

Bankers Life and Casualty Company

Exhibit VII

**Policy Form Series GR-A06
Nationwide Experience
Actual Loss Ratios vs Expected Loss Ratios**

<u>Plan</u>	<u>Issue</u>	<u>Experience</u>	<u>Duration</u>	<u>Earned</u>	<u>Incurred</u>	<u>Claim</u>	Expected	Expected	Actual to
	<u>Year</u>	<u>Year</u>		<u>Premium</u>	<u>Claims(1)</u>	<u>Ratio</u>	<u>Ratio</u>	<u>Incurred</u>	<u>Expected</u>
GR-A06A	1996	1996	0	94,080	49,253	52.4%	63.0%	59,270	83.1%
		1997	1	244,070	151,136	61.9%	63.0%	153,764	98.3%
		1998	2	197,980	176,465	89.1%	63.5%	125,717	140.4%
		1999	3	164,648	149,585	90.9%	64.8%	106,610	140.3%
		2000	4	154,010	104,883	68.1%	66.0%	101,647	103.2%
		2001	5	148,929	113,893	76.5%	66.8%	99,410	114.6%
		2002	6	128,455	81,559	63.5%	67.0%	86,065	94.8%
		2003	7	106,277	76,605	72.1%	67.0%	71,206	107.6%
		2004	8	94,061	91,477	97.3%	67.0%	63,021	145.2%
		2005	9	91,522	71,852	78.5%	67.0%	61,320	117.2%
		2006	10	95,426	69,029	72.3%	67.0%	63,935	108.0%
		2007	11	82,593	51,257	62.1%	67.0%	55,337	92.6%
		2008	12	73,727	52,257	70.9%	67.0%	49,397	105.8%
		1-3/2009	13	18,483	19,124	103.5%	67.0%	12,384	154.4%
	1997	1997	0	110,361	98,272	89.0%	63.0%	69,527	141.3%
		1998	1	168,828	131,281	77.8%	63.0%	106,362	123.4%
		1999	2	143,470	104,160	72.6%	63.5%	91,103	114.3%
		2000	3	135,307	79,106	58.5%	64.8%	87,611	90.3%
		2001	4	127,321	57,623	45.3%	66.0%	84,032	68.6%
		2002	5	118,202	74,354	62.9%	66.8%	78,900	94.2%
		2003	6	98,297	73,468	74.7%	67.0%	65,859	111.6%
		2004	7	85,236	78,935	92.6%	67.0%	57,108	138.2%
		2005	8	72,196	75,798	105.0%	67.0%	48,371	156.7%
		2006	9	74,138	58,647	79.1%	67.0%	49,672	118.1%
		2007	10	64,575	71,162	110.2%	67.0%	43,265	164.5%
		2008	11	54,806	40,354	73.6%	67.0%	36,720	109.9%
		1-3/2009	12	11,748	26,300	223.9%	67.0%	7,871	334.1%
	1998	1998	0	89,018	49,554	55.7%	63.0%	56,081	88.4%
		1999	1	130,552	60,933	46.7%	63.0%	82,248	74.1%
		2000	2	118,692	49,558	41.8%	63.5%	75,369	65.8%
		2001	3	107,502	53,806	50.1%	64.8%	69,608	77.3%
		2002	4	95,267	56,760	59.6%	66.0%	62,876	90.3%
		2003	5	85,098	49,302	57.9%	66.8%	56,803	86.8%
		2004	6	72,619	53,355	73.5%	67.0%	48,655	109.7%
		2005	7	66,790	30,304	45.4%	67.0%	44,749	67.7%
		2006	8	70,974	50,471	71.1%	67.0%	47,553	106.1%
		2007	9	60,361	19,166	31.8%	67.0%	40,442	47.4%
		2008	10	58,015	25,024	43.1%	67.0%	38,870	64.4%
		1-3/2009	11	14,236	7,356	51.7%	67.0%	9,538	77.1%
	1999	1999	0	73,662	26,264	35.7%	63.0%	46,407	56.6%
		2000	1	102,090	56,517	55.4%	63.0%	64,317	87.9%
		2001	2	77,883	33,386	42.9%	63.5%	49,456	67.5%
		2002	3	64,580	27,426	42.5%	64.8%	41,816	65.6%
		2003	4	59,553	40,136	67.4%	66.0%	39,305	102.1%
		2004	5	50,513	35,653	70.6%	66.8%	33,717	105.7%
		2005	6	38,756	15,976	41.2%	67.0%	25,967	61.5%
		2006	7	39,045	12,022	30.8%	67.0%	26,160	46.0%
		2007	8	35,963	9,640	26.8%	67.0%	24,095	40.0%
		2008	9	36,101	13,895	38.5%	67.0%	24,188	57.4%
		1-3/2009	10	8,730	2,152	24.7%	67.0%	5,849	36.8%
	2000	2000	0	76,573	31,111	40.6%	63.0%	48,241	64.5%
		2001	1	124,038	51,974	41.9%	63.0%	78,144	66.5%
		2002	2	101,311	48,159	47.5%	63.5%	64,332	74.9%
		2003	3	74,780	32,246	43.1%	64.8%	48,420	66.6%
		2004	4	64,569	36,362	56.3%	66.0%	42,616	85.3%
		2005	5	55,659	37,993	68.3%	66.8%	37,152	102.3%
		2006	6	45,720	30,352	66.4%	67.0%	30,632	99.1%
		2007	7	43,704	29,621	67.8%	67.0%	29,282	101.2%
		2008	8	43,877	19,870	45.3%	67.0%	29,398	67.6%
		1-3/2009	9	10,002	4,506	45.1%	67.0%	6,701	67.2%

Exhibit VII

Policy Form Series GR-A06
Nationwide Experience
Actual Loss Ratios vs Expected Loss Ratios

<u>Plan</u>	<u>Issue Year</u>	<u>Experience Year</u>	<u>Duration</u>	<u>Earned Premium</u>	<u>Incurred Claims(1)</u>	<u>Claim Ratio</u>	<u>Expected Claim Ratio</u>	<u>Expected Incurred Claims(2)</u>	<u>Actual to Expected Claims</u>
GR-A06A	2001	2001	0	121,155	48,761	40.2%	63.0%	76,328	63.9%
		2002	1	162,236	77,689	47.9%	63.0%	102,209	76.0%
		2003	2	119,727	68,907	57.6%	63.5%	76,027	90.6%
		2004	3	99,327	59,712	60.1%	64.8%	64,314	92.8%
		2005	4	87,767	55,875	63.7%	66.0%	57,926	96.5%
		2006	5	88,579	55,201	62.3%	66.8%	59,126	93.4%
		2007	6	78,020	54,544	69.9%	67.0%	52,273	104.3%
		2008	7	71,214	40,954	57.5%	67.0%	47,713	85.8%
		1-3/2009	8	18,655	7,853	42.1%	67.0%	12,499	62.8%
	2002	2002	0	128,944	55,999	43.4%	63.0%	81,235	68.9%
		2003	1	188,033	91,175	48.5%	63.0%	118,461	77.0%
		2004	2	146,595	94,950	64.8%	63.5%	93,088	102.0%
		2005	3	123,734	99,193	80.2%	64.8%	80,118	123.8%
		2006	4	101,972	54,351	53.3%	66.0%	67,302	80.8%
		2007	5	80,048	48,105	60.1%	66.8%	53,432	90.0%
		2008	6	66,179	30,758	46.5%	67.0%	44,340	69.4%
		1-3/2009	7	14,656	4,421	30.2%	67.0%	9,820	45.0%
	2003	2003	0	169,626	97,936	57.7%	63.0%	106,864	91.6%
		2004	1	288,249	238,029	82.6%	63.0%	181,597	131.1%
		2005	2	236,733	210,999	89.1%	63.5%	150,325	140.4%
		2006	3	196,578	156,290	79.5%	64.8%	127,284	122.8%
		2007	4	148,855	126,843	85.2%	66.0%	98,244	129.1%
		2008	5	121,128	103,105	85.1%	66.8%	80,853	127.5%
		1-3/2009	6	27,199	22,951	84.4%	67.0%	18,223	125.9%
	2004	2004	0	178,267	135,056	75.8%	63.0%	112,308	120.3%
		2005	1	268,560	231,646	86.3%	63.0%	169,193	136.9%
		2006	2	178,803	130,057	72.7%	63.5%	113,540	114.5%
		2007	3	144,663	96,751	66.9%	64.8%	93,669	103.3%
		2008	4	114,847	75,065	65.4%	66.0%	75,799	99.0%
		1-3/2009	5	26,793	19,138	71.4%	66.8%	17,884	107.0%
	2005	2005	0	169,861	130,849	77.0%	63.0%	107,012	122.3%
		2006	1	261,521	228,728	87.5%	63.0%	164,758	138.8%
		2007	2	183,980	246,244	133.8%	63.5%	116,827	210.8%
		2008	3	161,407	399,324	247.4%	64.8%	104,511	382.1%
		1-3/2009	4	37,390	71,776	192.0%	66.0%	24,677	290.9%
	2006	2006	0	161,527	115,836	71.7%	63.0%	101,762	113.8%
		2007	1	207,167	163,703	79.0%	63.0%	130,515	125.4%
		2008	2	166,664	141,732	85.0%	63.5%	105,832	133.9%
		1-3/2009	3	37,060	25,325	68.3%	64.8%	23,996	105.5%
	2007	2007	0	83,878	53,082	63.3%	63.0%	52,843	100.5%
		2008	1	118,286	70,991	60.0%	63.0%	74,520	95.3%
		1-3/2009	2	26,730	40,619	152.0%	64.0%	17,107	237.4%
	2008	2008	0	239,789	354,592	147.9%	66.5%	159,460	222.4%
		1-3/2009	1	133,768	217,306	162.4%	63.0%	84,274	257.9%
	2009	1-3/2009	0	32,945	43,350	131.6%	67.0%	22,073	196.4%
	ALL	1996	0.0	94,080	49,253	52.4%	63.0%	59,270	83.1%
		1997	0.7	354,431	249,408	70.4%	63.0%	223,291	111.7%
		1998	1.2	455,826	357,300	78.4%	63.2%	288,160	124.0%
		1999	1.8	512,332	340,942	66.5%	63.7%	326,368	104.5%
		2000	2.3	586,672	321,175	54.7%	64.3%	377,185	85.2%
		2001	2.6	706,828	359,443	50.9%	64.7%	456,978	78.7%
		2002	2.9	798,995	421,946	52.8%	64.8%	517,433	81.5%
		2003	2.9	901,391	529,775	58.8%	64.7%	582,945	90.9%
		2004	2.9	1,079,436	823,529	76.3%	64.5%	696,424	118.3%
		2005	3.2	1,211,578	960,485	79.3%	64.6%	782,133	122.8%
		2006	3.6	1,314,283	960,984	73.1%	64.8%	851,724	112.8%
		2007	4.3	1,213,807	970,118	79.9%	65.1%	790,224	122.8%
		2008	4.3	1,326,040	1,367,921	103.2%	65.7%	871,601	156.9%
		1-3/2009	4.1	418,395	512,177	122.4%	65.2%	272,896	187.7%
		ALL	3.1	10,974,094	8,224,456	74.9%	64.7%	7,096,632	115.9%

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Policy Form Series GR-A06
Nationwide Experience
Actual Loss Ratios vs Expected Loss Ratios

