

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

**Exhibit VI**

With the 2010 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
2003 & prior	1996	0.0	94,080	49,253	52.4%	1,547	---	729.77	---	382.05	---
	1997	0.7	354,431	249,409	70.4%	5,541	358.2%	767.58	5.2%	540.14	41.4%
	1998	1.2	455,826	357,300	78.4%	6,222	112.3%	879.13	14.5%	689.10	27.6%
	1999	1.8	512,332	340,942	66.5%	6,031	96.9%	1,019.40	16.0%	678.38	-1.6%
	2000	2.3	586,671	321,175	54.7%	5,963	98.9%	1,180.62	15.8%	646.34	-4.7%
	2001	2.6	706,827	359,444	50.9%	6,297	105.6%	1,346.98	14.1%	684.98	6.0%
	2002	2.9	798,995	421,946	52.8%	6,765	107.4%	1,417.29	5.2%	748.46	9.3%
	2003	2.9	901,391	529,773	58.8%	7,733	114.3%	1,398.77	-1.3%	822.10	9.8%
	2004	3.5	901,169	688,473	76.4%	7,778	100.6%	1,390.33	-0.6%	1,062.19	29.2%
	2005	4.6	773,158	597,990	77.3%	6,497	83.5%	1,428.03	2.7%	1,104.49	4.0%
	2006	5.9	712,431	486,362	68.3%	5,292	81.5%	1,615.49	13.1%	1,102.86	-0.1%
	2007	7.0	594,119	410,339	69.1%	4,003	75.6%	1,781.02	10.2%	1,230.09	11.5%
	2008	8.1	525,045	326,218	62.1%	3,287	82.1%	1,916.81	7.6%	1,190.94	-3.2%
Thru 2008			7,916,474	5,138,624	64.9%	72,956					
2009			465,869	281,897	60.5%	2,630	80.0%	2,125.64	10.9%	1,286.22	8.0%
Thru 2009			8,382,343	5,420,521	64.7%	75,586					
2010			394,611	239,622	60.7%	2,051	78.0%	2,308.79	8.6%	1,401.98	9.0%
Thru 2010			8,776,954	5,660,143	64.5%	77,637					
2004	2004	0.0	178,267	135,056	75.8%	1,490	---	1,435.71	---	1,087.70	---
	2005	1.0	268,560	231,646	86.3%	2,200	147.7%	1,464.87	2.0%	1,263.52	16.2%
	2006	2.0	178,803	130,057	72.7%	1,415	64.3%	1,516.35	3.5%	1,102.95	-12.7%
	2007	3.0	144,663	96,751	66.9%	1,072	75.8%	1,619.36	6.8%	1,083.04	-1.8%
	2008	4.0	114,847	75,065	65.4%	796	74.3%	1,731.37	6.9%	1,131.63	4.5%
	Thru 2008	1.7	885,141	668,575	75.5%	6,973					
	2009	5.0	101,920	64,876	63.7%	637	80.0%	1,920.00	10.9%	1,222.16	8.0%
	Thru 2009	2.1	987,061	733,451	74.3%	7,610					
	2010	6.0	86,372	55,173	63.9%	497	78.0%	2,085.43	8.6%	1,332.15	9.0%
	Thru 2010	2.4	1,073,433	788,624	73.5%	8,107					
2005	2005	0.0	169,861	130,849	77.0%	1,359	---	1,499.88	---	1,155.40	---
	2006	1.0	261,521	228,728	87.5%	1,996	146.9%	1,572.27	4.8%	1,375.12	19.0%
	2007	2.0	183,980	246,244	133.8%	1,272	63.7%	1,735.66	10.4%	2,323.06	68.9%
	2008	3.0	161,407	399,324	247.4%	1,010	79.4%	1,917.71	10.5%	4,744.44	104.2%
	Thru 2008	1.4	776,769	1,005,146	129.4%	5,637					
	2009	4.0	143,194	345,016	240.9%	808	80.0%	2,126.64	10.9%	5,124.00	8.0%
	Thru 2009	1.8	919,963	1,350,162	146.8%	6,445					
	2010	5.0	121,269	293,221	241.8%	630	78.0%	2,309.88	8.6%	5,585.16	9.0%
	Thru 2010	2.2	1,041,232	1,643,383	157.8%	7,075					
2006	2006	0.0	161,527	115,836	71.7%	1,134	---	1,709.28	---	1,225.77	---
	2007	1.0	207,167	163,703	79.0%	1,400	123.5%	1,775.72	3.9%	1,403.17	14.5%
	2008	2.0	166,664	141,732	85.0%	1,026	73.3%	1,949.29	9.8%	1,657.68	18.1%
	Thru 2008	1.0	535,358	421,271	78.7%	3,560					
	2009	3.0	147,894	122,486	82.8%	821	80.0%	2,161.66	10.9%	1,790.29	8.0%
	Thru 2009	1.4	683,252	543,757	79.6%	4,381					
	2010	4.0	125,222	104,076	83.1%	640	78.0%	2,347.91	8.6%	1,951.42	9.0%
	Thru 2010	1.8	808,474	647,833	80.1%	5,021					
2007	2007	0.0	83,878	53,082	63.3%	454	---	2,217.03	---	1,403.05	---
	2008	1.0	118,286	70,991	60.0%	630	138.8%	2,253.06	1.6%	1,352.21	-3.6%
	Thru 2008	0.6	202,163	124,073	61.4%	1,084					
	2009	2.0	104,938	61,336	58.4%	504	80.0%	2,498.52	10.9%	1,460.39	8.0%
	Thru 2009	1.1	307,101	185,409	60.4%	1,588					
	2010	3.0	88,877	52,132	58.7%	393	78.0%	2,713.80	8.6%	1,591.83	9.0%
	Thru 2010	1.5	395,978	237,541	60.0%	1,981					
2008	2008	0.0	239,789	354,592	147.9%	899	---	3,200.74	---	4,733.15	---
	Thru 2008	0.0	239,789	354,592	147.9%	899					
	2009	1.0	425,342	612,564	144.0%	1,438	160.0%	3,549.45	10.9%	5,111.80	8.0%
	Thru 2009	0.6	665,131	967,156	145.4%	2,337					
	2010	2.0	360,469	520,969	144.5%	1,122	78.0%	3,855.28	8.6%	5,571.86	9.0%
	Thru 2010	1.1	1,025,600	1,488,125	145.1%	3,459					
All	1996	0.0	94,080	49,253	52.4%	1,547	---	729.77	---	382.05	---
	1997	0.7	354,431	249,409	70.4%	5,541	358.2%	767.58	5.2%	540.14	41.4%
	1998	1.2	455,826	357,300	78.4%	6,222	112.3%	879.13	14.5%	689.10	27.6%
	1999	1.8	512,332	340,942	66.5%	6,031	96.9%	1,019.40	16.0%	678.38	-1.6%
	2000	2.3	586,671	321,175	54.7%	5,963	98.9%	1,180.62	15.8%	646.34	-4.7%
	2001	2.6	706,827	359,444	50.9%	6,297	105.6%	1,346.98	14.1%	684.98	6.0%
	2002	2.9	798,995	421,946	52.8%	6,765	107.4%	1,417.29	5.2%	748.46	9.3%
	2003	2.9	901,391	529,773	58.8%	7,733	114.3%	1,398.77	-1.3%	822.10	9.8%
	2004	2.9	1,079,436	823,530	76.3%	9,268	119.8%	1,397.63	-0.1%	1,066.29	29.7%
	2005	3.2	1,211,579	960,485	79.3%	10,056	108.5%	1,445.80	3.4%	1,146.16	7.5%
	2006	3.6	1,314,283	960,983	73.1%	9,837	97.8%	1,603.27	10.9%	1,172.29	2.3%
	2007	4.3	1,213,806	970,119	79.9%	8,201	83.4%	1,776.09	10.8%	1,419.51	21.1%
	2008	4.3	1,326,038	1,367,921	103.2%	7,648	93.3%	2,080.60	17.1%	2,146.32	51.2%
	Thru 2008	3.1	10,555,695	7,712,280	73.1%	91,109					
	2009	4.6	1,389,157	1,488,175	107.1%	6,838	89.4%	2,437.83	17.2%	2,611.60	21.7%
	Thru 2009	3.3	11,944,852	9,200,455	77.0%	97,947					
	2010	5.6	1,176,820	1,265,193	107.5%	5,333	78.0%	2,648.01	8.6%	2,846.86	9.0%
	Thru 2010	3.5	13,121,672	10,465,648	79.8%	103,280					
	2011	6.6	998,261	1,075,734	107.8%	4,160	78.0%	2,879.60	8.7%	3,103.08	9.0%
	2012	7.6	846,577	914,647	108.0%	3,245	78.0%	3,130.64	8.7%	3,382.36	9.0%
	2013	8.6	717,870	777,601	108.3%	2,531	78.0%	3,403.57	8.7%	3,686.77	9.0%
	2014	9.6	608,698	661,056	108.6%	1,974	78.0%	3,700.29	8.7%	4,018.58	9.0%
	2015	10.6	516,270	562,132	108.9%	1,540	78.0%	4,022.88	8.7%	4,380.25	9.0%
	2016	11.6	437,273	477,845	109.2%	1,201	78.0%	4,373.59	8.7%	4,774.47	9.0%
	2017	12.6	371,276	406,359	109.4%	937	78.0%	4,754.87	8.7%	5,204.17	9.0%
	2018	13.6	314,902	345,553	109.7%	731	78.0%	5,169.39	8.7%	5,672.55	9.0%
	2019	14.6	266,952	293,696	110.0%	570	78.0%	5,620.05	8.7%	6,183.08	9.0%
Thru 2019			18,200,201	15,980,271	87.8%	120,169					

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2008	All	10,555,695	7,712,280	73.1%
2009	All	1,389,157	1,488,175	107.1%
2010	All	1,176,820	1,265,193	107.5%
2011-2019	All	5,078,529	5,514,623	108.6%
Cumulative	All	18,200,201	15,980,271	87.8%
Thru 2008		10,555,695	7,712,280	73.1%
2009-2019		7,644,506	8,267,991	108.2%

Projection Assumptions					
Persistency			Claim Cost Trend		
Duration 0-1	160.0%		2009	8.0%	
Ultimate	79.0%		Ultimate	9.0%	
Rate Changes	Aging	R.S. Change	Total	Effect (4)	
2008	0.8%	8.5%	9.4%	0.888	
2009	0.8%	10.0%	10.9%	0.902	
2010	0.8%	8.0%	8.9%	0.850	
2011	0.8%	7.8%	8.7%	0.850	
2012	0.8%	7.8%	8.7%	0.850	
2013	0.8%	7.8%	8.7%	0.850	
2014	0.8%	7.8%	8.7%	0.850	
2015	0.8%	7.8%	8.7%	0.850	
2016	0.8%	7.8%	8.7%	0.850	
2017	0.8%	7.8%	8.7%	0.850	
2018	0.8%	7.8%	8.7%	0.850	
2019	0.8%	7.8%	8.7%	0.850	

