64.4%
	Total	3,508,459,848	2,373,282,224	67.6%

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

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	1,344	26.5%
	2012	5,476	497	9.1%
	Total	38,237	15,894	41.6%
GR-A06B	1996	514	58	11.2%
	1997	1,288	126	9.8%
	1998	1,427	848	59.4%
	1999	1,271	211	16.6%
	2000	4,152	2,387	57.5%
	2001	6,957	1,822	26.2%
	2002	8,432	1,054	12.5%
	2003	7,905	3,157	39.9%
	2004	8,372	6,167	73.7%
	2005	5,748	776	13.5%
	2006	2,329	1,355	58.2%
	2007	2,606	2,030	77.9%
	2008	2,883	1,313	45.5%
	2009	2,840	110	3.9%
2010	2,881	1,797	62.4%	
2011	3,072	2,991	97.3%	
2012	3,457	140	4.1%	
	Total	66,134	26,342	39.8%
GR-A06C	1996	72,858	66,635	91.5%
	1997	370,622	321,895	86.9%
	1998	418,400	344,621	82.4%
	1999	393,885	300,332	76.2%
	2000	494,811	331,162	66.9%
	2001	542,846	311,224	57.3%
	2002	516,698	324,664	62.8%
	2003	494,344	347,585	70.3%
	2004	502,838	298,631	59.4%
	2005	369,622	233,578	63.2%
	2006	204,361	170,749	83.6%
	2007	164,813	93,507	56.7%
	2008	134,152	70,452	52.5%
	2009	103,480	57,193	55.3%
	2010	150,906	132,454	87.8%
2011	160,526	124,118	77.3%	
2012	153,362	145,534	94.9%	
	Total	5,248,524	3,674,336	70.0%

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Rhode Island Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
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	1,207	13.4%
	2012	8,286	1,642	19.8%
	Total	219,678	98,064	44.6%
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	17,742	35.0%
2012	44,922	18,957	42.2%	
	Total	1,280,743	752,332	58.7%

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Rhode Island Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
GR-A06F	1996	7,703	11,786	153.0%
	1997	30,992	26,094	84.2%
	1998	32,886	25,370	77.1%
	1999	37,051	21,698	58.6%
	2000	61,677	46,449	75.3%
	2001	102,490	66,215	64.6%
	2002	134,416	78,884	58.7%
	2003	177,059	131,835	74.5%
	2004	314,866	237,780	75.5%
	2005	709,889	516,480	72.8%
	2006	1,394,703	888,578	63.7%
	2007	1,606,084	1,088,161	67.8%
	2008	1,688,933	1,204,086	71.3%
	2009	2,058,422	1,420,454	69.0%
2010	3,138,446	2,379,674	75.8%	
2011	3,110,270	2,204,509	70.9%	
2012	3,154,438	2,071,684	65.7%	
	Total	17,760,326	12,419,737	69.9%
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	50,384	94.4%
	2012	44,987	13,632	30.3%
	Total	238,766	100,810	42.2%
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	35,311	47.1%
2012	78,643	59,195	75.3%	
	Total	813,531	628,952	77.3%

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Rhode Island Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
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	384,610	57.1%
	2010	766,440	719,434	93.9%
	2011	753,904	501,286	66.5%
	2012	793,855	433,036	54.5%
	Total	3,629,387	2,441,855	67.3%
All	1996	82,234	78,979	96.0%
	1997	408,268	351,891	86.2%
	1998	459,635	373,842	81.3%
	1999	450,312	331,678	73.7%
	2000	644,475	434,511	67.4%
	2001	785,689	458,716	58.4%
	2002	837,947	523,825	62.5%
	2003	892,849	612,634	68.6%
	2004	1,066,445	721,028	67.6%
	2005	1,336,000	914,398	68.4%
	2006	1,859,918	1,208,707	65.0%
	2007	2,174,375	1,428,719	65.7%
	2008	2,471,671	1,677,245	67.9%
	2009	3,031,226	1,981,102	65.4%
	2010	4,286,022	3,377,841	78.8%
	2011	4,220,835	2,938,891	69.6%
2012	4,287,425	2,744,317	64.0%	
Total	29,295,327	20,158,322	68.8%	

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Nationwide Experience

Form	Experience Period	Written Premium	Paid Claims	Cash Loss Ratio
GR-A06A	1996	145,649	17,992	12.4 %
	1997	382,419	192,665	50.4
	1998	467,839	347,994	74.4
	1999	507,588	360,691	71.1
	2000	590,397	314,569	53.3
	2001	725,700	349,176	48.1
	2002	810,925	416,478	51.4
	2003	918,342	500,095	54.5
	2004	1,084,420	749,959	69.2
	2005	1,224,502	933,105	76.2
	2006	1,282,233	976,187	76.1
	2007	1,218,585	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	
	<u>Total</u>	<u>16,589,860</u>	<u>15,043,421</u>	<u>90.7</u>
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	
	<u>Total</u>	<u>43,710,842</u>	<u>29,312,433</u>	<u>67.1</u>
GR-A06C	1996	7,694,220	1,931,675	25.1 %
	1997	18,359,838	10,364,697	56.5
	1998	22,838,208	14,845,336	65.0
	1999	24,449,938	16,784,024	68.6
	2000	25,275,014	17,096,890	67.6
	2001	27,146,945	17,157,777	63.2
	2002	30,614,098	19,378,656	63.3
	2003	30,150,919	21,091,617	70.0
	2004	28,627,065	21,160,568	73.9
	2005	26,417,304	19,684,040	74.5
	2006	22,352,555	17,261,639	77.2
	2007	19,870,583	13,723,966	69.1
	2008	17,361,193	12,751,727	73.4
	2009	14,516,032	10,986,814	75.7
2010	12,597,859	9,567,485	75.9	
2011	10,401,058	7,446,465	71.6	
2012	8,855,368	5,848,493	66.0	
	<u>Total</u>	<u>347,528,197</u>	<u>237,081,869</u>	<u>68.2</u>

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Nationwide Experience

Form	Experience Period	Written Premium	Paid Claims	Cash Loss Ratio
GR-A06D	1996	5,179,109	1,156,491	22.3 %
	1997	14,110,956	7,136,672	50.6
	1998	21,114,329	12,483,179	59.1
	1999	24,893,237	16,858,701	67.7
	2000	23,799,087	16,951,768	71.2
	2001	22,728,608	15,252,702	67.1
	2002	20,732,942	13,589,749	65.5
	2003	18,666,086	12,047,438	64.5
	2004	16,448,016	11,558,651	70.3
	2005	14,732,389	10,183,464	69.1
	2006	11,814,492	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	
	<u>Total</u>	<u>241,546,551</u>	<u>156,317,320</u>	<u>64.7</u>
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	15,730,224	10,337,084	65.7	
2012	13,506,137	8,985,140	66.5	
	<u>Total</u>	<u>319,337,386</u>	<u>209,582,510</u>	<u>65.6</u>
GR-A06F	1996	4,294,819	1,019,920	23.7 %
	1997	11,526,757	5,627,813	48.8
	1998	17,225,833	9,750,509	56.6
	1999	23,361,559	14,078,744	60.3
	2000	32,574,959	19,352,418	59.4
	2001	49,243,557	29,055,995	59.0
	2002	60,199,843	36,345,226	60.4
	2003	66,077,734	40,167,800	60.8
	2004	74,665,389	48,134,446	64.5
	2005	83,705,618	55,827,559	66.7
	2006	81,577,204	57,809,614	70.9
	2007	75,636,203	50,581,849	66.9
	2008	75,826,078	54,023,609	71.2
	2009	81,442,481	57,099,711	70.1
2010	91,223,536	62,873,856	68.9	
2011	78,178,547	54,558,120	69.8	
2012	69,643,652	46,894,278	67.3	
	<u>Total</u>	<u>976,403,769</u>	<u>643,201,467</u>	<u>65.9</u>

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Nationwide Experience

Form	Experience Period	Written Premium	Paid Claims	Cash Loss Ratio
GR-A06FH	2000	290,083	15,144	5.2
	2001	1,109,700	115,588	10.4
	2002	1,629,784	280,784	17.2
	2003	1,868,648	377,101	20.2
	2004	2,083,377	444,996	21.4
	2005	2,793,523	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
	<u>Total</u>	<u>43,831,055</u>	<u>20,829,506</u>	<u>47.5</u>
GR-A06G	1996	681,607	140,161	20.6 %
	1997	2,435,890	1,056,193	43.4
	1998	4,777,629	2,377,039	49.8
	1999	7,365,333	3,986,277	54.1
	2000	13,781,740	6,764,245	49.1
	2001	24,563,362	13,778,780	56.1
	2002	34,039,562	19,621,775	57.6
	2003	44,947,321	25,985,905	57.8
	2004	58,882,030	37,350,732	63.4
	2005	77,937,515	50,118,821	64.3
	2006	83,714,312	59,507,609	71.1
	2007	78,311,474	54,221,591	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	
	<u>Total</u>	<u>717,045,836</u>	<u>480,790,380</u>	<u>67.1</u>
GR-A06J	2005	193,582	9,822	5.1
	2006	29,243,456	10,909,813	37.3
	2007	69,018,062	37,755,433	54.7
	2008	109,062,778	68,563,907	62.9
	2009	148,063,396	98,226,313	66.3
	2010	175,831,721	122,910,572	69.9
	2011	156,625,762	110,421,574	70.5
	2012	143,310,301	95,023,750	66.3
	<u>Total</u>	<u>831,349,058</u>	<u>543,821,184</u>	<u>65.4</u>

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Nationwide Experience

<u>Form</u>	<u>Experience Period</u>	<u>Written Premium</u>	<u>Paid Claims</u>	<u>Cash Loss Ratio</u>
All	1996	19,459,090	4,622,635	23.8 %
	1997	50,273,989	26,385,173	52.5
	1998	71,942,358	42,882,179	59.6
	1999	91,906,663	57,847,783	62.9
	2000	114,982,697	71,590,998	62.3
	2001	147,469,425	88,692,657	60.1
	2002	172,259,048	103,965,541	60.4
	2003	190,517,275	117,085,819	61.5
	2004	214,926,313	141,831,443	66.0
	2005	245,037,017	163,980,545	66.9
	2006	270,248,878	181,867,612	67.3
	2007	289,962,223	186,979,297	64.5
	2008	317,933,383	217,689,947	68.5
	2009	347,952,020	241,383,307	69.4
	2010	375,936,296	263,200,629	70.0
	2011	325,009,504	229,175,669	70.5
	2012	291,526,375	196,798,856	67.5
	<u>Total</u>	<u>2,544,870,379</u>	<u>1,646,804,936</u>	<u>64.7</u>

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Rhode Island Experience

Form	Experience Period	Written Premium	Paid Claims	Cash Loss Ratio
GR-A06A	1996	0	0	0.0 %
	1997	0	0	0.0
	1998	0	0	0.0
	1999	0	0	0.0
	2000	0	0	0.0
	2001	0	0	0.0
	2002	0	0	0.0
	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	
	Total	38,784	15,811	40.8
GR-A06B	1996	700	32	4.6 %
	1997	1,314	109	8.3
	1998	1,453	255	17.5
	1999	1,166	213	18.3
	2000	4,663	2,172	46.6
	2001	7,204	2,470	34.3
	2002	8,688	945	10.9
	2003	7,649	3,324	43.5
	2004	8,383	6,219	74.2
	2005	5,147	810	15.7
	2006	2,320	1,364	58.8
	2007	2,668	2,042	76.5
	2008	3,004	1,325	44.1
	2009	2,867	122	4.3
2010	2,876	58	2.0	
2011	3,158	3,535	111.9	
2012	3,438	1,257	36.6	
	Total	66,698	26,252	39.4

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Rhode Island Experience

Form	Experience Period	Written Premium	Paid Claims	Cash Loss Ratio
GR-A06C	1996	126,200	23,430	18.6 %
	1997	401,835	290,344	72.3
	1998	408,985	331,032	80.9
	1999	399,721	302,129	75.6
	2000	494,997	355,365	71.8
	2001	545,196	307,852	56.5
	2002	526,224	304,885	57.9
	2003	494,148	374,972	75.9
	2004	495,996	302,179	60.9
	2005	326,033	244,445	75.0
	2006	188,381	172,134	91.4
	2007	164,984	114,611	69.5
	2008	132,014	78,132	59.2
	2009	95,308	61,022	64.0
	2010	150,655	122,913	81.6
2011	157,798	114,418	72.5	
2012	149,564	144,034	96.3	
	Total	5,258,039	3,643,897	69.3
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	
	Total	220,708	97,924	44.4

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Rhode Island Experience

Form	Experience Period	Written Premium	Paid Claims	Cash Loss Ratio
GR-A06E	1996	0	0	0.0 %
	1997	0	0	0.0
	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	
	<u>Total</u>	<u>1,285,450</u>	<u>750,162</u>	<u>58.4</u>
GR-A06F	1996	12,996	3,849	29.6 %
	1997	33,515	25,683	76.6
	1998	31,995	25,552	79.9
	1999	39,313	23,910	60.8
	2000	64,550	36,767	57.0
	2001	108,032	67,670	62.6
	2002	142,523	77,144	54.1
	2003	188,055	111,648	59.4
	2004	335,888	228,455	68.0
	2005	802,560	422,094	52.6
	2006	1,428,549	854,274	59.8
	2007	1,632,500	998,530	61.2
	2008	1,715,664	1,235,646	72.0
	2009	2,114,268	1,367,870	64.7
2010	3,216,602	2,257,163	70.2	
2011	3,089,254	2,247,746	72.8	
2012	3,119,197	2,058,883	66.0	
	<u>Total</u>	<u>18,075,461</u>	<u>12,042,884</u>	<u>66.6</u>
GR-A06FH	2000	0	0	0.0
	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
	<u>Total</u>	<u>244,283</u>	<u>91,425</u>	<u>37.4</u>

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Rhode Island Experience

<u>Form</u>	<u>Experience Period</u>	<u>Written Premium</u>	<u>Paid Claims</u>	<u>Cash Loss Ratio</u>
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
	<u>Total</u>	<u>821,972</u>	<u>619,412</u>	<u>75.4</u>