<u>Plan</u>	<u>Issue</u>	<u>Experience</u>	<u>Duration</u>	<u>Earned</u>	<u>Incurred</u>	<u>Claim</u>	Expected	Expected	Actual to
	<u>Year</u>	<u>Year</u>		<u>Premium</u>	<u>Claims(1)</u>	<u>Ratio</u>	<u>Ratio</u>	<u>Incurred</u>	<u>Expected</u>
GR-A06B	1996	1996	0	926,314	601,083	64.9%	63.0%	583,578	103.0%
		1997	1	1,992,268	1,486,882	74.6%	63.0%	1,255,129	118.5%
		1998	2	1,659,596	1,280,490	77.2%	63.5%	1,053,843	121.5%
		1999	3	1,399,682	1,144,248	81.8%	64.8%	906,294	126.3%
		2000	4	1,289,847	934,847	72.5%	66.0%	851,299	109.8%
		2001	5	1,154,987	736,869	63.8%	66.8%	770,954	95.6%
		2002	6	889,606	513,579	57.7%	67.0%	596,036	86.2%
		2003	7	676,229	445,727	65.9%	67.0%	453,073	98.4%
		2004	8	575,949	317,888	55.2%	67.0%	385,886	82.4%
		2005	9	508,671	284,373	55.9%	67.0%	340,810	83.4%
		2006	10	403,140	205,352	50.9%	67.0%	270,104	76.0%
		2007	11	333,685	148,344	44.5%	67.0%	223,569	66.4%
		2008	12	277,035	98,430	35.5%	67.0%	185,613	53.0%
	1-3/2009	1-3/2009	13	64,337	34,594	53.8%	67.0%	43,106	80.3%
	1997	1997	0	745,574	532,517	71.4%	63.0%	469,712	113.4%
		1998	1	1,154,394	755,922	65.5%	63.0%	727,268	103.9%
		1999	2	962,940	683,027	70.9%	63.5%	611,467	111.7%
		2000	3	872,350	622,253	71.3%	64.8%	564,847	110.2%
		2001	4	795,813	451,268	56.7%	66.0%	525,237	85.9%
		2002	5	630,796	344,262	54.6%	66.8%	421,056	81.8%
		2003	6	491,076	306,425	62.4%	67.0%	329,021	93.1%
		2004	7	432,862	238,342	55.1%	67.0%	290,018	82.2%
		2005	8	394,063	183,874	46.7%	67.0%	264,022	69.6%
		2006	9	339,746	184,104	54.2%	67.0%	227,630	80.9%
		2007	10	283,774	148,675	52.4%	67.0%	190,129	78.2%
		2008	11	232,216	114,695	49.4%	67.0%	155,585	73.7%
		1-3/2009	12	52,606	21,301	40.5%	67.0%	35,246	60.4%
	1998	1998	0	572,785	412,269	72.0%	63.0%	360,855	114.2%
		1999	1	851,405	580,806	68.2%	63.0%	536,385	108.3%
		2000	2	722,564	485,355	67.2%	63.5%	458,828	105.8%
		2001	3	658,726	357,174	54.2%	64.8%	426,525	83.7%
		2002	4	523,592	299,714	57.2%	66.0%	345,571	86.7%
		2003	5	405,893	241,045	59.4%	66.8%	270,934	89.0%
		2004	6	347,083	196,755	56.7%	67.0%	232,546	84.6%
		2005	7	302,652	188,600	62.3%	67.0%	202,777	93.0%
		2006	8	215,278	124,263	57.7%	67.0%	144,236	86.2%
		2007	9	162,152	81,490	50.3%	67.0%	108,642	75.0%
		2008	10	114,129	77,040	67.5%	67.0%	76,466	100.8%
		1-3/2009	11	25,679	15,998	62.3%	67.0%	17,205	93.0%
	1999	1999	0	432,456	340,002	78.6%	63.0%	272,447	124.8%
		2000	1	701,043	498,136	71.1%	63.0%	441,657	112.8%
		2001	2	596,565	377,527	63.3%	63.5%	378,819	99.7%
		2002	3	475,503	291,025	61.2%	64.8%	307,888	94.5%
		2003	4	363,237	257,257	70.8%	66.0%	239,736	107.3%
		2004	5	291,948	217,297	74.4%	66.8%	194,875	111.5%
		2005	6	247,629	173,764	70.2%	67.0%	165,911	104.7%
		2006	7	206,303	167,022	81.0%	67.0%	138,223	120.8%
		2007	8	161,889	116,997	72.3%	67.0%	108,466	107.9%
		2008	9	119,942	103,991	86.7%	67.0%	80,361	129.4%
		1-3/2009	10	26,758	11,797	44.1%	67.0%	17,928	65.8%
	2000	2000	0	430,988	358,951	83.3%	63.0%	271,522	132.2%
		2001	1	541,552	410,530	75.8%	63.0%	341,178	120.3%
		2002	2	401,738	244,460	60.9%	63.5%	255,104	95.8%
		2003	3	308,006	376,603	122.3%	64.8%	199,434	188.8%
		2004	4	259,731	156,506	60.3%	66.0%	171,422	91.3%
		2005	5	213,881	120,157	56.2%	66.8%	142,766	84.2%
		2006	6	165,804	91,539	55.2%	67.0%	111,089	82.4%
		2007	7	131,121	99,570	75.9%	67.0%	87,851	113.3%
		2008	8	96,499	59,351	61.5%	67.0%	64,654	91.8%
		1-3/2009	9	21,301	8,009	37.6%	67.0%	14,272	56.1%

Bankers Life and Casualty Company

Exhibit VII

**Policy Form Series GR-A06
Nationwide Experience
Actual Loss Ratios vs Expected Loss Ratios**

<u>Plan</u>	<u>Issue Year</u>	<u>Experience Year</u>	<u>Duration</u>	<u>Earned Premium</u>	<u>Incurred Claims(1)</u>	<u>Claim Ratio</u>	<u>Expected Claim Ratio</u>	<u>Expected Incurred Claims(2)</u>	<u>Actual to Expected Claims</u>
GR-A06B	2001	2001	0	332,712	215,734	64.8%	63.0%	209,609	102.9%
		2002	1	355,541	244,691	68.8%	63.0%	223,991	109.2%
		2003	2	275,026	243,592	88.6%	63.5%	174,642	139.5%
		2004	3	222,691	149,513	67.1%	64.8%	144,192	103.7%
		2005	4	174,630	115,587	66.2%	66.0%	115,256	100.3%
		2006	5	149,998	126,419	84.3%	66.8%	100,124	126.3%
		2007	6	129,307	101,751	78.7%	67.0%	86,636	117.4%
		2008	7	114,893	67,837	59.0%	67.0%	76,978	88.1%
		1-3/2009	8	25,503	15,083	59.1%	67.0%	17,087	88.3%
	2002	2002	0	136,003	95,146	70.0%	63.0%	85,682	111.0%
		2003	1	142,229	122,732	86.3%	63.0%	89,604	137.0%
		2004	2	105,535	75,668	71.7%	63.5%	67,015	112.9%
		2005	3	92,617	59,619	64.4%	64.8%	59,970	99.4%
		2006	4	68,286	50,978	74.7%	66.0%	45,069	113.1%
		2007	5	54,967	32,597	59.3%	66.8%	36,690	88.8%
		2008	6	43,042	29,676	68.9%	67.0%	28,838	102.9%
		1-3/2009	7	10,972	7,774	70.9%	67.0%	7,351	105.8%
	2003	2003	0	295,859	189,539	64.1%	63.0%	186,391	101.7%
		2004	1	462,855	306,073	66.1%	63.0%	291,599	105.0%
		2005	2	375,377	297,032	79.1%	63.5%	238,364	124.6%
		2006	3	321,319	207,496	64.6%	64.8%	208,054	99.7%
		2007	4	257,497	156,039	60.6%	66.0%	169,948	91.8%
		2008	5	203,572	106,125	52.1%	66.8%	135,884	78.1%
		1-3/2009	6	43,853	23,931	54.6%	67.0%	29,382	81.4%
	2004	2004	0	277,116	167,763	60.5%	63.0%	174,583	96.1%
		2005	1	470,700	346,889	73.7%	63.0%	296,541	117.0%
		2006	2	360,262	247,737	68.8%	63.5%	228,766	108.3%
		2007	3	282,094	222,936	79.0%	64.8%	182,656	122.1%
		2008	4	220,660	188,814	85.6%	66.0%	145,636	129.6%
		1-3/2009	5	47,826	56,832	118.8%	66.8%	31,924	178.0%
	2005	2005	0	163,944	130,835	79.8%	63.0%	103,285	126.7%
		2006	1	232,962	176,502	75.8%	63.0%	146,766	120.3%
		2007	2	173,568	124,807	71.9%	63.5%	110,216	113.2%
		2008	3	155,443	142,858	91.9%	64.8%	100,649	141.9%
		1-3/2009	4	32,205	30,904	96.0%	66.0%	21,255	145.4%
	2006	2006	0	110,563	79,777	72.2%	63.0%	69,655	114.5%
		2007	1	139,580	114,254	81.9%	63.0%	87,935	129.9%
		2008	2	117,987	112,984	95.8%	63.5%	74,922	150.8%
		1-3/2009	3	26,027	26,601	102.2%	64.8%	16,852	157.9%
	2007	2007	0	73,731	44,252	60.0%	63.0%	46,451	95.3%
		2008	1	111,190	69,745	62.7%	63.0%	70,050	99.6%
		1-3/2009	2	21,561	11,361	52.7%	63.5%	13,691	83.0%
	2008	2008	0	83,364	55,270	66.3%	63.0%	52,519	105.2%
		1-3/2009	1	34,468	23,080	67.0%	63.0%	21,715	106.3%
	2009	1-3/2009	0	6,353	5,646	88.9%	63.0%	4,002	141.1%
	ALL	1996	0.0	926,314	601,083	64.9%	63.0%	583,578	103.0%
		1997	0.7	2,737,842	2,019,399	73.8%	63.0%	1,724,841	117.1%
		1998	1.3	3,386,775	2,448,681	72.3%	63.2%	2,141,966	114.3%
		1999	1.9	3,646,483	2,748,083	75.4%	63.8%	2,326,593	118.1%
		2000	2.5	4,016,792	2,899,542	72.2%	64.4%	2,588,153	112.0%
		2001	3.1	4,080,355	2,549,102	62.5%	65.0%	2,652,322	96.1%
		2002	3.9	3,412,779	2,032,877	59.6%	65.5%	2,235,328	90.9%
		2003	4.3	2,957,555	2,182,920	73.8%	65.7%	1,942,835	112.4%
		2004	4.6	2,975,770	1,825,805	61.4%	65.6%	1,952,136	93.5%
		2005	5.0	2,944,164	1,900,730	64.6%	65.5%	1,929,702	98.5%
		2006	5.5	2,573,661	1,661,189	64.5%	65.7%	1,689,716	98.3%
		2007	6.2	2,183,365	1,391,712	63.7%	65.9%	1,439,189	96.7%
		2008	6.7	1,889,972	1,226,816	64.9%	66.0%	1,248,155	98.3%
		1-3/2009	7.5	439,449	292,911	66.7%	66.2%	291,016	100.7%
		ALL	3.5	38,171,276	25,780,850	67.5%	64.8%	24,745,530	104.2%

Exhibit VII

Policy Form Series GR-A06
Nationwide Experience
Actual Loss Ratios vs Expected Loss Ratios