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

**Exhibit VI**

With the 2010 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
2003 & prior	1996	0.0	926,314	601,083	64.9%	11,671	---	952.43	---	618.03	---
	1997	0.7	2,737,842	2,019,399	73.8%	33,748	289.2%	973.51	2.2%	718.05	16.2%
	1998	1.3	3,386,775	2,448,681	72.3%	37,463	111.0%	1,084.84	11.4%	784.35	9.2%
	1999	1.9	3,646,483	2,748,083	75.4%	35,996	96.1%	1,215.63	12.1%	916.13	16.8%
	2000	2.5	4,016,793	2,899,541	72.2%	34,454	95.7%	1,399.01	15.1%	1,009.88	10.2%
	2001	3.1	4,080,355	2,549,101	62.5%	28,945	84.0%	1,691.63	20.9%	1,056.80	4.6%
	2002	3.9	3,412,777	2,032,878	59.6%	20,661	71.4%	1,982.16	17.2%	1,180.70	11.7%
	2003	4.3	2,957,556	2,182,919	73.8%	17,358	84.0%	2,044.63	3.2%	1,509.10	27.8%
	2004	5.0	2,698,654	1,658,043	61.4%	14,863	85.6%	2,178.82	6.6%	1,338.66	-11.3%
	2005	6.1	2,309,520	1,423,007	61.6%	11,771	79.2%	2,354.45	8.1%	1,450.69	8.4%
	2006	7.1	1,869,875	1,157,174	61.9%	8,920	75.8%	2,515.53	6.8%	1,556.74	7.3%
	2007	8.1	1,514,394	885,462	58.5%	6,739	75.5%	2,696.65	7.2%	1,576.72	1.3%
	2008	9.1	1,201,328	657,146	54.7%	5,281	78.4%	2,729.77	1.2%	1,493.23	-5.3%
	Thru 2008	3.6	34,758,665	23,262,515	66.9%	267,870	---	---	---	---	---
	2009	10.1	1,027,009	567,801	55.3%	4,225	80.0%	2,916.95	6.9%	1,612.69	8.0%
Thru 2009	3.8	35,785,674	23,830,316	66.6%	272,095	---	---	---	---	---	---
	2010	11.1	870,289	486,728	55.9%	3,338	79.0%	3,128.66	7.3%	1,749.77	8.5%
	Thru 2010	4.0	36,655,963	24,317,044	66.3%	275,433	---	---	---	---	---
2004	2004	0.0	277,116	167,763	60.5%	1,551	---	2,144.03	---	1,297.98	---
	2005	1.0	470,700	346,889	73.7%	2,672	172.3%	2,113.92	-1.4%	1,557.88	20.0%
	2006	2.0	360,262	247,737	68.8%	1,982	74.2%	2,181.20	3.2%	1,499.92	-3.7%
	2007	3.0	282,094	222,936	79.0%	1,460	73.7%	2,318.58	6.3%	1,832.35	22.2%
	2008	4.0	220,660	188,814	85.6%	1,108	75.9%	2,389.81	3.1%	2,044.92	11.6%
	Thru 2008	1.8	1,610,830	1,174,139	72.9%	8,773	---	---	---	---	---
	2009	5.0	188,547	163,062	86.5%	886	80.0%	2,553.68	6.9%	2,208.51	8.0%
	Thru 2009	2.1	1,799,377	1,337,201	74.3%	9,659	---	---	---	---	---
	2010	6.0	159,777	139,780	87.5%	700	79.0%	2,739.03	7.3%	2,396.23	8.5%
	Thru 2010	2.5	1,959,154	1,476,981	75.4%	10,359	---	---	---	---	---
2005	2005	0.0	163,944	130,835	79.8%	879	---	2,238.14	---	1,786.14	---
	2006	1.0	232,962	176,502	75.8%	1,195	135.9%	2,339.37	4.5%	1,772.40	-0.8%
	2007	2.0	173,568	124,807	71.9%	823	68.9%	2,530.76	8.2%	1,819.79	2.7%
	2008	3.0	155,443	142,858	91.9%	711	86.4%	2,623.51	3.7%	2,411.11	32.5%
	Thru 2008	1.4	725,917	575,002	79.2%	3,608	---	---	---	---	---
	2009	4.0	132,928	123,473	92.9%	569	80.0%	2,803.40	6.9%	2,604.00	8.0%
	Thru 2009	1.8	858,845	698,475	81.3%	4,177	---	---	---	---	---
	2010	5.0	112,758	105,950	94.0%	450	79.0%	3,006.87	7.3%	2,825.34	8.5%
	Thru 2010	2.2	971,603	804,425	82.8%	4,627	---	---	---	---	---
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2006	2006	0.0	110,563	79,777	72.2%	598	---	2,218.66	---	1,600.89	---
	2007	1.0	139,580	114,254	81.9%	765	127.9%	2,189.49	-1.3%	1,792.22	12.0%
	2008	2.0	117,987	112,984	95.8%	628	82.1%	2,254.52	3.0%	2,158.94	20.5%
	Thru 2008	1.0	368,130	307,016	83.4%	1,991	---	---	---	---	---
	2009	3.0	100,781	97,541	96.8%	502	80.0%	2,409.11	6.9%	2,331.66	8.0%
	Thru 2009	1.4	468,911	404,557	86.3%	2,493	---	---	---	---	---
	2010	4.0	85,486	83,696	97.9%	397	79.0%	2,583.96	7.3%	2,529.85	8.5%
	Thru 2010	1.8	554,397	488,253	88.1%	2,890	---	---	---	---	---
2007	2007	0.0	73,731	44,252	60.0%	383	---	2,310.11	---	1,386.47	---
	2008	1.0	111,190	69,745	62.7%	567	148.0%	2,353.23	1.9%	1,476.08	6.5%
	Thru 2008	0.6	184,921	113,996	61.6%	950	---	---	---	---	---
	2009	2.0	95,135	60,313	63.4%	454	80.0%	2,514.59	6.9%	1,594.17	8.0%
	Thru 2009	1.1	280,056	174,309	62.2%	1,404	---	---	---	---	---
	2010	3.0	80,688	51,746	64.1%	359	79.0%	2,697.10	7.3%	1,729.67	8.5%
	Thru 2010	1.5	360,744	226,055	62.7%	1,763	---	---	---	---	---
2008	2008	0.0	83,364	55,270	66.3%	412	---	2,428.09	---	1,609.80	---
	Thru 2008	0.0	83,364	55,270	66.3%	412	---	---	---	---	---
	2009	1.0	142,486	95,477	67.0%	659	160.0%	2,594.58	6.9%	1,738.58	8.0%
	Thru 2009	0.6	225,850	150,747	66.7%	1,071	---	---	---	---	---
	2010	2.0	120,824	81,899	67.8%	521	79.0%	2,782.89	7.3%	1,886.36	8.5%
	Thru 2010	1.1	346,674	232,646	67.1%	1,592	---	---	---	---	---
All	1996	0.0	926,314	601,083	64.9%	11,671	---	952.43	---	618.03	---
	1997	0.7	2,737,842	2,019,399	73.8%	33,748	289.2%	973.51	2.2%	718.05	16.2%
	1998	1.3	3,386,775	2,448,681	72.3%	37,463	111.0%	1,084.84	11.4%	784.35	9.2%
	1999	1.9	3,646,483	2,748,083	75.4%	35,996	96.1%	1,215.63	12.1%	916.13	16.8%
	2000	2.5	4,016,793	2,899,541	72.2%	34,454	95.7%	1,399.01	15.1%	1,009.88	10.2%
	2001	3.1	4,080,355	2,549,101	62.5%	28,945	84.0%	1,691.63	20.9%	1,056.80	4.6%
	2002	3.9	3,412,777	2,032,878	59.6%	20,661	71.4%	1,982.16	17.2%	1,180.70	11.7%
	2003	4.3	2,957,556	2,182,919	73.8%	17,358	84.0%	2,044.63	3.2%	1,509.10	27.8%
	2004	4.6	2,975,770	1,825,806	61.4%	16,414	94.6%	2,175.54	6.4%	1,334.82	-11.5%
	2005	5.0	2,944,163	1,900,730	64.6%	15,322	93.3%	2,305.83	6.0%	1,488.63	11.5%
	2006	5.5	2,573,663	1,661,190	64.5%	12,695	82.9%	2,432.77	5.5%	1,570.25	5.5%
	2007	6.2	2,183,366	1,391,710	63.7%	10,170	80.1%	2,576.24	5.9%	1,642.14	4.6%
	2008	6.7	1,889,972	1,226,817	64.9%	8,707	85.6%	2,604.76	1.1%	1,690.80	3.0%
	Thru 2008	3.5	37,731,827	25,487,939	67.6%	283,604	---	---	---	---	---
	2009	7.4	1,686,886	1,107,667	65.7%	7,295	83.8%	2,774.86	6.5%	1,822.07	7.8%
	Thru 2009	3.6	39,418,713	26,595,606	67.5%	290,899	---	---	---	---	---
	2010	8.4	1,429,822	949,799	66.4%	5,765	79.0%	2,976.21	7.3%	1,977.03	8.5%
	Thru 2010	3.8	40,848,535	27,545,405	67.4%	296,664	---	---	---	---	---
	---	---	---	---	---	---	---	---	---	---	---
	2011	9.4	1,230,136	824,426	67.0%	4,612	80.0%	3,200.70	7.5%	2,145.08	8.5%
	2012	10.4	1,057,831	715,679	67.7%	3,690	80.0%	3,440.10	7.5%	2,327.41	8.5%
	2013	11.4	909,563	621,209	68.3%	2,952	80.0%	3,697.41	7.5%	2,525.24	8.5%
	2014	12.4	782,208	539,302	68.9%	2,362	80.0%	3,973.96	7.5%	2,739.89	8.5%
	2015	13.4	672,714	468,213	69.6%	1,890	80.0%	4,271.20	7.5%	2,972.78	8.5%
	2016	14.4	578,424	406,409	70.3%	1,512	80.0%	4,590.67	7.5%	3,225.47	8.5%
	2017	15.4	497,516	352,879	70.9%	1,210	80.0%	4,934.04	7.5%	3,499.63	8.5%
	2018	16.4	427,783	306,299	71.6%	968	80.0%	5,303.09	7.5%	3,797.10	8.5%
	2019	17.4	367,633	265,730	72.3%	774	80.0%	5,699.74	7.5%	4,119.85	8.5%
	Thru 2019	5.0	47,372,343	32,045,551	67.6%	316,634	---	---	---	---	---

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2008	All	37,731,827	25,487,939	67.6%
2009	All	1,686,886	1,107,667	65.7%
2010	All	1,429,822	949,799	66.4%
2011-2019	All	6,523,808	4,500,146	69.0%
Cumulative	All	47,372,343	32,045,551	67.6%
Thru 2008		37,731,827	25,487,939	67.6%
2009-2019		9,640,516	6,557,612	68.0%

Projection Assumptions					
Persistency			Claim Cost Trend		
Duration 0-1	160.0%	80.0%	2009 Ultimate	8.0%	8.5%
Rate Changes	Aging	R.S. Change	Total	Effect. (4)	
2008	0.8%	1.2%	2.0%	0.670	
2009	0.8%	5.8%	6.7%	0.917	
2010	0.8%	7.0%	7.9%	0.850	
2011	0.8%	6.6%	7.5%	0.850	
2012	0.8%	6.6%	7.5%	0.850	
2013	0.8%	6.6%	7.5%	0.850	
2014	0.8%	6.6%	7.5%	0.850	
2015	0.8%	6.6%	7.5%	0.850	
2016	0.8%	6.6%	7.5%	0.850	
2017	0.8%	6.6%	7.5%	0.850	
2018	0.8%	6.6%	7.5%	0.850	
2019	0.8%	6.6%	7.5%	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) 2010+ rate increases are assumed to be 0.850 effective in the increase year and