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Rhode Island Experience

<u>Form</u>	<u>Experience Period</u>	<u>Written Premium</u>	<u>Paid Claims</u>	<u>Cash Loss Ratio</u>
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
	<u>Total</u>	<u>3,700,561</u>	<u>2,147,881</u>	<u>58.0</u>
All	1996	141,694	27,796	19.6 %
	1997	442,626	318,489	72.0
	1998	449,474	361,008	80.3
	1999	463,085	331,257	71.5
	2000	657,227	433,639	66.0
	2001	799,447	457,016	57.2
	2002	869,590	485,979	55.9
	2003	905,842	626,725	69.2
	2004	1,083,476	715,111	66.0
	2005	1,381,021	819,382	59.3
	2006	1,875,780	1,182,292	63.0
	2007	2,226,388	1,325,063	59.5
	2008	2,528,333	1,699,648	67.2
	2009	3,097,250	1,940,480	62.7
	2010	4,364,756	2,982,882	68.3
	2011	4,189,217	2,976,525	71.1
2012	4,236,750	2,752,356	65.0	
<u>Total</u>	<u>16,921,233</u>	<u>10,723,885</u>	<u>63.4</u>	

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

Exhibit VI

With the 2014 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	1996	0.0	93,960	49,253	52.4%	1,547	---	728.84	---	382.05	---
prior	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	5.3	1,085,912	1,064,393	98.0%	6,749	82.3%	1,930.80	8.7%	1,892.54	33.5%
2009	6.4	950,172	1,056,588	111.2%	5,361	79.4%	2,126.85	10.2%	2,365.05	25.0%	
2010	7.4	794,321	610,926	76.9%	4,222	78.8%	2,257.66	6.2%	1,736.41	-26.6%	
2011	8.5	670,182	544,692	81.3%	3,277	77.6%	2,454.13	8.7%	1,994.60	14.9%	
2012	9.6	573,176	490,616	85.6%	2,536	77.4%	2,712.19	10.5%	2,321.53	16.4%	
Thru 2012	4.2	13,299,051	10,109,146	76.0%	105,606						
2013	10.6	398,658	345,125	86.6%	1,699	67.0%	2,815.71	3.8%	2,437.61	5.0%	
Thru 2013	4.4	13,697,709	10,454,271	76.3%	107,305						
2014	11.6	278,892	235,159	84.3%	1,087	64.0%	3,078.85	9.3%	2,596.05	6.5%	
Thru 2014	4.5	13,976,601	10,689,430	76.5%	108,392						
2008	2008	0.0	239,789	362,049	151.0%	899	---	3,200.74	---	4,832.69	---
2009	1.0	501,650	850,355	169.5%	1,604	178.4%	3,752.99	17.3%	6,361.76	31.6%	
2010	2.0	414,867	636,942	153.5%	1,175	73.3%	4,236.94	12.9%	6,504.93	2.3%	
2011	3.0	281,796	462,630	164.2%	745	63.4%	4,539.00	7.1%	7,451.76	14.6%	
2012	4.0	153,789	254,049	165.2%	395	53.0%	4,672.06	2.9%	7,717.93	3.6%	
Thru 2012	1.8	1,591,892	2,566,024	161.2%	4,818						
2013	5.0	107,113	178,960	167.1%	265	67.0%	4,850.38	3.8%	8,103.83	5.0%	
Thru 2013	2.0	1,699,005	2,744,984	161.6%	5,083						
2014	6.0	75,135	122,267	162.7%	170	64.0%	5,303.66	9.3%	8,630.58	6.5%	
Thru 2014	2.1	1,774,140	2,867,251	161.6%	5,253						
2009	2009	0.0	342,307	663,861	193.9%	1,016	---	4,043.00	---	7,840.87	---
2010	1.0	408,808	782,122	191.3%	1,180	116.1%	4,157.37	2.8%	7,953.78	1.4%	
2011	2.0	307,434	436,468	142.0%	785	66.5%	4,699.62	13.0%	6,672.12	-16.1%	
2012	3.0	120,356	155,741	129.4%	330	42.0%	4,376.56	-6.9%	5,663.30	-15.1%	
Thru 2012	1.2	1,178,904	2,038,191	172.9%	3,311						
2013	4.0	83,678	109,514	130.9%	221	67.0%	4,543.60	3.8%	5,946.47	5.0%	
Thru 2013	1.4	1,262,582	2,147,705	170.1%	3,532						
2014	5.0	58,376	74,413	127.5%	141	64.0%	4,968.21	9.3%	6,332.99	6.5%	
Thru 2014	1.5	1,320,958	2,222,118	168.2%	3,673						
2010	2010	0.0	228,001	283,931	124.5%	898	---	3,046.79	---	3,794.18	---
2011	1.0	151,280	162,486	107.4%	624	69.5%	2,909.23	-4.5%	3,124.74	-17.6%	
2012	2.0	92,886	107,302	115.5%	376	60.3%	2,964.44	1.9%	3,424.54	9.6%	
Thru 2012	0.7	472,167	553,720	117.3%	1,898						
2013	3.0	64,629	75,511	116.8%	252	67.0%	3,077.59	3.8%	3,595.77	5.0%	
Thru 2013	1.0	536,796	629,231	117.2%	2,150						
2014	4.0	45,150	51,379	113.8%	161	64.0%	3,365.20	9.3%	3,829.50	6.5%	
Thru 2014	1.2	581,946	680,610	117.0%	2,311						
All	1996	0.0	93,960	49,253	52.4%	1,547	---	728.84	---	382.05	---
1997	0.7	354,097	249,409	70.4%	5,541	358.2%	766.86	5.2%	540.14	41.4%	
1998	1.2	455,427	357,300	78.5%	6,222	112.3%	878.36	14.5%	689.10	27.6%	
1999	1.8	511,807	340,942	66.6%	6,031	96.9%	1,018.35	15.9%	678.38	-1.6%	
2000	2.3	586,117	321,175	54.8%	5,963	98.9%	1,179.51	15.8%	646.34	-4.7%	
2001	2.6	706,350	359,444	50.9%	6,297	105.6%	1,346.07	14.1%	684.98	6.0%	
2002	2.9	798,574	421,946	52.8%	6,765	107.4%	1,416.54	5.2%	748.46	9.3%	
2003	2.9	901,021	529,773	58.8%	7,733	114.3%	1,398.20	-1.3%	822.10	9.8%	
2004	2.9	1,079,121	823,435	76.3%	9,268	119.8%	1,397.22	-0.1%	1,066.16	29.7%	
2005	3.2	1,211,303	959,090	79.2%	10,056	108.5%	1,445.47	3.5%	1,144.50	7.3%	
2006	3.6	1,314,000	960,975	73.1%	9,837	97.8%	1,602.93	10.9%	1,172.28	2.4%	
2007	4.3	1,213,511	969,191	79.9%	8,201	83.4%	1,775.65	10.8%	1,418.16	21.0%	
2008	4.3	1,325,701	1,426,443	107.6%	7,648	93.3%	2,080.08	17.1%	2,238.14	57.8%	
2009	3.7	1,794,129	2,570,803	143.3%	7,981	104.4%	2,697.60	29.7%	3,865.38	72.7%	
2010	3.9	1,845,998	2,313,920	125.3%	7,475	93.7%	2,963.47	9.9%	3,714.65	-3.9%	
2011	5.2	1,410,692	1,606,276	113.9%	5,431	72.7%	3,116.98	5.2%	3,549.13	-4.5%	
2012	7.1	940,206	1,007,708	107.2%	3,637	67.0%	3,102.14	-0.5%	3,324.85	-6.3%	
Thru 2012	3.6	16,542,014	15,267,081	92.3%	115,633						
2013	8.1	654,078	709,110	108.4%	2,437	67.0%	3,220.74	3.8%	3,491.72	5.0%	
Thru 2013	3.8	17,196,092	15,976,191	92.9%	118,070						
2014	9.1	457,553	483,218	105.6%	1,559	64.0%	3,521.90	9.4%	3,719.45	6.5%	
Thru 2014	3.9	17,653,645	16,459,409	93.2%	119,629						
2015	10.1	322,086	340,097	105.6%	1,045	67.0%	3,698.60	5.0%	3,905.42	5.0%	
2016	11.1	225,412	239,207	106.1%	700	67.0%	3,864.21	4.5%	4,100.69	5.0%	
2017	12.1	157,788	168,282	106.7%	469	67.0%	4,037.23	4.5%	4,305.72	5.0%	
2018	13.1	110,371	118,300	107.2%	314	67.0%	4,218.00	4.5%	4,521.01	5.0%	
2019	14.1	77,120	83,074	107.7%	210	67.0%	4,406.87	4.5%	4,747.06	5.0%	
2020	15.1	54,099	58,567	108.3%	141	67.0%	4,604.19	4.5%	4,984.41	5.0%	
2021	16.1	37,681	40,997	108.8%	94	67.0%	4,810.35	4.5%	5,233.63	5.0%	
2022	17.1	26,385	28,850	109.3%	63	67.0%	5,025.74	4.5%	5,495.31	5.0%	
2023	18.1	18,378	20,195	109.9%	42	67.0%	5,250.77	4.5%	5,770.08	5.0%	
Thru 2023	4.4	18,682,965	17,556,978	94.0%	122,707						

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2012	All	16,542,014	15,267,081	92.3%
2013	All	654,078	709,110	108.4%
2014	All	457,553	483,218	105.6%
2015-2023	All	1,029,320	1,097,569	106.6%
Cumulative	All	18,682,965	17,556,978	94.0%
Thru 2012		16,542,014	15,267,081	92.3%
2013-2023		2,140,951	2,289,897	107.0%

Projection Assumptions

Duration 0-1	Persistency		Claim Cost Trend	
	Ultimate	67.0%	2013 Ultimate	5.0%
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2012	0.0%	6.0%	6.0%	0.906
2013	0.0%	3.6%	3.6%	0.900
2014	0.0%	10.0%	10.0%	0.900
2015	0.0%	4.5%	4.5%	0.900
2016	0.0%	4.5%	4.5%	0.900
2017	0.0%	4.5%	4.5%	0.900
2018	0.0%	4.5%	4.5%	0.900
2019	0.0%	4.5%	4.5%	0.900
2020	0.0%	4.5%	4.5%	0.900
2021	0.0%	4.5%	4.5%	0.900
2022	0.0%	4.5%	4.5%	0.900
2023	0.0%	4.5%	4.5%	0.900

- (1) Sum of mean in-force policies as of each month in the experience month.
- (2) 12*Earned Premium/Exposed Policies.
- (3) 12*Incurred Claims/Exposed Policies.
- (4) 2014+ rate increases are assumed to be 0.900 effective in the increase year and 0.100 effective in the following year.
- (5) 2015+ increases assumed to be claim cost trend net of aging at 0.5% per year. Ex: 2015 prem trend = (1.100*0.100) * (1.045*0.900) - 1 = 5.0%.