<u>Plan</u>	<u>Issue Year</u>	<u>Experience Year</u>	<u>Duration</u>	<u>Earned Premium</u>	<u>Incurred Claims(1)</u>	<u>Claim Ratio</u>	<u>Expected Claim Ratio</u>	<u>Expected Incurred Claims(2)</u>	<u>Actual to Expected Claims</u>
GR-A06C	1996	1996	0	5,158,320	3,283,437	63.7%	63.0%	3,249,742	101.0%
		1997	1	12,069,111	8,584,194	71.1%	63.0%	7,603,540	112.9%
		1998	2	10,611,172	7,866,183	74.1%	63.5%	6,738,094	116.7%
		1999	3	9,410,817	6,815,528	72.4%	64.8%	6,093,504	111.8%
		2000	4	8,666,480	5,785,272	66.8%	66.0%	5,719,877	101.1%
		2001	5	7,852,914	5,104,682	65.0%	66.8%	5,241,820	97.4%
		2002	6	6,689,113	4,215,912	63.0%	67.0%	4,481,706	94.1%
		2003	7	5,886,292	3,695,257	62.8%	67.0%	3,943,816	93.7%
		2004	8	5,215,160	3,203,781	61.4%	67.0%	3,494,157	91.7%
		2005	9	4,593,451	2,974,587	64.8%	67.0%	3,077,612	96.7%
		2006	10	3,859,595	2,311,601	59.9%	67.0%	2,585,929	89.4%
		2007	11	3,230,159	1,782,440	55.2%	67.0%	2,164,207	82.4%
		2008	12	2,853,100	1,681,881	58.9%	67.0%	1,911,577	88.0%
		1-3/2009	13	646,696	454,188	70.2%	67.0%	433,286	104.8%
	1997	1997	0	4,771,962	3,300,056	69.2%	63.0%	3,006,336	109.8%
		1998	1	8,181,135	5,672,470	69.3%	63.0%	5,154,115	110.1%
		1999	2	7,312,402	4,752,397	65.0%	63.5%	4,643,375	102.3%
		2000	3	6,664,446	4,371,421	65.6%	64.8%	4,315,229	101.3%
		2001	4	6,065,339	3,890,862	64.1%	66.0%	4,003,124	97.2%
		2002	5	5,170,682	2,982,276	57.7%	66.8%	3,451,430	86.4%
		2003	6	4,554,035	2,727,903	59.9%	67.0%	3,051,203	89.4%
		2004	7	4,043,484	2,478,732	61.3%	67.0%	2,709,134	91.5%
		2005	8	3,513,033	2,057,662	58.6%	67.0%	2,353,732	87.4%
		2006	9	2,978,284	1,784,257	59.9%	67.0%	1,995,450	89.4%
		2007	10	2,512,200	1,658,189	66.0%	67.0%	1,683,174	98.5%
		2008	11	2,084,307	1,350,082	64.8%	67.0%	1,396,486	96.7%
		1-3/2009	12	465,066	350,089	75.3%	67.0%	311,594	112.4%
	1998	1998	0	3,605,672	2,319,033	64.3%	63.0%	2,271,573	102.1%
		1999	1	5,412,267	3,577,617	66.1%	63.0%	3,409,728	104.9%
		2000	2	4,924,570	2,999,743	60.9%	63.5%	3,127,102	95.9%
		2001	3	4,420,285	2,612,297	59.1%	64.8%	2,862,135	91.3%
		2002	4	3,762,680	2,535,875	67.4%	66.0%	2,483,369	102.1%
		2003	5	3,319,587	2,114,493	63.7%	66.8%	2,215,824	95.4%
		2004	6	2,920,592	2,103,669	72.0%	67.0%	1,956,797	107.5%
		2005	7	2,579,632	1,656,856	64.2%	67.0%	1,728,353	95.9%
		2006	8	2,200,187	1,534,076	69.7%	67.0%	1,474,125	104.1%
		2007	9	1,820,374	1,078,301	59.2%	67.0%	1,219,651	88.4%
		2008	10	1,545,166	917,423	59.4%	67.0%	1,035,261	88.6%
		1-3/2009	11	323,480	245,733	76.0%	67.0%	216,732	113.4%
	1999	1999	0	2,204,064	1,559,971	70.8%	63.0%	1,388,560	112.3%
		2000	1	3,739,204	2,620,036	70.1%	63.0%	2,355,699	111.2%
		2001	2	3,411,334	2,178,281	63.9%	63.5%	2,166,197	100.6%
		2002	3	3,050,674	1,877,904	61.6%	64.8%	1,975,311	95.1%
		2003	4	2,752,261	1,877,029	68.2%	66.0%	1,816,492	103.3%
		2004	5	2,437,666	1,685,367	69.1%	66.8%	1,627,142	103.6%
		2005	6	2,145,000	1,418,801	66.1%	67.0%	1,437,150	98.7%
		2006	7	1,891,143	1,054,661	55.8%	67.0%	1,267,066	83.2%
		2007	8	1,602,169	928,794	58.0%	67.0%	1,073,453	86.5%
		2008	9	1,357,087	744,137	54.8%	67.0%	909,248	81.8%
		1-3/2009	10	309,057	228,510	73.9%	67.0%	207,068	110.4%
	2000	2000	0	1,882,816	1,447,252	76.9%	63.0%	1,186,174	122.0%
		2001	1	2,591,619	1,693,785	65.4%	63.0%	1,632,720	103.7%
		2002	2	2,200,515	1,533,173	69.7%	63.5%	1,397,327	109.7%
		2003	3	1,927,654	1,327,061	68.8%	64.8%	1,248,156	106.3%
		2004	4	1,703,892	1,395,940	81.9%	66.0%	1,124,569	124.1%
		2005	5	1,464,768	1,113,190	76.0%	66.8%	977,733	113.9%
		2006	6	1,247,360	866,292	69.5%	67.0%	835,731	103.7%
		2007	7	1,057,796	689,744	65.2%	67.0%	708,723	97.3%
		2008	8	875,760	611,758	69.9%	67.0%	586,759	104.3%
		1-3/2009	9	192,353	153,809	80.0%	67.0%	128,877	119.3%

Bankers Life and Casualty Company

Exhibit VII

**Policy Form Series GR-A06
Nationwide Experience
Actual Loss Ratios vs Expected Loss Ratios**

<u>Plan</u>	<u>Issue Year</u>	<u>Experience Year</u>	<u>Duration</u>	<u>Earned Premium</u>	<u>Incurred Claims(1)</u>	<u>Claim Ratio</u>	<u>Expected Claim Ratio</u>	<u>Expected Incurred Claims(2)</u>	<u>Actual to Expected Claims</u>
GR-A06C	2001	2001	0	2,878,238	1,970,746	68.5%	63.0%	1,813,290	108.7%
		2002	1	5,666,381	4,118,095	72.7%	63.0%	3,569,820	115.4%
		2003	2	5,241,763	3,903,947	74.5%	63.5%	3,328,520	117.3%
		2004	3	4,729,469	3,472,769	73.4%	64.8%	3,062,331	113.4%
		2005	4	4,042,314	2,933,547	72.6%	66.0%	2,667,927	110.0%
		2006	5	3,222,096	2,259,479	70.1%	66.8%	2,150,749	105.1%
		2007	6	2,504,737	1,742,085	69.6%	67.0%	1,678,174	103.8%
		2008	7	1,960,542	1,287,484	65.7%	67.0%	1,313,563	98.0%
		1-3/2009	8	426,514	324,499	76.1%	67.0%	285,764	113.6%
	2002	2002	0	3,236,780	2,543,225	78.6%	63.0%	2,039,171	124.7%
		2003	1	5,140,569	4,015,739	78.1%	63.0%	3,238,558	124.0%
		2004	2	4,530,948	3,552,545	78.4%	63.5%	2,877,152	123.5%
		2005	3	3,664,791	2,693,358	73.5%	64.8%	2,372,952	113.5%
		2006	4	2,789,471	2,078,394	74.5%	66.0%	1,841,051	112.9%
		2007	5	2,196,386	1,408,845	64.1%	66.8%	1,466,088	96.1%
		2008	6	1,762,308	1,204,523	68.3%	67.0%	1,180,746	102.0%
		1-3/2009	7	383,838	298,495	77.8%	67.0%	257,171	116.1%
	2003	2003	0	1,597,686	1,332,218	83.4%	63.0%	1,006,542	132.4%
		2004	1	2,324,917	1,962,695	84.4%	63.0%	1,464,698	134.0%
		2005	2	1,979,774	1,621,498	81.9%	63.5%	1,257,156	129.0%
		2006	3	1,655,600	1,274,141	77.0%	64.8%	1,072,001	118.9%
		2007	4	1,377,506	1,070,708	77.7%	66.0%	909,154	117.8%
		2008	5	1,190,184	928,748	78.0%	66.8%	794,448	116.9%
		1-3/2009	6	271,661	249,768	91.9%	67.0%	182,013	137.2%
	2004	2004	0	1,201,909	973,604	81.0%	63.0%	757,203	128.6%
		2005	1	2,062,091	2,193,115	106.4%	63.0%	1,299,117	168.8%
		2006	2	1,655,814	1,677,002	101.3%	63.5%	1,051,442	159.5%
		2007	3	1,384,397	1,276,198	92.2%	64.8%	896,397	142.4%
		2008	4	1,196,583	1,122,000	93.8%	66.0%	789,745	142.1%
		1-3/2009	5	269,176	297,864	110.7%	66.8%	179,675	165.8%
	2005	2005	0	798,706	713,606	89.3%	63.0%	503,185	141.8%
		2006	1	1,264,328	1,201,648	95.0%	63.0%	796,527	150.9%
		2007	2	1,007,427	926,460	92.0%	63.5%	639,716	144.8%
		2008	3	815,276	704,190	86.4%	64.8%	527,891	133.4%
		1-3/2009	4	188,173	192,795	102.5%	66.0%	124,194	155.2%
	2006	2006	0	596,412	533,239	89.4%	63.0%	375,740	141.9%
		2007	1	821,395	795,931	96.9%	63.0%	517,479	153.8%
		2008	2	685,162	664,939	97.0%	63.5%	435,078	152.8%
		1-3/2009	3	147,619	161,887	109.7%	64.8%	95,583	169.4%
	2007	2007	0	419,398	401,325	95.7%	63.0%	264,221	151.9%
		2008	1	704,715	679,414	96.4%	63.0%	443,970	153.0%
		1-3/2009	2	158,823	173,899	109.5%	63.5%	100,853	172.4%
	2008	2008	0	344,767	254,298	73.8%	63.0%	217,203	117.1%
		1-3/2009	1	150,910	143,821	95.3%	63.0%	95,073	151.3%
	2009	1-3/2009	0	39,565	32,544	82.3%	63.0%	24,926	130.6%
	ALL	1996	0.0	5,158,320	3,283,437	63.7%	63.0%	3,249,742	101.0%
		1997	0.7	16,841,073	11,884,250	70.6%	63.0%	10,609,876	112.0%
		1998	1.3	22,397,979	15,857,686	70.8%	63.2%	14,163,782	112.0%
		1999	2.0	24,339,550	16,705,513	68.6%	63.8%	15,535,167	107.5%
		2000	2.6	25,877,516	17,223,724	66.6%	64.6%	16,704,081	103.1%
		2001	3.2	27,219,729	17,450,653	64.1%	65.1%	17,719,286	98.5%
		2002	3.4	29,776,825	19,806,460	66.5%	65.1%	19,398,134	102.1%
		2003	3.9	30,419,847	20,993,647	69.0%	65.3%	19,849,111	105.8%
		2004	4.5	29,108,037	20,829,102	71.6%	65.5%	19,073,183	109.2%
		2005	5.2	26,843,560	19,376,220	72.2%	65.8%	17,674,917	109.6%
		2006	6.0	23,360,290	16,574,790	71.0%	66.1%	15,445,811	107.3%
		2007	6.8	19,933,944	13,759,020	69.0%	66.3%	13,220,437	104.1%
		2008	7.6	17,374,957	12,150,877	69.9%	66.4%	11,541,975	105.3%
		1-3/2009	8.3	3,972,931	3,307,901	83.3%	66.5%	2,642,809	125.2%
		ALL	3.9	302,624,558	209,203,280	69.1%	65.0%	196,828,311	106.3%