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

**Exhibit VI**

With the 2010 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
2003 & prior	1996	0.0	5,158,320	3,283,437	63.7%	55,239	---	1,120.58	---	713.29	---
	1997	0.7	16,841,073	11,884,250	70.6%	177,965	322.2%	1,135.58	1.3%	801.34	12.3%
	1998	1.3	22,397,979	15,857,686	70.8%	214,265	120.4%	1,254.41	10.5%	888.12	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	17,223,724	66.6%	189,108	93.1%	1,642.08	14.2%	1,092.95	10.7%
	2001	3.2	27,219,729	17,450,654	64.1%	179,172	94.7%	1,823.03	11.0%	1,168.75	6.9%
	2002	3.4	29,776,824	19,806,458	66.5%	191,318	106.8%	1,867.69	2.4%	1,242.32	6.3%
	2003	3.9	30,419,849	20,993,646	69.0%	184,541	96.5%	1,978.09	5.9%	1,365.14	9.9%
	2004	4.7	27,906,128	19,855,498	71.2%	154,922	83.9%	2,161.56	9.3%	1,537.97	12.7%
	2005	5.8	23,982,762	16,469,498	68.7%	120,192	77.6%	2,394.45	10.8%	1,644.32	6.9%
	2006	6.9	19,843,737	13,162,900	66.3%	86,349	71.8%	2,757.70	15.2%	1,829.26	11.2%
	2007	7.9	16,301,328	10,359,105	63.5%	63,383	73.4%	3,086.25	11.9%	1,961.24	7.2%
	2008	9.0	13,628,454	8,726,037	64.0%	48,210	76.1%	3,392.27	9.9%	2,172.01	10.7%
	Thru 2008	3.9	283,693,248	191,778,407	67.6%	1,867,710	---	---	---	---	---
	2009	10.0	11,470,790	7,242,906	63.1%	36,881	76.5%	3,732.26	10.0%	2,356.63	8.5%
	Thru 2009	4.2	295,164,038	199,021,313	67.4%	1,904,591	---	---	---	---	---
	2010	11.0	9,348,623	5,855,983	62.6%	27,108	73.5%	4,138.39	10.9%	2,592.29	10.0%
	Thru 2010	4.4	304,512,661	204,877,296	67.3%	1,931,699	---	---	---	---	---
2004	2004	0.0	1,201,909	973,604	81.0%	6,962	---	2,071.66	---	1,678.15	---
	2005	1.0	2,062,091	2,193,115	106.4%	11,655	167.4%	2,123.13	2.5%	2,258.03	34.6%
	2006	2.0	1,655,814	1,677,002	101.3%	8,655	74.3%	2,295.76	8.1%	2,325.13	3.0%
	2007	3.0	1,384,397	1,276,198	92.2%	6,816	78.8%	2,437.32	6.2%	2,246.83	-3.4%
	2008	4.0	1,196,583	1,122,000	93.8%	5,611	82.3%	2,559.08	5.0%	2,399.57	6.8%
	Thru 2008	1.9	7,500,794	7,241,918	96.5%	39,699	---	---	---	---	---
	2009	5.0	1,007,032	931,196	92.5%	4,292	76.5%	2,815.56	10.0%	2,603.53	8.5%
	Thru 2009	2.3	8,507,826	8,173,114	96.1%	43,991	---	---	---	---	---
	2010	6.0	820,810	752,962	91.7%	3,155	73.5%	3,121.94	10.9%	2,863.88	10.0%
	Thru 2010	2.6	9,328,636	8,926,076	95.7%	47,146	---	---	---	---	---
2005	2005	0.0	798,706	713,606	89.3%	4,468	---	2,145.14	---	1,916.58	---
	2006	1.0	1,264,328	1,201,648	95.0%	6,437	144.1%	2,356.99	9.9%	2,240.14	16.9%
	2007	2.0	1,007,427	926,460	92.0%	4,745	73.7%	2,547.76	8.1%	2,343.00	4.6%
	2008	3.0	815,276	704,190	86.4%	3,622	76.3%	2,701.08	6.0%	2,333.04	-0.4%
	Thru 2008	1.5	3,885,736	3,545,903	91.3%	19,272	---	---	---	---	---
	2009	4.0	686,238	584,531	85.2%	2,771	76.5%	2,971.80	10.0%	2,531.35	8.5%
	Thru 2009	1.9	4,571,974	4,130,434	90.3%	22,043	---	---	---	---	---
	2010	5.0	559,357	472,667	84.5%	2,037	73.5%	3,295.18	10.9%	2,784.49	10.0%
	Thru 2010	2.2	5,131,331	4,603,101	89.7%	24,080	---	---	---	---	---
	Thru 2010	2.2	5,131,331	4,603,101	89.7%	24,080	---	---	---	---	---
2006	2006	0.0	596,412	533,239	89.4%	2,859	---	2,503.30	---	2,238.15	---
	2007	1.0	821,395	795,931	96.9%	3,780	132.2%	2,607.60	4.2%	2,526.77	12.9%
	2008	2.0	685,162	664,939	97.0%	2,939	77.8%	2,797.53	7.3%	2,714.96	7.4%
	Thru 2008	1.0	2,102,969	1,994,109	94.8%	9,578	---	---	---	---	---
	2009	3.0	576,595	551,833	95.7%	2,248	76.5%	3,077.91	10.0%	2,945.73	8.5%
	Thru 2009	1.5	2,679,564	2,545,942	95.0%	11,826	---	---	---	---	---
	2010	4.0	469,834	446,081	94.9%	1,652	73.5%	3,412.84	10.9%	3,240.30	10.0%
	Thru 2010	1.8	3,149,398	2,992,023	95.0%	13,478	---	---	---	---	---
2007	2007	0.0	419,398	401,325	95.7%	2,021	---	2,490.24	---	2,382.93	---
	2008	1.0	704,715	679,414	96.4%	3,247	160.7%	2,604.43	4.6%	2,510.92	5.4%
	Thru 2008	0.6	1,124,114	1,080,739	96.1%	5,268	---	---	---	---	---
	2009	2.0	593,150	563,940	95.1%	2,484	76.5%	2,865.46	10.0%	2,724.35	8.5%
	Thru 2009	1.1	1,717,264	1,644,679	95.8%	7,752	---	---	---	---	---
	2010	3.0	483,475	456,012	94.3%	1,826	73.5%	3,177.27	10.9%	2,996.79	10.0%
	Thru 2010	1.5	2,200,739	2,100,691	95.5%	9,578	---	---	---	---	---
2008	2008	0.0	344,767	254,298	73.8%	1,454	---	2,845.39	---	2,098.75	---
	Thru 2008	0.0	344,767	254,298	73.8%	1,454	---	---	---	---	---
	2009	1.0	580,460	422,220	72.7%	2,225	153.0%	3,130.57	10.0%	2,277.14	8.5%
	Thru 2009	0.6	925,227	676,518	73.1%	3,679	---	---	---	---	---
	2010	2.0	472,955	341,286	72.2%	1,635	73.5%	3,471.23	10.9%	2,504.85	10.0%
	Thru 2010	1.1	1,398,182	1,017,804	72.8%	5,314	---	---	---	---	---
All	1996	0.0	5,158,320	3,283,437	63.7%	55,239	---	1,120.58	---	713.29	---
	1997	0.7	16,841,073	11,884,250	70.6%	177,965	322.2%	1,135.58	1.3%	801.34	12.3%
	1998	1.3	22,397,979	15,857,686	70.8%	214,265	120.4%	1,254.41	10.5%	888.12	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	17,223,724	66.6%	189,108	93.1%	1,642.08	14.2%	1,092.95	10.7%
	2001	3.2	27,219,729	17,450,654	64.1%	179,172	94.7%	1,823.03	11.0%	1,168.75	6.9%
	2002	3.4	29,776,824	19,806,458	66.5%	191,318	106.8%	1,867.69	2.4%	1,242.32	6.3%
	2003	3.9	30,419,849	20,993,646	69.0%	184,541	96.5%	1,978.09	5.9%	1,365.14	9.9%
	2004	4.5	29,108,037	20,829,102	71.6%	161,884	87.7%	2,157.70	9.1%	1,544.00	13.1%
	2005	5.2	26,843,559	19,376,219	72.2%	136,315	84.2%	2,363.08	9.5%	1,705.72	10.5%
	2006	6.0	23,360,290	16,574,788	71.0%	104,300	76.5%	2,687.67	13.7%	1,906.97	11.8%
	2007	6.8	19,933,946	13,759,020	69.0%	80,745	77.4%	2,962.50	10.2%	2,044.81	7.2%
	2008	7.6	17,374,958	12,150,878	69.9%	65,083	80.6%	3,203.59	8.1%	2,240.38	9.6%
	Thru 2008	3.8	298,651,628	205,895,375	68.9%	1,942,981	---	---	---	---	---
	2009	8.4	14,914,265	10,296,626	69.0%	50,901	78.2%	3,516.06	9.8%	2,427.45	8.3%
	Thru 2009	4.0	313,565,893	216,192,001	68.9%	1,993,882	---	---	---	---	---
	2010	9.4	12,155,054	8,324,991	68.5%	37,413	73.5%	3,898.66	10.9%	2,670.19	10.0%
	Thru 2010	4.2	325,720,947	224,516,992	68.9%	2,031,295	---	---	---	---	---
	2011	10.4	10,068,667	6,913,948	68.7%	28,247	75.5%	4,277.41	9.7%	2,937.21	10.0%
	2012	11.4	8,311,773	5,741,901	69.1%	21,326	75.5%	4,676.98	9.3%	3,230.93	10.0%
	2013	12.4	6,861,535	4,768,606	69.5%	16,101	75.5%	5,113.87	9.3%	3,554.02	10.0%
	2014	13.4	5,664,271	3,960,242	69.9%	12,156	75.5%	5,591.58	9.3%	3,909.42	10.0%
	2015	14.4	4,676,122	3,289,059	70.3%	9,178	75.5%	6,113.91	9.3%	4,300.36	10.0%
	2016	15.4	3,860,048	2,731,412	70.8%	6,929	75.5%	6,685.03	9.3%	4,730.40	10.0%
	2017	16.4	3,186,333	2,268,266	71.2%	5,231	75.5%	7,309.50	9.3%	5,203.44	10.0%
	2018	17.4	2,630,136	1,883,601	71.6%	3,949	75.5%	7,992.31	9.3%	5,723.78	10.0%
	2019	18.4	2,170,888	1,564,071	72.0%	2,981	75.5%	8,738.90	9.3%	6,296.16	10.0%
	Thru 2019	5.4	373,150,720	257,638,098	69.0%	2,137,393	---	---	---	---	---

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2008	All	298,651,628	205,895,375	68.9%
2009	All	14,914,265	10,296,626	69.0%
2010	All	12,155,054	8,324,991	68.5%
2011-2019	All	47,429,773	33,121,106	69.8%
Cumulative	All	373,150,720	257,638,098	69.0%
Thru 2008		298,651,628	205,895,375	68.9%
2009-2019		74,499,092	51,742,723	69.5%

Projection Assumptions				
Persistency			Claim Cost Trend	
Duration 0-1	153.0%		2009	8.5%
Ultimate	75.5%		Ultimate	10.0%
Rate Changes	Aging	R.S. Change	Total	Effect (4)
2008	1.7%	9.5%	11.3%	0.887
2009	1.7%	7.8%	9.6%	0.912
2010	1.7%	10.0%	11.9%	0.850
2011	1.7%	7.5%	9.3%	0.850
2012	1.7%	7.5%	9.3%	0.850
2013	1.7%	7.5%	9.3%	0.850
2014	1.7%	7.5%	9.3%	0.850
2015	1.7%	7.5%	9.3%	0.850
2016	1.7%	7.5%	9.3%	0.850
2017	1.7%	7.5%	9.3%	0.850
2018	1.7%	7.5%	9.3%	0.850
2019	1.7%	7.5%	9.3%	0.850