**Bankers Life and Casualty Company
Policy Form GR-A06C**

Exhibit VI

With the 2014 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	1996	0.0	5,158,320	3,283,857	63.7%	55,252	---	1,120.32	---	713.21	---
& prior	1997	0.7	16,841,073	11,884,250	70.6%	177,977	322.1%	1,135.50	1.4%	801.29	12.3%
	1998	1.3	22,397,979	15,857,686	70.8%	214,269	120.4%	1,254.38	10.5%	888.10	10.8%
	1999	2.0	24,339,549	16,705,513	68.6%	203,046	94.8%	1,438.47	14.7%	987.29	11.2%
	2000	2.6	25,877,515	17,223,655	66.6%	189,108	93.1%	1,642.08	14.2%	1,092.94	10.7%
	2001	3.2	27,219,729	17,450,650	64.1%	179,172	94.7%	1,823.03	11.0%	1,168.75	6.9%
	2002	3.4	29,776,824	19,806,382	66.5%	191,318	106.8%	1,867.69	2.4%	1,242.31	6.3%
	2003	3.9	30,419,849	20,994,050	69.0%	184,541	96.5%	1,978.09	5.9%	1,365.16	9.9%
	2004	4.5	29,108,037	20,828,649	71.6%	161,884	87.7%	2,157.70	9.1%	1,543.97	13.1%
	2005	5.2	26,843,559	19,379,260	72.2%	136,315	84.2%	2,363.08	9.5%	1,705.98	10.5%
	2006	6.0	23,360,290	16,576,482	71.0%	104,300	76.5%	2,687.67	13.7%	1,907.17	11.8%
	2007	6.8	19,933,946	13,761,416	69.0%	80,745	77.4%	2,962.50	10.2%	2,045.17	7.2%
	2008	7.8	17,030,191	11,739,937	68.9%	63,629	78.8%	3,211.78	8.4%	2,214.07	8.3%
2009	8.7	13,960,007	9,558,905	68.5%	49,295	77.5%	3,960.32	5.8%	2,326.95	5.1%	
2010	9.7	11,560,376	8,124,496	70.3%	39,407	79.9%	3,520.30	3.6%	2,474.03	6.3%	
2011	10.7	9,558,217	6,230,696	65.2%	31,280	79.4%	3,666.84	4.2%	2,390.29	-3.4%	
2012	11.7	8,254,290	4,990,451	60.5%	25,452	81.4%	3,891.70	6.1%	2,352.88	-1.6%	
Thru 2012	4.6	341,639,752	234,396,335	68.6%	2,086,990						
2013	12.7	6,872,241	4,244,353	61.8%	20,616	81.0%	4,000.14	2.8%	2,470.52	5.0%	
Thru 2013	4.8	348,511,993	238,640,688	68.5%	2,107,606						
2014	13.7	5,581,070	3,609,837	64.7%	16,699	81.0%	4,010.59	0.3%	2,594.05	5.0%	
Thru 2014	4.9	354,093,063	242,250,525	68.4%	2,124,305						
2008	2008	0.0	344,767	260,645	75.6%	1,454	---	2,845.39	---	2,151.12	---
	2009	1.0	570,770	499,169	87.5%	2,289	157.4%	2,992.24	5.2%	2,616.87	21.7%
	2010	2.0	499,005	393,731	78.9%	1,874	81.9%	3,195.33	6.8%	2,521.22	-3.7%
	2011	3.0	443,794	335,589	75.6%	1,583	84.5%	3,364.20	5.3%	2,543.95	0.9%
	2012	4.0	388,190	277,476	71.5%	1,275	80.5%	3,653.55	8.6%	2,611.54	2.7%
Thru 2012	2.0	2,246,526	1,766,610	78.6%	8,475						
2013	5.0	323,273	236,051	73.0%	1,033	81.0%	3,755.35	2.8%	2,742.12	5.0%	
Thru 2013	2.4	2,569,799	2,002,661	77.9%	9,508						
2014	6.0	262,620	200,826	76.5%	837	81.0%	3,765.16	0.3%	2,879.23	5.0%	
Thru 2014	2.7	2,832,419	2,203,487	77.8%	10,345						
2009	2009	0.0	383,873	338,660	88.2%	1,416	---	3,253.16	---	2,870.00	---
	2010	1.0	541,673	473,355	87.4%	1,882	132.9%	3,453.82	6.2%	3,018.20	5.2%
	2011	2.0	409,825	346,588	84.6%	1,341	71.3%	3,667.34	6.2%	3,101.46	2.8%
	2012	3.0	318,598	201,715	63.3%	986	73.5%	3,877.46	5.7%	2,454.95	-20.8%
Thru 2012	1.4	1,653,969	1,360,318	82.2%	5,625						
2013	4.0	265,368	171,632	64.7%	799	81.0%	3,985.50	2.8%	2,577.70	5.0%	
Thru 2013	1.8	1,919,337	1,531,950	79.8%	6,424						
2014	5.0	215,446	145,930	67.7%	647	81.0%	3,995.91	0.3%	2,706.59	5.0%	
Thru 2014	2.1	2,134,783	1,677,880	78.6%	7,071						
2010	2010	0.0	336,334	262,871	78.2%	1,440	---	2,802.79	---	2,190.60	---
	2011	1.0	296,367	207,895	70.1%	1,196	83.1%	2,973.58	6.1%	2,085.91	-4.8%
	2012	2.0	260,958	131,148	50.3%	928	77.6%	3,374.46	13.5%	1,695.88	-18.7%
Thru 2012	0.9	893,659	601,915	67.4%	3,564						
2013	3.0	217,359	111,589	51.3%	752	81.0%	3,468.49	2.8%	1,780.67	5.0%	
Thru 2013	1.3	1,111,018	713,504	64.2%	4,316						
2014	4.0	176,486	94,887	53.8%	609	81.0%	3,477.55	0.3%	1,869.70	5.0%	
Thru 2014	1.7	1,287,504	808,391	62.8%	4,925						
All	1996	0.0	5,158,320	3,283,857	63.7%	55,252	---	1,120.32	---	713.21	---
	1997	0.7	16,841,073	11,884,250	70.6%	177,977	322.1%	1,135.50	1.4%	801.29	12.3%
	1998	1.3	22,397,979	15,857,686	70.8%	214,269	120.4%	1,254.38	10.5%	888.10	10.8%
	1999	2.0	24,339,549	16,705,513	68.6%	203,046	94.8%	1,438.47	14.7%	987.29	11.2%
	2000	2.6	25,877,515	17,223,655	66.6%	189,108	93.1%	1,642.08	14.2%	1,092.94	10.7%
	2001	3.2	27,219,729	17,450,650	64.1%	179,172	94.7%	1,823.03	11.0%	1,168.75	6.9%
	2002	3.4	29,776,824	19,806,382	66.5%	191,318	106.8%	1,867.69	2.4%	1,242.31	6.3%
	2003	3.9	30,419,849	20,994,050	69.0%	184,541	96.5%	1,978.09	5.9%	1,365.16	9.9%
	2004	4.5	29,108,037	20,828,649	71.6%	161,884	87.7%	2,157.70	9.1%	1,543.97	13.1%
	2005	5.2	26,843,559	19,379,260	72.2%	136,315	84.2%	2,363.08	9.5%	1,705.98	10.5%
	2006	6.0	23,360,290	16,576,482	71.0%	104,300	76.5%	2,687.67	13.7%	1,907.17	11.8%
	2007	6.8	19,933,946	13,761,416	69.0%	80,745	77.4%	2,962.50	10.2%	2,045.17	7.2%
	2008	7.6	17,374,958	12,000,581	69.1%	65,083	80.6%	3,203.59	8.1%	2,212.67	8.2%
	2009	8.2	14,914,650	10,396,734	69.7%	53,000	81.4%	3,376.90	5.4%	2,353.98	6.4%
	2010	8.8	12,937,389	9,254,453	71.5%	44,603	84.2%	3,480.68	3.1%	2,489.82	5.8%
	2011	9.8	10,708,203	7,120,768	66.5%	35,400	79.4%	3,629.90	4.3%	2,413.82	-3.1%
	2012	10.8	9,222,036	5,600,791	60.7%	28,641	80.9%	3,863.85	6.4%	2,346.62	-2.8%
Thru 2012	4.6	346,433,905	238,125,177	68.7%	2,104,654						
2013	11.8	7,678,241	4,763,625	62.0%	23,200	81.0%	3,971.50	2.8%	2,463.94	5.0%	
Thru 2013	4.7	354,112,146	242,888,802	68.6%	2,127,854						
2014	12.8	6,235,622	4,051,480	65.0%	18,792	81.0%	3,981.88	0.3%	2,587.15	5.0%	
Thru 2014	4.9	360,347,768	246,940,282	68.5%	2,146,646						
	2015	13.8	5,216,757	3,445,893	66.1%	15,222	81.0%	4,112.54	3.3%	2,716.51	5.0%
	2016	14.8	4,379,976	2,930,779	66.9%	12,330	81.0%	4,262.75	3.7%	2,852.34	5.0%
	2017	15.8	3,677,255	2,492,555	67.8%	9,987	81.0%	4,418.45	3.7%	2,994.96	5.0%
	2018	16.8	3,087,187	2,119,797	68.7%	8,089	81.0%	4,579.83	3.7%	3,144.71	5.0%
	2019	17.8	2,591,922	1,802,865	69.6%	6,552	81.0%	4,747.11	3.7%	3,301.95	5.0%
	2020	18.8	2,176,091	1,533,303	70.5%	5,307	81.0%	4,920.50	3.7%	3,467.05	5.0%
	2021	19.8	1,827,154	1,304,173	71.4%	4,299	81.0%	5,100.22	3.7%	3,640.40	5.0%
	2022	20.8	1,533,969	1,109,139	72.3%	3,482	81.0%	5,286.51	3.7%	3,822.42	5.0%
	2023	21.8	1,287,706	943,182	73.2%	2,820	81.0%	5,479.60	3.7%	4,013.54	5.0%
Thru 2023	5.7	386,125,785	264,621,968	68.5%	2,214,734						

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2012	All	346,433,905	238,125,177	68.7%
2013	All	7,678,241	4,763,625	62.0%
2014	All	6,235,622	4,051,480	65.0%
2015-2023	All	25,778,017	17,681,686	68.6%
Cumulative	All	386,125,785	264,621,968	68.5%
Thru 2012		346,433,905	238,125,177	68.7%
2013-2023		39,691,880	26,496,791	66.8%

Projection Assumptions				
Persistency			Claim Cost Trend	
Duration 0-1	Ultimate	162.0%	2013	5.0%
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2012	0.0%	6.0%	6.0%	0.908
2013	0.0%	2.5%	2.5%	0.894
2014	0.0%	0.0%	0.0%	0.900
2015	0.0%	3.7%	3.7%	0.900
2016	0.0%	3.7%	3.7%	0.900
2017	0.0%	3.7%	3.7%	0.900
2018	0.0%	3.7%	3.7%	0.900
2019	0.0%	3.7%	3.7%	0.900
2020	0.0%	3.7%	3.7%	0.900
2021	0.0%	3.7%	3.7%	0.900
2022	0.0%	3.7%	3.7%	0.900
2023	0.0%	3.7%	3.7%	0.900

- (1) Sum of mean in-force policies as of each month in the experience month.
- (2) 12*Earned Premium/Exposed Policies.
- (3) 12*Incurred Claims/Exposed Policies.
- (4) 2014+ rate increases are assumed to be 0.900 effective in the increase year and 0.100 effective in the following year.
- (5) 2015+ increases assumed to be claim cost trend net of aging at 1.3% per year. Ex: 2015 prem trend = (1.000*0.100) * (1.037*0.900) - 1 = 3.3%.

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

Exhibit VI

With the 2014 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	1996	0.0	3,503,105	2,152,197	61.4%	45,922	---	915.41	---	562.40	---
prior	1997	0.7	12,834,889	8,598,851	67.0%	165,974	361.4%	927.97	1.4%	621.70	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	7,581,772	60.4%	57,191	72.8%	2,632.31	14.8%	1,590.83	6.8%
	2007	8.6	10,075,760	5,944,642	59.0%	43,341	75.8%	2,789.72	6.0%	1,645.92	3.5%
	2008	9.6	8,393,066	5,187,752	61.8%	35,201	81.2%	2,861.19	2.6%	1,768.50	7.4%
	2009	10.7	7,214,368	4,753,087	65.9%	29,320	83.3%	2,952.67	3.2%	1,945.33	10.0%
2010	11.7	6,195,977	3,895,912	62.9%	24,267	82.8%	3,063.90	3.8%	1,926.52	-1.0%	
2011	12.7	5,448,476	3,250,469	59.7%	19,226	79.2%	3,400.69	11.0%	2,028.80	5.3%	
2012	13.7	4,650,308	2,906,703	62.5%	15,776	82.1%	3,537.25	4.0%	2,210.98	9.0%	
Thru 2012	4.8	234,698,108	152,576,586	65.0%	1,753,169						
2013	14.7	3,813,704	2,464,272	64.6%	12,384	78.5%	3,695.45	4.5%	2,387.86	8.0%	
Thru 2013	5.0	238,511,812	155,040,858	65.0%	1,765,553						
2014	15.7	3,195,390	2,072,232	64.9%	9,598	77.5%	3,995.07	8.1%	2,590.83	8.5%	
Thru 2014	5.1	241,707,202	157,113,090	65.0%	1,775,151						
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	44,338	54.0%	374	77.6%	2,635.80	12.7%	1,422.60	36.4%	
2012	4.0	71,602	37,099	51.8%	300	80.2%	2,864.08	8.7%	2,843.96	99.9%	
Thru 2012	2.1	395,027	244,194	61.8%	1,972						
2013	5.0	58,846	60,406	102.7%	236	78.5%	2,992.17	4.5%	3,071.48	8.0%	
Thru 2013	2.5	453,873	304,600	67.1%	2,208						
2014	6.0	49,330	50,822	103.0%	183	77.5%	3,234.77	8.1%	3,332.56	8.5%	
Thru 2014	2.8	503,203	355,422	70.6%	2,391						
2009	2009	0.0	624,157	469,557	75.2%	3,753	---	1,995.71	---	1,501.38	---
2010	1.0	1,151,008	821,142	71.3%	6,797	181.1%	2,032.09	1.8%	1,449.71	-3.4%	
2011	2.0	921,967	666,747	72.3%	4,809	70.8%	2,300.60	13.2%	1,663.75	14.8%	
2012	3.0	807,006	631,489	78.3%	3,517	73.1%	2,753.50	19.7%	2,154.64	29.5%	
Thru 2012	1.5	3,504,139	2,588,936	73.9%	18,876						
2013	4.0	661,869	535,406	80.9%	2,761	78.5%	2,876.65	4.5%	2,327.01	8.0%	
Thru 2013	1.9	4,166,008	3,124,342	75.0%	21,637						
2014	5.0	554,595	450,258	81.2%	2,140	77.5%	3,109.88	8.1%	2,524.81	8.5%	
Thru 2014	2.3	4,720,603	3,574,600	75.7%	23,777						
2010	2010	0.0	826,511	614,436	74.3%	5,158	---	1,922.86	---	1,429.48	---
2011	1.0	809,862	655,621	81.0%	4,569	88.6%	2,127.02	10.6%	1,721.92	20.5%	
2012	2.0	652,671	470,493	72.1%	3,096	67.8%	2,529.73	18.9%	1,823.61	5.9%	
Thru 2012	0.9	2,289,044	1,740,550	76.0%	12,823						
2013	3.0	535,181	398,824	74.5%	2,430	78.5%	2,642.87	4.5%	1,969.50	8.0%	
Thru 2013	1.3	2,824,225	2,139,374	75.8%	15,253						
2014	4.0	448,334	335,317	74.8%	1,883	77.5%	2,857.15	8.1%	2,136.91	8.5%	
Thru 2014	1.7	3,272,559	2,474,691	75.6%	17,136						
All	1996	0.0	3,503,105	2,152,197	61.4%	45,922	---	915.41	---	562.40	---
1997	0.7	12,834,889	8,598,851	67.0%	165,974	361.4%	927.97	1.4%	621.70	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	7,581,772	60.4%	57,191	72.8%	2,632.31	14.8%	1,590.83	6.8%	
2007	8.6	10,075,760	5,944,642	59.0%	43,341	75.8%	2,789.72	6.0%	1,645.92	3.5%	
2008	9.6	8,437,315	5,212,267	61.8%	35,444	81.8%	2,856.56	2.4%	1,764.68	7.2%	
2009	9.7	7,941,617	5,284,988	66.5%	33,646	94.9%	2,832.41	-0.8%	1,884.92	6.8%	
2010	8.9	8,267,431	5,373,388	65.0%	36,704	109.1%	2,702.95	-4.6%	1,756.77	-6.8%	
2011	9.9	7,262,455	4,617,175	63.6%	28,978	79.0%	3,007.44	11.3%	1,912.01	8.8%	
2012	10.9	6,181,587	4,079,784	66.0%	22,689	78.3%	3,269.38	8.7%	2,157.76	12.9%	
Thru 2012	4.7	240,886,318	157,150,265	65.2%	1,786,840						
2013	11.9	5,069,600	3,458,908	68.2%	17,811	78.5%	3,415.60	4.5%	2,330.41	8.0%	
Thru 2013	4.9	245,955,918	160,609,173	65.3%	1,804,651						
2014	12.9	4,247,649	2,908,629	68.5%	13,804	77.5%	3,692.54	8.1%	2,528.51	8.5%	
Thru 2014	5.0	250,203,567	163,517,802	65.4%	1,818,455						
2015	13.9	3,548,230	2,465,903	69.5%	10,836	78.5%	3,929.38	6.4%	2,730.79	8.0%	
2016	14.9	2,957,635	2,090,527	70.7%	8,506	78.5%	4,172.54	6.2%	2,949.25	8.0%	
2017	15.9	2,465,343	1,772,293	71.9%	6,677	78.5%	4,430.75	6.2%	3,185.19	8.0%	
2018	16.9	2,054,883	1,502,424	73.1%	5,241	78.5%	4,704.94	6.2%	3,440.01	8.0%	
2019	17.9	1,712,826	1,273,698	74.4%	4,114	78.5%	4,996.09	6.2%	3,715.21	8.0%	
2020	18.9	1,427,557	1,079,678	75.6%	3,229	78.5%	5,305.26	6.2%	4,012.43	8.0%	
2021	19.9	1,190,090	915,435	76.9%	2,535	78.5%	5,633.56	6.2%	4,333.42	8.0%	
2022	20.9	992,045	776,115	78.2%	1,990	78.5%	5,982.18	6.2%	4,680.09	8.0%	
2023	21.9	826,867	657,927	79.6%	1,562	78.5%	6,352.37	6.2%	5,054.50	8.0%	
Thru 2023	5.8	267,379,043	176,051,802	65.8%	1,863,145						

