

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Nationwide Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
GR-A06A	1996	94,080	49,253	52.4%
	1997	354,431	249,409	70.4%
	1998	455,826	357,300	78.4%
	1999	512,332	340,942	66.5%
	2000	586,671	321,175	54.7%
	2001	706,827	359,444	50.9%
	2002	798,995	421,946	52.8%
	2003	901,391	529,773	58.8%
	2004	1,079,436	823,530	76.3%
	2005	1,211,579	960,485	79.3%
	2006	1,314,283	960,983	73.1%
	2007	1,213,806	970,119	79.9%
	2008	1,326,038	1,367,921	103.2%
	1-3/2009	418,394	512,177	122.4%
	Total	10,974,089	8,224,456	74.9%
GR-A06B	1996	926,314	601,083	64.9%
	1997	2,737,842	2,019,399	73.8%
	1998	3,386,775	2,448,681	72.3%
	1999	3,646,483	2,748,083	75.4%
	2000	4,016,793	2,899,541	72.2%
	2001	4,080,355	2,549,101	62.5%
	2002	3,412,777	2,032,878	59.6%
	2003	2,957,556	2,182,919	73.8%
	2004	2,975,770	1,825,806	61.4%
	2005	2,944,163	1,900,730	64.6%
	2006	2,573,663	1,661,190	64.5%
	2007	2,183,366	1,391,710	63.7%
	2008	1,889,972	1,226,817	64.9%
	1-3/2009	439,449	292,910	66.7%
	Total	38,171,276	25,780,848	67.5%
GR-A06C	1996	5,158,320	3,283,437	63.7%
	1997	16,841,073	11,884,250	70.6%
	1998	22,397,979	15,857,686	70.8%
	1999	24,339,549	16,705,513	68.6%
	2000	25,877,515	17,223,724	66.6%
	2001	27,219,729	17,450,654	64.1%
	2002	29,776,824	19,806,458	66.5%
	2003	30,419,849	20,993,646	69.0%
	2004	29,108,037	20,829,102	71.6%
	2005	26,843,559	19,376,219	72.2%
	2006	23,360,290	16,574,788	71.0%
	2007	19,933,946	13,759,020	69.0%
	2008	17,374,958	12,150,878	69.9%
	1-3/2009	3,972,931	3,307,901	83.3%
	Total	302,624,559	209,203,276	69.1%

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Nationwide Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
GR-A06D	1996	3,504,983	2,152,197	61.4%
	1997	12,850,281	8,598,851	66.9%
	1998	20,050,974	13,930,975	69.5%
	1999	24,881,329	17,299,180	69.5%
	2000	24,736,209	16,653,550	67.3%
	2001	23,126,983	14,761,591	63.8%
	2002	20,522,901	12,688,998	61.8%
	2003	18,944,084	11,993,173	63.3%
	2004	16,895,278	11,231,334	66.5%
	2005	15,027,273	9,746,408	64.9%
	2006	12,568,654	7,581,148	60.3%
	2007	10,096,246	5,936,800	58.8%
	2008	8,456,413	5,319,893	62.9%
	1-3/2009	1,984,247	1,409,407	71.0%
	Total	213,645,854	139,303,504	65.2%
GR-A06E	1996	114,037	73,226	64.2%
	1997	503,035	319,385	63.5%
	1998	1,682,897	989,596	58.8%
	1999	6,536,011	4,042,041	61.8%
	2000	14,111,764	9,277,615	65.7%
	2001	17,502,623	10,780,420	61.6%
	2002	19,851,891	12,068,291	60.8%
	2003	24,154,782	16,159,782	66.9%
	2004	29,630,648	21,011,265	70.9%
	2005	34,678,227	24,877,651	71.7%
	2006	36,136,155	24,603,059	68.1%
	2007	30,855,845	20,981,688	68.0%
	2008	27,072,973	19,118,775	70.6%
	1-3/2009	6,374,057	4,149,275	65.1%
	Total	249,204,945	168,452,070	67.6%
GR-A06F	1996	2,832,482	1,753,392	61.9%
	1997	10,247,142	6,708,885	65.5%
	1998	16,261,038	10,630,350	65.4%
	1999	22,440,521	14,979,312	66.8%
	2000	31,606,462	21,439,666	67.8%
	2001	47,739,000	30,889,521	64.7%
	2002	57,840,590	36,538,365	63.2%
	2003	65,133,181	41,240,764	63.3%
	2004	74,006,510	49,838,660	67.3%
	2005	82,827,825	56,618,784	68.4%
	2006	84,290,239	57,338,175	68.0%
	2007	76,257,963	52,145,963	68.4%
	2008	75,341,050	53,288,999	70.7%
	1-3/2009	19,739,321	16,297,764	82.6%
	Total	666,563,325	449,708,600	67.5%