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

**Exhibit VI**

With the 2010 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
2003 & prior	1996	0.0	3,504,983	2,152,197	61.4%	45,897	---	916.40	---	562.70	---
	1997	0.7	12,850,281	8,598,851	66.9%	165,971	361.6%	929.10	1.4%	621.71	10.5%
	1998	1.1	20,050,974	13,930,975	69.5%	235,084	141.6%	1,023.51	10.2%	711.11	14.4%
	1999	1.7	24,881,329	17,299,180	69.5%	254,485	108.3%	1,173.26	14.6%	815.73	14.7%
	2000	2.5	24,736,209	16,653,550	67.3%	217,803	85.6%	1,362.86	16.2%	917.54	12.5%
	2001	3.3	23,126,983	14,761,591	63.8%	176,593	81.1%	1,571.54	15.3%	1,003.09	9.3%
	2002	4.1	20,522,901	12,688,998	61.8%	140,373	79.5%	1,754.43	11.6%	1,084.74	8.1%
	2003	4.9	18,944,084	11,993,173	63.3%	116,612	83.1%	1,949.45	11.1%	1,234.16	13.8%
	2004	5.8	16,698,654	11,097,090	66.5%	96,149	82.5%	2,084.10	6.9%	1,384.99	12.2%
	2005	6.8	14,633,722	9,500,669	64.9%	76,167	79.2%	2,305.52	10.6%	1,496.82	8.1%
	2006	7.9	12,143,906	7,285,699	60.0%	54,994	72.2%	2,649.87	14.9%	1,589.78	6.2%
	2007	8.9	9,734,005	5,707,076	58.6%	41,659	75.8%	2,803.91	5.8%	1,643.94	3.4%
	2008	9.9	8,113,084	5,097,766	62.8%	33,861	81.3%	2,875.20	2.5%	1,806.60	9.9%
	Thru 2008	4.0	209,941,115	136,766,814	65.1%	1,655,648	---	---	---	---	---
	2009	10.9	6,852,087	4,459,470	65.1%	27,427	81.0%	2,997.96	4.3%	1,951.13	8.0%
2009	Thru 2009	4.3	216,793,202	141,226,284	65.1%	1,683,075	---	---	---	---	---
	2010	11.9	5,937,152	3,901,167	65.7%	22,216	81.0%	3,206.96	7.0%	2,107.22	8.0%
	Thru 2010	4.5	222,730,354	145,127,451	65.2%	1,705,291	---	---	---	---	---
2004	2004	0.0	196,624	134,244	68.3%	1,316	---	1,792.93	---	1,224.11	---
	2005	1.0	315,212	199,121	63.2%	1,921	146.0%	1,969.05	9.8%	1,243.86	1.6%
	2006	2.0	262,250	160,219	61.1%	1,371	71.4%	2,295.40	16.6%	1,402.35	12.7%
	2007	3.0	223,788	150,935	67.4%	1,036	75.6%	2,592.13	12.9%	1,748.28	24.7%
	2008	4.0	180,124	147,179	81.7%	790	76.3%	2,736.05	5.6%	2,235.63	27.9%
	Thru 2008	1.9	1,177,997	791,697	67.2%	6,434	---	---	---	---	---
	2009	5.0	152,153	128,772	84.6%	640	81.0%	2,852.87	4.3%	2,414.48	8.0%
	Thru 2009	2.2	1,330,150	920,469	69.2%	7,074	---	---	---	---	---
	2010	6.0	131,734	112,563	85.4%	518	81.0%	3,051.76	7.0%	2,607.64	8.0%
	Thru 2010	2.6	1,461,884	1,033,032	70.7%	7,592	---	---	---	---	---
2005	2005	0.0	78,340	46,618	59.5%	448	---	2,098.39	---	1,248.70	---
	2006	1.0	119,082	81,206	68.2%	608	135.7%	2,350.31	12.0%	1,602.74	28.4%
	2007	2.0	84,592	53,199	62.9%	381	62.7%	2,664.31	13.4%	1,675.56	4.5%
	2008	3.0	72,183	31,370	43.5%	321	84.3%	2,698.42	1.3%	1,172.72	-30.0%
	Thru 2008	1.4	354,197	212,393	60.0%	1,758	---	---	---	---	---
	2009	4.0	60,962	27,442	45.0%	260	81.0%	2,813.64	4.3%	1,266.54	8.0%
	Thru 2009	1.8	415,159	239,835	57.8%	2,018	---	---	---	---	---
	2010	5.0	52,922	24,052	45.4%	211	81.0%	3,009.79	7.0%	1,367.86	8.0%
	Thru 2010	2.2	468,081	263,887	56.4%	2,229	---	---	---	---	---
	Thru 2010	2.2	468,081	263,887	56.4%	2,229	---	---	---	---	---
2006	2006	0.0	43,416	54,024	124.4%	218	---	2,389.87	---	2,973.81	---
	2007	1.0	43,618	22,985	52.7%	218	100.0%	2,400.99	0.5%	1,265.23	-57.5%
	2008	2.0	30,038	10,877	36.2%	145	66.5%	2,485.92	3.5%	900.17	-28.9%
	Thru 2008	0.9	117,072	87,886	75.1%	581	---	---	---	---	---
	2009	3.0	25,273	9,479	37.5%	117	81.0%	2,592.06	4.3%	972.18	8.0%
	Thru 2009	1.3	142,345	97,365	68.4%	698	---	---	---	---	---
	2010	4.0	21,951	8,312	37.9%	95	81.0%	2,772.77	7.0%	1,049.95	8.0%
	Thru 2010	1.6	164,296	105,677	64.3%	793	---	---	---	---	---
	Thru 2010	1.6	164,296	105,677	64.3%	793	---	---	---	---	---
	Thru 2010	1.6	164,296	105,677	64.3%	793	---	---	---	---	---
2007	2007	0.0	10,243	2,605	25.4%	47	---	2,615.29	---	665.07	---
	2008	1.0	16,735	6,845	40.9%	84	178.7%	2,390.67	-8.6%	977.79	47.0%
	Thru 2008	0.6	26,978	9,449	35.0%	131	---	---	---	---	---
	2009	2.0	14,126	5,984	42.4%	68	81.0%	2,492.75	4.3%	1,056.01	8.0%
	Thru 2009	1.1	41,104	15,433	37.5%	199	---	---	---	---	---
	2010	3.0	12,222	5,227	42.8%	55	81.0%	2,666.53	7.0%	1,140.49	8.0%
	Thru 2010	1.5	53,326	20,660	38.7%	254	---	---	---	---	---
2008	2008	0.0	44,250	25,856	58.4%	243	---	2,185.16	---	1,276.86	---
	Thru 2008	0.0	44,250	25,856	58.4%	243	---	---	---	---	---
	2009	1.0	74,809	45,277	60.5%	394	162.0%	2,278.46	4.3%	1,379.01	8.0%
	Thru 2009	0.6	119,059	71,133	59.7%	637	---	---	---	---	---
	2010	2.0	64,792	39,591	61.1%	319	81.0%	2,437.30	7.0%	1,489.33	8.0%
	Thru 2010	1.1	183,851	110,724	60.2%	956	---	---	---	---	---
	Thru 2010	1.1	183,851	110,724	60.2%	956	---	---	---	---	---
All	1996	0.0	3,504,983	2,152,197	61.4%	45,897	---	916.40	---	562.70	---
	1997	0.7	12,850,281	8,598,851	66.9%	165,971	361.6%	929.10	1.4%	621.71	10.5%
	1998	1.1	20,050,974	13,930,975	69.5%	235,084	141.6%	1,023.51	10.2%	711.11	14.4%
	1999	1.7	24,881,329	17,299,180	69.5%	254,485	108.3%	1,173.26	14.6%	815.73	14.7%
	2000	2.5	24,736,209	16,653,550	67.3%	217,803	85.6%	1,362.86	16.2%	917.54	12.5%
	2001	3.3	23,126,983	14,761,591	63.8%	176,593	81.1%	1,571.54	15.3%	1,003.09	9.3%
	2002	4.1	20,522,901	12,688,998	61.8%	140,373	79.5%	1,754.43	11.6%	1,084.74	8.1%
	2003	4.9	18,944,084	11,993,173	63.3%	116,612	83.1%	1,949.45	11.1%	1,234.16	13.8%
	2004	5.8	16,698,654	11,231,334	66.5%	97,465	83.6%	2,080.17	6.7%	1,382.81	12.0%
	2005	6.7	15,027,273	9,746,408	64.9%	78,536	80.6%	2,296.11	10.4%	1,489.21	7.7%
	2006	7.6	12,568,654	7,581,148	60.3%	57,191	72.8%	2,637.20	14.9%	1,590.70	6.8%
	2007	8.6	10,096,246	5,936,800	58.8%	43,341	75.8%	2,795.39	6.0%	1,643.75	3.3%
	2008	9.6	8,456,413	5,319,893	62.9%	35,444	81.8%	2,863.02	2.4%	1,801.12	9.6%
	Thru 2008	4.0	211,661,608	137,894,097	65.1%	1,664,795	---	---	---	---	---
	2009	10.5	7,179,410	4,676,424	65.1%	28,906	81.6%	2,980.45	4.1%	1,941.36	7.8%
	Thru 2009	4.2	218,841,018	142,570,521	65.1%	1,693,701	---	---	---	---	---
	2010	11.5	6,220,773	4,090,912	65.8%	23,414	81.0%	3,188.23	7.0%	2,096.65	8.0%
	Thru 2010	4.4	225,061,791	146,661,433	65.2%	1,717,115	---	---	---	---	---
	2011	12.5	5,418,664	3,578,664	66.0%	18,965	81.0%	3,428.63	7.5%	2,264.38	8.0%
	2012	13.5	4,722,535	3,130,686	66.3%	15,362	81.0%	3,689.00	7.6%	2,445.53	8.0%
	2013	14.5	4,115,667	2,738,673	66.5%	12,443	81.0%	3,969.14	7.6%	2,641.17	8.0%
	2014	15.5	3,586,915	2,395,829	66.8%	10,079	81.0%	4,270.56	7.6%	2,852.46	8.0%
	2015	16.5	3,126,043	2,095,876	67.0%	8,164	81.0%	4,594.87	7.6%	3,080.66	8.0%
	2016	17.5	2,724,446	1,833,515	67.3%	6,613	81.0%	4,943.80	7.6%	3,327.11	8.0%
	2017	18.5	2,374,593	1,604,100	67.6%	5,357	81.0%	5,319.23	7.6%	3,593.28	8.0%
	2018	19.5	2,069,403	1,403,211	67.8%	4,339	81.0%	5,723.17	7.6%	3,880.74	8.0%
	2019	20.5	1,803,719	1,227,672	68.1%	3,515	81.0%	6,157.79	7.6%	4,191.20	8.0%
	Thru 2019	5.8	255,003,776	166,669,659	65.4%	1,801,952	---	---	---	---	---

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2008	All	211,661,608	137,894,097	65.1%
2009	All	7,179,410	4,676,424	65.1%
2010	All	6,220,773	4,090,912	65.8%
2011-2019	All	29,941,985	20,008,226	66.8%
Cumulative	All	255,003,776	166,669,659	65.4%
Thru 2008	All	211,661,608	137,894,097	65.1%
2009-2019	All	43,342,168	28,775,562	66.4%

Projection Assumptions					
Persistency			Claim Cost Trend		
Duration 0-1	162.0%		2009	8.0%	
Ultimate	81.0%		Ultimate	8.0%	
Rate Changes	Aging	R.S. Change	Total	Effect. (4)	
2008	3.1%	0.8%	4.0%	0.640	
2009	3.1%	0.5%	3.7%	0.777	
2010	3.1%	4.0%	7.2%	0.850	
2011	3.1%	4.3%	7.6%	0.850	
2012	3.1%	4.3%	7.6%	0.850	
2013	3.1%	4.3%	7.6%	0.850	
2014	3.1%	4.3%	7.6%	0.850	
2015	3.1%	4.3%	7.6%	0.850	
2016	3.1%	4.3%	7.6%	0.850	
2017	3.1%	4.3%	7.6%	0.850	
2018	3.1%	4.3%	7.6%	0.850	
2019	3.1%	4.3%	7.6%	0.850	