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2012	All	240,886,318	157,150,265	65.2%
2013	All	5,069,600	3,458,908	68.2%
2014	All	4,247,649	2,908,629	68.5%
2015-2023	All	17,175,476	12,534,000	73.0%
Cumulative	All	267,379,043	176,051,802	65.8%
Thru 2012		240,886,318	157,150,265	65.2%
2013-2023		26,492,725	18,901,537	71.3%

Projection Assumptions

Duration 0-1	Persistency		Claim Cost Trend	
	Ultimate	157.0%	2013 Ultimate	8.0%
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2012	1.4%	5.9%	7.4%	0.910
2013	1.4%	2.9%	4.3%	0.886
2014	1.4%	7.0%	8.5%	0.900
2015	1.4%	4.8%	6.2%	0.900
2016	1.4%	4.8%	6.2%	0.900
2017	1.4%	4.8%	6.2%	0.900
2018	1.4%	4.8%	6.2%	0.900
2019	1.4%	4.8%	6.2%	0.900
2020	1.4%	4.8%	6.2%	0.900
2021	1.4%	4.8%	6.2%	0.900
2022	1.4%	4.8%	6.2%	0.900
2023	1.4%	4.8%	6.2%	0.900

- (1) Sum of mean in-force policies as of each month in the experience month.
- (2) 12*Earned Premium/Exposed Policies.
- (3) 12*Incurred Claims/Exposed Policies.
- (4) 2014+ rate increases are assumed to be 0.900 effective in the increase year and 0.100 effective in the following year.
- (5) 2015+ increases assumed to be claim cost trend net of aging at 3.1% per year. Ex: 2015 prem trend = (1.085^0.100) * (1.062^0.900) - 1 = 6.4%.

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

Exhibit VI

With the 2014 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	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%
prior	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	21,010,408	70.9%	216,091	119.4%	1,645.45	2.7%	1,166.75	8.9%
	2005	3.1	34,678,227	24,877,553	71.7%	243,411	112.6%	1,709.61	3.9%	1,226.45	5.1%
	2006	3.7	36,136,155	24,600,655	68.1%	223,793	91.9%	1,937.66	13.3%	1,319.11	7.6%
	2007	4.6	30,855,845	20,986,568	68.0%	171,700	76.7%	2,156.49	11.3%	1,466.74	11.2%
	2008	5.6	26,975,843	18,660,381	69.2%	135,658	79.0%	2,386.22	10.7%	1,650.66	12.5%
	2009	6.7	23,761,554	15,569,676	65.5%	106,023	78.2%	2,689.40	12.7%	1,762.22	6.8%
	2010	7.7	20,303,703	12,764,946	62.9%	80,481	75.9%	3,027.35	12.6%	1,903.30	8.0%
	2011	8.8	16,118,519	9,940,892	61.7%	59,820	74.3%	3,233.40	6.8%	1,994.16	4.8%
	2012	9.8	13,833,384	8,737,643	63.2%	47,533	79.5%	3,492.32	8.0%	2,205.87	10.6%
	Thru 2012	4.3	316,750,918	210,858,028	66.6%	2,005,179	---	---	---	---	---
	2013	10.8	11,333,645	7,467,453	65.9%	37,789	79.5%	3,599.03	3.1%	2,371.31	7.5%
	Thru 2013	4.5	328,084,563	218,325,481	66.5%	2,042,968	---	---	---	---	---
	2014	11.8	9,327,015	6,381,822	68.4%	30,042	79.5%	3,725.59	3.5%	2,549.16	7.5%
	Thru 2014	4.7	337,411,578	224,707,303	66.6%	2,073,010	---	---	---	---	---
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	39,321	50.9%	296	73.1%	3,131.58	5.5%	1,594.11	-27.0%
	2012	4.0	68,465	40,761	59.5%	253	85.5%	3,247.33	3.7%	1,933.35	21.3%
	Thru 2012	1.8	473,089	304,346	64.3%	2,025	---	---	---	---	---
	2013	5.0	56,055	34,812	62.1%	201	79.5%	3,346.56	3.1%	2,078.35	7.5%
	Thru 2013	2.1	529,144	339,158	64.1%	2,226	---	---	---	---	---
	2014	6.0	46,190	29,790	64.5%	160	79.5%	3,464.24	3.5%	2,234.23	7.5%
	Thru 2014	2.4	575,334	368,948	64.1%	2,386	---	---	---	---	---
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	23,573	36.8%	240	63.3%	3,200.72	9.3%	1,178.65	-38.9%
	2012	3.0	52,096	27,090	52.0%	180	75.0%	3,473.05	8.5%	1,806.01	53.2%
	Thru 2012	1.4	269,028	167,631	62.3%	1,063	---	---	---	---	---
	2013	4.0	42,652	23,136	54.2%	143	79.5%	3,579.18	3.1%	1,941.46	7.5%
	Thru 2013	1.8	311,680	190,767	61.2%	1,206	---	---	---	---	---
	2014	5.0	35,198	19,827	56.3%	114	79.5%	3,705.04	3.5%	2,087.07	7.5%
	Thru 2014	2.1	346,878	210,594	60.7%	1,320	---	---	---	---	---
2010	2010	0.0	50,584	20,415	40.4%	256	---	2,371.11	---	956.96	---
	2011	1.0	33,813	9,450	27.9%	155	60.5%	2,617.80	10.4%	731.63	-23.5%
	2012	2.0	25,108	16,495	65.7%	99	63.9%	3,043.45	16.3%	1,999.42	173.3%
	Thru 2012	0.8	109,505	46,361	42.3%	510	---	---	---	---	---
	2013	3.0	20,648	14,150	68.5%	79	79.5%	3,136.45	3.1%	2,149.38	7.5%
	Thru 2013	1.1	130,153	60,511	46.5%	589	---	---	---	---	---
	2014	4.0	17,045	12,131	71.2%	63	79.5%	3,246.75	3.5%	2,310.58	7.5%
	Thru 2014	1.5	147,198	72,642	49.3%	652	---	---	---	---	---
All	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	21,010,408	70.9%	216,091	119.4%	1,645.45	2.7%	1,166.75	8.9%
	2005	3.1	34,678,227	24,877,553	71.7%	243,411	112.6%	1,709.61	3.9%	1,226.45	5.1%
	2006	3.7	36,136,155	24,600,655	68.1%	223,793	91.9%	1,937.66	13.3%	1,319.11	7.6%
	2007	4.6	30,855,845	20,986,568	68.0%	171,700	76.7%	2,156.49	11.3%	1,466.74	11.2%
	2008	5.6	26,975,843	18,710,573	69.1%	136,143	79.3%	2,386.28	10.7%	1,649.20	12.4%
	2009	6.6	23,952,111	15,726,089	65.7%	106,873	78.5%	2,689.41	12.7%	1,765.77	7.1%
	2010	7.6	20,546,896	12,919,988	62.9%	81,521	76.3%	3,024.53	12.5%	1,901.84	7.7%
	2011	8.8	16,293,593	10,013,237	61.5%	60,511	74.2%	3,231.20	6.8%	1,985.74	4.4%
	2012	9.7	13,979,053	8,821,990	63.1%	48,065	79.4%	3,490.04	8.0%	2,202.51	10.9%
	Thru 2012	4.3	317,602,540	211,376,366	66.6%	2,008,777	---	---	---	---	---
	2013	10.7	11,453,000	7,539,551	65.8%	38,212	79.5%	3,596.67	3.1%	2,367.70	7.5%
	Thru 2013	4.5	329,055,540	218,915,917	66.5%	2,046,989	---	---	---	---	---
	2014	11.7	9,425,448	6,443,570	68.4%	30,379	79.5%	3,723.14	3.5%	2,545.27	7.5%
	Thru 2014	4.7	338,480,988	225,359,487	66.6%	2,077,368	---	---	---	---	---
	2015	12.7	7,907,219	5,506,770	69.6%	24,151	79.5%	3,928.89	5.5%	2,736.17	7.5%
	2016	13.7	6,657,824	4,706,208	70.7%	19,200	79.5%	4,161.14	5.9%	2,941.38	7.5%
	2017	14.7	5,605,857	4,022,039	71.7%	15,264	79.5%	4,407.12	5.9%	3,161.98	7.5%
	2018	15.7	4,720,151	3,437,370	72.8%	12,135	79.5%	4,667.64	5.9%	3,399.13	7.5%
	2019	16.7	3,974,210	2,937,560	73.9%	9,647	79.5%	4,943.56	5.9%	3,654.06	7.5%
	2020	17.7	3,346,106	2,510,390	75.0%	7,669	79.5%	5,235.79	5.9%	3,928.11	7.5%
	2021	18.7	2,817,469	2,145,494	76.1%	6,097	79.5%	5,545.29	5.9%	4,222.72	7.5%
	2022	19.7	2,372,239	1,833,547	77.3%	4,847	79.5%	5,873.09	5.9%	4,539.42	7.5%
	2023	20.7	1,997,225	1,566,848	78.5%	3,853	79.5%	6,220.27	5.9%	4,879.88	7.5%
	Thru 2023	5.9	377,879,288	254,025,713	67.2%	2,180,231	---	---	---	---	---

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2012	All	317,602,540	211,376,366	66.6%
2013	All	11,453,000	7,539,551	65.8%
2014	All	9,425,448	6,443,570	68.4%
2015-2023	All	39,398,300	28,666,226	72.8%
Cumulative	All	377,879,288	254,025,713	67.2%
Thru 2012		317,602,540	211,376,366	66.6%
2013-2023		60,276,748	42,649,347	70.8%

Projection Assumptions

Persistency			Claim Cost Trend	
Duration 0-1	159.0%	Ultimate	2013	7.5%
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2012	0.0%	8.2%	8.2%	0.781
2013	0.0%	1.6%	1.6%	0.803
2014	0.0%	4.0%	4.0%	0.800
2015	0.0%	5.9%	5.9%	0.800
2016	0.0%	5.9%	5.9%	0.800
2017	0.0%	5.9%	5.9%	0.800
2018	0.0%	5.9%	5.9%	0.800
2019	0.0%	5.9%	5.9%	0.800
2020	0.0%	5.9%	5.9%	0.800
2021	0.0%	5.9%	5.9%	0.800
2022	0.0%	5.9%	5.9%	0.800
2023	0.0%	5.9%	5.9%	0.800

- (1) Sum of mean in-force policies as of each month in the experience month.
- (2) 12*Earned Premium/Exposed Policies.
- (3) 12*Incurred Claims/Exposed Policies.
- (4) 2014+ rate increases are assumed to be 0.800 effective in the increase year and 0.200 effective in the following year.
- (5) 2015+ increases assumed to be claim cost trend net of aging at 1.5% per year. Ex: 2015 prem trend = (1.040*0.200) * (1.059*0.800) - 1 = 5.5%.