Bankers Life and Casualty Company

Exhibit VII

**Policy Form Series GR-A06
Nationwide Experience
Actual Loss Ratios vs Expected Loss Ratios**

<u>Plan</u>	<u>Issue Year</u>	<u>Experience Year</u>	<u>Duration</u>	<u>Earned Premium</u>	<u>Incurred Claims(1)</u>	<u>Claim Ratio</u>	<u>Expected Claim Ratio</u>	<u>Expected Incurred Claims(2)</u>	<u>Actual to Expected Claims</u>
GR-A06D	1996	1996	0	3,504,983	2,152,197	61.4%	63.0%	2,208,139	97.5%
		1997	1	8,675,805	5,801,479	66.9%	63.0%	5,465,757	106.1%
		1998	2	7,626,627	5,532,980	72.5%	63.5%	4,842,908	114.2%
		1999	3	6,850,719	4,906,577	71.6%	64.8%	4,435,841	110.6%
		2000	4	6,248,230	4,320,041	69.1%	66.0%	4,123,832	104.8%
		2001	5	5,719,203	3,792,343	66.3%	66.8%	3,817,568	99.3%
		2002	6	4,842,757	3,100,427	64.0%	67.0%	3,244,647	95.6%
		2003	7	4,316,219	2,741,928	63.5%	67.0%	2,891,867	94.8%
		2004	8	3,742,740	2,520,199	67.3%	67.0%	2,507,636	100.5%
		2005	9	3,245,491	2,171,453	66.9%	67.0%	2,174,479	99.9%
		2006	10	2,672,680	1,688,983	63.2%	67.0%	1,790,696	94.3%
		2007	11	2,156,326	1,299,955	60.3%	67.0%	1,444,738	90.0%
		2008	12	1,771,910	1,133,363	64.0%	67.0%	1,187,180	95.5%
		1-3/2009	13	403,087	288,499	71.6%	67.0%	270,068	106.8%
	1997	1997	0	4,174,476	2,797,372	67.0%	63.0%	2,629,920	106.4%
		1998	1	7,346,512	4,909,596	66.8%	63.0%	4,628,303	106.1%
		1999	2	6,574,747	4,508,659	68.6%	63.5%	4,174,964	108.0%
		2000	3	5,834,041	4,044,906	69.3%	64.8%	3,777,542	107.1%
		2001	4	5,202,457	3,365,135	64.7%	66.0%	3,433,622	98.0%
		2002	5	4,290,839	2,662,081	62.0%	66.8%	2,864,135	92.9%
		2003	6	3,835,478	2,345,955	61.2%	67.0%	2,569,770	91.3%
		2004	7	3,359,181	2,232,419	66.5%	67.0%	2,250,651	99.2%
		2005	8	2,994,481	1,938,721	64.7%	67.0%	2,006,302	96.6%
		2006	9	2,537,540	1,522,847	60.0%	67.0%	1,700,152	89.6%
		2007	10	2,049,242	1,167,046	57.0%	67.0%	1,372,992	85.0%
		2008	11	1,753,441	1,063,512	60.7%	67.0%	1,174,805	90.5%
		1-3/2009	12	411,024	263,685	64.2%	67.0%	275,386	95.8%
	1998	1998	0	5,077,836	3,488,399	68.7%	63.0%	3,199,037	109.0%
		1999	1	8,697,577	6,156,915	70.8%	63.0%	5,479,474	112.4%
		2000	2	7,487,687	5,102,689	68.1%	63.5%	4,754,681	107.3%
		2001	3	6,225,491	3,990,713	64.1%	64.8%	4,031,005	99.0%
		2002	4	5,022,919	2,947,337	58.7%	66.0%	3,315,127	88.9%
		2003	5	4,347,594	2,804,387	64.5%	66.8%	2,902,019	96.6%
		2004	6	3,807,561	2,586,810	67.9%	67.0%	2,551,066	101.4%
		2005	7	3,357,153	2,085,778	62.1%	67.0%	2,249,293	92.7%
		2006	8	2,775,534	1,627,103	58.6%	67.0%	1,859,608	87.5%
		2007	9	2,224,568	1,371,504	61.7%	67.0%	1,490,461	92.0%
		2008	10	1,818,817	1,130,457	62.2%	67.0%	1,218,607	92.8%
		1-3/2009	11	411,324	304,325	74.0%	67.0%	275,587	110.4%
	1999	1999	0	2,758,286	1,727,029	62.6%	63.0%	1,737,720	99.4%
		2000	1	4,098,898	2,560,615	62.5%	63.0%	2,582,306	99.2%
		2001	2	3,643,854	2,255,600	61.9%	63.5%	2,313,847	97.5%
		2002	3	3,014,215	1,922,667	63.8%	64.8%	1,951,704	98.5%
		2003	4	2,710,865	1,723,716	63.6%	66.0%	1,789,171	96.3%
		2004	5	2,361,522	1,505,298	63.7%	66.8%	1,576,316	95.5%
		2005	6	2,069,623	1,320,588	63.8%	67.0%	1,386,647	95.2%
		2006	7	1,736,090	956,181	55.1%	67.0%	1,163,180	82.2%
		2007	8	1,376,590	810,592	58.9%	67.0%	922,315	87.9%
		2008	9	1,182,897	729,951	61.7%	67.0%	792,541	92.1%
		1-3/2009	10	275,125	197,868	71.9%	67.0%	184,334	107.3%
	2000	2000	0	1,067,354	625,300	58.6%	63.0%	672,433	93.0%
		2001	1	1,536,643	835,751	54.4%	63.0%	968,085	86.3%
		2002	2	1,265,698	785,238	62.0%	63.5%	803,718	97.7%
		2003	3	1,101,135	644,739	58.6%	64.8%	712,985	90.4%
		2004	4	971,345	559,763	57.6%	66.0%	641,088	87.3%
		2005	5	870,193	599,567	68.9%	66.8%	580,854	103.2%
		2006	6	740,729	412,842	55.7%	67.0%	496,288	83.2%
		2007	7	616,937	325,107	52.7%	67.0%	413,348	78.7%
		2008	8	529,061	364,509	68.9%	67.0%	354,471	102.8%
		1-3/2009	9	121,069	117,472	97.0%	67.0%	81,116	144.8%

Bankers Life and Casualty Company

Exhibit VII

**Policy Form Series GR-A06
Nationwide Experience
Actual Loss Ratios vs Expected Loss Ratios**

<u>Plan</u>	<u>Issue Year</u>	<u>Experience Year</u>	<u>Duration</u>	<u>Earned Premium</u>	<u>Incurred Claims(1)</u>	<u>Claim Ratio</u>	<u>Expected Claim Ratio</u>	<u>Expected Incurred Claims(2)</u>	<u>Actual to Expected Claims</u>
GR-A06D	2001	2001	0	799,336	522,049	65.3%	63.0%	503,582	103.7%
		2002	1	1,349,796	906,429	67.2%	63.0%	850,371	106.6%
		2003	2	1,136,820	770,878	67.8%	63.5%	721,881	106.8%
		2004	3	964,747	648,730	67.2%	64.8%	624,674	103.9%
		2005	4	811,270	526,599	64.9%	66.0%	535,438	98.3%
		2006	5	644,014	423,304	65.7%	66.8%	429,879	98.5%
		2007	6	500,698	305,781	61.1%	67.0%	335,468	91.2%
		2008	7	411,711	261,187	63.4%	67.0%	275,846	94.7%
		1-3/2009	8	88,261	58,534	66.3%	67.0%	59,135	99.0%
	2002	2002	0	736,678	364,818	49.5%	63.0%	464,107	78.6%
		2003	1	1,150,586	755,482	65.7%	63.0%	724,869	104.2%
		2004	2	984,565	688,562	69.9%	63.5%	625,199	110.1%
		2005	3	827,260	539,817	65.3%	64.8%	535,651	100.8%
		2006	4	635,329	414,490	65.2%	66.0%	419,317	98.8%
		2007	5	483,223	254,605	52.7%	66.8%	322,551	78.9%
		2008	6	377,440	230,266	61.0%	67.0%	252,885	91.1%
		1-3/2009	7	84,631	42,307	50.0%	67.0%	56,703	74.6%
	2003	2003	0	345,387	206,087	59.7%	63.0%	217,594	94.7%
		2004	1	506,994	355,310	70.1%	63.0%	319,406	111.2%
		2005	2	458,251	318,145	69.4%	63.5%	290,989	109.3%
		2006	3	401,990	239,949	59.7%	64.8%	260,289	92.2%
		2007	4	326,421	172,487	52.8%	66.0%	215,438	80.1%
		2008	5	267,806	184,520	68.9%	66.8%	178,761	103.2%
		1-3/2009	6	59,070	48,178	81.6%	67.0%	39,577	121.7%
	2004	2004	0	196,624	134,244	68.3%	63.0%	123,873	108.4%
		2005	1	315,212	199,121	63.2%	63.0%	198,584	100.3%
		2006	2	262,250	160,219	61.1%	63.5%	166,529	96.2%
		2007	3	223,788	150,935	67.4%	64.8%	144,903	104.2%
		2008	4	180,124	147,179	81.7%	66.0%	118,882	123.8%
		1-3/2009	5	41,311	23,070	55.8%	66.8%	27,575	83.7%
	2005	2005	0	78,340	46,618	59.5%	63.0%	49,354	94.5%
		2006	1	119,082	81,206	68.2%	63.0%	75,022	108.2%
		2007	2	84,592	53,199	62.9%	63.5%	53,716	99.0%
		2008	3	72,183	31,370	43.5%	64.8%	46,738	67.1%
		1-3/2009	4	16,813	9,632	57.3%	66.0%	11,097	86.8%
	2006	2006	0	43,416	54,024	124.4%	63.0%	27,352	197.5%
		2007	1	43,618	22,985	52.7%	63.0%	27,479	83.6%
		2008	2	30,038	10,877	36.2%	63.5%	19,074	57.0%
		1-3/2009	3	6,277	4,405	70.2%	64.8%	4,064	108.4%
	2007	2007	0	10,243	2,605	25.4%	63.0%	6,453	40.4%
		2008	1	16,735	6,845	40.9%	63.0%	10,543	64.9%
		1-3/2009	2	4,325	1,413	32.7%	63.5%	2,746	51.5%
	2008	2008	0	44,250	25,856	58.4%	63.0%	27,878	92.7%
		1-3/2009	1	27,053	24,167	89.3%	63.0%	17,043	141.8%
	2009	1-3/2009	0	34,876	25,852	74.1%	63.0%	21,972	117.7%
	ALL	1996	0.0	3,504,983	2,152,197	61.4%	63.0%	2,208,139	97.5%
		1997	0.7	12,850,281	8,598,851	66.9%	63.0%	8,095,677	106.2%
		1998	1.1	20,050,975	13,930,975	69.5%	63.2%	12,670,248	110.0%
		1999	1.7	24,881,329	17,299,180	69.5%	63.6%	15,827,999	109.3%
		2000	2.5	24,736,210	16,653,551	67.3%	64.3%	15,910,794	104.7%
		2001	3.3	23,126,984	14,761,591	63.8%	65.2%	15,067,709	98.0%
		2002	4.1	20,522,902	12,688,997	61.8%	65.8%	13,493,809	94.0%
		2003	4.9	18,944,084	11,993,172	63.3%	66.1%	12,530,156	95.7%
		2004	5.8	16,895,279	11,231,335	66.5%	66.4%	11,219,909	100.1%
		2005	6.7	15,027,274	9,746,407	64.9%	66.6%	10,007,591	97.4%
		2006	7.6	12,568,654	7,581,148	60.3%	66.7%	8,388,312	90.4%
		2007	8.6	10,096,246	5,936,801	58.8%	66.9%	6,749,862	88.0%
		2008	9.6	8,456,413	5,319,892	62.9%	66.9%	5,658,211	94.0%
		1-3/2009	10.3	1,984,246	1,409,407	71.0%	66.8%	1,326,403	106.3%
		ALL	4.1	213,645,860	139,303,504	65.2%	65.1%	139,154,819	100.1%