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

**Exhibit VI**

With the 2010 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
2003 & prior	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	9,277,615	65.7%	138,640	195.1%	1,221.45	10.7%	803.02	17.6%
	2001	1.7	17,502,623	10,780,420	61.6%	147,971	106.7%	1,419.41	16.2%	874.26	8.9%
	2002	2.3	19,851,891	12,068,291	60.8%	153,241	103.6%	1,554.56	9.5%	945.04	8.1%
	2003	2.5	24,154,782	16,159,782	66.9%	180,994	118.1%	1,601.48	3.0%	1,071.40	13.4%
	2004	3.2	26,170,215	18,591,882	71.0%	187,508	103.6%	1,674.82	4.6%	1,189.83	11.1%
	2005	4.2	24,433,711	17,948,402	73.5%	162,898	86.9%	1,799.93	7.5%	1,322.18	11.1%
	2006	5.2	22,019,795	15,003,996	68.1%	126,639	77.7%	2,086.54	15.9%	1,421.74	7.5%
	2007	6.2	18,692,331	12,468,635	66.7%	96,987	76.6%	2,312.76	10.8%	1,542.72	8.5%
	2008	7.2	16,411,479	11,619,152	70.8%	78,465	80.9%	2,509.88	8.5%	1,776.97	15.2%
	Thru 2008	3.6	192,184,571	129,342,422	67.3%	1,373,166	---	---	---	---	---
	2009	8.2	14,674,389	10,097,011	68.8%	61,987	79.0%	2,840.80	13.2%	1,954.67	10.0%
	Thru 2009	3.9	206,858,960	139,439,433	67.4%	1,435,153	---	---	---	---	---
	2010	9.2	12,304,589	8,405,678	68.3%	45,870	74.0%	3,218.99	13.3%	2,199.00	12.5%
	Thru 2010	4.2	219,163,549	147,845,111	67.5%	1,481,023	---	---	---	---	---
2004	2004	0.0	3,460,433	2,419,383	69.9%	28,583	---	1,452.79	---	1,015.73	---
	2005	1.0	6,493,153	4,442,634	68.4%	50,824	177.8%	1,533.09	5.5%	1,048.95	3.3%
	2006	2.0	5,849,396	3,827,741	65.4%	38,712	76.2%	1,813.20	18.3%	1,186.53	13.1%
	2007	3.0	4,876,892	3,307,589	67.8%	29,123	75.2%	2,009.50	10.8%	1,362.88	14.9%
	2008	4.0	4,206,945	2,798,089	66.5%	22,254	76.4%	2,268.51	12.9%	1,508.81	10.7%
	Thru 2008	2.0	24,886,819	16,795,436	67.5%	169,496	---	---	---	---	---
	2009	5.0	3,761,748	2,431,584	64.6%	17,581	79.0%	2,567.60	13.2%	1,659.69	10.0%
	Thru 2009	2.4	28,648,567	19,227,020	67.1%	187,077	---	---	---	---	---
	2010	6.0	3,154,296	2,024,302	64.2%	13,010	74.0%	2,909.42	13.3%	1,867.15	12.5%
	Thru 2010	2.7	31,802,863	21,251,322	66.8%	200,087	---	---	---	---	---
2005	2005	0.0	3,751,364	2,486,615	66.3%	29,689	---	1,516.26	---	1,005.07	---
	2006	1.0	6,595,512	4,426,600	67.1%	46,116	155.3%	1,716.24	13.2%	1,151.86	14.6%
	2007	2.0	5,331,882	3,614,669	67.8%	32,969	71.5%	1,940.69	13.1%	1,315.66	14.2%
	2008	3.0	4,600,069	3,434,423	74.7%	25,165	76.3%	2,193.56	13.0%	1,637.71	24.5%
	Thru 2008	1.5	20,278,827	13,962,307	68.9%	133,939	---	---	---	---	---
	2009	4.0	4,113,122	2,984,452	72.6%	19,880	79.0%	2,482.77	13.2%	1,801.48	10.0%
	Thru 2009	1.9	24,391,949	16,946,759	69.5%	153,819	---	---	---	---	---
	2010	5.0	3,448,871	2,484,529	72.0%	14,711	74.0%	2,813.30	13.3%	2,026.67	12.5%
Thru 2010	2.3	27,840,820	19,431,288	69.8%	168,530	---	---	---	---	---	
2006	2006	0.0	1,671,452	1,344,723	80.5%	12,326	---	1,627.25	---	1,309.16	---
	2007	1.0	1,822,637	1,487,230	81.6%	11,826	95.9%	1,849.45	13.7%	1,509.11	15.3%
	2008	2.0	1,552,716	1,073,951	69.2%	8,702	73.6%	2,141.19	15.8%	1,480.97	-1.9%
	Thru 2008	1.0	5,046,805	3,905,905	77.4%	32,854	---	---	---	---	---
	2009	3.0	1,388,464	933,321	67.2%	6,875	79.0%	2,423.50	13.2%	1,629.07	10.0%
	Thru 2009	1.4	6,435,269	4,839,226	75.2%	39,729	---	---	---	---	---
	2010	4.0	1,164,363	777,065	66.7%	5,088	74.0%	2,746.14	13.3%	1,832.70	12.5%
	Thru 2010	1.8	7,599,632	5,616,291	73.9%	44,817	---	---	---	---	---
2007	2007	0.0	132,103	103,565	78.4%	795	---	1,994.01	---	1,563.25	---
	2008	1.0	204,633	140,600	68.7%	1,072	134.8%	2,290.67	14.9%	1,573.88	0.7%
	Thru 2008	0.6	336,736	244,166	72.5%	1,867	---	---	---	---	---
	2009	2.0	183,001	122,199	66.8%	847	79.0%	2,592.69	13.2%	1,731.27	10.0%
	Thru 2009	1.1	519,737	366,365	70.5%	2,714	---	---	---	---	---
	2010	3.0	153,503	101,766	66.3%	627	74.0%	2,937.85	13.3%	1,947.68	12.5%
	Thru 2010	1.5	673,240	468,131	69.5%	3,341	---	---	---	---	---
2008	2008	0.0	97,130	52,559	54.1%	485	---	2,403.21	---	1,300.43	---
	Thru 2008	0.0	97,130	52,559	54.1%	485	---	---	---	---	---
	2009	1.0	173,630	91,312	52.6%	766	158.0%	2,720.06	13.2%	1,430.47	10.0%
	Thru 2009	0.6	270,760	143,871	53.1%	1,251	---	---	---	---	---
	2010	2.0	145,633	76,038	52.2%	567	74.0%	3,082.18	13.3%	1,609.28	12.5%
	Thru 2010	1.1	416,393	219,909	52.8%	1,818	---	---	---	---	---
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	9,277,615	65.7%	138,640	195.1%	1,221.45	10.7%	803.02	17.6%
	2001	1.7	17,502,623	10,780,420	61.6%	147,971	106.7%	1,419.41	16.2%	874.26	8.9%
	2002	2.3	19,851,891	12,068,291	60.8%	153,241	103.6%	1,554.56	9.5%	945.04	8.1%
	2003	2.5	24,154,782	16,159,782	66.9%	180,994	118.1%	1,601.48	3.0%	1,071.40	13.4%
	2004	3.2	26,170,215	18,591,882	71.0%	216,091	119.4%	1,645.45	2.7%	1,166.80	8.9%
	2005	3.1	34,678,227	24,877,651	70.9%	243,411	112.6%	1,709.61	3.9%	1,226.45	5.1%
	2006	3.7	36,136,155	24,603,059	68.1%	223,793	91.9%	1,937.66	13.3%	1,319.24	7.6%
	2007	4.6	30,855,845	20,981,688	68.0%	171,700	76.7%	2,156.49	11.3%	1,466.40	11.2%
	2008	5.6	27,072,973	19,118,775	70.6%	136,143	79.3%	2,386.28	10.7%	1,685.18	14.9%
	Thru 2008	3.2	242,830,888	164,302,795	67.7%	1,711,807	---	---	---	---	---
	2009	6.6	24,294,354	16,659,879	68.6%	107,936	79.3%	2,700.97	13.2%	1,852.20	9.9%
	Thru 2009	3.5	267,125,242	180,962,674	67.7%	1,819,743	---	---	---	---	---
	2010	7.6	20,371,255	13,869,378	68.1%	79,873	74.0%	3,060.55	13.3%	2,083.71	12.5%
	Thru 2010	3.8	287,496,497	194,832,052	67.8%	1,899,616	---	---	---	---	---
	2011	8.6	17,377,903	11,858,179	68.2%	60,703	76.0%	3,435.33	12.2%	2,344.17	12.5%
	2012	9.6	14,777,297	10,138,677	68.6%	46,134	76.0%	3,843.75	11.9%	2,637.19	12.5%
	2013	10.6	12,566,016	8,668,612	69.0%	35,062	76.0%	4,300.73	11.9%	2,966.84	12.5%
2014	11.6	10,685,536	7,411,641	69.4%	26,647	76.0%	4,812.04	11.9%	3,337.70	12.5%	
2015	12.6	9,086,634	6,337,036	69.7%	20,252	76.0%	5,384.14	11.9%	3,754.91	12.5%	
2016	13.6	7,727,105	5,418,330	70.1%	15,392	76.0%	6,024.25	11.9%	4,224.27	12.5%	
2017	14.6	6,570,825	4,632,700	70.5%	11,698	76.0%	6,740.46	11.9%	4,752.30	12.5%	
2018	15.6	5,587,232	3,960,747	70.9%	8,890	76.0%	7,541.82	11.9%	5,346.34	12.5%	
2019	16.6	4,750,847	3,386,237	71.3%	6,756	76.0%	8,438.45	11.9%	6,014.63	12.5%	
Thru 2019	5.6	376,625,892	256,644,211	68.1%	2,131,150	---	---	---	---	---	

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

**Exhibit VI**

With the 2010 Rate Action  
Rhode Island Experience

Issue Year	Experience Year	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio	Exposed Policies(1)	Persistency	Average Annual Premium(2)	Premium Trend(5)	Average Claim Cost(3)	Claim Cost Trend
2003 & prior	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	3.2	227,576	175,480	77.1%	1,754	122.8%	1,556.96	4.6%	1,200.55	8.4%
	2005	4.2	229,275	188,260	82.1%	1,696	96.7%	1,622.23	4.2%	1,332.03	11.0%
	2006	5.1	244,260	186,794	76.5%	1,620	95.5%	1,809.33	11.5%	1,383.66	3.9%
	2007	6.2	236,570	188,729	79.8%	1,493	92.2%	1,901.43	5.1%	1,516.91	9.6%
	2008	7.2	242,072	200,280	82.7%	1,388	93.0%	2,092.84	10.1%	1,731.53	14.1%
	Thru 2008	4.2	1,764,026	1,347,873	76.4%	13,342	---	---	---	---	---
	2009	8.2	216,575	178,434	82.4%	1,145	82.5%	2,269.78	8.5%	1,870.05	8.0%
Thru 2009	4.7	1,980,601	1,526,307	77.1%	14,487	---	---	---	---	---	---
	9.2	194,140	155,284	80.0%	910	79.5%	2,560.09	12.8%	2,047.70	9.5%	---
	Thru 2010	5.1	2,174,741	1,681,591	77.3%	15,397	---	---	---	---	---
2004	2004	0.0	87,291	62,301	71.4%	736	---	1,423.22	---	1,015.77	---
	2005	1.0	165,796	149,825	90.4%	1,373	186.5%	1,449.06	1.8%	1,309.47	28.9%
	2006	2.0	171,751	103,961	60.5%	1,261	91.8%	1,634.43	12.8%	989.32	-24.4%
	2007	3.0	168,700	110,728	65.6%	1,130	89.6%	1,791.50	9.6%	1,175.87	18.9%
	2008	4.0	168,524	118,736	70.5%	1,042	92.2%	1,940.77	8.3%	1,367.40	16.3%
	Thru 2008	2.2	762,062	545,551	71.6%	5,542	---	---	---	---	---
	2009	5.0	150,848	105,837	70.2%	860	82.5%	2,104.85	8.5%	1,476.79	8.0%
	Thru 2009	2.7	912,910	651,388	71.4%	6,402	---	---	---	---	---
	2010	6.0	135,321	92,174	68.1%	684	79.5%	2,374.06	12.8%	1,617.09	9.5%
	Thru 2010	3.1	1,048,231	743,562	70.9%	7,086	---	---	---	---	---
2005	2005	0.0	314,819	178,395	56.7%	2,091	---	1,806.71	---	1,023.79	---
	2006	1.0	690,351	399,500	57.9%	4,181	200.0%	1,981.39	9.7%	1,146.62	12.0%
	2007	2.0	672,605	459,461	68.3%	3,640	87.1%	2,217.38	11.9%	1,514.71	32.1%
	2008	3.0	634,826	419,915	66.1%	3,150	86.5%	2,418.39	9.1%	1,599.68	5.6%
	Thru 2008	1.7	2,312,601	1,457,272	63.0%	13,062	---	---	---	---	---
	2009	4.0	568,066	374,180	65.9%	2,599	82.5%	2,622.85	8.5%	1,727.65	8.0%
	Thru 2009	2.2	2,880,667	1,831,452	63.6%	15,661	---	---	---	---	---
	2010	5.0	509,324	325,701	63.9%	2,066	79.5%	2,958.32	12.8%	1,891.78	9.5%
	Thru 2010	2.6	3,389,991	2,157,153	63.6%	17,727	---	---	---	---	---
	---	---	---	---	---	---	---	---	---	---	---
2006	2006	0.0	288,341	197,526	68.5%	2,143	---	1,614.60	---	1,106.07	---
	2007	1.0	404,545	252,457	62.4%	2,792	130.3%	1,738.73	7.7%	1,085.06	-1.9%
	2008	2.0	364,303	294,084	80.7%	2,323	83.2%	1,881.89	8.2%	1,519.16	40.0%
	Thru 2008	1.1	1,057,189	744,067	70.4%	7,258	---	---	---	---	---
	2009	3.0	325,878	261,964	80.4%	1,916	82.5%	2,040.99	8.5%	1,640.69	8.0%
	Thru 2009	1.5	1,383,067	1,006,031	72.7%	9,174	---	---	---	---	---
	2010	4.0	292,167	228,013	78.0%	1,523	79.5%	2,302.04	12.8%	1,796.56	9.5%
	Thru 2010	2.0	1,675,234	1,234,044	73.7%	10,697	---	---	---	---	---
2007	2007	0.0	123,664	74,867	60.5%	919	---	1,614.76	---	977.59	---
	2008	1.0	172,032	112,615	65.5%	1,185	128.9%	1,742.09	7.9%	1,140.40	16.7%
	Thru 2008	0.6	295,696	187,482	63.4%	2,104	---	---	---	---	---
	2009	2.0	153,984	100,378	65.2%	978	82.5%	1,889.37	8.5%	1,231.63	8.0%
	Thru 2009	1.1	449,680	287,860	64.0%	3,082	---	---	---	---	---
	2010	3.0	138,161	87,436	63.3%	778	79.5%	2,131.02	12.8%	1,348.63	9.5%
	Thru 2010	1.5	587,841	375,296	63.8%	3,860	---	---	---	---	---
2008	2008	0.0	107,176	78,065	72.8%	723	---	1,778.86	---	1,295.69	---
	Thru 2008	0.0	107,176	78,065	72.8%	723	---	---	---	---	---
	2009	1.0	191,800	139,119	72.5%	1,193	165.0%	1,929.25	8.5%	1,399.35	8.0%
	Thru 2009	0.6	298,976	217,184	72.6%	1,916	---	---	---	---	---
	2010	2.0	171,904	121,051	70.4%	948	79.5%	2,176.00	12.8%	1,532.29	9.5%
	Thru 2010	1.1	470,880	338,235	71.8%	2,864	---	---	---	---	---
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	887,781	63.7%	9,205	178.4%	1,818.19	10.1%	1,157.35	-3.6%
	2007	2.3	1,606,084	1,086,242	67.6%	9,974	108.4%	1,932.32	6.3%	1,306.89	12.9%
	2008	3.1	1,688,933	1,223,696	72.5%	9,811	98.4%	2,065.76	6.9%	1,496.72	14.5%
	Thru 2008	2.3	6,298,750	4,360,310	69.2%	42,031	---	---	---	---	---
	2009	3.9	1,607,151	1,159,912	72.2%	8,691	88.6%	2,219.06	7.4%	1,601.54	7.0%
	Thru 2009	2.6	7,905,901	5,520,222	69.8%	50,722	---	---	---	---	---
	2010	4.9	1,441,017	1,009,659	70.1%	6,909	79.5%	2,502.85	12.8%	1,753.64	9.5%
	Thru 2010	3.0	9,346,918	6,529,881	69.9%	57,631	---	---	---	---	---
	2011	5.9	1,315,047	912,114	69.4%	5,700	82.5%	2,768.52	10.6%	1,920.24	9.5%
	2012	6.9	1,188,107	824,067	69.4%	4,703	82.5%	3,031.53	9.5%	2,102.66	9.5%
	2013	7.9	1,073,315	744,446	69.4%	3,880	82.5%	3,319.53	9.5%	2,302.41	9.5%
	2014	8.9	969,607	672,514	69.4%	3,201	82.5%	3,634.89	9.5%	2,521.14	9.5%
	2015	9.9	875,976	607,573	69.4%	2,641	82.5%	3,980.20	9.5%	2,760.65	9.5%
	2016	10.9	791,398	549,910	69.4%	2,179	82.5%	4,358.32	9.5%	3,022.91	9.5%
	2017	11.9	715,059	495,962	69.4%	1,798	82.5%	4,772.36	9.5%	3,310.09	9.5%
	2018	12.9	645,813	447,934	69.4%	1,483	82.5%	5,225.73	9.5%	3,624.55	9.5%
	2019	13.9	583,184	404,495	69.4%	1,223	82.5%	5,722.17	9.5%	3,968.88	9.5%
	Thru 2019	5.9	17,504,424	12,187,896	69.6%	84,439	---	---	---	---	---