**Bankers Life and Casualty Company
Policy Form GR-A06F**

Exhibit VI

With the 2014 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	1996	0.0	2,826,999	1,753,392	62.0%	27,919	---	1,215.09	---	753.63	---
prior	1997	0.7	10,221,535	6,708,885	65.6%	101,483	363.5%	1,208.66	-0.5%	793.30	5.3%
	1998	1.2	16,215,579	10,630,350	65.6%	151,859	149.6%	1,281.37	6.0%	840.02	5.9%
	1999	1.6	22,376,011	14,979,312	66.9%	195,078	128.5%	1,376.43	7.4%	921.44	9.7%
	2000	1.8	31,520,019	21,439,666	68.0%	260,959	133.8%	1,449.42	5.3%	985.89	7.0%
	2001	2.0	47,622,041	30,888,730	64.9%	362,203	138.8%	1,577.75	8.9%	1,023.36	3.8%
	2002	2.4	57,719,291	36,538,229	63.3%	403,597	111.4%	1,716.15	8.8%	1,086.38	6.2%
	2003	2.9	65,008,059	41,236,116	63.4%	423,314	104.9%	1,842.83	7.4%	1,168.95	7.6%
	2004	3.2	73,866,702	49,834,932	67.5%	469,917	111.0%	1,886.29	2.4%	1,272.61	8.9%
	2005	3.6	82,672,990	56,600,108	68.5%	505,172	107.5%	1,963.84	4.1%	1,344.50	5.6%
	2006	4.1	84,118,233	57,341,136	68.2%	470,885	93.2%	2,143.66	9.2%	1,461.28	8.7%
	2007	4.9	76,045,137	52,200,306	68.6%	394,500	83.8%	2,313.16	7.9%	1,587.84	8.7%
	2008	5.8	69,524,820	48,591,744	69.9%	333,045	84.4%	2,505.06	8.3%	1,750.82	10.3%
2009	6.8	62,593,311	43,060,244	68.8%	275,918	82.8%	2,722.26	8.7%	1,872.74	7.0%	
2010	7.9	56,976,564	37,371,079	65.6%	227,747	82.5%	3,002.10	10.3%	1,969.08	5.1%	
2011	8.9	49,585,071	31,928,521	64.4%	181,717	79.8%	3,274.44	9.1%	2,108.46	7.1%	
2012	9.9	44,639,496	27,252,217	61.0%	150,344	82.7%	3,562.99	8.8%	2,175.19	3.2%	
Thru 2012	4.6	853,531,860	568,354,965	66.6%	4,935,657	---	---	---	---	---	
2013	10.9	37,616,199	23,765,204	63.2%	122,530	81.5%	3,683.95	3.4%	2,327.45	7.0%	
Thru 2013	4.9	891,148,059	592,120,169	66.4%	5,058,187	---	---	---	---	---	
2014	11.9	32,354,539	20,724,444	64.1%	99,862	81.5%	3,887.91	5.5%	2,490.37	7.0%	
Thru 2014	5.1	923,502,598	612,844,613	66.4%	5,158,049	---	---	---	---	---	
2008	2008	0.0	5,424,314	3,936,550	72.6%	30,039	---	2,166.91	---	1,572.58	---
2009	1.0	10,015,975	7,252,662	72.4%	52,570	175.0%	2,286.32	5.5%	1,655.54	5.3%	
2010	2.0	8,989,767	6,712,272	74.7%	44,013	83.7%	2,451.03	7.2%	1,830.08	10.5%	
2011	3.0	8,134,991	5,633,370	69.2%	36,546	83.0%	2,671.15	9.0%	1,849.74	1.1%	
2012	4.0	7,335,824	5,036,155	68.7%	29,876	81.7%	2,946.51	10.3%	2,022.82	9.4%	
Thru 2012	2.0	39,900,872	28,571,009	71.6%	193,044	---	---	---	---	---	
2013	5.0	6,181,684	4,391,789	71.0%	24,349	81.5%	3,046.54	3.4%	2,164.42	7.0%	
Thru 2013	2.4	46,082,556	32,962,798	71.5%	217,393	---	---	---	---	---	
2014	6.0	5,316,886	3,829,776	72.0%	19,844	81.5%	3,215.21	5.5%	2,315.93	7.0%	
Thru 2014	2.8	51,399,442	36,792,574	71.6%	237,237	---	---	---	---	---	
2009	2009	0.0	8,299,659	6,759,178	81.4%	42,715	---	2,331.64	---	1,898.87	---
2010	1.0	14,583,513	10,466,860	71.8%	71,587	167.6%	2,444.61	4.8%	1,754.54	-7.6%	
2011	2.0	12,382,902	8,662,386	70.0%	55,901	78.1%	2,658.18	8.7%	1,859.51	6.0%	
2012	3.0	10,823,826	7,424,186	68.6%	44,438	79.5%	2,922.86	10.0%	2,004.82	7.8%	
Thru 2012	1.6	46,089,900	33,312,610	72.3%	214,641	---	---	---	---	---	
2013	4.0	9,120,919	6,474,272	71.0%	36,217	81.5%	3,022.09	3.4%	2,145.16	7.0%	
Thru 2013	2.0	55,210,819	39,786,882	72.1%	250,858	---	---	---	---	---	
2014	5.0	7,845,127	5,645,913	72.0%	29,517	81.5%	3,189.40	5.5%	2,295.32	7.0%	
Thru 2014	2.3	63,055,946	45,432,795	72.1%	280,375	---	---	---	---	---	
2010	2010	0.0	10,751,556	8,512,787	79.2%	50,762	---	2,541.64	---	2,012.40	---
2011	1.0	9,944,564	7,156,339	72.0%	42,847	84.4%	2,785.14	9.6%	2,004.25	-0.4%	
2012	2.0	8,506,239	5,996,904	70.5%	33,489	78.2%	3,048.01	9.4%	2,148.85	7.2%	
Thru 2012	0.9	29,202,358	21,666,030	74.2%	127,098	---	---	---	---	---	
2013	3.0	7,168,064	5,229,690	73.0%	27,294	81.5%	3,151.49	3.4%	2,299.27	7.0%	
Thru 2013	1.3	36,370,422	26,895,720	73.9%	154,392	---	---	---	---	---	
2014	4.0	6,165,517	4,560,633	74.0%	22,245	81.5%	3,325.97	5.5%	2,460.22	7.0%	
Thru 2014	1.7	42,535,939	31,456,353	74.0%	176,637	---	---	---	---	---	
All	1996	0.0	2,826,999	1,753,392	62.0%	27,919	---	1,215.09	---	753.63	---
1997	0.7	10,221,535	6,708,885	65.6%	101,483	363.5%	1,208.66	-0.5%	793.30	5.3%	
1998	1.2	16,215,579	10,630,350	65.6%	151,859	149.6%	1,281.37	6.0%	840.02	5.9%	
1999	1.6	22,376,011	14,979,312	66.9%	195,078	128.5%	1,376.43	7.4%	921.44	9.7%	
2000	1.8	31,520,019	21,439,666	68.0%	260,959	133.8%	1,449.42	5.3%	985.89	7.0%	
2001	2.0	47,622,041	30,888,730	64.9%	362,203	138.8%	1,577.75	8.9%	1,023.36	3.8%	
2002	2.4	57,719,291	36,538,229	63.3%	403,597	111.4%	1,716.15	8.8%	1,086.38	6.2%	
2003	2.9	65,008,059	41,236,116	63.4%	423,314	104.9%	1,842.83	7.4%	1,168.95	7.6%	
2004	3.2	73,866,702	49,834,932	67.5%	469,917	111.0%	1,886.29	2.4%	1,272.61	8.9%	
2005	3.6	82,672,990	56,600,108	68.5%	505,172	107.5%	1,963.84	4.1%	1,344.50	5.6%	
2006	4.1	84,118,233	57,341,136	68.2%	470,885	93.2%	2,143.66	9.2%	1,461.28	8.7%	
2007	4.9	76,045,137	52,200,306	68.6%	394,500	83.8%	2,313.16	7.9%	1,587.84	8.7%	
2008	5.8	69,524,820	48,591,744	69.9%	333,045	84.4%	2,505.06	8.3%	1,750.82	10.3%	
2009	6.8	62,593,311	43,060,244	68.8%	275,918	82.8%	2,722.26	8.7%	1,872.74	7.0%	
2010	7.9	56,976,564	37,371,079	65.6%	227,747	82.5%	3,002.10	10.3%	1,969.08	5.1%	
2011	8.9	49,585,071	31,928,521	64.4%	181,717	79.8%	3,274.44	9.1%	2,108.46	7.1%	
2012	9.9	44,639,496	27,252,217	61.0%	150,344	82.7%	3,562.99	8.8%	2,175.19	3.2%	
Thru 2012	4.3	968,724,991	651,904,615	67.3%	5,470,440	---	---	---	---	---	
2013	8.3	60,086,866	39,860,955	66.3%	210,390	81.5%	3,427.17	3.4%	2,273.55	7.0%	
Thru 2013	4.5	1,028,811,857	691,765,570	67.2%	5,680,830	---	---	---	---	---	
2014	9.3	51,682,069	34,760,766	67.3%	171,468	81.5%	3,616.91	5.5%	2,432.69	7.0%	
Thru 2014	4.7	1,080,493,926	726,526,336	67.2%	5,852,298	---	---	---	---	---	
2015	10.3	44,144,247	30,313,004	68.7%	139,746	81.5%	3,790.67	4.8%	2,602.98	7.0%	
2016	11.3	37,630,532	26,434,470	70.2%	113,893	81.5%	3,964.83	4.6%	2,785.19	7.0%	
2017	12.3	32,078,004	23,052,205	71.9%	92,823	81.5%	4,146.99	4.6%	2,980.15	7.0%	
2018	13.3	27,344,810	20,102,740	73.5%	75,651	81.5%	4,337.52	4.6%	3,188.76	7.0%	
2019	14.3	23,310,078	17,530,702	75.2%	61,656	81.5%	4,536.80	4.6%	3,411.97	7.0%	
2020	15.3	19,870,693	15,287,767	76.9%	50,250	81.5%	4,745.24	4.6%	3,650.81	7.0%	
2021	16.3	16,938,745	13,331,790	78.7%	40,954	81.5%	4,963.25	4.6%	3,906.37	7.0%	
2022	17.3	14,439,545	11,626,169	80.5%	33,378	81.5%	5,191.28	4.6%	4,179.82	7.0%	
2023	18.3	12,308,859	10,138,581	82.4%	27,203	81.5%	5,429.78	4.6%	4,472.41	7.0%	
Thru 2023	6.2	1,308,559,439	894,343,764	68.3%	6,487,852	---	---	---	---	---	

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2012	All	968,724,991	651,904,615	67.3%
2013	All	60,086,866	39,860,955	66.3%
2014	All	51,682,069	34,760,766	67.3%
2015-2023	All	228,065,513	167,817,428	73.6%
Cumulative	All	1,308,559,439	894,343,764	68.3%
Thru 2012		968,724,991	651,904,615	67.3%
2013-2023		339,834,448	242,439,149	71.3%

Projection Assumptions				
Persistency			Claim Cost Trend	
Duration 0-1	163.0%	81.5%	2013	7.0%
Ultimate	81.5%	---	Ultimate	7.0%
Rate Changes	Ageing	R.S. Change	Total	Effect. (4)
2012	0.0%	6.0%	6.0%	0.880
2013	0.0%	3.1%	3.1%	0.858
2014	0.0%	6.0%	6.0%	0.850
2015	0.0%	4.6%	4.6%	0.850
2016	0.0%	4.6%	4.6%	0.850
2017	0.0%	4.6%	4.6%	0.850
2018	0.0%	4.6%	4.6%	0.850
2019	0.0%	4.6%	4.6%	0.850
2020	0.0%	4.6%	4.6%	0.850
2021	0.0%	4.6%	4.6%	0.850
2022	0.0%	4.6%	4.6%	0.850
2023	0.0%	4.6%	4.6%	0.850

- (1) Sum of mean in-force policies as of each month in the experience month.
- (2) 12*Earned Premium/Exposed Policies.
- (3) 12*Incurred Claims/Exposed Policies.
- (4) 2014+ rate increases are assumed to be 0.850 effective in the increase year and 0.150 effective in the following year.
- (5) 2015+ increases assumed to be claim cost trend net of ageing at 2.3% per year. Ex: 2015 prem trend = (1.060^0.150) * (1.046^0.850) - 1 = 4.8%.