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Nationwide Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
GR-A06FH	2000	201,381	28,095	14.0%
	2001	991,217	183,084	18.5%
	2002	1,539,684	341,593	22.2%
	2003	1,805,957	336,999	18.7%
	2004	2,039,548	545,138	26.7%
	2005	2,710,807	1,016,891	37.5%
	2006	3,145,114	1,304,515	41.5%
	2007	3,279,088	1,457,642	44.5%
	2008	3,670,551	1,616,180	44.0%
	1-3/2009	1,008,130	258,817	25.7%
	Total	20,391,476	7,088,956	34.8%
GR-A06G	1996	452,039	259,875	57.5%
	1997	2,060,385	1,368,177	66.4%
	1998	4,467,829	2,776,012	62.1%
	1999	6,924,126	4,293,184	62.0%
	2000	12,634,230	8,200,907	64.9%
	2001	23,754,485	15,272,707	64.3%
	2002	32,213,543	20,346,311	63.2%
	2003	43,401,451	27,820,975	64.1%
	2004	57,670,532	39,712,758	68.9%
	2005	75,892,898	53,406,760	70.4%
	2006	85,699,661	59,933,673	69.9%
	2007	78,467,515	55,859,585	71.2%
	2008	72,864,095	50,390,618	69.2%
	1-3/2009	17,185,019	11,531,084	67.1%
	Total	513,687,808	351,172,626	68.4%
GR-A06J	2005	81,624	40,320	49.4%
	2006	24,999,059	16,086,407	64.3%
	2007	64,971,791	44,970,183	69.2%
	2008	103,429,248	73,949,100	71.5%
	1-3/2009	32,902,869	27,133,052	82.5%
	Total	226,384,592	162,179,062	71.6%
GR-A06K	2005	1,709	276	16.2%
	2006	209,201	83,128	39.7%
	2007	337,748	139,064	41.2%
	2008	372,310	171,796	46.1%
	1-3/2009	110,557	49,741	45.0%
	Total	1,031,524	444,006	43.0%
GR-A06L	2005	2,047	137	6.7%
	2006	451,339	217,037	48.1%
	2007	801,558	381,889	47.6%
	2008	991,009	604,201	61.0%
	1-3/2009	334,107	183,141	54.8%
	Total	2,580,060	1,386,405	53.7%

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Nationwide Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
All	1996	13,082,256	8,172,462	62.5%
	1997	45,594,189	31,148,356	68.3%
	1998	68,703,319	46,990,600	68.4%
	1999	89,280,352	60,408,256	67.7%
	2000	113,771,025	76,044,274	66.8%
	2001	145,121,218	92,246,521	63.6%
	2002	165,957,205	104,244,841	62.8%
	2003	187,718,252	121,258,032	64.6%
	2004	213,405,757	145,817,592	68.3%
	2005	242,221,711	167,944,661	69.3%
	2006	274,747,658	186,344,103	67.8%
	2007	288,398,872	197,993,663	68.7%
	2008	312,788,616	219,205,178	70.1%
	1-3/2009	84,469,080	65,125,269	77.1%
	Total	2,245,259,509	1,522,943,808	67.8%