Bankers Life and Casualty Company

Exhibit VII

**Policy Form Series GR-A06
Nationwide Experience
Actual Loss Ratios vs Expected Loss Ratios**

<u>Plan</u>	<u>Issue Year</u>	<u>Experience Year</u>	<u>Duration</u>	<u>Earned Premium</u>	<u>Incurred Claims(1)</u>	<u>Claim Ratio</u>	<u>Expected Claim Ratio</u>	<u>Expected Incurred Claims(2)</u>	<u>Actual to Expected Claims</u>
GR-A06E	1996	1996	0	114,037	73,226	64.2%	63.0%	71,843	101.9%
		1997	1	315,405	217,110	68.8%	63.0%	198,705	109.3%
		1998	2	263,499	188,717	71.6%	63.5%	167,322	112.8%
		1999	3	243,919	224,352	92.0%	64.8%	157,938	142.1%
		2000	4	244,725	180,658	73.8%	66.0%	161,519	111.8%
		2001	5	252,714	167,163	66.1%	66.8%	168,687	99.1%
		2002	6	248,681	136,519	54.9%	67.0%	166,616	81.9%
		2003	7	243,185	174,534	71.8%	67.0%	162,934	107.1%
		2004	8	222,693	143,823	64.6%	67.0%	149,204	96.4%
		2005	9	215,706	149,845	69.5%	67.0%	144,523	103.7%
		2006	10	199,560	127,917	64.1%	67.0%	133,705	95.7%
		2007	11	183,648	129,518	70.5%	67.0%	123,044	105.3%
		2008	12	159,753	85,772	53.7%	67.0%	107,035	80.1%
		1-3/2009	13	37,327	30,721	82.3%	67.0%	25,009	122.8%
	1997	1997	0	187,631	102,275	54.5%	63.0%	118,208	86.5%
		1998	1	369,213	191,459	51.9%	63.0%	232,604	82.3%
		1999	2	337,173	184,680	54.8%	63.5%	214,105	86.3%
		2000	3	327,251	212,545	64.9%	64.8%	211,895	100.3%
		2001	4	324,717	167,996	51.7%	66.0%	214,313	78.4%
		2002	5	306,707	178,679	58.3%	66.8%	204,727	87.3%
		2003	6	292,658	183,953	62.9%	67.0%	196,081	93.8%
		2004	7	279,765	164,342	58.7%	67.0%	187,443	87.7%
		2005	8	273,425	165,686	60.6%	67.0%	183,195	90.4%
		2006	9	249,146	136,492	54.8%	67.0%	166,928	81.8%
		2007	10	229,879	121,249	52.7%	67.0%	154,019	78.7%
		2008	11	212,606	133,069	62.6%	67.0%	142,446	93.4%
		1-3/2009	12	52,468	24,302	46.3%	67.0%	35,154	69.1%
	1998	1998	0	1,050,186	609,420	58.0%	63.0%	661,617	92.1%
		1999	1	2,444,418	1,556,385	63.7%	63.0%	1,539,983	101.1%
		2000	2	2,359,890	1,587,764	67.3%	63.5%	1,498,530	106.0%
		2001	3	2,314,381	1,533,799	66.3%	64.8%	1,498,562	102.4%
		2002	4	2,149,301	1,434,333	66.7%	66.0%	1,418,539	101.1%
		2003	5	1,980,264	1,371,024	69.2%	66.8%	1,321,826	103.7%
		2004	6	1,885,123	1,427,219	75.7%	67.0%	1,263,032	113.0%
		2005	7	1,739,940	1,246,130	71.6%	67.0%	1,165,760	106.9%
		2006	8	1,521,554	1,004,039	66.0%	67.0%	1,019,441	98.5%
		2007	9	1,250,499	886,410	70.9%	67.0%	837,834	105.8%
		2008	10	1,034,242	722,061	69.8%	67.0%	692,942	104.2%
		1-3/2009	11	248,782	139,526	56.1%	67.0%	166,684	83.7%
	1999	1999	0	3,510,501	2,076,623	59.2%	63.0%	2,211,616	93.9%
		2000	1	7,079,422	4,595,042	64.9%	63.0%	4,460,036	103.0%
		2001	2	6,933,525	4,319,881	62.3%	63.5%	4,402,788	98.1%
		2002	3	6,300,787	3,948,055	62.7%	64.8%	4,079,760	96.8%
		2003	4	5,706,614	4,107,741	72.0%	66.0%	3,766,365	109.1%
		2004	5	5,355,715	3,718,264	69.4%	66.8%	3,574,940	104.0%
		2005	6	4,939,596	3,609,252	73.1%	67.0%	3,309,529	109.1%
		2006	7	4,452,857	3,005,400	67.5%	67.0%	2,983,414	100.7%
		2007	8	3,778,988	2,378,497	62.9%	67.0%	2,531,922	93.9%
		2008	9	3,270,961	2,240,685	68.5%	67.0%	2,191,544	102.2%
		1-3/2009	10	779,245	479,774	61.6%	67.0%	522,094	91.9%
	2000	2000	0	4,100,477	2,701,607	65.9%	63.0%	2,583,301	104.6%
		2001	1	5,851,154	3,489,140	59.6%	63.0%	3,686,227	94.7%
		2002	2	5,410,901	3,022,404	55.9%	63.5%	3,435,922	88.0%
		2003	3	4,788,821	2,904,741	60.7%	64.8%	3,100,762	93.7%
		2004	4	4,482,087	3,148,733	70.3%	66.0%	2,958,177	106.4%
		2005	5	4,224,858	3,149,899	74.6%	66.8%	2,820,093	111.7%
		2006	6	3,956,736	2,657,370	67.2%	67.0%	2,651,013	100.2%
		2007	7	3,376,298	2,110,966	62.5%	67.0%	2,262,120	93.3%
		2008	8	2,890,085	2,004,170	69.3%	67.0%	1,936,357	103.5%
		1-3/2009	9	683,919	425,604	62.2%	67.0%	458,226	92.9%

Bankers Life and Casualty Company

Exhibit VII

**Policy Form Series GR-A06
Nationwide Experience
Actual Loss Ratios vs Expected Loss Ratios**

<u>Plan</u>	<u>Issue</u>	<u>Experience</u>	<u>Duration</u>	<u>Earned</u>	<u>Incurred</u>	<u>Claim</u>	<u>Expected</u>	<u>Expected</u>	<u>Actual to</u>
	<u>Year</u>	<u>Year</u>		<u>Premium</u>	<u>Claims(1)</u>	<u>Ratio</u>	<u>Claim</u>	<u>Incurred</u>	<u>Expected</u>
GR-A06E	2001	2001	0	1,826,131	1,102,440	60.4%	63.0%	1,150,463	95.8%
		2002	1	3,351,469	2,003,674	59.8%	63.0%	2,111,425	94.9%
		2003	2	3,066,914	1,848,807	60.3%	63.5%	1,947,490	94.9%
		2004	3	2,875,264	2,031,809	70.7%	64.8%	1,861,733	109.1%
		2005	4	2,663,465	1,777,328	66.7%	66.0%	1,757,887	101.1%
		2006	5	2,401,858	1,478,913	61.6%	66.8%	1,603,240	92.2%
		2007	6	2,069,634	1,274,307	61.6%	67.0%	1,386,655	91.9%
		2008	7	1,794,725	1,144,892	63.8%	67.0%	1,202,466	95.2%
		1-3/2009	8	427,436	297,679	69.6%	67.0%	286,382	103.9%
	2002	2002	0	2,084,044	1,344,626	64.5%	63.0%	1,312,948	102.4%
		2003	1	3,787,157	2,559,781	67.6%	63.0%	2,385,909	107.3%
		2004	2	3,607,010	2,555,299	70.8%	63.5%	2,290,451	111.6%
		2005	3	3,446,641	2,805,918	81.4%	64.8%	2,231,700	125.7%
		2006	4	3,152,677	2,171,696	68.9%	66.0%	2,080,767	104.4%
		2007	5	2,748,471	1,898,148	69.1%	66.8%	1,834,604	103.5%
		2008	6	2,491,195	1,853,516	74.4%	67.0%	1,669,101	111.0%
		1-3/2009	7	579,486	402,142	69.4%	67.0%	388,256	103.6%
	2003	2003	0	4,289,170	3,009,201	70.2%	63.0%	2,702,177	111.4%
		2004	1	7,462,557	5,402,393	72.4%	63.0%	4,701,411	114.9%
		2005	2	6,930,081	5,044,344	72.8%	63.5%	4,400,601	114.6%
		2006	3	6,085,406	4,422,168	72.7%	64.8%	3,940,300	112.2%
		2007	4	5,054,913	3,669,539	72.6%	66.0%	3,336,243	110.0%
		2008	5	4,557,912	3,434,986	75.4%	66.8%	3,042,406	112.9%
		1-3/2009	6	1,075,655	760,403	70.7%	67.0%	720,689	105.5%
	2004	2004	0	3,460,433	2,419,383	69.9%	63.0%	2,180,073	111.0%
		2005	1	6,493,153	4,442,634	68.4%	63.0%	4,090,686	108.6%
		2006	2	5,849,396	3,827,741	65.4%	63.5%	3,714,366	103.1%
		2007	3	4,876,892	3,307,589	67.8%	64.8%	3,157,788	104.7%
		2008	4	4,206,945	2,798,089	66.5%	66.0%	2,776,584	100.8%
		1-3/2009	5	971,760	589,858	60.7%	66.8%	648,650	90.9%
	2005	2005	0	3,751,364	2,486,615	66.3%	63.0%	2,363,359	105.2%
		2006	1	6,595,512	4,426,600	67.1%	63.0%	4,155,173	106.5%
		2007	2	5,331,882	3,614,669	67.8%	63.5%	3,385,745	106.8%
		2008	3	4,600,069	3,434,423	74.7%	64.8%	2,978,545	115.3%
		1-3/2009	4	1,067,167	711,908	66.7%	66.0%	704,330	101.1%
	2006	2006	0	1,671,452	1,344,723	80.5%	63.0%	1,053,015	127.7%
		2007	1	1,822,637	1,487,230	81.6%	63.0%	1,148,261	129.5%
		2008	2	1,552,716	1,073,951	69.2%	63.5%	985,975	108.9%
		1-3/2009	3	361,597	206,394	57.1%	64.8%	234,134	88.2%
	2007	2007	0	132,103	103,565	78.4%	63.0%	83,225	124.4%
		2008	1	204,633	140,600	68.7%	63.0%	128,919	109.1%
		1-3/2009	2	45,051	58,467	129.8%	63.5%	28,607	204.4%
	2008	2008	0	97,130	52,559	54.1%	63.0%	61,192	85.9%
		1-3/2009	1	36,514	18,243	50.0%	63.0%	23,004	79.3%
	2009	1-3/2009	0	7,649	4,255	55.6%	63.0%	4,819	88.3%
ALL		1996	0.0	114,037	73,226	64.2%	63.0%	71,843	101.9%
		1997	0.6	503,036	319,385	63.5%	63.0%	316,913	100.8%
		1998	0.5	1,682,898	989,596	58.8%	63.1%	1,061,543	93.2%
		1999	0.6	6,536,011	4,042,040	61.8%	63.1%	4,123,642	98.0%
		2000	1.0	14,111,765	9,277,616	65.7%	63.2%	8,915,281	104.1%
		2001	1.7	17,502,622	10,780,419	61.6%	63.5%	11,121,040	96.9%
		2002	2.3	19,851,890	12,068,290	60.8%	64.1%	12,729,937	94.8%
		2003	2.5	24,154,783	16,159,782	66.9%	64.5%	15,583,544	103.7%
		2004	2.8	29,630,647	21,011,265	70.9%	64.7%	19,166,464	109.6%
		2005	3.1	34,678,229	24,877,651	71.7%	64.8%	22,467,333	110.7%
		2006	3.7	36,136,154	24,603,059	68.1%	65.0%	23,501,362	104.7%
		2007	4.6	30,855,844	20,981,687	68.0%	65.6%	20,241,460	103.7%
		2008	5.6	27,072,972	19,118,773	70.6%	66.2%	17,915,512	106.7%
		1-3/2009	6.6	6,374,056	4,149,276	65.1%	66.6%	4,246,038	97.7%
		ALL	3.3	249,204,944	168,452,065	67.6%	64.8%	161,461,912	104.3%

Exhibit VII

Policy Form Series GR-A06
Rhode Island Experience
Actual Loss Ratios vs Expected Loss Ratios