**Bankers Life and Casualty Company
Policy Form GR-A06F**

Exhibit VI

With the 2014 Rate Action
Rhode Island 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	1996	0.0	7,703	11,786	153.0%	92	---	1,004.68	---	1,537.25	---
prior	1997	0.7	30,992	26,094	84.2%	382	415.2%	973.56	-3.1%	819.72	-46.7%
	1998	1.4	32,886	25,370	77.1%	370	96.9%	1,066.59	9.6%	822.80	0.4%
	1999	2.0	37,051	21,698	58.6%	389	105.1%	1,142.96	7.2%	669.35	-18.6%
	2000	2.0	61,677	46,449	75.3%	616	158.4%	1,201.51	5.1%	904.84	35.2%
	2001	2.2	102,490	66,215	64.6%	961	156.0%	1,279.79	6.5%	826.82	-8.6%
	2002	2.6	134,416	78,884	58.7%	1,153	120.0%	1,398.95	9.3%	821.00	-0.7%
	2003	2.8	177,059	131,835	74.5%	1,428	123.9%	1,487.89	6.4%	1,107.86	34.9%
	2004	2.3	314,866	237,780	75.5%	2,490	174.4%	1,517.43	2.0%	1,145.93	3.4%
	2005	1.6	709,889	516,480	72.8%	5,160	207.2%	1,650.91	8.8%	1,201.12	4.8%
	2006	1.6	1,394,703	888,578	63.7%	9,205	178.4%	1,818.19	10.1%	1,158.38	-3.6%
	2007	2.4	1,606,084	1,088,161	67.8%	9,974	108.4%	1,932.32	6.3%	1,309.20	13.0%
	2008	3.4	1,581,757	1,127,731	71.3%	9,088	91.1%	2,088.59	8.1%	1,489.08	13.7%
2009	4.4	1,560,319	1,057,575	67.8%	8,247	90.7%	2,270.38	8.7%	1,538.85	3.3%	
2010	5.4	1,551,027	1,003,959	64.7%	7,549	91.5%	2,465.53	8.6%	1,595.91	3.7%	
2011	6.5	1,509,458	984,297	65.2%	6,636	87.9%	2,729.58	10.7%	1,779.92	11.5%	
2012	7.5	1,546,601	953,972	61.7%	5,955	89.7%	3,116.58	14.2%	1,922.36	8.0%	
Thru 2012	4.2	12,358,978	8,266,865	66.9%	69,695						
2013	8.5	1,326,458	831,857	62.7%	4,853	81.5%	3,279.93	5.2%	2,056.93	7.0%	
Thru 2013	4.6	13,685,436	9,098,722	66.5%	74,548						
2014	9.5	1,153,212	725,387	62.9%	3,955	81.5%	3,499.00	6.7%	2,200.92	7.0%	
Thru 2014	5.0	14,838,648	9,824,109	66.2%	78,503						
2008	2008	0.0	107,176	76,355	71.2%	723	---	1,778.86	---	1,267.30	---
2009	1.0	235,689	151,466	64.3%	1,532	211.9%	1,846.13	3.8%	1,186.42	-6.4%	
2010	2.0	224,111	140,719	62.8%	1,334	87.1%	2,016.00	9.2%	1,265.84	6.7%	
2011	3.0	215,010	175,627	81.7%	1,134	85.0%	2,275.24	12.9%	1,858.49	46.8%	
2012	4.0	232,851	167,874	72.1%	1,042	91.9%	2,681.58	17.9%	1,933.29	4.0%	
Thru 2012	2.2	1,014,837	712,040	70.2%	5,785						
2013	5.0	199,666	146,355	73.3%	849	81.5%	2,822.13	5.2%	2,068.62	7.0%	
Thru 2013	2.7	1,214,503	858,395	70.7%	6,614						
2014	6.0	173,613	127,641	73.5%	692	81.5%	3,010.63	6.7%	2,213.42	7.0%	
Thru 2014	3.1	1,388,116	986,036	71.0%	7,306						
2009	2009	0.0	262,415	211,413	80.6%	1,779	---	1,770.08	---	1,426.06	---
2010	1.0	434,722	359,313	82.7%	2,808	157.8%	1,857.79	5.0%	1,535.53	7.7%	
2011	2.0	429,839	329,465	76.6%	2,458	87.5%	2,098.48	13.0%	1,608.45	4.7%	
2012	3.0	427,760	240,664	56.3%	2,085	84.8%	2,461.93	17.3%	1,385.12	-13.9%	
Thru 2012	1.7	1,554,737	1,140,855	73.4%	9,130						
2013	4.0	366,838	209,838	57.2%	1,699	81.5%	2,590.97	5.2%	1,482.08	7.0%	
Thru 2013	2.1	1,921,575	1,350,693	70.3%	10,829						
2014	5.0	319,015	183,031	57.4%	1,385	81.5%	2,764.03	6.7%	1,585.83	7.0%	
Thru 2014	2.5	2,240,590	1,533,724	68.5%	12,214						
2010	2010	0.0	928,585	875,683	94.3%	5,166	---	2,156.99	---	2,034.11	---
2011	1.0	955,963	715,120	74.8%	4,710	91.2%	2,435.57	12.9%	1,821.96	-10.4%	
2012	2.0	947,226	709,173	74.9%	3,988	84.7%	2,850.23	17.0%	2,133.92	17.1%	
Thru 2012	1.0	2,831,774	2,299,976	81.2%	13,864						
2013	3.0	812,397	618,391	76.1%	3,250	81.5%	2,999.62	5.2%	2,283.29	7.0%	
Thru 2013	1.5	3,644,171	2,918,367	80.1%	17,114						
2014	4.0	706,393	539,319	76.3%	2,649	81.5%	3,199.97	6.7%	2,443.12	7.0%	
Thru 2014	1.9	4,350,564	3,457,686	79.5%	19,763						
All	1996	0.0	7,703	11,786	153.0%	92	---	1,004.68	---	1,537.25	---
1997	0.7	30,992	26,094	84.2%	382	415.2%	973.56	-3.1%	819.72	-46.7%	
1998	1.4	32,886	25,370	77.1%	370	96.9%	1,066.59	9.6%	822.80	0.4%	
1999	2.0	37,051	21,698	58.6%	389	105.1%	1,142.96	7.2%	669.35	-18.6%	
2000	2.0	61,677	46,449	75.3%	616	158.4%	1,201.51	5.1%	904.84	35.2%	
2001	2.2	102,490	66,215	64.6%	961	156.0%	1,279.79	6.5%	826.82	-8.6%	
2002	2.6	134,416	78,884	58.7%	1,153	120.0%	1,398.95	9.3%	821.00	-0.7%	
2003	2.8	177,059	131,835	74.5%	1,428	123.9%	1,487.89	6.4%	1,107.86	34.9%	
2004	2.3	314,866	237,780	75.5%	2,490	174.4%	1,517.43	2.0%	1,145.93	3.4%	
2005	1.6	709,889	516,480	72.8%	5,160	207.2%	1,650.91	8.8%	1,201.12	4.8%	
2006	1.6	1,394,703	888,578	63.7%	9,205	178.4%	1,818.19	10.1%	1,158.38	-3.6%	
2007	2.4	1,606,084	1,088,161	67.8%	9,974	108.4%	1,932.32	6.3%	1,309.20	13.0%	
2008	3.2	1,688,933	1,204,086	71.3%	9,811	98.4%	2,065.76	6.9%	1,472.74	12.5%	
2009	3.5	2,058,422	1,420,454	69.0%	11,558	117.8%	2,137.14	3.5%	1,474.77	0.1%	
2010	3.0	3,138,446	2,379,674	75.8%	16,857	145.8%	2,234.17	4.5%	1,694.02	14.9%	
2011	3.9	3,110,270	2,204,509	70.9%	14,938	88.6%	2,498.54	11.8%	1,770.93	4.5%	
2012	5.0	3,154,438	2,071,684	65.7%	13,070	87.5%	2,896.19	15.9%	1,902.08	7.4%	
Thru 2012	3.3	17,760,326	12,419,737	69.9%	98,454						
2013	6.0	2,705,359	1,806,441	66.8%	10,651	81.5%	3,048.01	5.2%	2,035.24	7.0%	
Thru 2013	3.7	20,465,685	14,226,178	69.5%	109,105						
2014	7.0	2,352,233	1,575,378	67.0%	8,681	81.5%	3,251.56	6.7%	2,177.69	7.0%	
Thru 2014	4.0	22,817,918	15,801,556	69.3%	117,786						
2015	8.0	2,023,426	1,373,806	67.9%	7,075	81.5%	3,431.96	5.5%	2,330.13	7.0%	
2016	9.0	1,738,617	1,198,002	68.9%	5,766	81.5%	3,618.35	5.4%	2,493.24	7.0%	
2017	10.0	1,493,840	1,044,654	69.9%	4,699	81.5%	3,814.87	5.4%	2,667.77	7.0%	
2018	11.0	1,283,707	911,064	71.0%	3,830	81.5%	4,022.06	5.4%	2,854.51	7.0%	
2019	12.0	1,102,883	794,380	72.0%	3,121	81.5%	4,240.50	5.4%	3,054.33	7.0%	
2020	13.0	947,812	692,844	73.1%	2,544	81.5%	4,470.81	5.4%	3,268.13	7.0%	
2021	14.0	814,278	604,089	74.2%	2,073	81.5%	4,713.62	5.4%	3,496.90	7.0%	
2022	15.0	699,474	526,641	75.3%	1,689	81.5%	4,969.62	5.4%	3,741.68	7.0%	
2023	16.0	601,235	459,413	76.4%	1,377	81.5%	5,239.52	5.4%	4,003.60	7.0%	
Thru 2023	6.2	33,523,190	23,406,449	69.8%	149,960						

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2012	All	17,760,326	12,419,737	69.9%
2013	All	2,705,359	1,806,441	66.8%
2014	All	2,352,233	1,575,378	67.0%
2015-2023	All	10,705,272	7,604,893	71.0%
Cumulative	All	33,523,190	23,406,449	69.8%
Thru 2012		17,760,326	12,419,737	69.9%
2013-2023		15,762,864	10,986,712	69.7%

Projection Assumptions

Duration 0-1	Persistence		Claim Cost Trend	
	Ultimate	81.5%	2013 Ultimate	7.0%
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2012	0.8%	9.0%	9.9%	0.917
2013	0.8%	4.0%	4.8%	0.917
2014	0.8%	6.0%	6.8%	0.917
2015	0.8%	4.6%	5.4%	0.917
2016	0.8%	4.6%	5.4%	0.917
2017	0.8%	4.6%	5.4%	0.917
2018	0.8%	4.6%	5.4%	0.917
2019	0.8%	4.6%	5.4%	0.917
2020	0.8%	4.6%	5.4%	0.917
2021	0.8%	4.6%	5.4%	0.917
2022	0.8%	4.6%	5.4%	0.917
2023	0.8%	4.6%	5.4%	0.917

- (1) Sum of mean in-force policies as of each month in the experience month.
- (2) 12*Earned Premium/Exposed Policies.
- (3) 12*Incurred Claims/Exposed Policies.
- (4) 2014+ rate increases are assumed to be 0.917 effective in the increase year and 0.083 effective in the following year.
- (5) 2015+ increases assumed to be claim cost trend net of aging at 2.3% per year. Ex: 2015 prem trend = (1.068*0.083) * (1.054*0.917) - 1 = 5.5%.

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

Exhibit VI

With the 2014 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	1996	---	-	-	---	-	---	-	---	-	---
&	1997	---	-	-	---	-	---	-	---	-	---
prior	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	1,304,387	41.7%	63,521	125.7%	590.69	-7.9%	246.42	2.1%
	2007	2.5	3,250,896	1,456,693	44.8%	66,154	104.1%	589.70	-0.2%	264.24	7.2%
	2008	3.4	3,036,901	1,418,336	46.7%	60,165	90.9%	605.71	2.7%	282.89	7.1%
	2009	4.4	2,583,983	1,420,252	55.0%	49,008	81.5%	632.71	4.5%	347.76	22.9%
	2010	5.5	2,295,220	1,380,161	60.1%	42,186	86.1%	652.89	3.2%	392.59	12.9%
	2011	6.5	2,035,005	1,297,698	63.8%	36,202	85.8%	674.55	3.3%	430.15	9.6%
	2012	7.5	1,900,196	1,485,901	78.2%	32,029	88.5%	711.93	5.5%	556.71	29.4%
	Thru 2012	3.2	27,493,332	12,215,169	44.4%	495,638	---	---	---	---	---
	2013	8.5	1,627,974	1,364,677	83.8%	26,264	82.0%	743.82	4.5%	623.52	12.0%
	Thru 2013	3.5	29,121,306	13,579,846	46.6%	521,902	---	---	---	---	---
	2014	9.5	1,394,941	1,251,062	89.7%	21,536	82.0%	777.27	4.5%	697.10	11.8%
	Thru 2014	3.8	30,516,247	14,830,908	48.6%	543,438	---	---	---	---	---
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	395,820	56.2%	14,786	79.5%	571.77	1.5%	321.24	17.8%
	2011	3.0	603,448	443,029	73.4%	12,441	84.1%	582.06	1.8%	427.32	33.0%
	2012	4.0	538,355	348,892	64.8%	10,532	84.7%	613.39	5.4%	397.52	-7.0%
	Thru 2012	1.9	3,300,938	1,807,165	54.7%	69,089	---	---	---	---	---
	2013	5.0	461,206	320,410	69.5%	8,636	82.0%	640.86	4.5%	445.22	12.0%
	Thru 2013	2.3	3,762,144	2,127,575	56.6%	77,725	---	---	---	---	---
	2014	6.0	395,223	293,761	74.3%	7,082	82.0%	669.68	4.5%	497.76	11.8%
	Thru 2014	2.6	4,157,367	2,421,336	58.2%	84,807	---	---	---	---	---
2009	2009	0.0	1,068,774	318,310	29.8%	22,960	---	558.59	---	166.36	---
	2010	1.0	1,811,803	1,011,843	55.9%	38,841	169.2%	559.70	0.2%	312.61	87.9%
	2011	2.0	1,386,544	887,844	64.0%	28,928	74.5%	575.17	2.8%	368.30	17.8%
	2012	3.0	1,204,277	664,978	55.2%	23,502	81.2%	614.90	6.9%	339.53	-7.8%
	Thru 2012	1.5	5,471,198	2,882,975	52.7%	114,231	---	---	---	---	---
	2013	4.0	1,031,759	610,714	59.2%	19,272	82.0%	642.44	4.5%	380.27	12.0%
	Thru 2013	1.9	6,502,957	3,493,689	53.7%	133,503	---	---	---	---	---
	2014	5.0	884,086	559,874	63.3%	15,803	82.0%	671.33	4.5%	425.14	11.8%
	Thru 2014	2.3	7,387,043	4,053,563	54.9%	149,306	---	---	---	---	---
2010	2010	0.0	2,943,154	1,849,764	62.8%	59,950	---	589.12	---	370.26	---
	2011	1.0	2,189,754	1,746,838	79.8%	43,853	73.1%	599.21	1.7%	478.01	29.1%
	2012	2.0	1,779,452	1,366,433	76.8%	33,288	75.9%	641.48	7.1%	492.59	3.1%
	Thru 2012	0.8	6,912,360	4,963,035	71.8%	137,091	---	---	---	---	---
	2013	3.0	1,524,504	1,254,934	82.3%	27,296	82.0%	670.21	4.5%	551.70	12.0%
	Thru 2013	1.2	8,436,864	6,217,969	73.7%	164,387	---	---	---	---	---
	2014	4.0	1,306,328	1,150,486	88.1%	22,383	82.0%	700.35	4.5%	616.80	11.8%
	Thru 2014	1.6	9,743,192	7,368,455	75.6%	186,770	---	---	---	---	---
All	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	1,304,387	41.7%	63,521	125.7%	590.69	-7.9%	246.42	2.1%
	2007	2.5	3,250,896	1,456,693	44.8%	66,154	104.1%	589.70	-0.2%	264.24	7.2%
	2008	3.4	3,036,901	1,418,336	46.7%	60,165	90.9%	605.71	2.7%	282.89	7.1%
	2009	4.4	2,583,983	1,420,252	55.0%	49,008	81.5%	632.71	4.5%	347.76	22.9%
	2010	5.5	2,295,220	1,380,161	60.1%	42,186	86.1%	652.89	3.2%	392.59	12.9%
	2011	6.5	2,035,005	1,297,698	63.8%	36,202	85.8%	674.55	3.3%	430.15	9.6%
	2012	7.5	1,900,196	1,485,901	78.2%	32,029	88.5%	711.93	5.5%	556.71	29.4%
	Thru 2012	2.5	43,177,829	21,868,343	50.6%	816,049	---	---	---	---	---
	2013	5.4	4,645,443	3,550,735	76.4%	81,468	82.0%	684.26	4.5%	523.01	12.0%
	Thru 2013	2.8	47,823,272	25,419,078	53.2%	897,517	---	---	---	---	---
	2014	6.4	3,980,578	3,255,183	81.8%	66,804	82.0%	715.03	4.5%	584.73	11.8%
	Thru 2014	3.1	51,803,850	28,674,261	55.4%	964,321	---	---	---	---	---
	2015	7.4	3,448,009	2,906,230	84.3%	53,443	80.0%	774.21	8.3%	652.56	11.6%
	2016	8.4	3,000,547	2,590,002	86.3%	42,754	80.0%	842.18	8.8%	726.95	11.4%
	2017	9.4	2,606,468	2,304,057	88.4%	34,203	80.0%	914.47	8.6%	808.37	11.2%
	2018	10.4	2,288,304	2,071,544	90.5%	27,704	81.0%	991.18	8.4%	897.29	11.0%
	2019	11.4	2,005,369	1,859,154	92.7%	22,440	81.0%	1,072.39	8.2%	994.20	10.8%
	2020	12.4	1,754,226	1,665,512	94.9%	18,176	81.0%	1,158.16	8.0%	1,099.59	10.6%
	2021	13.4	1,531,842	1,489,415	97.2%	14,723	81.0%	1,248.53	7.8%	1,213.95	10.4%
	2022	14.4	1,335,225	1,329,520	99.6%	11,926	81.0%	1,343.51	7.6%	1,337.77	10.2%
	2023	15.4	1,161,687	1,184,598	102.0%	9,660	81.0%	1,443.09	7.4%	1,471.55	10.0%
	Thru 2023	5.1	70,935,527	46,074,293	65.0%	1,199,350	---	---	---	---	---

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2012	All	43,177,829	21,868,343	50.6%
2013	All	4,645,443	3,550,735	76.4%
2014	All	3,980,578	3,255,183	81.8%
2015-2023	All	19,131,677	17,400,032	90.9%
Cumulative	All	70,935,527	46,074,293	65.0%
Thru 2012		43,177,829	21,868,343	50.6%
2013-2023		27,757,698	24,205,950	87.2%

Projection Assumptions

Duration 0-1	Persistency		Claim Cost Trend	
	Ultimate	81.0%	Ultimate	12.0%
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2012	0.5%	4.4%	4.9%	0.873
2013	0.5%	3.9%	4.5%	0.863
2014	0.5%	4.0%	4.6%	0.850
2015	0.5%	8.3%	8.9%	0.850
2016	0.5%	8.2%	8.7%	0.850
2017	0.5%	8.0%	8.6%	0.850
2018	0.5%	7.8%	8.4%	0.850
2019	0.5%	7.6%	8.2%	0.850
2020	0.5%	7.4%	8.0%	0.850
2021	0.5%	7.2%	7.8%	0.850
2022	0.5%	7.0%	7.6%	0.850
2023	0.5%	6.8%	7.4%	0.850

- (1) Sum of mean in-force policies as of each month in the experience month.
- (2) 12*Earned Premium/Exposed Policies.
- (3) 12*Incurred Claims/Exposed Policies.
- (4) 2014+ rate increases are assumed to be 0.850 effective in the increase year and 0.150 effective in the following year.
- (5) 2015+ increases assumed to be claim cost trend net of aging at 3.0% per year. Ex: 2015 prem trend = (1.046^0.150) * (1.089^0.850) - 1 = 8.3%.