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2008	All	6,298,750	4,360,310	69.2%
2009	All	1,607,151	1,159,912	72.2%
2010	All	1,441,017	1,009,659	70.1%
2011-2019	All	8,157,506	5,658,015	69.4%
Cumulative	All	17,504,424	12,187,896	69.6%
Thru 2008		6,298,750	4,360,310	69.2%
2009-2019		11,205,674	7,827,586	69.9%

Projection Assumptions				
Persistency			Claim Cost Trend	
Duration 0-1	165.0%	82.5%	2009 Ultimate	8.0%
Ultimate	82.5%	---	---	9.5%
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2008	3.3%	0.0%	3.3%	0.917
2009	3.3%	8.5%	12.1%	0.688
2010	3.3%	9.5%	13.1%	0.688
2011	3.3%	6.0%	9.5%	0.688
2012	3.3%	6.0%	9.5%	0.688
2013	3.3%	6.0%	9.5%	0.688
2014	3.3%	6.0%	9.5%	0.688
2015	3.3%	6.0%	9.5%	0.688
2016	3.3%	6.0%	9.5%	0.688
2017	3.3%	6.0%	9.5%	0.688
2018	3.3%	6.0%	9.5%	0.688
2019	3.3%	6.0%	9.5%	0.688

- (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) 2010+ rate increases are assumed to be 0.688 effective in the increase year and 0.312 effective in the following year.  
(5) 2011+ increases assumed to be claim cost trend net of aging at 3.3% per year. Ex: 2011 prem trend = (1.131\*0.312) \* (1.095\*0.688) - 1 = 10.6%.

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

**Exhibit VI**

With the 2010 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
2003	1996	---	-	-	---	-	---	-	---	-	---
	1997	---	-	-	---	-	---	-	---	-	---
	1998	---	-	-	---	-	---	-	---	-	---
	1999	---	-	-	---	-	---	-	---	-	---
	2000	0.0	201,381	28,095	14.0%	2,874	---	840.84	---	117.31	---
	2001	0.4	991,217	183,084	18.5%	13,690	476.3%	868.85	3.3%	160.48	36.8%
	2002	0.9	1,539,684	341,593	22.2%	20,042	146.4%	921.87	6.1%	204.53	27.4%
	2003	1.4	1,805,957	336,999	18.7%	23,832	118.9%	909.34	-1.4%	169.69	-17.0%
	2004	2.2	1,563,726	441,306	28.2%	24,330	102.1%	771.26	-15.2%	217.66	28.3%
	2005	3.2	1,217,656	543,251	44.6%	20,312	83.5%	719.37	-6.7%	320.94	47.5%
	2006	4.2	937,634	495,604	52.9%	16,568	81.6%	679.12	-5.6%	358.96	11.8%
	2007	5.2	783,531	441,091	56.3%	13,570	81.9%	692.88	2.0%	390.06	8.7%
	2008	6.2	679,899	343,138	50.5%	11,099	81.8%	735.09	6.1%	370.99	-4.9%
	Thru 2008	2.5	9,720,686	3,154,162	32.4%	146,317	---	---	---	---	---
	2009	7.2	561,375	290,972	51.8%	8,879	80.0%	758.70	3.2%	393.25	6.0%
	Thru 2009	2.7	10,282,061	3,445,134	33.5%	155,196	---	---	---	---	---
	2010	8.2	457,593	246,740	53.9%	7,103	80.0%	773.07	1.9%	416.85	6.0%
	Thru 2010	3.0	10,739,654	3,691,874	34.4%	162,299	---	---	---	---	---
2004	2004	0.0	475,821	103,832	21.8%	11,066	---	515.98	---	112.60	---
	2005	1.0	916,798	343,611	37.5%	18,070	163.3%	608.83	18.0%	228.19	102.7%
	2006	2.0	673,878	292,509	43.4%	13,805	76.4%	585.77	-3.8%	254.26	11.4%
	2007	3.0	531,008	273,450	51.5%	10,575	76.6%	602.56	2.9%	310.30	22.0%
	2008	4.0	436,017	217,675	49.9%	8,418	79.6%	621.55	3.2%	310.30	0.0%
	Thru 2008	1.8	3,033,522	1,231,077	40.6%	61,934	---	---	---	---	---
	2009	5.0	360,000	184,579	51.3%	6,734	80.0%	641.52	3.2%	328.92	6.0%
	Thru 2009	2.2	3,393,522	1,415,656	41.7%	68,668	---	---	---	---	---
	2010	6.0	293,443	156,519	53.3%	5,387	80.0%	653.67	1.9%	348.66	6.0%
	Thru 2010	2.5	3,686,965	1,572,175	42.6%	74,055	---	---	---	---	---
2005	2005	0.0	576,354	130,029	22.6%	12,157	---	568.91	---	128.35	---
	2006	1.0	871,722	277,876	31.9%	18,870	155.2%	554.35	-2.6%	176.71	37.7%
	2007	2.0	642,203	242,634	37.8%	13,734	72.8%	561.12	1.2%	212.00	20.0%
	2008	3.0	541,802	223,824	41.3%	11,153	81.2%	582.95	3.9%	240.82	13.6%
	Thru 2008	1.4	2,632,080	874,363	33.2%	55,914	---	---	---	---	---
	2009	4.0	447,349	189,793	42.4%	8,922	80.0%	601.68	3.2%	255.27	6.0%
	Thru 2009	1.8	3,079,429	1,064,156	34.6%	64,836	---	---	---	---	---
	2010	5.0	364,674	160,956	44.1%	7,138	80.0%	613.07	1.9%	270.59	6.0%
	Thru 2010	2.1	3,444,103	1,225,112	35.6%	71,974	---	---	---	---	---
2006	2006	0.0	661,880	238,526	36.0%	14,278	---	556.28	---	200.47	---
	2007	1.0	891,641	362,585	40.7%	18,965	132.8%	564.18	1.4%	229.42	14.4%
	2008	2.0	722,661	334,558	46.3%	14,870	78.4%	583.18	3.4%	269.99	17.7%
	Thru 2008	1.0	2,276,182	935,669	41.1%	48,113	---	---	---	---	---
	2009	3.0	596,693	283,710	47.5%	11,896	80.0%	601.91	3.2%	286.19	6.0%
	Thru 2009	1.4	2,872,875	1,219,379	42.4%	60,009	---	---	---	---	---
	2010	4.0	486,406	240,590	49.5%	9,517	80.0%	613.31	1.9%	303.36	6.0%
	Thru 2010	1.8	3,359,281	1,459,969	43.5%	69,526	---	---	---	---	---
2007	2007	0.0	430,704	137,883	32.0%	9,310	---	555.15	---	177.72	---
	2008	1.0	687,230	309,664	45.1%	14,625	157.1%	563.88	1.6%	254.08	43.0%
	Thru 2008	0.6	1,117,934	447,547	40.0%	23,935	---	---	---	---	---
	2009	2.0	567,440	262,587	46.3%	11,700	80.0%	581.99	3.2%	269.32	6.0%
	Thru 2009	1.1	1,685,374	710,134	42.1%	35,635	---	---	---	---	---
	2010	3.0	462,548	222,674	48.1%	9,360	80.0%	593.01	1.9%	285.48	6.0%
	Thru 2010	1.5	2,147,922	932,808	43.4%	44,995	---	---	---	---	---
2008	2008	0.0	602,941	187,320	31.1%	12,736	---	568.10	---	176.50	---
	Thru 2008	0.0	602,941	187,320	31.1%	12,736	---	---	---	---	---
	2009	1.0	995,720	317,710	31.9%	20,378	160.0%	586.35	3.2%	187.09	6.0%
	Thru 2009	0.6	1,598,661	505,030	31.6%	33,114	---	---	---	---	---
	2010	2.0	811,636	269,418	33.2%	16,302	80.0%	597.45	1.9%	198.32	6.0%
	Thru 2010	1.1	2,410,297	774,448	32.1%	49,416	---	---	---	---	---
All	1996	---	-	-	---	-	---	-	---	-	---
	1997	---	-	-	---	-	---	-	---	-	---
	1998	---	-	-	---	-	---	-	---	-	---
	1999	---	-	-	---	-	---	-	---	-	---
	2000	0.0	201,381	28,095	14.0%	2,874	---	840.84	---	117.31	---
	2001	0.4	991,217	183,084	18.5%	13,690	476.3%	868.85	3.3%	160.48	36.8%
	2002	0.9	1,539,684	341,593	22.2%	20,042	146.4%	921.87	6.1%	204.53	27.4%
	2003	1.4	1,805,957	336,999	18.7%	23,832	118.9%	909.34	-1.4%	169.69	-17.0%
	2004	1.7	2,039,548	545,138	26.7%	35,396	148.5%	691.45	-24.0%	184.81	8.9%
	2005	1.8	2,710,807	1,016,891	37.5%	50,539	142.8%	643.66	-6.9%	241.45	30.6%
	2006	1.9	3,145,114	1,304,515	41.5%	63,521	125.7%	594.16	-7.7%	246.44	2.1%
	2007	2.4	3,279,088	1,457,642	44.5%	66,154	104.1%	594.81	0.1%	264.41	7.3%
	2008	2.7	3,670,551	1,616,180	44.0%	72,901	110.2%	604.20	1.6%	266.03	0.6%
	Thru 2008	1.9	19,383,346	6,830,139	35.2%	348,949	---	---	---	---	---
	2009	3.3	3,528,577	1,529,351	43.3%	68,509	94.0%	618.06	2.3%	267.88	0.7%
	Thru 2009	2.1	22,911,923	8,359,490	36.5%	417,458	---	---	---	---	---
	2010	4.3	2,876,300	1,296,897	45.1%	54,807	80.0%	629.77	1.9%	283.96	6.0%
	Thru 2010	2.3	25,788,223	9,656,387	37.4%	472,265	---	---	---	---	---
	2011	5.3	2,403,565	1,099,804	45.8%	43,846	80.0%	657.82	4.5%	301.00	6.0%
	2012	6.3	2,017,191	932,639	46.2%	35,077	80.0%	690.09	4.9%	319.06	6.0%
	2013	7.3	1,692,934	790,881	46.7%	28,062	80.0%	723.94	4.9%	338.20	6.0%
	2014	8.3	1,420,804	670,675	47.2%	22,450	80.0%	759.45	4.9%	358.49	6.0%
	2015	9.3	1,192,394	568,733	47.7%	17,960	80.0%	796.70	4.9%	380.00	6.0%
	2016	10.3	1,000,707	482,286	48.2%	14,368	80.0%	835.78	4.9%	402.80	6.0%
	2017	11.3	839,809	408,966	48.7%	11,494	80.0%	876.78	4.9%	426.97	6.0%
	2018	12.3	704,789	346,797	49.2%	9,195	80.0%	919.79	4.9%	452.59	6.0%
	2019	13.3	591,490	294,087	49.7%	7,356	80.0%	964.91	4.9%	479.75	6.0%
	Thru 2019	4.2	37,651,906	15,251,255	40.5%	662,073	---	---	---	---	---