<u>Plan</u>	<u>Issue</u>	<u>Experience</u>		<u>Earned</u>	<u>Incurred</u>	<u>Claim</u>	<u>Expected</u>	<u>Expected</u>	<u>Actual to</u>
	<u>Year</u>	<u>Year</u>	<u>Duration</u>	<u>Premium</u>	<u>Claims(1)</u>	<u>Ratio</u>	<u>Ratio</u>	<u>Claims(2)</u>	<u>Expected</u>
GR-A06F	1996	1996	0	7,703	11,786	153.0%	63.0%	4,853	242.9%
		1997	1	21,584	13,473	62.4%	63.0%	13,598	99.1%
		1998	2	14,519	11,358	78.2%	63.5%	9,220	123.2%
		1999	3	11,936	6,189	51.9%	64.8%	7,729	80.1%
		2000	4	13,093	11,301	86.3%	66.0%	8,641	130.8%
		2001	5	14,560	9,629	66.1%	66.8%	9,719	99.1%
		2002	6	15,111	6,102	40.4%	67.0%	10,124	60.3%
		2003	7	15,663	7,488	47.8%	67.0%	10,494	71.4%
		2004	8	15,194	8,317	54.7%	67.0%	10,180	81.7%
		2005	9	13,530	6,644	49.1%	67.0%	9,065	73.3%
		2006	10	14,543	7,990	54.9%	67.0%	9,744	82.0%
		2007	11	13,608	6,220	45.7%	67.0%	9,117	68.2%
		2008	12	15,079	7,308	48.5%	67.0%	10,103	72.3%
		1-3/2009	13	3,820	3,681	96.4%	67.0%	2,559	143.8%
	1997	1997	0	9,408	12,621	134.2%	63.0%	5,927	212.9%
		1998	1	17,536	12,924	73.7%	63.0%	11,048	117.0%
		1999	2	17,633	10,048	57.0%	63.5%	11,197	89.7%
		2000	3	18,602	15,684	84.3%	64.8%	12,045	130.2%
		2001	4	20,810	12,435	59.8%	66.0%	13,735	90.5%
		2002	5	22,146	15,295	69.1%	66.8%	14,782	103.5%
		2003	6	20,820	12,329	59.2%	67.0%	13,949	88.4%
		2004	7	20,784	13,125	63.1%	67.0%	13,925	94.3%
		2005	8	21,542	14,392	66.8%	67.0%	14,433	99.7%
		2006	9	22,575	6,642	29.4%	67.0%	15,125	43.9%
		2007	10	23,682	17,852	75.4%	67.0%	15,867	112.5%
		2008	11	23,281	8,879	38.1%	67.0%	15,598	56.9%
		1-3/2009	12	5,741	2,106	36.7%	67.0%	3,846	54.8%
	1998	1998	0	831	1,088	130.9%	63.0%	524	207.6%
		1999	1	3,258	2,747	84.3%	63.0%	2,053	133.8%
		2000	2	2,907	412	14.2%	63.5%	1,846	22.3%
		2001	3	3,152	584	18.5%	64.8%	2,041	28.6%
		2002	4	2,925	3,079	105.3%	66.0%	1,931	159.5%
		2003	5	1,429	1,055	73.8%	66.8%	954	110.6%
		2004	6	1,454	1,636	112.5%	67.0%	974	168.0%
		2005	7	1,509	3,765	249.5%	67.0%	1,011	372.4%
		2006	8	1,751	4,335	247.6%	67.0%	1,173	369.6%
		2007	9	1,912	22,109	1156.3%	67.0%	1,281	1725.9%
		2008	10	2,085	27,645	1325.9%	67.0%	1,397	1978.9%
		1-3/2009	11	524	664	126.7%	67.0%	351	189.2%
	1999	1999	0	4,224	2,714	64.3%	63.0%	2,661	102.0%
		2000	1	12,358	8,099	65.5%	63.0%	7,786	104.0%
		2001	2	13,403	5,987	44.7%	63.5%	8,511	70.3%
		2002	3	15,529	6,663	42.9%	64.8%	10,055	66.3%
		2003	4	16,340	5,883	36.0%	66.0%	10,784	54.6%
		2004	5	17,184	11,565	67.3%	66.8%	11,470	100.8%
		2005	6	17,866	12,729	71.2%	67.0%	11,970	106.3%
		2006	7	19,345	13,866	71.7%	67.0%	12,961	107.0%
		2007	8	17,258	9,510	55.1%	67.0%	11,563	82.2%
		2008	9	19,166	12,137	63.3%	67.0%	12,841	94.5%
		1-3/2009	10	4,894	2,341	47.8%	67.0%	3,279	71.4%
	2000	2000	0	14,717	10,953	74.4%	63.0%	9,272	118.1%
		2001	1	28,443	20,307	71.4%	63.0%	17,919	113.3%
		2002	2	29,555	13,769	46.6%	63.5%	18,767	73.4%
		2003	3	28,692	20,114	70.1%	64.8%	18,578	108.3%
		2004	4	30,108	16,571	55.0%	66.0%	19,871	83.4%
		2005	5	30,928	24,126	78.0%	66.8%	20,644	116.9%
		2006	6	31,348	31,511	100.5%	67.0%	21,003	150.0%
		2007	7	32,123	29,780	92.7%	67.0%	21,522	138.4%
		2008	8	33,803	15,404	45.6%	67.0%	22,648	68.0%
		1-3/2009	9	8,560	4,744	55.4%	67.0%	5,735	82.7%

Exhibit VII

Policy Form Series GR-A06
Rhode Island Experience
Actual Loss Ratios vs Expected Loss Ratios

<u>Plan</u>	<u>Issue</u>	<u>Experience</u>	<u>Duration</u>	<u>Earned</u>	<u>Incurred</u>	<u>Claim</u>	<u>Expected</u>	<u>Expected</u>	<u>Actual to</u>
	<u>Year</u>	<u>Year</u>		<u>Premium</u>	<u>Claims(1)</u>	<u>Ratio</u>	<u>Ratio</u>	<u>Incurred</u>	<u>Expected</u>
GR-A06F	2001	2001	0	22,123	17,273	78.1%	63.0%	13,937	123.9%
		2002	1	35,756	27,793	77.7%	63.0%	22,526	123.4%
		2003	2	36,467	29,694	81.4%	63.5%	23,157	128.2%
		2004	3	36,980	27,063	73.2%	64.8%	23,945	113.0%
		2005	4	36,894	27,201	73.7%	66.0%	24,350	111.7%
		2006	5	40,083	28,965	72.3%	66.8%	26,755	108.3%
		2007	6	39,088	26,755	68.4%	67.0%	26,189	102.2%
		2008	7	39,785	35,593	89.5%	67.0%	26,656	133.5%
		1-3/2009	8	9,795	6,871	70.1%	67.0%	6,563	104.7%
	2002	2002	0	13,394	6,184	46.2%	63.0%	8,438	73.3%
		2003	1	26,402	15,953	60.4%	63.0%	16,633	95.9%
		2004	2	25,161	20,586	81.8%	63.5%	15,977	128.8%
		2005	3	25,521	28,606	112.1%	64.8%	16,525	173.1%
		2006	4	26,437	12,319	46.6%	66.0%	17,448	70.6%
		2007	5	28,578	21,272	74.4%	66.8%	19,076	111.5%
		2008	6	28,833	20,173	70.0%	67.0%	19,318	104.4%
		1-3/2009	7	6,829	10,485	153.5%	67.0%	4,575	229.2%
	2003	2003	0	31,247	39,319	125.8%	63.0%	19,686	199.7%
		2004	1	80,711	76,615	94.9%	63.0%	50,848	150.7%
		2005	2	81,485	70,797	86.9%	63.5%	51,743	136.8%
		2006	3	88,178	81,168	92.1%	64.8%	57,095	142.2%
		2007	4	80,319	55,230	68.8%	66.0%	53,011	104.2%
		2008	5	80,040	73,141	91.4%	66.8%	53,427	136.9%
		1-3/2009	6	19,285	19,077	98.9%	67.0%	12,921	147.6%
	2004	2004	0	87,291	62,301	71.4%	63.0%	54,993	113.3%
		2005	1	165,796	149,825	90.4%	63.0%	104,451	143.4%
		2006	2	171,751	103,961	60.5%	63.5%	109,062	95.3%
		2007	3	168,700	110,728	65.6%	64.8%	109,233	101.4%
		2008	4	168,524	118,736	70.5%	66.0%	111,226	106.8%
		1-3/2009	5	40,695	36,616	90.0%	66.8%	27,164	134.8%
	2005	2005	0	314,819	178,395	56.7%	63.0%	198,336	89.9%
		2006	1	690,351	399,500	57.9%	63.0%	434,921	91.9%
		2007	2	672,605	459,461	68.3%	63.5%	427,104	107.6%
		2008	3	634,826	419,915	66.1%	64.8%	411,050	102.2%
		1-3/2009	4	148,257	93,466	63.0%	66.0%	97,850	95.5%
	2006	2006	0	288,341	197,526	68.5%	63.0%	181,655	108.7%
		2007	1	404,545	252,457	62.4%	63.0%	254,863	99.1%
		2008	2	364,303	294,084	80.7%	63.5%	231,332	127.1%
		1-3/2009	3	86,539	86,765	100.3%	64.8%	56,034	154.8%
	2007	2007	0	123,664	74,867	60.5%	63.0%	77,908	96.1%
		2008	1	172,032	112,615	65.5%	63.0%	108,380	103.9%
		1-3/2009	2	39,961	41,768	104.5%	63.5%	25,375	164.6%
	2008	2008	0	107,176	78,065	72.8%	63.0%	67,521	115.6%
		1-3/2009	1	57,962	42,269	72.9%	63.0%	36,516	115.8%
	2009	1-3/2009	0	26,520	18,491	69.7%	63.0%	16,708	110.7%
	ALL	1996	0.0	7,703	11,786	153.0%	63.0%	4,853	242.9%
		1997	0.7	30,992	26,094	84.2%	63.0%	19,525	133.6%
		1998	1.4	32,886	25,370	77.1%	63.2%	20,792	122.0%
		1999	2.0	37,051	21,698	58.6%	63.8%	23,640	91.8%
		2000	2.0	61,677	46,449	75.3%	64.2%	39,590	117.3%
		2001	2.2	102,491	66,215	64.6%	64.3%	65,862	100.5%
		2002	2.6	134,416	78,885	58.7%	64.4%	86,623	91.1%
		2003	2.8	177,060	131,835	74.5%	64.5%	114,235	115.4%
		2004	2.3	314,867	237,779	75.5%	64.2%	202,183	117.6%
		2005	1.6	709,890	516,480	72.8%	63.7%	452,528	114.1%
		2006	1.6	1,394,703	887,783	63.7%	63.6%	886,942	100.1%
		2007	2.3	1,606,082	1,086,241	67.6%	63.9%	1,026,734	105.8%
		2008	3.1	1,688,933	1,223,695	72.5%	64.6%	1,091,497	112.1%
		1-3/2009	3.7	459,382	369,344	80.4%	65.2%	299,476	123.3%
		ALL	1.4	6,758,133	4,729,654	70.0%	64.1%	4,334,480	109.1%

(1): Based on payments through March 31, 2009

(2): Earned Premium x Expected Claim Ratio.

Exhibit VII

Policy Form Series GR-A06
Nationwide Experience
Actual Loss Ratios vs Expected Loss Ratios