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Rhode Island Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
GR-A06A	2003	267	8	2.8%
	2004	1,283	237	18.5%
	2005	2,391	941	39.3%
	2006	4,438	2,686	60.5%
	2007	5,117	6,543	127.9%
	2008	5,004	1,231	24.6%
	1-3/2009	1,066	311	29.2%
	Total	19,566	11,956	61.1%
GR-A06B	1996	514	58	11.2%
	1997	1,288	126	9.8%
	1998	1,427	848	59.4%
	1999	1,271	211	16.6%
	2000	4,152	2,387	57.5%
	2001	6,957	1,822	26.2%
	2002	8,432	1,054	12.5%
	2003	7,905	3,157	39.9%
	2004	8,372	6,167	73.7%
	2005	5,748	776	13.5%
	2006	2,329	1,355	58.2%
	2007	2,606	2,030	77.9%
	2008	2,883	1,351	46.9%
	1-3/2009	724	13	1.8%
	Total	54,608	21,355	39.1%
GR-A06C	1996	72,858	66,635	91.5%
	1997	370,622	321,807	86.8%
	1998	418,400	344,621	82.4%
	1999	393,885	300,332	76.2%
	2000	494,811	331,162	66.9%
	2001	542,846	311,224	57.3%
	2002	516,698	324,664	62.8%
	2003	494,344	347,585	70.3%
	2004	502,838	298,853	59.4%
	2005	369,622	232,331	62.9%
	2006	204,361	170,727	83.5%
	2007	164,813	93,221	56.6%
	2008	134,152	73,233	54.6%
	1-3/2009	31,285	19,849	63.4%
	Total	4,711,535	3,236,244	68.7%

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Rhode Island Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
GR-A06D	1996	624	7	1.1%
	1997	3,835	600	15.6%
	1998	3,483	2,279	65.4%
	1999	3,847	1,392	36.2%
	2000	20,629	9,106	44.1%
	2001	25,797	15,341	59.5%
	2002	21,460	10,575	49.3%
	2003	17,471	2,081	11.9%
	2004	19,378	6,281	32.4%
	2005	19,818	13,663	68.9%
	2006	16,544	15,210	91.9%
	2007	12,519	8,817	70.4%
	2008	11,220	887	7.9%
	1-3/2009	2,883	307	10.6%
	Total	179,508	86,545	48.2%
GR-A06E	1998	888	51	5.7%
	1999	10,494	7,671	73.1%
	2000	57,523	42,983	74.7%
	2001	91,354	55,462	60.7%
	2002	119,393	71,328	59.7%
	2003	148,976	89,945	60.4%
	2004	173,128	132,470	76.5%
	2005	170,256	106,916	62.8%
	2006	124,234	49,207	39.6%
	2007	98,572	50,065	50.8%
	2008	80,168	54,624	68.1%
	1-3/2009	16,630	11,675	70.2%
	Total	1,091,617	672,396	61.6%
GR-A06F	1996	7,703	11,786	153.0%
	1997	30,992	26,094	84.2%
	1998	32,886	25,370	77.1%
	1999	37,051	21,698	58.6%
	2000	61,677	46,449	75.3%
	2001	102,490	66,215	64.6%
	2002	134,416	78,884	58.7%
	2003	177,059	131,835	74.5%
	2004	314,866	237,780	75.5%
	2005	709,889	516,480	72.8%
	2006	1,394,703	887,781	63.7%
	2007	1,606,084	1,086,242	67.6%
	2008	1,688,933	1,223,696	72.5%
	1-3/2009	459,382	369,344	80.4%
	Total	6,758,132	4,729,654	70.0%