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

Exhibit VI

With the 2014 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	1996	0.0	452,039	260,038	57.5%	5,195	---	1,044.17	---	600.66	---
prior	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	39,711,517	68.9%	429,165	130.4%	1,612.54	1.9%	1,110.38	9.4%
	2005	2.4	75,892,898	53,401,890	70.4%	549,309	128.0%	1,657.93	2.8%	1,166.60	5.1%
	2006	2.8	85,699,661	59,925,590	69.9%	563,367	102.6%	1,825.45	10.1%	1,276.45	9.4%
	2007	3.6	78,467,515	55,904,413	71.2%	475,754	84.4%	1,979.20	8.4%	1,410.08	10.5%
	2008	4.5	71,315,809	48,553,412	68.1%	385,320	81.0%	2,220.98	12.2%	1,512.10	7.2%
2009	5.6	61,984,377	42,185,611	68.1%	301,053	78.1%	2,470.70	11.2%	1,681.52	11.2%	
2010	6.5	53,003,429	37,179,099	70.1%	240,877	80.0%	2,640.52	6.9%	1,852.19	10.1%	
2011	7.5	45,510,227	31,258,037	68.7%	188,562	78.3%	2,896.82	9.7%	1,989.25	7.4%	
2012	8.5	41,203,505	27,501,054	66.7%	152,881	81.1%	3,234.16	11.6%	2,158.62	8.5%	
Thru 2012	3.9	696,665,041	475,957,978	68.3%	4,324,845	---	---	---	---	---	
2013	9.5	35,018,669	24,019,992	68.6%	123,069	80.5%	3,414.54	5.6%	2,342.10	8.5%	
Thru 2013	4.2	731,683,710	499,977,970	68.3%	4,447,914	---	---	---	---	---	
2014	10.5	29,815,083	20,476,941	68.7%	95,378	77.5%	3,751.19	9.9%	2,576.31	10.0%	
Thru 2014	4.4	761,498,793	520,454,911	68.3%	4,543,292	---	---	---	---	---	
2008	2008	0.0	1,548,286	1,103,141	71.2%	9,204	---	2,018.63	---	1,438.25	---
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	1,207,221	69.5%	9,199	80.2%	2,267.40	6.7%	1,574.81	6.0%	
2011	3.0	1,426,772	1,016,899	71.3%	6,838	74.3%	2,503.84	10.4%	1,784.55	13.3%	
2012	4.0	1,226,166	736,427	60.1%	5,374	78.6%	2,738.00	9.4%	1,644.42	-7.9%	
Thru 2012	1.8	7,970,887	5,483,936	68.8%	42,086	---	---	---	---	---	
2013	5.0	1,042,101	643,204	61.7%	4,326	80.5%	2,890.71	5.6%	1,784.20	8.5%	
Thru 2013	2.2	9,012,988	6,127,140	68.0%	46,412	---	---	---	---	---	
2014	6.0	887,346	548,389	61.8%	3,353	77.5%	3,175.71	9.9%	1,962.62	10.0%	
Thru 2014	2.5	9,900,334	6,675,529	67.4%	49,765	---	---	---	---	---	
2009	2009	0.0	1,169,469	753,840	64.5%	6,747	---	2,079.98	---	1,340.76	---
2010	1.0	1,706,852	1,154,210	67.6%	9,526	141.2%	2,150.14	3.4%	1,453.97	8.4%	
2011	2.0	1,276,303	896,792	70.3%	6,451	67.7%	2,374.15	10.4%	1,668.19	14.7%	
2012	3.0	955,042	649,406	68.0%	4,439	68.8%	2,581.78	8.7%	1,755.55	5.2%	
Thru 2012	1.4	5,107,666	3,454,248	67.6%	27,163	---	---	---	---	---	
2013	4.0	811,601	567,145	69.9%	3,573	80.5%	2,725.78	5.6%	1,904.77	8.5%	
Thru 2013	1.8	5,919,267	4,021,393	67.9%	30,736	---	---	---	---	---	
2014	5.0	690,985	483,479	70.0%	2,769	77.5%	2,994.52	9.9%	2,095.25	10.0%	
Thru 2014	2.1	6,610,252	4,504,872	68.1%	33,505	---	---	---	---	---	
2010	2010	0.0	1,227,730	756,581	61.6%	6,474	---	2,275.68	---	1,402.37	---
2011	1.0	1,007,214	567,859	56.4%	4,758	73.5%	2,540.26	11.6%	1,432.18	2.1%	
2012	2.0	795,522	473,907	59.6%	3,407	71.6%	2,801.96	10.3%	1,669.18	16.5%	
Thru 2012	0.9	3,030,466	1,798,348	59.3%	14,639	---	---	---	---	---	
2013	3.0	676,204	413,978	61.2%	2,743	80.5%	2,958.24	5.6%	1,811.06	8.5%	
Thru 2013	1.2	3,706,670	2,212,326	59.7%	17,382	---	---	---	---	---	
2014	4.0	575,774	352,946	61.3%	2,126	77.5%	3,249.90	9.9%	1,992.17	10.0%	
Thru 2014	1.6	4,282,444	2,565,272	59.9%	19,508	---	---	---	---	---	
All	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	39,711,517	68.9%	429,165	130.4%	1,612.54	1.9%	1,110.38	9.4%	
2005	2.4	75,892,898	53,401,890	70.4%	549,309	128.0%	1,657.93	2.8%	1,166.60	5.1%	
2006	2.8	85,699,661	59,925,590	69.9%	563,367	102.6%	1,825.45	10.1%	1,276.45	9.4%	
2007	3.6	78,467,515	55,904,413	71.2%	475,754	84.4%	1,979.20	8.4%	1,410.08	10.5%	
2008	4.4	72,864,095	49,656,553	68.1%	394,524	82.9%	2,216.26	12.0%	1,510.37	7.1%	
2009	5.3	65,185,354	44,359,700	68.1%	319,271	80.9%	2,450.03	10.5%	1,667.29	10.4%	
2010	6.1	57,676,165	40,297,111	69.9%	266,076	83.3%	2,601.19	6.2%	1,817.40	9.0%	
2011	7.1	49,229,516	33,739,586	68.5%	206,609	77.7%	2,859.29	9.9%	1,959.62	7.8%	
2012	8.1	44,180,235	29,360,794	66.5%	166,101	80.4%	3,191.81	11.6%	2,121.18	8.2%	
Thru 2012	3.9	712,774,060	486,694,509	68.3%	4,408,733	---	---	---	---	---	
2013	9.1	37,548,575	25,644,319	68.3%	133,711	80.5%	3,369.83	5.6%	2,301.47	8.5%	
Thru 2013	4.1	750,322,635	512,338,828	68.3%	4,542,444	---	---	---	---	---	
2014	10.1	31,969,188	21,861,755	68.4%	103,626	77.5%	3,702.07	9.9%	2,531.61	10.0%	
Thru 2014	4.4	782,291,823	534,200,583	68.3%	4,646,070	---	---	---	---	---	
2015	11.1	27,426,082	19,094,609	69.6%	83,419	80.5%	3,945.30	6.6%	2,746.80	8.5%	
2016	12.1	23,435,936	16,677,647	71.2%	67,152	80.5%	4,187.98	6.2%	2,980.28	8.5%	
2017	13.1	20,026,227	14,566,560	72.7%	54,057	80.5%	4,445.58	6.2%	3,233.60	8.5%	
2018	14.1	17,112,776	12,722,845	74.3%	43,516	80.5%	4,719.03	6.2%	3,508.46	8.5%	
2019	15.1	14,622,982	11,112,333	76.0%	35,030	80.5%	5,009.30	6.2%	3,806.68	8.5%	
2020	16.1	12,495,494	9,705,743	77.7%	28,199	80.5%	5,317.42	6.2%	4,130.25	8.5%	
2021	17.1	10,677,513	8,477,164	79.4%	22,700	80.5%	5,644.50	6.2%	4,481.32	8.5%	
2022	18.1	9,124,360	7,404,366	81.1%	18,274	80.5%	5,991.70	6.2%	4,862.23	8.5%	
2023	19.1	7,797,136	6,467,348	82.9%	14,711	80.5%	6,360.25	6.2%	5,275.52	8.5%	
Thru 2023	5.9	925,010,329	640,429,198	69.2%	5,013,128	---	---	---	---	---	

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2012	All	712,774,060	486,694,509	68.3%
2013	All	37,548,575	25,644,319	68.3%
2014	All	31,969,188	21,861,755	68.4%
2015-2023	All	142,718,506	106,228,615	74.4%
Cumulative	All	925,010,329	640,429,198	69.2%
Thru 2012		712,774,060	486,694,509	68.3%
2013-2023		212,236,269	153,734,689	72.4%

Projection Assumptions

Duration 0-1	Persistency		Claim Cost Trend	
	Ultimate	80.5%	2013 Ultimate	8.5%
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2012	0.4%	7.0%	7.4%	0.908
2013	0.4%	5.0%	5.4%	0.908
2014	0.4%	10.0%	10.4%	0.900
2015	0.4%	5.8%	6.2%	0.900
2016	0.4%	5.8%	6.2%	0.900
2017	0.4%	5.8%	6.2%	0.900
2018	0.4%	5.8%	6.2%	0.900
2019	0.4%	5.8%	6.2%	0.900
2020	0.4%	5.8%	6.2%	0.900
2021	0.4%	5.8%	6.2%	0.900
2022	0.4%	5.8%	6.2%	0.900
2023	0.4%	5.8%	6.2%	0.900

- (1) Sum of mean in-force policies as of each month in the experience month.
- (2) 12*Earned Premium/Exposed Policies.
- (3) 12*Incurred Claims/Exposed Policies.
- (4) 2014+ rate increases are assumed to be 0.900 effective in the increase year and 0.100 effective in the following year.
- (5) 2015+ increases assumed to be claim cost trend net of aging at 2.6% per year. Ex: 2015 prem trend = (1.104*0.100) * (1.062*0.900) - 1 = 6.6%.