<u>Plan</u>	<u>Issue</u>	<u>Experience</u>	<u>Duration</u>	<u>Earned</u>	<u>Incurred</u>	<u>Claim</u>	<u>Expected</u>	<u>Expected</u>	<u>Actual to</u>
	<u>Year</u>	<u>Year</u>		<u>Premium</u>	<u>Claims(1)</u>	<u>Ratio</u>	<u>Claim Ratio</u>	<u>Incurred Claims(2)</u>	<u>Expected Claims</u>
GR-A06FH	2000	2000	0	201,381	28,095	14.0%	58.0%	116,801	24.1%
		2001	1	416,093	87,093	20.9%	59.5%	247,575	35.2%
		2002	2	328,664	57,315	17.4%	63.0%	207,058	27.7%
		2003	3	272,989	57,014	20.9%	66.0%	180,173	31.6%
		2004	4	205,483	105,680	51.4%	69.0%	141,783	74.5%
		2005	5	154,122	71,994	46.7%	72.0%	110,968	64.9%
		2006	6	114,485	66,020	57.7%	74.0%	84,719	77.9%
		2007	7	93,794	88,388	94.2%	75.0%	70,346	125.6%
		2008	8	82,504	53,338	64.6%	75.0%	61,878	86.2%
		1-3/2009	9	19,014	8,606	45.3%	75.0%	14,261	60.3%
	2001	2001	0	575,124	95,992	16.7%	58.0%	333,572	28.8%
		2002	1	774,150	175,487	22.7%	59.5%	460,619	38.1%
		2003	2	619,176	97,786	15.8%	63.0%	390,081	25.1%
		2004	3	434,423	106,570	24.5%	66.0%	286,719	37.2%
		2005	4	330,461	143,972	43.6%	69.0%	228,018	63.1%
		2006	5	261,980	177,439	67.7%	72.0%	188,626	94.1%
		2007	6	236,291	118,940	50.3%	74.0%	174,855	68.0%
		2008	7	209,460	111,358	53.2%	75.0%	157,095	70.9%
		1-3/2009	8	48,404	9,119	18.8%	75.0%	36,303	25.1%
	2002	2002	0	436,871	108,790	24.9%	58.0%	253,385	42.9%
		2003	1	544,056	128,259	23.6%	59.5%	323,713	39.6%
		2004	2	379,229	121,130	31.9%	63.0%	238,914	50.7%
		2005	3	292,549	140,534	48.0%	66.0%	193,082	72.8%
		2006	4	224,575	109,379	48.7%	69.0%	154,957	70.6%
		2007	5	184,314	117,986	64.0%	72.0%	132,706	88.9%
		2008	6	163,669	80,162	49.0%	74.0%	121,115	66.2%
		1-3/2009	7	36,539	19,064	52.2%	75.0%	27,404	69.6%
	2003	2003	0	369,738	53,941	14.6%	58.0%	214,448	25.2%
		2004	1	544,591	107,926	19.8%	59.5%	324,032	33.3%
		2005	2	440,523	186,750	42.4%	63.0%	277,529	67.3%
		2006	3	336,595	142,766	42.4%	66.0%	222,153	64.3%
		2007	4	269,132	115,777	43.0%	69.0%	185,701	62.3%
		2008	5	224,266	98,282	43.8%	72.0%	161,472	60.9%
		1-3/2009	6	50,993	15,227	29.9%	74.0%	37,735	40.4%
	2004	2004	0	475,821	103,832	21.8%	58.0%	275,976	37.6%
		2005	1	916,798	343,611	37.5%	59.5%	545,495	63.0%
		2006	2	673,878	292,509	43.4%	63.0%	424,543	68.9%
		2007	3	531,008	273,450	51.5%	66.0%	350,465	78.0%
		2008	4	436,017	217,675	49.9%	69.0%	300,852	72.4%
		1-3/2009	5	99,633	15,937	16.0%	72.0%	71,736	22.2%
	2005	2005	0	576,354	130,029	22.6%	58.0%	334,285	38.9%
		2006	1	871,722	277,876	31.9%	59.5%	518,675	53.6%
		2007	2	642,203	242,634	37.8%	63.0%	404,588	60.0%
		2008	3	541,802	223,824	41.3%	66.0%	357,589	62.6%
		1-3/2009	4	120,760	28,808	23.9%	69.0%	83,324	34.6%
	2006	2006	0	661,880	238,526	36.0%	58.0%	383,890	62.1%
		2007	1	891,641	362,585	40.7%	59.5%	530,526	68.3%
		2008	2	722,661	334,558	46.3%	63.0%	455,276	73.5%
		1-3/2009	3	161,654	54,185	33.5%	66.0%	106,692	50.8%
	2007	2007	0	430,704	137,883	32.0%	58.0%	249,808	55.2%
		2008	1	687,230	309,664	45.1%	59.5%	408,902	75.7%
		1-3/2009	2	144,286	24,598	17.0%	63.0%	90,900	27.1%
	2008	2008	0	602,941	187,320	31.1%	58.0%	349,706	53.6%
		1-3/2009	1	239,618	75,395	31.5%	59.5%	142,573	52.9%
	2009	1-3/2009	0	87,229	7,879	9.0%	58.0%	50,593	15.6%
	ALL	2000	0.0	201,381	28,095	14.0%	58.0%	116,801	24.1%
		2001	0.4	991,217	183,097	18.5%	58.6%	581,147	31.5%
		2002	0.9	1,539,685	341,592	22.2%	59.8%	921,062	37.1%
		2003	1.4	1,805,959	337,000	18.7%	61.4%	1,108,415	30.4%
		2004	1.7	2,039,547	545,138	26.7%	62.1%	1,267,424	43.0%
		2005	1.8	2,710,807	1,016,890	37.5%	62.3%	1,689,377	60.2%
		2006	1.9	3,145,115	1,304,515	41.5%	62.9%	1,977,563	66.0%
		2007	2.4	3,279,087	1,457,643	44.5%	64.0%	2,098,995	69.4%
		2008	2.7	3,670,550	1,616,181	44.0%	64.7%	2,373,885	68.1%
		1-3/2009	3.1	1,008,130	258,818	25.7%	65.6%	661,521	39.1%
		ALL	1.9	20,391,478	7,088,969	34.8%	62.8%	12,796,190	55.4%

Bankers Life and Casualty Company

Exhibit VII

**Policy Form Series GR-A06
Nationwide Experience
Actual Loss Ratios vs Expected Loss Ratios**

<u>Plan</u>	<u>Issue Year</u>	<u>Experience Year</u>	<u>Duration</u>	<u>Earned Premium</u>	<u>Incurred Claims(1)</u>	<u>Claim Ratio</u>	<u>Expected Claim Ratio</u>	<u>Expected Incurred Claims(2)</u>	<u>Actual to Expected Claims</u>
GR-A06G	1996	1996	0	452,039	259,875	57.5%	63.0%	284,785	91.3%
		1997	1	1,090,051	745,464	68.4%	63.0%	686,732	108.6%
		1998	2	985,292	617,083	62.6%	63.5%	625,660	98.6%
		1999	3	944,366	609,076	64.5%	64.8%	611,477	99.6%
		2000	4	888,826	658,551	74.1%	66.0%	586,625	112.3%
		2001	5	915,629	693,146	75.7%	66.8%	611,182	113.4%
		2002	6	867,124	553,720	63.9%	67.0%	580,973	95.3%
		2003	7	828,977	518,459	62.5%	67.0%	555,415	93.3%
		2004	8	809,843	567,188	70.0%	67.0%	542,595	104.5%
		2005	9	771,087	577,788	74.9%	67.0%	516,628	111.8%
		2006	10	701,411	414,820	59.1%	67.0%	469,945	88.3%
		2007	11	584,710	421,094	72.0%	67.0%	391,756	107.5%
		2008	12	523,026	394,844	75.5%	67.0%	350,427	112.7%
		1-3/2009	13	122,481	93,543	76.4%	67.0%	82,062	114.0%
	1997	1997	0	970,334	622,713	64.2%	63.0%	611,310	101.9%
		1998	1	2,197,065	1,378,125	62.7%	63.0%	1,384,151	99.6%
		1999	2	2,127,651	1,283,726	60.3%	63.5%	1,351,058	95.0%
		2000	3	2,002,498	1,282,090	64.0%	64.8%	1,296,617	98.9%
		2001	4	1,973,795	1,279,060	64.8%	66.0%	1,302,705	98.2%
		2002	5	1,854,340	1,250,045	67.4%	66.8%	1,237,772	101.0%
		2003	6	1,759,839	1,048,673	59.6%	67.0%	1,179,092	88.9%
		2004	7	1,721,545	1,088,401	63.2%	67.0%	1,153,435	94.4%
		2005	8	1,677,192	1,101,272	65.7%	67.0%	1,123,719	98.0%
		2006	9	1,556,171	942,909	60.6%	67.0%	1,042,635	90.4%
		2007	10	1,315,282	890,947	67.7%	67.0%	881,239	101.1%
		2008	11	1,169,624	808,367	69.1%	67.0%	783,648	103.2%
		1-3/2009	12	282,052	151,629	53.8%	67.0%	188,975	80.2%
	1998	1998	0	1,285,472	780,804	60.7%	63.0%	809,847	96.4%
		1999	1	2,324,287	1,478,048	63.6%	63.0%	1,464,301	100.9%
		2000	2	2,128,720	1,407,116	66.1%	63.5%	1,351,737	104.1%
		2001	3	2,117,942	1,338,254	63.2%	64.8%	1,371,367	97.6%
		2002	4	1,961,058	1,258,854	64.2%	66.0%	1,294,298	97.3%
		2003	5	1,867,447	1,137,789	60.9%	66.8%	1,246,521	91.3%
		2004	6	1,795,009	1,154,171	64.3%	67.0%	1,202,656	96.0%
		2005	7	1,711,615	1,131,024	66.1%	67.0%	1,146,782	98.6%
		2006	8	1,601,442	995,583	62.2%	67.0%	1,072,966	92.8%
		2007	9	1,351,707	810,818	60.0%	67.0%	905,644	89.5%
		2008	10	1,221,169	726,008	59.5%	67.0%	818,183	88.7%
		1-3/2009	11	299,625	165,692	55.3%	67.0%	200,749	82.5%
	1999	1999	0	1,527,822	922,335	60.4%	63.0%	962,528	95.8%
		2000	1	2,870,404	1,937,147	67.5%	63.0%	1,808,355	107.1%
		2001	2	2,750,490	1,718,198	62.5%	63.5%	1,746,561	98.4%
		2002	3	2,417,808	1,458,439	60.3%	64.8%	1,565,531	93.2%
		2003	4	2,265,452	1,476,905	65.2%	66.0%	1,495,198	98.8%
		2004	5	2,119,298	1,415,939	66.8%	66.8%	1,414,631	100.1%
		2005	6	1,954,249	1,322,084	67.7%	67.0%	1,309,347	101.0%
		2006	7	1,763,307	1,145,458	65.0%	67.0%	1,181,416	97.0%
		2007	8	1,467,472	1,021,473	69.6%	67.0%	983,206	103.9%
		2008	9	1,336,851	959,326	71.8%	67.0%	895,690	107.1%
		1-3/2009	10	324,227	223,751	69.0%	67.0%	217,232	103.0%
	2000	2000	0	4,743,782	2,916,003	61.5%	63.0%	2,988,583	97.6%
		2001	1	9,695,406	6,238,948	64.3%	63.0%	6,108,106	102.1%
		2002	2	8,177,226	5,141,410	62.9%	63.5%	5,192,539	99.0%
		2003	3	7,296,074	4,716,809	64.6%	64.8%	4,724,208	99.8%
		2004	4	6,649,733	4,817,663	72.4%	66.0%	4,388,824	109.8%
		2005	5	6,013,459	4,249,853	70.7%	66.8%	4,013,984	105.9%
		2006	6	5,280,972	3,697,078	70.0%	67.0%	3,538,251	104.5%
		2007	7	4,447,934	2,917,762	65.6%	67.0%	2,980,116	97.9%
		2008	8	4,053,848	2,704,137	66.7%	67.0%	2,716,078	99.6%
		1-3/2009	9	940,655	558,006	59.3%	67.0%	630,239	88.5%

Exhibit VII

Policy Form Series GR-A06
Nationwide Experience
Actual Loss Ratios vs Expected Loss Ratios