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Rhode Island Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
GR-A06FH	2001	747	0	0.0%
	2002	2,126	55	2.6%
	2003	3,538	0	0.0%
	2004	2,469	3,436	139.2%
	2005	3,236	0	0.0%
	2006	6,525	492	7.5%
	2007	11,627	0	0.0%
	2008	14,290	1,083	7.6%
	1-3/2009	4,234	0	0.0%
	Total	48,791	5,066	10.4%
GR-A06G	1996	536	494	92.2%
	1997	1,531	3,175	207.3%
	1998	2,550	675	26.5%
	1999	3,764	374	9.9%
	2000	5,683	2,424	42.7%
	2001	15,498	8,653	55.8%
	2002	35,423	37,264	105.2%
	2003	43,290	38,023	87.8%
	2004	44,112	36,024	81.7%
	2005	55,039	42,044	76.4%
	2006	85,146	66,451	78.0%
	2007	87,732	72,608	82.8%
	2008	99,862	62,474	62.6%
	1-3/2009	24,040	21,489	89.4%
	Total	504,205	392,170	77.8%
GR-A06J	2006	21,637	13,723	63.4%
	2007	185,303	106,468	57.5%
	2008	435,160	288,989	66.4%
	1-3/2009	143,809	112,081	77.9%
	Total	785,909	521,261	66.3%
All	1996	82,234	78,979	96.0%
	1997	408,268	351,802	86.2%
	1998	459,635	373,842	81.3%
	1999	450,312	331,678	73.7%
	2000	644,475	434,511	67.4%
	2001	785,689	458,716	58.4%
	2002	837,947	523,825	62.5%
	2003	892,849	612,634	68.6%
	2004	1,066,445	721,249	67.6%
	2005	1,336,000	913,151	68.3%
	2006	1,859,918	1,207,630	64.9%
	2007	2,174,375	1,425,994	65.6%
	2008	2,471,671	1,707,568	69.1%
	1-3/2009	684,054	535,068	78.2%
	Total	14,153,872	9,676,648	68.4%

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Nationwide Experience

Form	Experience Period	Written Premium	Paid Claims	Cash Loss Ratio
GR-A06A	1996	145,649	17,992	12.4 %
	1997	382,419	192,665	50.4
	1998	467,839	347,994	74.4
	1999	507,588	360,691	71.1
	2000	590,397	314,569	53.3
	2001	725,700	349,176	48.1
	2002	810,925	416,478	51.4
	2003	918,342	500,095	54.5
	2004	1,084,420	749,959	69.2
	2005	1,224,502	933,105	76.2
	2006	1,282,233	976,187	76.1
	2007	1,218,585	947,831	77.8
	2008	1,382,680	1,133,278	82.0
	1-3/2009	428,689	409,192	95.5
	Total	11,169,968	7,649,212	68.5
GR-A06B	1996	1,256,767	326,335	26.0 %
	1997	2,895,785	1,748,304	60.4
	1998	3,409,384	2,386,541	70.0
	1999	3,649,206	2,707,607	74.2
	2000	3,933,269	2,888,674	73.4
	2001	4,050,506	2,631,692	65.0
	2002	3,412,480	2,187,609	64.1
	2003	2,945,259	2,002,866	68.0
	2004	2,972,883	2,086,078	70.2
	2005	2,904,933	1,872,402	64.5
	2006	2,460,655	1,711,669	69.6
	2007	2,169,880	1,407,043	64.8
	2008	1,914,805	1,231,419	64.3
	1-3/2009	389,345	318,830	81.9
	Total	38,365,157	25,507,069	66.5
GR-A06C	1996	7,694,220	1,931,675	25.1 %
	1997	18,359,838	10,364,697	56.5
	1998	22,838,208	14,845,336	65.0
	1999	24,449,938	16,784,024	68.6
	2000	25,275,014	17,096,890	67.6
	2001	27,146,945	17,157,777	63.2
	2002	30,614,098	19,378,656	63.3
	2003	30,150,919	21,091,617	70.0
	2004	28,627,065	21,160,568	73.9
	2005	26,417,304	19,684,040	74.5
	2006	22,352,555	17,261,639	77.2
	2007	19,870,583	13,723,966	69.1
	2008	17,361,193	12,751,727	73.4
	1-3/2009	3,595,395	3,091,959	86.0
	Total	304,753,275	206,324,571	67.7