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

Exhibit VI

With the 2014 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	1996	---	-	-	---	-	---	-	---	-	---	
prior	1997	---	-	-	---	-	---	-	---	-	---	
	1998	---	-	-	---	-	---	-	---	-	---	
	1999	---	-	-	---	-	---	-	---	-	---	
	2000	---	-	-	---	-	---	-	---	-	---	
	2001	---	-	-	---	-	---	-	---	-	---	
	2002	---	-	-	---	-	---	-	---	-	---	
	2003	---	-	-	---	-	---	-	---	-	---	
	2004	---	-	(326)	---	-	---	-	---	-	---	
	2005	0.0		81,624	40,253	49.3%	514	---	1,905.62	---	939.75	---
	2006	0.0		24,999,059	16,087,921	64.4%	167,013	32492.8%	1,796.20	-5.7%	1,155.93	23.0%
2007	1.0		64,971,791	44,992,201	69.2%	434,068	259.9%	1,796.17	0.0%	1,243.83	7.6%	
2008	2.0		79,341,173	56,165,581	70.8%	504,406	116.2%	1,887.56	5.1%	1,336.20	7.4%	
2009	3.0		76,181,243	53,729,399	70.5%	434,660	86.2%	2,103.20	11.4%	1,483.35	11.0%	
2010	4.0		70,801,151	49,289,075	69.6%	368,487	84.8%	2,305.68	9.6%	1,605.13	8.2%	
2011	5.0		63,012,835	43,315,257	68.7%	291,383	79.1%	2,595.05	12.6%	1,783.85	11.1%	
2012	6.0		58,392,925	37,083,960	63.5%	236,021	81.0%	2,968.87	14.4%	1,885.46	5.7%	
Thru 2012	3.2		437,781,802	300,703,320	68.7%	2,436,552	---	---	---	---	---	
2013	7.0		50,520,011	31,987,730	63.3%	187,637	79.5%	3,230.92	8.8%	2,045.72	8.5%	
Thru 2013	3.6		488,301,813	332,691,050	68.1%	2,624,189	---	---	---	---	---	
2014	8.0		42,476,815	27,591,787	65.0%	149,171	79.5%	3,417.03	5.8%	2,219.61	8.5%	
Thru 2014	4.0		530,778,628	360,282,837	67.9%	2,773,360	---	---	---	---	---	
2008	2008	0.0	24,088,075	16,733,621	69.5%	161,312	---	1,791.91	---	1,244.81	---	
2009	1.0		43,413,650	30,559,438	70.4%	273,549	169.6%	1,904.46	6.3%	1,340.58	7.7%	
2010	2.0		40,521,486	28,661,109	70.7%	232,538	85.0%	2,091.09	9.8%	1,479.04	10.3%	
2011	3.0		35,772,676	24,852,857	69.5%	181,701	78.1%	2,362.52	13.0%	1,641.35	11.0%	
2012	4.0		33,013,823	21,544,991	65.3%	145,252	79.9%	2,727.44	15.4%	1,779.94	8.4%	
Thru 2012	2.1		176,809,710	122,352,016	69.2%	994,352	---	---	---	---	---	
2013	5.0		28,562,549	18,584,065	65.1%	115,475	79.5%	2,968.18	8.8%	1,931.23	8.5%	
Thru 2013	2.5		205,372,259	140,936,081	68.6%	1,109,827	---	---	---	---	---	
2014	6.0		24,015,282	16,030,181	66.7%	91,803	79.5%	3,139.15	5.8%	2,095.38	8.5%	
Thru 2014	2.8		229,387,541	156,966,262	68.4%	1,201,630	---	---	---	---	---	
2009	2009	0.0	24,681,218	17,897,881	72.5%	157,063	---	1,885.71	---	1,367.44	---	
2010	1.0		43,250,177	31,338,096	72.5%	261,332	166.4%	1,985.99	5.3%	1,439.00	5.2%	
2011	2.0		38,600,570	25,896,823	67.1%	204,264	78.2%	2,267.69	14.2%	1,521.37	5.7%	
2012	3.0		35,041,735	22,613,518	64.5%	160,290	78.5%	2,623.38	15.7%	1,692.95	11.3%	
Thru 2012	1.6		141,573,700	97,746,319	69.0%	782,949	---	---	---	---	---	
2013	4.0		30,317,322	19,505,969	64.3%	127,431	79.5%	2,854.94	8.8%	1,836.85	8.5%	
Thru 2013	2.0		171,891,022	117,252,288	68.2%	910,380	---	---	---	---	---	
2014	5.0		25,490,697	16,825,401	66.0%	101,308	79.5%	3,019.39	5.8%	1,992.98	8.5%	
Thru 2014	2.4		197,381,719	134,077,689	67.9%	1,011,688	---	---	---	---	---	
2010	2010	0.0	20,990,081	14,282,802	68.0%	125,566	---	2,005.96	---	1,364.97	---	
2011	1.0		21,904,973	14,375,850	65.6%	115,962	92.4%	2,266.77	13.0%	1,487.64	9.0%	
2012	2.0		19,665,391	12,004,440	61.0%	90,628	78.2%	2,603.88	14.9%	1,589.50	6.8%	
Thru 2012	1.0		62,560,446	40,663,092	65.0%	332,156	---	---	---	---	---	
2013	3.0		17,013,891	10,354,702	60.9%	72,049	79.5%	2,833.72	8.8%	1,724.61	8.5%	
Thru 2013	1.4		79,574,337	51,017,794	64.1%	404,205	---	---	---	---	---	
2014	4.0		14,305,192	8,931,705	62.4%	57,279	79.5%	2,996.95	5.8%	1,871.20	8.5%	
Thru 2014	1.8		93,879,529	59,949,499	63.9%	461,484	---	---	---	---	---	
All	1996	---	-	-	---	-	---	-	---	-	---	
1997	---	-	-	---	-	---	---	-	---	-	---	
1998	---	-	-	---	-	---	---	-	---	-	---	
1999	---	-	-	---	-	---	---	-	---	-	---	
2000	---	-	-	---	-	---	---	-	---	-	---	
2001	---	-	-	---	-	---	---	-	---	-	---	
2002	---	-	-	---	-	---	---	-	---	-	---	
2003	---	-	-	---	-	---	---	-	---	-	---	
2004	---	-	(326)	---	-	---	---	-	---	-	---	
2005	0.0		81,624	40,253	49.3%	514	---	1,905.62	---	939.75	---	
2006	0.0		24,999,059	16,087,921	64.4%	167,013	32492.8%	1,796.20	-5.7%	1,155.93	23.0%	
2007	1.0		64,971,791	44,992,201	69.2%	434,068	259.9%	1,796.17	0.0%	1,243.83	7.6%	
2008	1.5		103,429,248	72,899,202	70.5%	665,718	153.4%	1,864.38	3.8%	1,314.06	5.6%	
2009	1.9		144,276,111	102,186,718	70.8%	865,272	130.0%	2,000.89	7.3%	1,417.17	7.8%	
2010	2.3		175,562,896	123,571,082	70.4%	987,923	114.2%	2,132.51	6.6%	1,500.98	5.9%	
2011	3.3		159,291,054	108,440,788	68.1%	793,310	80.3%	2,409.52	13.0%	1,640.33	9.3%	
2012	4.3		146,113,873	93,246,909	63.8%	632,191	79.7%	2,773.48	15.1%	1,769.98	7.9%	
Thru 2012	2.5		818,725,658	561,464,747	68.6%	4,546,009	---	---	---	---	---	
2013	5.3		126,413,773	80,432,466	63.6%	502,592	79.5%	3,018.28	8.8%	1,920.42	8.5%	
Thru 2013	2.9		945,139,431	641,897,213	67.9%	5,048,601	---	---	---	---	---	
2014	6.3		106,287,986	69,379,074	65.3%	399,561	79.5%	3,192.14	5.8%	2,083.66	8.5%	
Thru 2014	3.2		1,051,427,417	711,276,287	67.6%	5,448,162	---	---	---	---	---	
2015	7.3		90,029,705	59,844,654	66.5%	317,651	79.5%	3,401.08	6.5%	2,260.77	8.5%	
2016	8.3		76,363,664	51,620,691	67.6%	252,533	79.5%	3,628.69	6.7%	2,452.94	8.5%	
2017	9.3		64,771,987	44,526,778	68.7%	200,764	79.5%	3,871.53	6.7%	2,661.44	8.5%	
2018	10.3		54,939,656	38,407,562	69.9%	159,607	79.5%	4,130.62	6.7%	2,887.66	8.5%	
2019	11.3		46,600,147	33,129,505	71.1%	126,888	79.5%	4,407.05	6.7%	3,133.11	8.5%	
2020	12.3		39,526,411	28,576,658	72.3%	100,876	79.5%	4,701.98	6.7%	3,399.42	8.5%	
2021	13.3		33,526,272	24,649,377	73.5%	80,196	79.5%	5,016.65	6.7%	3,688.37	8.5%	
2022	14.3		28,437,195	21,261,988	74.8%	63,756	79.5%	5,352.38	6.7%	4,001.88	8.5%	
2023	15.3		24,120,538	18,340,053	76.0%	50,686	79.5%	5,710.58	6.7%	4,342.04	8.5%	
Thru 2023	5.4		1,509,742,992	1,031,633,553	68.3%	6,801,119	---	---	---	---	---	

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2012	All	818,725,658	561,464,747	68.6%
2013	All	126,413,773	80,432,466	63.6%
2014	All	106,287,986	69,379,074	65.3%
2015-2023	All	458,315,575	320,357,266	69.9%
Cumulative	All	1,509,742,992	1,031,633,553	68.3%
Thru 2012		818,725,658	561,464,747	68.6%
2013-2023		691,017,334	470,168,806	68.0%

Projection Assumptions				
Persistency		Claim Cost Trend		
Duration 0-1	159.0%	2013		8.5%
Ultimate	79.5%	Ultimate	8.5%	
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2012	2.2%	8.7%	11.1%	0.879
2013	2.2%	6.2%	8.5%	0.877
2014	2.2%	3.0%	5.2%	0.900
2015	2.2%	4.4%	6.7%	0.900
2016	2.2%	4.4%	6.7%	0.900
2017	2.2%	4.4%	6.7%	0.900
2018	2.2%	4.4%	6.7%	0.900
2019	2.2%	4.4%	6.7%	0.900
2020	2.2%	4.4%	6.7%	0.900
2021	2.2%	4.4%	6.7%	0.900
2022	2.2%	4.4%	6.7%	0.900
2023	2.2%	4.4%	6.7%	0.900

- (1) Sum of mean in-force policies as of each month in the experience month.
- (2) 12*Earned Premium/Exposed Policies.
- (3) 12*Incurred Claims/Exposed Policies.
- (4) 2014+ rate increases are assumed to be 0.900 effective in the increase year and 0.100 effective in the following year.
- (5) 2015+ increases assumed to be claim cost trend net of aging at 3.9% per year. Ex: 2015 prem trend = (1.052^0.100) * (1.067^0.900) - 1 = 6.5%.



RHODE ISLAND ACTUARIAL CERTIFICATION

Carrier: Bankers Life and Casualty Company

Submission:

Policy Forms 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: 8/19/2013

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-A06

1. Purpose of Filing

We are filing the 2014 rate schedules for these forms. Adjusted rates provide, as appropriate, for poorer than anticipated experience, claim cost trend increases, and benefit cost inflation. The rate scale for Plans B and C will not change for the year 2014.

2. General Description

- a. Issuer - Bankers Life and Casualty Company.
- b. Forms - 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 2014 rates have been placed on file with the Illinois Insurance Department.

3. Scope and Justification of Request

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

4. Rates and Rating Factors

- a. Rates - The rates are enclosed.
- b. Period Rates Apply - The proposed rates are intended to be effective for calendar year 2014.

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, 2013.

Projected experience, assuming approval of the proposed 2014 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-A06

Form	Basic Benefits	Part A Deductible	Skilled Nursing Coinsurance	Foreign Travel Emergency	Part B Deductible	At Home Recovery	Preventive Care	Excess Part B Charges		Form
								100%	80%	
GR-A06A										GR-A06A
GR-A06B										GR-A06B
GR-A06C										GR-A06C
GR-A06D										GR-A06D
GR-A06E										GR-A06E
GR-A06F										GR-A06F
GR-A06FH**										GR-A06FH**
GR-A06G										GR-A06G
GR-A06J										GR-A06J

* Benefits shaded are provided by the form.

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

Bankers Life and Casualty Company

Exhibit II

2014 Rate Adjustments

Rhode Island

<u>Form</u>	<u>Rate Change</u>
GR-A06A	10.0%
GR-A06B	0.0%
GR-A06C	0.0%
GR-A06D	7.0%
GR-A06E	4.0%
GR-A06F	6.0%
GR-A06FH	4.0%
GR-A06G	10.0%
GR-A06J	3.0%

Bankers Life and Casualty Company

Exhibit III

Standardized Medicare Supplement
Policy Form Series GR-A06

Rate History

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

Bankers Life and Casualty Company

Exhibit IV

Policy Form Series GR-A06

In-force Policy History

Rhode Island

<u>Year-End</u>	<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>
1996	0	2	313	2	0	26	N/A	1	N/A
1997	0	2	437	4	0	36	N/A	3	N/A
1998	0	2	355	3	2	30	N/A	4	N/A
1999	0	1	330	6	21	36	N/A	4	N/A
2000	0	5	348	19	53	57	0	9	N/A
2001	0	5	301	16	63	80	2	20	N/A
2002	0	5	266	11	88	91	3	37	N/A
2003	1	4	249	10	92	139	4	32	N/A
2004	1	4	212	10	95	252	3	37	N/A
2005	3	1	93	9	67	603	5	45	N/A
2006	3	1	56	7	45	806	16	54	44
2007	3	1	43	5	36	795	22	47	193
2008	2	1	29	5	24	831	26	46	324
2009	2	1	25	5	18	1,027	58	39	407
2010	2	1	75	6	17	1,343	123	27	388
2011	2	1	59	3	15	1,161	82	25	344
2012	2	1	49	3	11	1,003	68	24	315
As of 3/2013	2	1	47	2	11	943	63	24	292

Nationwide

<u>Year-End</u>	<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>
1996	366	2,320	11,597	10,284	403	5,945	N/A	1,128	N/A
1997	510	3,075	17,016	16,546	744	10,518	N/A	3,012	N/A
1998	509	3,049	17,690	21,774	3,006	14,420	N/A	4,629	N/A
1999	487	2,934	16,209	20,045	8,906	17,999	N/A	6,311	N/A
2000	495	2,702	14,951	16,562	12,192	25,727	564	13,546	N/A
2001	529	2,112	15,518	13,124	12,508	32,659	1,434	18,020	N/A
2002	589	1,476	16,152	10,683	13,204	34,319	1,739	23,670	N/A
2003	721	1,414	14,416	8,919	16,775	37,002	2,255	31,568	N/A
2004	812	1,358	12,597	7,444	19,301	41,095	3,577	40,042	N/A
2005	864	1,182	10,168	5,785	21,157	43,248	4,778	51,096	468
2006	781	965	7,615	4,095	16,571	36,006	5,544	43,137	26,104
2007	643	786	6,144	3,286	13,072	31,291	5,779	37,390	45,943
2008	659	682	4,913	2,753	10,332	30,326	6,432	30,047	64,380
2009	629	599	4,064	2,930	8,039	32,046	9,037	24,536	79,683
2010	544	528	3,358	2,846	5,943	30,256	11,986	19,956	77,105
2011	388	399	2,668	2,149	4,495	24,074	9,250	15,555	59,566
2012	262	305	2,175	1,694	3,628	19,849	7,710	12,718	48,315
As of 3/2013	248	288	2,049	1,577	3,425	18,687	7,201	11,827	45,023

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	\$2,220.96
66	2,307.25
67	2,398.02
68	2,492.27
69	2,590.01
70	2,692.56
71	2,799.14
72	2,910.52
73	3,026.16
74	3,148.66
75	3,274.66
76	3,407.54
77	3,546.41
78	3,689.97
79	3,841.82
80+	3,999.78

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

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

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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	\$2,209.40
66	2,301.69
67	2,399.00
68	2,501.65
69	2,609.00
70	2,720.49
71	2,836.99
72	2,960.16
73	3,088.99
74	3,224.37
75	3,365.86
76	3,513.57
77	3,670.22
78	3,834.73
79	4,007.09
80+	4,188.18

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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

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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	\$1,899.04
66	1,944.97
67	1,991.77
68	2,044.56
69	2,099.98
70	2,157.36
71	2,216.27
72	2,276.49
73	2,354.27
74	2,435.76
75	2,518.78
76	2,607.03
77	2,695.50
78	2,789.10
79	2,884.99
80+	2,985.68

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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	\$1,923.69
66	1,985.44
67	2,049.15
68	2,121.36
69	2,195.11
70	2,272.67
71	2,352.74
72	2,435.98
73	2,534.82
74	2,638.34
75	2,744.81
76	2,857.18
77	2,973.68
78	3,096.19
79	3,221.97
80+	3,356.70

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

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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	\$1,961.77
66	2,030.60
67	2,103.04
68	2,182.35
69	2,266.45
70	2,353.62
71	2,446.34
72	2,540.82
73	2,653.61
74	2,772.63
75	2,895.47
76	3,027.14
77	3,164.70
78	3,308.70
79	3,459.57
80+	3,620.92

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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

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