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2008	All	19,383,346	6,830,139	35.2%
2009	All	3,528,577	1,529,351	43.3%
2010	All	2,876,300	1,296,897	45.1%
2011-2019	All	11,863,683	5,594,868	47.2%
Cumulative	All	37,651,906	15,251,255	40.5%
Thru 2008		19,383,346	6,830,139	35.2%
2009-2019		18,268,560	8,421,116	46.1%

Projection Assumptions					
Persistency			Claim Cost Trend		
Duration 0-1	160.0%		2009	6.0%	
Ultimate	80.0%		Ultimate	6.0%	
Rate Changes	Aging	R.S. Change	Total	Effect. (4)	
2008	1.9%	0.2%	2.1%	0.787	
2009	1.9%	1.1%	3.0%	0.917	
2010	1.9%	0.0%	1.9%	0.850	
2011	1.9%	2.9%	4.9%	0.850	
2012	1.9%	2.9%	4.9%	0.850	
2013	1.9%	2.9%	4.9%	0.850	
2014	1.9%	2.9%	4.9%	0.850	
2015	1.9%	2.9%	4.9%	0.850	
2016	1.9%	2.9%	4.9%	0.850	
2017	1.9%	2.9%	4.9%	0.850	
2018	1.9%	2.9%	4.9%	0.850	
2019	1.9%	2.9%	4.9%	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) 2010+ rate increases are assumed to be 0.850 effective in the increase year and 0.150 effective in the following year.  
(5) 2011+ increases assumed to be claim cost trend net of aging at 3.0% per year. Ex: 2011 prem trend = (1.019\*0.150) \* (1.049\*0.850) - 1 = 4.5%.

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

**Exhibit VI**

With the 2010 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
2003 & prior	1996	0.0	452,039	259,875	57.5%	5,195	---	1,044.17	---	600.29	---
	1997	0.5	2,060,385	1,368,177	66.4%	23,215	446.9%	1,065.03	2.0%	707.22	17.8%
	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	15,272,707	64.3%	200,467	172.9%	1,421.95	8.8%	914.23	7.7%
	2002	1.7	32,213,543	20,346,311	63.2%	252,409	125.9%	1,531.49	7.7%	967.30	5.8%
	2003	2.0	43,401,451	27,820,975	64.1%	329,041	130.4%	1,582.83	3.4%	1,014.62	4.9%
	2004	2.7	48,080,429	33,513,683	69.7%	350,148	106.4%	1,647.78	4.1%	1,148.55	13.2%
	2005	3.7	44,590,001	31,932,519	71.6%	301,898	86.2%	1,772.39	7.6%	1,269.27	10.5%
	2006	4.7	39,465,670	27,780,930	70.4%	233,509	77.3%	2,028.14	14.4%	1,427.66	12.5%
	2007	5.7	33,419,690	24,288,757	72.7%	184,353	78.9%	2,175.37	7.3%	1,581.02	10.7%
	2008	6.7	30,120,857	20,975,194	69.6%	147,066	79.8%	2,457.74	13.0%	1,711.49	8.3%
	Thru 2008	3.4	321,584,736	218,829,232	68.0%	2,255,531	---	---	---	---	---
	2009	7.7	26,360,779	17,669,413	67.0%	114,711	78.0%	2,757.62	12.2%	1,848.41	8.0%
	Thru 2009	3.7	347,945,515	236,498,645	68.0%	2,370,242	---	---	---	---	---
	2010	8.7	22,102,935	14,884,763	67.3%	89,475	78.0%	2,964.35	7.5%	1,996.28	8.0%
	Thru 2010	4.0	370,048,450	251,383,408	67.9%	2,459,717	---	---	---	---	---
2004	2004	0.0	9,590,102	6,199,075	64.6%	79,017	---	1,456.41	---	941.43	---
	2005	1.0	17,727,399	12,511,251	70.6%	140,698	178.1%	1,511.95	3.8%	1,067.07	13.3%
	2006	2.0	15,243,601	11,596,398	76.1%	107,282	76.2%	1,705.07	12.8%	1,297.11	21.6%
	2007	3.0	12,647,489	9,400,448	74.3%	81,660	76.1%	1,858.56	9.0%	1,381.40	6.5%
	2008	4.0	10,944,616	7,862,622	71.8%	61,822	75.7%	2,124.41	14.3%	1,526.18	10.5%
	Thru 2008	2.0	66,153,206	47,569,794	71.9%	470,479	---	---	---	---	---
	2009	5.0	9,578,378	6,623,436	69.1%	48,221	78.0%	2,383.62	12.2%	1,648.27	8.0%
	Thru 2009	2.3	75,731,584	54,193,230	71.6%	518,700	---	---	---	---	---
	2010	6.0	8,031,134	5,579,521	69.5%	37,612	78.0%	2,562.31	7.5%	1,780.13	8.0%
	Thru 2010	2.7	83,762,718	59,772,751	71.4%	556,312	---	---	---	---	---
2005	2005	0.0	13,575,498	8,962,990	66.0%	106,713	---	1,526.58	---	1,007.90	---
	2006	1.0	23,572,751	15,681,178	66.5%	171,195	160.4%	1,652.34	8.2%	1,099.18	9.1%
	2007	2.0	19,208,779	13,271,017	69.1%	126,455	73.9%	1,822.83	10.3%	1,259.36	14.6%
	2008	3.0	16,505,169	11,253,096	68.2%	96,055	76.0%	2,061.96	13.1%	1,405.83	11.6%
	Thru 2008	1.5	72,862,197	49,168,281	67.5%	500,418	---	---	---	---	---
	2009	4.0	14,444,842	9,479,633	65.6%	74,923	78.0%	2,313.55	12.2%	1,518.30	8.0%
	Thru 2009	1.9	87,307,039	58,647,914	67.2%	575,341	---	---	---	---	---
	2010	5.0	12,111,641	7,985,631	65.9%	58,440	78.0%	2,486.99	7.5%	1,639.76	8.0%
	Thru 2010	2.3	99,418,680	66,633,545	67.0%	633,781	---	---	---	---	---
	Thru 2010	2.3	99,418,680	66,633,545	67.0%	633,781	---	---	---	---	---
2006	2006	0.0	7,417,639	4,875,167	65.7%	51,381	---	1,732.38	---	1,138.59	---
	2007	1.0	9,763,397	6,621,309	67.8%	61,834	120.3%	1,894.76	9.4%	1,284.98	12.9%
	2008	2.0	8,472,187	5,852,128	69.1%	48,833	79.0%	2,081.92	9.9%	1,438.08	11.9%
	Thru 2008	1.0	25,653,223	17,348,604	67.6%	162,048	---	---	---	---	---
	2009	3.0	7,414,695	4,929,893	66.5%	38,090	78.0%	2,335.95	12.2%	1,553.13	8.0%
	Thru 2009	1.5	33,067,918	22,278,497	67.4%	200,138	---	---	---	---	---
	2010	4.0	6,216,991	4,152,913	66.8%	29,710	78.0%	2,511.07	7.5%	1,677.38	8.0%
2007	2007	0.0	3,428,160	2,278,054	66.5%	21,452	---	1,917.67	---	1,274.32	---
	2008	1.0	5,272,981	3,323,433	63.0%	31,544	147.0%	2,005.95	4.6%	1,264.30	-0.8%
	Thru 2008	0.6	8,701,140	5,601,487	64.4%	52,996	---	---	---	---	---
	2009	2.0	4,614,706	2,799,607	60.7%	24,604	78.0%	2,250.71	12.2%	1,365.44	8.0%
	Thru 2009	1.1	13,315,846	8,401,094	63.1%	77,600	---	---	---	---	---
	2010	3.0	3,869,289	2,358,382	61.0%	19,191	78.0%	2,419.44	7.5%	1,474.68	8.0%
2008	2008	0.0	1,548,286	1,124,144	72.6%	9,204	---	2,018.63	---	1,465.64	---
	Thru 2008	0.0	1,548,286	1,124,144	72.6%	9,204	---	---	---	---	---
	2009	1.0	2,710,001	1,893,928	69.9%	14,358	156.0%	2,264.94	12.2%	1,582.89	8.0%
	Thru 2009	0.6	4,258,287	3,018,072	70.9%	23,562	---	---	---	---	---
	2010	2.0	2,272,221	1,595,410	70.2%	11,199	78.0%	2,434.74	7.5%	1,709.52	8.0%
	Thru 2010	1.1	6,530,508	4,613,482	70.6%	34,761	---	---	---	---	---
All	1996	0.0	452,039	259,875	57.5%	5,195	---	1,044.17	---	600.29	---
	1997	0.5	2,060,385	1,368,177	66.4%	23,215	446.9%	1,065.03	2.0%	707.22	17.8%
	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	15,272,707	64.3%	200,467	172.9%	1,421.95	8.8%	914.23	7.7%
	2002	1.7	32,213,543	20,346,311	63.2%	252,409	125.9%	1,531.49	7.7%	967.30	5.8%
	2003	2.0	43,401,451	27,820,975	64.1%	329,041	130.4%	1,582.83	3.4%	1,014.62	4.9%
	2004	2.2	57,670,532	39,712,758	68.9%	429,165	130.4%	1,612.54	1.9%	1,110.42	9.4%
	2005	2.4	75,892,898	53,406,760	70.4%	549,309	128.0%	1,657.93	2.8%	1,166.70	5.1%
	2006	2.8	85,699,661	59,933,673	69.9%	563,367	102.6%	1,825.45	10.1%	1,276.62	9.4%
	2007	3.5	78,467,515	55,859,585	71.2%	475,754	84.4%	1,979.20	8.4%	1,408.95	10.4%
	2008	4.4	72,864,095	50,390,618	69.2%	394,524	82.9%	2,216.26	12.0%	1,532.70	8.8%
	Thru 2008	2.7	496,502,788	339,641,541	68.4%	3,450,676	---	---	---	---	---
	2009	5.3	65,123,401	43,395,910	66.6%	314,907	79.8%	2,481.62	12.0%	1,653.67	7.9%
	Thru 2009	3.0	561,626,189	383,037,451	68.2%	3,765,583	---	---	---	---	---
	2010	6.3	54,604,211	36,556,620	66.9%	245,627	78.0%	2,667.66	7.5%	1,785.96	8.0%
	Thru 2010	3.3	616,230,400	419,594,071	68.1%	4,011,210	---	---	---	---	---
	2011	7.3	45,643,525	30,795,377	67.5%	191,589	78.0%	2,858.84	7.2%	1,928.84	8.0%
	2012	8.3	38,122,885	25,941,988	68.0%	149,439	78.0%	3,061.28	7.1%	2,083.15	8.0%
	2013	9.3	31,841,436	21,853,432	68.6%	116,562	78.0%	3,278.06	7.1%	2,249.80	8.0%
	2014	10.3	26,594,955	18,409,228	69.2%	90,918	78.0%	3,510.19	7.1%	2,429.78	8.0%
	2015	11.3	22,213,019	15,507,911	69.8%	70,916	78.0%	3,758.76	7.1%	2,624.16	8.0%
	2016	12.3	18,552,915	13,063,738	70.4%	55,314	78.0%	4,024.93	7.1%	2,834.09	8.0%
	2017	13.3	15,496,066	11,004,923	71.0%	43,145	78.0%	4,309.95	7.1%	3,060.82	8.0%
	2018	14.3	12,942,804	9,270,532	71.6%	33,653	78.0%	4,615.15	7.1%	3,305.69	8.0%
	2019	15.3	10,810,126	7,809,406	72.2%	26,249	78.0%	4,941.96	7.1%	3,570.15	8.0%
	Thru 2019	5.1	838,448,131	573,250,606	68.4%	4,788,995	---	---	---	---	---