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Nationwide Experience

Form	Experience Period	Written Premium	Paid Claims	Cash Loss Ratio
GR-A06D	1996	5,181,504	1,156,491	22.3 %
	1997	14,129,522	7,136,672	50.5
	1998	21,146,928	12,483,179	59.0
	1999	24,946,900	16,858,701	67.6
	2000	23,869,636	16,951,768	71.0
	2001	22,795,417	15,252,702	66.9
	2002	20,786,902	13,589,749	65.4
	2003	18,712,243	12,047,438	64.4
	2004	16,485,732	11,558,651	70.1
	2005	14,763,164	10,183,464	69.0
	2006	11,841,275	7,911,074	66.8
	2007	9,892,374	6,006,371	60.7
	2008	8,390,950	5,547,885	66.1
	1-3/2009	1,836,144	1,338,240	72.9
	Total	214,778,691	138,022,385	64.3
GR-A06E	1996	206,919	30,061	14.5 %
	1997	562,344	258,829	46.0
	1998	2,109,136	691,581	32.8
	1999	7,679,802	3,071,739	40.0
	2000	14,738,148	8,207,290	55.7
	2001	17,901,047	10,350,947	57.8
	2002	20,819,414	12,145,264	58.3
	2003	24,942,966	14,912,997	59.8
	2004	30,163,133	20,346,013	67.5
	2005	35,127,651	24,449,763	69.6
	2006	34,699,296	24,615,950	70.9
	2007	30,632,601	21,013,497	68.6
	2008	27,091,926	20,101,692	74.2
	1-3/2009	5,650,790	4,310,180	76.3
	Total	252,325,173	164,505,803	65.2
GR-A06F	1996	4,304,103	1,019,920	23.7 %
	1997	11,569,606	5,627,813	48.6
	1998	17,289,431	9,750,509	56.4
	1999	23,446,489	14,078,744	60.0
	2000	32,683,984	19,352,418	59.2
	2001	49,403,222	29,055,995	58.8
	2002	60,355,752	36,345,226	60.2
	2003	66,227,216	40,167,800	60.7
	2004	74,815,643	48,134,446	64.3
	2005	83,861,422	55,827,559	66.6
	2006	81,840,429	57,809,614	70.6
	2007	75,962,108	50,581,849	66.6
	2008	76,390,091	54,023,609	70.7
	1-3/2009	18,742,138	14,395,482	76.8
	Total	676,891,634	436,170,984	64.4

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Nationwide Experience

Form	Experience Period	Written Premium	Paid Claims	Cash Loss Ratio
GR-A06FH	2000	290,487	15,144	5.2
	2001	1,114,900	115,588	10.4
	2002	1,637,996	280,784	17.1
	2003	1,877,752	377,101	20.1
	2004	2,093,990	444,996	21.3
	2005	2,812,430	901,569	32.1
	2006	3,160,981	1,164,057	36.8
	2007	3,341,063	1,321,716	39.6
	2008	3,783,842	1,670,946	44.2
	1-3/2009	1,042,584	449,096	43.1
	Total	21,156,025	6,740,997	31.9
GR-A06G	1996	681,607	140,161	20.6 %
	1997	2,435,890	1,056,193	43.4
	1998	4,777,629	2,377,039	49.8
	1999	7,365,333	3,986,277	54.1
	2000	13,781,740	6,764,245	49.1
	2001	24,563,362	13,778,780	56.1
	2002	34,039,562	19,621,775	57.6
	2003	44,947,321	25,985,905	57.8
	2004	58,882,030	37,350,732	63.4
	2005	77,937,515	50,118,821	64.3
	2006	83,714,312	59,507,609	71.1
	2007	78,311,474	54,221,591	69.2
	2008	73,209,789	52,665,484	71.9
	1-3/2009	15,948,086	12,280,260	77.0
	Total	520,595,650	339,854,872	65.3
GR-A06J	2005	193,582	9,822	5.1
	2006	29,243,456	10,909,813	37.3
	2007	69,018,062	37,755,433	54.7
	2008	109,062,778	68,563,907	62.9
	1-3/2009	32,755,722	22,777,412	69.5
	Total	240,273,600	140,016,387	58.3
GR-A06K	2005	2,077	23	1.1
	2006	230,443	50,449	21.9
	2007	340,286	143,779	42.3
	2008	382,281	155,712	40.7
	1-3/2009	113,240	58,001	51.2
	Total	1,068,327	407,964	38.2
GR-A06L	2005	6,594	8	0.1
	2006	488,512	149,490	30.6
	2007	814,681	332,090	40.8
	2008	1,029,417	509,787	49.5
	1-3/2009	327,935	211,672	64.5
	Total	2,667,139	1,203,047	45.1