<u>Plan</u>	<u>Issue Year</u>	<u>Experience Year</u>	<u>Duration</u>	<u>Earned Premium</u>	<u>Incurred Claims(1)</u>	<u>Claim Ratio</u>	<u>Expected Claim Ratio</u>	<u>Expected Incurred Claims(2)</u>	<u>Actual to Expected Claims</u>
GR-A06G	2001	2001	0	6,301,223	4,005,101	63.6%	63.0%	3,969,770	100.9%
		2002	1	9,566,382	5,995,645	62.7%	63.0%	6,026,821	99.5%
		2003	2	8,508,839	5,443,450	64.0%	63.5%	5,403,113	100.7%
		2004	3	7,763,336	5,554,518	71.5%	64.8%	5,026,760	110.5%
		2005	4	7,200,140	5,244,712	72.8%	66.0%	4,752,092	110.4%
		2006	5	6,451,107	4,619,432	71.6%	66.8%	4,306,114	107.3%
		2007	6	5,391,504	3,847,485	71.4%	67.0%	3,612,308	106.5%
		2008	7	4,870,361	3,565,893	73.2%	67.0%	3,263,142	109.3%
		1-3/2009	8	1,141,678	753,110	66.0%	67.0%	764,924	98.5%
	2002	2002	0	7,369,606	4,688,199	63.6%	63.0%	4,642,852	101.0%
		2003	1	12,591,674	8,388,321	66.6%	63.0%	7,932,755	105.7%
		2004	2	11,779,665	8,198,309	69.6%	63.5%	7,480,087	109.6%
		2005	3	11,077,239	8,178,650	73.8%	64.8%	7,172,512	114.0%
		2006	4	9,877,612	7,053,925	71.4%	66.0%	6,519,224	108.2%
		2007	5	8,551,338	6,633,955	77.6%	66.8%	5,708,018	116.2%
		2008	6	7,805,007	5,382,440	69.0%	67.0%	5,229,355	102.9%
		1-3/2009	7	1,849,435	1,215,306	65.7%	67.0%	1,239,121	98.1%
	2003	2003	0	8,283,151	5,090,570	61.5%	63.0%	5,218,385	97.6%
		2004	1	15,442,000	10,717,494	69.4%	63.0%	9,728,460	110.2%
		2005	2	14,185,021	10,127,136	71.4%	63.5%	9,007,488	112.4%
		2006	3	12,233,647	8,911,726	72.8%	64.8%	7,921,286	112.5%
		2007	4	10,309,744	7,745,223	75.1%	66.0%	6,804,431	113.8%
		2008	5	9,140,972	6,434,178	70.4%	66.8%	6,101,599	105.5%
		1-3/2009	6	2,121,292	1,390,812	65.6%	67.0%	1,421,266	97.9%
	2004	2004	0	9,590,102	6,199,075	64.6%	63.0%	6,041,764	102.6%
		2005	1	17,727,399	12,511,251	70.6%	63.0%	11,168,261	112.0%
		2006	2	15,243,601	11,596,398	76.1%	63.5%	9,679,687	119.8%
		2007	3	12,647,489	9,400,448	74.3%	64.8%	8,189,249	114.8%
		2008	4	10,944,616	7,862,622	71.8%	66.0%	7,223,447	108.8%
		1-3/2009	5	2,523,059	1,809,174	71.7%	66.8%	1,684,142	107.4%
	2005	2005	0	13,575,498	8,962,990	66.0%	63.0%	8,552,564	104.8%
		2006	1	23,572,751	15,681,178	66.5%	63.0%	14,850,833	105.6%
		2007	2	19,208,779	13,271,017	69.1%	63.5%	12,197,575	108.8%
		2008	3	16,505,169	11,253,096	68.2%	64.8%	10,687,097	105.3%
		1-3/2009	4	3,774,039	2,584,855	68.5%	66.0%	2,490,866	103.8%
	2006	2006	0	7,417,639	4,875,167	65.7%	63.0%	4,673,113	104.3%
		2007	1	9,763,397	6,621,309	67.8%	63.0%	6,150,940	107.6%
		2008	2	8,472,187	5,852,128	69.1%	63.5%	5,379,839	108.8%
		1-3/2009	3	1,948,937	1,404,704	72.1%	64.8%	1,261,937	111.3%
	2007	2007	0	3,428,160	2,278,054	66.5%	63.0%	2,159,741	105.5%
		2008	1	5,272,981	3,323,433	63.0%	63.0%	3,321,978	100.0%
		1-3/2009	2	1,191,495	752,517	63.2%	63.5%	756,599	99.5%
	2008	2008	0	1,548,286	1,124,144	72.6%	63.0%	975,420	115.2%
		1-3/2009	1	533,994	351,220	65.8%	63.0%	336,416	104.4%
	2009	1-3/2009	0	132,051	76,765	58.1%	63.0%	83,192	92.3%
	ALL	1996	0.0	452,039	259,875	57.5%	63.0%	284,785	91.3%
		1997	0.5	2,060,385	1,368,177	66.4%	17.0%	350,427	390.4%
		1998	0.9	4,467,829	2,776,012	62.1%	19.4%	865,710	320.7%
		1999	1.4	6,924,126	4,293,185	62.0%	18.7%	1,291,943	332.3%
		2000	1.3	12,634,230	8,200,907	64.9%	19.0%	2,394,481	342.5%
		2001	1.4	23,754,485	15,272,707	64.3%	24.2%	5,752,968	265.5%
		2002	1.7	32,213,544	20,346,312	63.2%	25.7%	8,282,745	245.6%
		2003	2.0	43,401,453	27,820,976	64.1%	32.3%	14,026,196	198.4%
		2004	2.2	57,670,531	39,712,758	68.9%	38.9%	22,450,411	176.9%
		2005	2.4	75,892,899	53,406,760	70.4%	38.5%	29,185,499	183.0%
		2006	2.8	85,699,660	59,933,674	69.9%	46.8%	40,125,926	149.4%
		2007	3.5	78,467,516	55,859,585	71.2%	57.2%	44,849,917	124.5%
		2008	4.4	72,864,097	50,390,616	69.2%	73.2%	53,347,292	94.5%
		1-3/2009	5.3	17,185,020	11,531,084	67.1%	331.6%	56,987,489	20.2%
		ALL	2.8	513,687,814	351,172,628	68.4%	54.5%	280,195,789	125.3%

Exhibit VII

Policy Form Series GR-A06
Nationwide Experience
Actual Loss Ratios vs Expected Loss Ratios

<u>Plan</u>	<u>Issue Year</u>	<u>Experience Year</u>	<u>Duration</u>	<u>Earned Premium</u>	<u>Incurred Claims(1)</u>	<u>Claim Ratio</u>	<u>Expected Claim Ratio</u>	<u>Expected Incurred Claims(2)</u>	<u>Actual to Expected Claims</u>
GR-A06J	2005	2005	0	81,624	40,320	49.4%	62.8%	51,273	78.6%
		2006	1	833,854	521,405	62.5%	63.9%	532,618	97.9%
		2007	2	732,420	466,404	63.7%	65.0%	475,707	98.0%
		2008	3	696,517	484,609	69.6%	66.0%	460,007	105.3%
		1-3/2009	4	173,937	132,707	76.3%	67.2%	116,810	113.6%
	2006	2006	0	24,165,205	15,565,002	64.4%	62.8%	15,179,681	102.5%
		2007	1	42,811,956	29,138,520	68.1%	63.9%	27,345,806	106.6%
		2008	2	39,582,699	27,820,460	70.3%	65.0%	25,708,964	108.2%
		1-3/2009	3	9,782,409	7,929,050	81.1%	66.0%	6,460,684	122.7%
	2007	2007	0	21,427,416	15,365,258	71.7%	62.8%	13,459,904	114.2%
		2008	1	39,061,957	28,625,580	73.3%	63.9%	24,950,523	114.7%
		1-3/2009	2	9,635,244	8,020,033	83.2%	65.0%	6,258,091	128.2%
	2008	2008	0	24,088,075	17,018,451	70.7%	62.8%	15,131,230	112.5%
		1-3/2009	1	11,070,033	9,143,074	82.6%	63.9%	7,070,898	129.3%
	2009	1-3/2009	0	2,241,245	1,908,188	85.1%	62.8%	1,407,867	135.5%
	ALL	2005	0.0	81,624	40,320	49.4%	62.8%	51,273	78.6%
		2006	0.0	24,999,059	16,086,407	64.3%	62.9%	15,712,299	102.4%
		2007	0.7	64,971,792	44,970,182	69.2%	63.5%	41,281,417	108.9%
		2008	1.2	103,429,248	73,949,100	71.5%	64.1%	66,250,724	111.6%
		1-3/2009	1.8	32,902,868	27,133,052	82.5%	64.8%	21,314,350	127.3%
		ALL	1.0	226,384,591	162,179,061	71.6%	63.9%	144,610,063	112.1%

Exhibit VII

Policy Form Series GR-A06
Nationwide Experience
Actual Loss Ratios vs Expected Loss Ratios

<u>Plan</u>	<u>Issue Year</u>	<u>Experience Year</u>	<u>Duration</u>	<u>Earned Premium</u>	<u>Incurred Claims(1)</u>	<u>Claim Ratio</u>	<u>Expected Claim Ratio</u>	<u>Expected Incurred Claims(2)</u>	<u>Actual to Expected Claims</u>
GR-A06K	2005	2005	0	1,709	276	16.1%	63.0%	1,077	25.6%
		2006	1	7,568	1,382	18.3%	64.0%	4,842	28.5%
		2007	2	5,849	-330	-5.6%	65.0%	3,799	-8.7%
		2008	3	3,896	17	0.4%	65.9%	2,569	0.7%
		1-3/2009	4	963	0	0.0%	66.9%	644	0.0%
	2006	2006	0	201,633	81,746	40.5%	63.0%	127,096	64.3%
		2007	1	259,004	116,537	45.0%	64.0%	165,722	70.3%
		2008	2	174,780	89,412	51.2%	65.0%	113,520	78.8%
		1-3/2009	3	38,875	24,561	63.2%	65.9%	25,630	95.8%
	2007	2007	0	72,895	22,856	31.4%	63.0%	45,948	49.7%
		2008	1	113,439	58,612	51.7%	64.0%	72,583	80.8%
		1-3/2009	2	23,506	8,123	34.6%	65.0%	15,267	53.2%
	2008	2008	0	80,196	23,756	29.6%	63.0%	50,550	47.0%
		1-3/2009	1	36,459	10,959	30.1%	64.0%	23,328	47.0%
	2009	1-3/2009	0	10,753	6,098	56.7%	63.0%	6,778	90.0%
	ALL	2005	0.0	1,709	276	16.1%	63.0%	1,077	25.6%
		2006	0.0	209,201	83,128	39.7%	63.1%	131,938	63.0%
		2007	0.8	337,748	139,063	41.2%	63.8%	215,469	64.5%
		2008	1.3	372,311	171,797	46.1%	64.3%	239,222	71.8%
		1-3/2009	1.8	110,556	49,741	45.0%	64.8%	71,647	69.4%
		ALL	0.9	1,031,525	444,005	43.0%	63.9%	659,353	67.3%

Exhibit VII

Policy Form Series GR-A06
Nationwide Experience
Actual Loss Ratios vs Expected Loss Ratios

<u>Plan</u>	<u>Issue Year</u>	<u>Experience Year</u>	<u>Duration</u>	<u>Earned Premium</u>	<u>Incurred Claims(1)</u>	<u>Claim Ratio</u>	<u>Expected Claim Ratio</u>	<u>Expected Incurred Claims(2)</u>	<u>Actual to Expected Claims</u>
GR-A06L	2005	2005	0	2,047	137	6.7%	62.9%	1,288	10.6%
		2006	1	11,858	9,893	83.4%	63.9%	7,582	130.5%
		2007	2	7,086	3,151	44.5%	65.0%	4,602	68.5%
		2008	3	5,090	1,170	23.0%	66.0%	3,358	34.8%
		1-3/2009	4	1,364	2,302	168.8%	67.0%	914	251.9%
	2006	2006	0	439,481	207,144	47.1%	62.9%	276,604	74.9%
		2007	1	586,034	278,418	47.5%	63.9%	374,690	74.3%
		2008	2	448,354	274,912	61.3%	65.0%	291,206	94.4%
		1-3/2009	3	101,646	60,110	59.1%	66.0%	67,066	89.6%
	2007	2007	0	208,438	100,320	48.1%	62.9%	131,189	76.5%
		2008	1	296,057	177,710	60.0%	63.9%	189,289	93.9%
		1-3/2009	2	64,014	40,731	63.6%	65.0%	41,577	98.0%
	2008	2008	0	241,507	150,409	62.3%	62.9%	152,002	99.0%
		1-3/2009	1	111,535	56,049	50.3%	63.9%	71,312	78.6%
	2009	1-3/2009	0	55,548	23,949	43.1%	62.9%	34,961	68.5%
	ALL	2005	0.0	2,047	137	6.7%	62.9%	1,288	10.6%
		2006	0.0	451,339	217,037	48.1%	63.0%	284,186	76.4%
		2007	0.7	801,558	381,889	47.6%	63.7%	510,481	74.8%
		2008	1.2	991,008	604,201	61.0%	64.2%	635,855	95.0%
		1-3/2009	1.6	334,107	183,141	54.8%	64.6%	215,830	84.9%
		ALL	0.9	2,580,059	1,386,405	53.7%	63.9%	1,647,640	84.1%

(1): Based on payments through March 31, 2009

(2): Earned Premium x Expected Claim Ratio.