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2008	All	496,502,788	339,641,541	68.4%
2009	All	65,123,401	43,395,910	66.6%
2010	All	54,604,211	36,556,620	66.9%
2011-2019	All	222,217,731	153,656,535	69.1%
Cumulative	All	838,448,131	573,250,606	68.4%
Thru 2008		496,502,788	339,641,541	68.4%
2009-2019		341,945,343	233,609,065	68.3%

Projection Assumptions				
Persistency			Claim Cost Trend	
Duration 0-1	156.0%		2009	8.0%
Ultimate	78.0%		Ultimate	8.0%
Rate Changes	Aging	R.S. Change	Total	Effect (4)
2008	3.0%	10.2%	13.5%	0.868
2009	3.0%	8.1%	11.4%	0.911
2010	3.0%	4.5%	7.7%	0.850
2011	3.0%	3.9%	7.1%	0.850
2012	3.0%	3.9%	7.1%	0.850
2013	3.0%	3.9%	7.1%	0.850
2014	3.0%	3.9%	7.1%	0.850
2015	3.0%	3.9%	7.1%	0.850
2016	3.0%	3.9%	7.1%	0.850
2017	3.0%	3.9%	7.1%	0.850
2018	3.0%	3.9%	7.1%	0.850
2019	3.0%	3.9%	7.1%	0.850



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

**Exhibit VI**

With the 2010 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
2003 & prior	1996	---	-	-	---	-	---	-	---	-	---
	1997	---	-	-	---	-	---	-	---	-	---
	1998	---	-	-	---	-	---	-	---	-	---
	1999	---	-	-	---	-	---	-	---	-	---
	2000	---	-	-	---	-	---	-	---	-	---
	2001	---	-	-	---	-	---	-	---	-	---
	2002	---	-	-	---	-	---	-	---	-	---
	2003	---	-	-	---	-	---	-	---	-	---
	2004	---	-	-	---	-	---	-	---	-	---
	2005	---	-	-	---	-	---	-	---	-	---
	2006	---	-	-	---	-	---	-	---	-	---
	2007	---	-	-	---	-	---	-	---	-	---
	2008	---	-	-	---	-	---	-	---	-	---
	Thru 2008	---	-	-	---	-	---	-	---	-	---
	2009	---	-	-	---	-	---	-	---	-	---
	Thru 2009	---	-	-	---	-	---	-	---	-	---
	2010	---	-	-	---	-	---	-	---	-	---
	Thru 2010	---	-	-	---	-	---	-	---	-	---
2004	2004	---	-	-	---	-	---	-	---	-	---
	2005	---	-	-	---	-	---	-	---	-	---
	2006	---	-	-	---	-	---	-	---	-	---
	2007	---	-	-	---	-	---	-	---	-	---
	2008	---	-	-	---	-	---	-	---	-	---
	Thru 2008	---	-	-	---	-	---	-	---	-	---
	2009	---	-	-	---	-	---	-	---	-	---
	Thru 2009	---	-	-	---	-	---	-	---	-	---
	2010	---	-	-	---	-	---	-	---	-	---
	Thru 2010	---	-	-	---	-	---	-	---	-	---
2005	2005	0.0	81,624	40,320	49.4%	514	---	1,905.62	---	941.33	---
	2006	1.0	833,854	521,405	62.5%	5,177	1007.2%	1,932.83	1.4%	1,208.59	28.4%
	2007	2.0	732,420	466,404	63.7%	4,253	82.2%	2,066.55	6.9%	1,315.98	8.9%
	2008	3.0	696,517	484,609	69.6%	3,653	85.9%	2,288.04	10.7%	1,591.93	21.0%
	Thru 2008	1.9	2,344,416	1,512,738	64.5%	13,597	---	---	---	---	---
	2009	4.0	660,201	444,864	67.4%	3,105	85.0%	2,551.50	11.5%	1,719.28	8.0%
	Thru 2009	2.3	3,004,617	1,957,602	65.2%	16,702	---	---	---	---	---
	2010	5.0	608,541	399,427	65.6%	2,546	82.0%	2,868.22	12.4%	1,882.61	9.5%
	Thru 2010	2.8	3,613,158	2,357,029	65.2%	19,248	---	---	---	---	---
	Thru 2010	2.8	3,613,158	2,357,029	65.2%	19,248	---	---	---	---	---
2006	2006	0.0	24,165,205	15,565,002	64.4%	161,828	---	1,791.92	---	1,154.19	---
	2007	1.0	42,811,956	29,138,520	68.1%	280,292	173.2%	1,832.89	2.3%	1,247.49	8.1%
	2008	2.0	39,582,699	27,820,460	70.3%	238,873	85.2%	1,988.47	8.5%	1,397.59	12.0%
	Thru 2008	1.1	106,559,860	72,523,983	68.1%	680,993	---	---	---	---	---
	2009	3.0	37,519,285	25,539,300	68.1%	203,042	85.0%	2,217.43	11.5%	1,509.40	8.0%
	Thru 2009	1.6	144,079,145	98,063,283	68.1%	884,035	---	---	---	---	---
	2010	4.0	34,584,689	22,931,635	66.3%	166,494	82.0%	2,492.68	12.4%	1,652.79	9.5%
	Thru 2010	2.1	178,663,834	120,994,918	67.7%	1,050,529	---	---	---	---	---
	Thru 2010	2.1	178,663,834	120,994,918	67.7%	1,050,529	---	---	---	---	---
	Thru 2010	2.1	178,663,834	120,994,918	67.7%	1,050,529	---	---	---	---	---
2007	2007	0.0	21,427,416	15,365,258	71.7%	149,506	---	1,719.86	---	1,233.28	---
	2008	1.0	39,061,957	28,625,580	73.3%	261,856	175.1%	1,790.08	4.1%	1,311.82	6.4%
	Thru 2008	0.6	60,489,373	43,990,839	72.7%	411,362	---	---	---	---	---
	2009	2.0	37,025,850	26,278,486	71.0%	222,578	85.0%	1,996.20	11.5%	1,416.77	8.0%
	Thru 2009	1.2	97,515,223	70,269,325	72.1%	633,940	---	---	---	---	---
	2010	3.0	34,129,966	23,595,410	69.1%	182,514	82.0%	2,243.99	12.4%	1,551.36	9.5%
	Thru 2010	1.6	131,645,189	93,864,735	71.3%	816,454	---	---	---	---	---
	Thru 2010	1.6	131,645,189	93,864,735	71.3%	816,454	---	---	---	---	---
	Thru 2010	1.6	131,645,189	93,864,735	71.3%	816,454	---	---	---	---	---
	Thru 2010	1.6	131,645,189	93,864,735	71.3%	816,454	---	---	---	---	---
2008	2008	0.0	24,088,075	17,018,451	70.7%	161,312	---	1,791.91	---	1,266.00	---
	Thru 2008	0.0	24,088,075	17,018,451	70.7%	161,312	---	---	---	---	---
	2009	1.0	45,664,780	31,245,766	68.4%	274,230	170.0%	1,998.24	11.5%	1,367.28	8.0%
	Thru 2009	0.7	69,752,855	48,264,217	69.2%	435,542	---	---	---	---	---
	2010	2.0	42,093,416	28,055,593	66.7%	224,869	82.0%	2,246.29	12.4%	1,497.17	9.5%
	Thru 2010	1.2	111,846,271	76,319,810	68.2%	660,411	---	---	---	---	---
	Thru 2010	1.2	111,846,271	76,319,810	68.2%	660,411	---	---	---	---	---
	Thru 2010	1.2	111,846,271	76,319,810	68.2%	660,411	---	---	---	---	---
	Thru 2010	1.2	111,846,271	76,319,810	68.2%	660,411	---	---	---	---	---
	Thru 2010	1.2	111,846,271	76,319,810	68.2%	660,411	---	---	---	---	---
All	1996	---	-	-	---	-	---	-	---	-	---
	1997	---	-	-	---	-	---	-	---	-	---
	1998	---	-	-	---	-	---	-	---	-	---
	1999	---	-	-	---	-	---	-	---	-	---
	2000	---	-	-	---	-	---	-	---	-	---
	2001	---	-	-	---	-	---	-	---	-	---
	2002	---	-	-	---	-	---	-	---	-	---
	2003	---	-	-	---	-	---	-	---	-	---
	2004	---	-	-	---	-	---	-	---	-	---
	2005	0.0	81,624	40,320	49.4%	514	---	1,905.62	---	941.33	---
	2006	0.0	24,999,059	16,086,407	64.3%	167,005	32491.2%	1,796.29	-5.7%	1,155.87	22.8%
	2007	0.7	64,971,791	44,970,183	69.2%	434,051	259.9%	1,796.24	0.0%	1,243.27	7.6%
	2008	1.2	103,429,248	73,949,100	71.5%	665,694	153.4%	1,864.45	3.8%	1,333.03	7.2%
	Thru 2008	0.9	193,481,723	135,046,010	69.8%	1,267,264	---	---	---	---	---
	2009	1.9	120,870,116	83,508,416	69.1%	702,955	105.6%	2,063.35	10.7%	1,425.55	6.9%
	Thru 2009	1.3	314,351,839	218,554,426	69.5%	1,970,219	---	---	---	---	---
	2010	2.9	111,416,612	74,982,065	67.3%	576,423	82.0%	2,319.48	12.4%	1,560.98	9.5%
	Thru 2010	1.7	425,768,451	293,536,491	68.9%	2,546,642	---	---	---	---	---
	2011	3.9	103,980,944	69,789,494	67.1%	489,960	85.0%	2,546.68	9.8%	1,709.27	9.5%
	2012	4.9	96,472,267	64,956,549	67.3%	416,466	85.0%	2,779.74	9.2%	1,871.65	9.5%
	2013	5.9	89,505,824	60,458,387	67.5%	353,996	85.0%	3,034.13	9.2%	2,049.46	9.5%
	2014	6.9	83,042,557	56,271,751	67.8%	300,897	85.0%	3,311.80	9.2%	2,244.16	9.5%
	2015	7.9	77,045,745	52,374,942	68.0%	255,762	85.0%	3,614.88	9.2%	2,457.36	9.5%
	2016	8.9	71,482,093	48,748,059	68.2%	217,398	85.0%	3,945.69	9.2%	2,690.81	9.5%
	2017	9.9	66,320,105	45,372,230	68.4%	184,788	85.0%	4,306.78	9.2%	2,946.44	9.5%
	2018	10.9	61,530,994	42,230,233	68.6%	157,070	85.0%	4,700.91	9.2%	3,226.35	9.5%
	2019	11.9	57,087,875	39,305,900	68.9%	133,510	85.0%	5,131.11	9.2%	3,532.85	9.5%
	Thru 2019	5.3	1,132,236,855	773,044,036	68.3%	5,056,489	---	---	---	---	---

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2008	All	193,481,723	135,046,010	69.8%
2009	All	120,870,116	83,508,416	69.1%
2010	All	111,416,612	74,982,065	67.3%
2011-2019	All	706,468,404	479,507,545	67.9%
Cumulative	All	1,132,236,855	773,044,036	68.3%
Thru 2008		193,481,723	135,046,010	69.8%
2009-2019		938,755,132	637,998,026	68.0%

Projection Assumptions					
Persistency			Claim Cost Trend		
Duration 0-1	170.0%	85.0%	2009 Ultimate	8.0%	9.5%
Rate Changes	Aging	R.S. Change	Total	Effect. (4)	
2008	3.7%	5.7%	9.6%	0.909	
2009	3.7%	7.7%	11.6%	0.916	
2010	3.7%	9.5%	13.5%	0.850	
2011	3.7%	5.3%	9.2%	0.850	
2012	3.7%	5.3%	9.2%	0.850	
2013	3.7%	5.3%	9.2%	0.850	
2014	3.7%	5.3%	9.2%	0.850	
2015	3.7%	5.3%	9.2%	0.850	
2016	3.7%	5.3%	9.2%	0.850	
2017	3.7%	5.3%	9.2%	0.850	
2018	3.7%	5.3%	9.2%	0.850	
2019	3.7%	5.3%	9.2%	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) 2010+ rate increases are assumed to be 0.850 effective in the increase year and 0.150 effective in the following year.  
(5) 2011+ increases assumed to be claim cost trend net of aging at 4.0% per year. Ex: 2011 prem trend = (1.135\*0.150) \* (1.092\*0.850) - 1 = 9.8%.