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Nationwide Experience

Form	Experience Period	Written Premium	Paid Claims	Cash Loss Ratio
All	1996	19,470,769	4,622,635	23.7 %
	1997	50,335,404	26,385,173	52.4
	1998	72,038,555	42,882,179	59.5
	1999	92,045,256	57,847,783	62.8
	2000	115,162,675	71,590,998	62.2
	2001	147,701,099	88,692,657	60.0
	2002	172,477,129	103,965,541	60.3
	2003	190,722,018	117,085,819	61.4
	2004	215,124,896	141,831,443	65.9
	2005	245,251,174	163,980,576	66.9
	2006	271,314,147	182,067,551	67.1
	2007	291,571,697	187,455,166	64.3
	2008	319,999,752	218,355,446	68.2
	1-3/2009	80,830,068	59,640,324	73.8
	Total	2,284,044,639	1,466,403,291	64.2

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Rhode Island Experience

Form	Experience Period	Written Premium	Paid Claims	Cash Loss Ratio
GR-A06A	1996	0	0	0.0 %
	1997	0	0	0.0
	1998	0	0	0.0
	1999	0	0	0.0
	2000	0	0	0.0
	2001	0	0	0.0
	2002	0	0	0.0
	2003	402	8	2.0
	2004	1,305	237	18.2
	2005	2,657	843	31.7
	2006	4,501	2,526	56.1
	2007	5,309	6,396	120.5
	2008	4,988	1,505	30.2
	1-3/2009	851	111	13.0
	Total	20,013	11,626	58.1
GR-A06B	1996	700	32	4.6 %
	1997	1,314	109	8.3
	1998	1,453	255	17.5
	1999	1,166	213	18.3
	2000	4,663	2,172	46.6
	2001	7,204	2,470	34.3
	2002	8,688	945	10.9
	2003	7,649	3,324	43.5
	2004	8,383	6,219	74.2
	2005	5,147	810	15.7
	2006	2,320	1,364	58.8
	2007	2,668	2,042	76.5
	2008	3,004	1,325	44.1
	1-3/2009	705	0	0.0
	Total	55,064	21,280	38.6
GR-A06C	1996	126,200	23,430	18.6 %
	1997	401,835	290,344	72.3
	1998	408,985	331,032	80.9
	1999	399,721	302,129	75.6
	2000	494,997	355,365	71.8
	2001	545,196	307,852	56.5
	2002	526,224	304,885	57.9
	2003	494,148	374,972	75.9
	2004	495,996	302,179	60.9
	2005	326,033	244,445	75.0
	2006	188,381	172,134	91.4
	2007	164,984	114,611	69.5
	2008	132,014	78,132	59.2
	1-3/2009	27,294	19,825	72.6
	Total	4,732,008	3,221,335	68.1

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Rhode Island Experience

Form	Experience Period	Written Premium	Paid Claims	Cash Loss Ratio
GR-A06D	1996	1,113	7	0.6 %
	1997	4,167	223	5.4
	1998	3,162	2,581	81.6
	1999	4,379	299	6.8
	2000	22,381	7,971	35.6
	2001	25,683	14,598	56.8
	2002	21,565	7,912	36.7
	2003	17,484	7,587	43.4
	2004	19,565	5,542	28.3
	2005	19,943	8,505	42.6
	2006	15,345	17,642	115.0
	2007	11,883	11,162	93.9
	2008	11,608	2,008	17.3
	1-3/2009	2,618	190	7.3
	Total	180,896	86,227	47.7
GR-A06E	1996	0	0	0.0 %
	1997	0	0	0.0
	1998	1,193	19	1.6
	1999	14,591	4,216	28.9
	2000	64,311	30,920	48.1
	2001	95,296	55,406	58.1
	2002	129,668	66,604	51.4
	2003	151,714	92,407	60.9
	2004	175,395	128,810	73.4
	2005	164,322	106,237	64.7
	2006	114,565	63,377	55.3
	2007	98,342	44,929	45.7
	2008	77,746	53,279	68.5
	1-3/2009	12,754	15,974	125.2
	Total	1,099,897	662,178	60.2
GR-A06F	1996	12,996	3,849	29.6 %
	1997	33,515	25,683	76.6
	1998	31,995	25,552	79.9
	1999	39,313	23,910	60.8
	2000	64,550	36,767	57.0
	2001	108,032	67,670	62.6
	2002	142,523	77,144	54.1
	2003	188,055	111,648	59.4
	2004	335,888	228,455	68.0
	2005	802,560	422,094	52.6
	2006	1,428,549	854,274	59.8
	2007	1,632,500	998,530	61.2
	2008	1,715,664	1,235,646	72.0
	1-3/2009	443,784	311,630	70.2
	Total	6,979,924	4,422,852	63.4

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Rhode Island Experience

Form	Experience Period	Written Premium	Paid Claims	Cash Loss Ratio
GR-A06FH	2000	0	0	0.0
	2001	967	0	0.0
	2002	2,366	55	2.3
	2003	3,719	0	0.0
	2004	2,170	3,357	154.7
	2005	3,470	79	2.3
	2006	7,417	360	4.9
	2007	12,387	132	1.1
	2008	14,904	309	2.1
	1-3/2009	4,579	690	15.1
	Total	51,979	4,982	9.6
GR-A06G	1996	685	478	69.8 %
	1997	1,795	2,130	118.7
	1998	2,686	1,569	58.4
	1999	3,915	490	12.5
	2000	6,325	444	7.0
	2001	17,069	9,020	52.8
	2002	38,556	28,434	73.7
	2003	42,671	36,779	86.2
	2004	44,774	40,312	90.0
	2005	56,889	36,369	63.9
	2006	86,485	63,896	73.9
	2007	87,944	71,929	81.8
	2008	101,858	61,586	60.5
	1-3/2009	22,369	20,954	93.7
	Total	514,021	374,390	72.8
GR-A06J	2006	28,217	6,719	23.8
	2007	210,371	75,332	35.8
	2008	466,547	265,858	57.0
	1-3/2009	143,385	86,205	60.1
	Total	848,520	434,114	51.2
All	1996	141,694	27,796	19.6 %
	1997	442,626	318,489	72.0
	1998	449,474	361,008	80.3
	1999	463,085	331,257	71.5
	2000	657,227	433,639	66.0
	2001	799,447	457,016	57.2
	2002	869,590	485,979	55.9
	2003	905,842	626,725	69.2
	2004	1,083,476	715,111	66.0
	2005	1,381,021	819,382	59.3
	2006	1,875,780	1,182,292	63.0
	2007	2,226,388	1,325,063	59.5
	2008	2,528,333	1,699,648	67.2
	1-3/2009	658,339	455,579	69.2
	Total	14,482,322	9,238,984	63.8