

State: Rhode Island **Filing Company:** Bankers Life and Casualty Company
TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan
Product Name: 2013 GR-A06
Project Name/Number: /

Filing at a Glance

Company: Bankers Life and Casualty Company
Product Name: 2013 GR-A06
State: Rhode Island
TOI: MS05I Individual Medicare Supplement - Standard Plans
Sub-TOI: MS05I.015 Multi-Plan
Filing Type: Rate
Date Submitted: 06/20/2012
SERFF Tr Num: BNLB-128495295
SERFF Status: Pending State Action
State Tr Num:
State Status: Open- Pending Management Review
Co Tr Num:

Implementation: 01/01/2013
Date Requested:
Author(s): Diana Willis
Reviewer(s): Herbert Olson (primary), Adrienne Evans, Sandra West, Charles DeWeese, Maria Casale
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:
Assigned to Charlie, Maria and Herb 6-21-12 payment received 225.00 EFT slw

State: Rhode Island
TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan
Product Name: 2013 GR-A06
Project Name/Number: /

Filing Company: Bankers Life and Casualty Company

General Information

Project Name: Status of Filing in Domicile: Pending
 Project Number: Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: 8.4% Filing Status Changed: 08/13/2012
 State Status Changed: 06/25/2012
 Deemer Date: Created By: Diana Willis
 Submitted By: Diana Willis Corresponding Filing Tracking Number:

Filing Description:

INDIVIDUAL A&H

2013 Premium Rates for Standardized Medicare Supplement Policy Forms GR-A06A thru GR-A06G, GR-A06FH and GR-A06J

We are submitting the revised rates to be used beginning in 2013 for forms GR-A06A thru GR-A06G, GR-A06FH and GR-A06J. The forms were approved in your state on January 23, 1996. GR-A06FH was approved on May 23, 2000. Form GR-A06J was approved on August 16, 2005. These forms are no longer available for sale.

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

Due to the continued inflation in medical care costs and claim cost trend increases experience, we must increase the rates for certain plans. The amounts and details of the requested increases are explained in the enclosed memorandum.

These revised rate scales are intended to be effective through year-end 2013 or later, depending on the premium mode option chosen and will apply to in-force. With these revised rates the anticipated loss ratio standard of your state for these forms will be met.

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

Company and Contact

Filing Contact Information

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

Filing Company Information

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

State: Rhode Island

Filing Company: Bankers Life and Casualty Company

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

Product Name: 2013 GR-A06

Project Name/Number: /

Filing Fees

Fee Required? Yes
 Fee Amount: \$225.00
 Retaliatory? No
 Fee Explanation: \$25.00 per plan x 9 plans = \$225.00
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
Bankers Life and Casualty Company	\$225.00	06/20/2012	60297993

SERFF Tracking #:

BNLB-128495295

State Tracking #:

Company Tracking #:

State: Rhode Island

Filing Company:

Bankers Life and Casualty Company

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

Product Name: 2013 GR-A06

Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method: SERFF

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 8.300%

Effective Date of Last Rate Revision: 01/01/2012

Filing Method of Last Filing: SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Bankers Life and Casualty Company	8.400%	8.400%	\$354,550	1,591	\$4,220,835	9.000%	0.000%

SERFF Tracking #:

BNLB-128495295

State Tracking #:

Company Tracking #:

State:

Rhode Island

Filing Company:

Bankers Life and Casualty Company

TOI/Sub-TOI:

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

Product Name:

2013 GR-A06

Project Name/Number:

/

Rate/Rule Schedule

State: Rhode Island

Filing Company:

Bankers Life and Casualty Company

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

Product Name: 2013 GR-A06

Project Name/Number: /

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action*	Rate Action Information		Attachments
1		Rate Sheet Plan A	GR-A06A	Revised	Previous State Filing Number:		Rate Sheet - Proposed - Plan A.pdf
					Percent Rate Change Request:	8.000	
2		Rate Sheet Plan B	GR-A06B	Revised	Previous State Filing Number:		Rate Sheet - Proposed - Plan B.pdf
					Percent Rate Change Request:		
3		Rate Sheet Plan C	GR-A06C	Revised	Previous State Filing Number:		Rate Sheet - Proposed - Plan C.pdf
					Percent Rate Change Request:	5.000	
4		Rate Sheet Plan D	GR-A06D	Revised	Previous State Filing Number:		Rate Sheet - Proposed - Plan D.pdf
					Percent Rate Change Request:	4.000	
5		Rate Sheet Plan E	GR-A06E	Revised	Previous State Filing Number:		Rate Sheet - Proposed - Plan E.pdf
					Percent Rate Change Request:		
6		Rate Sheet Plan F	GR-A06F	Revised	Previous State Filing Number:		Rate Sheet - Proposed - Plan F.pdf
					Percent Rate Change Request:	9.000	
7		Rate Sheet Plan FH	GR-A06FH	Revised	Previous State Filing Number:		Rate Sheet - Proposed - Plan FH.pdf
					Percent Rate Change Request:		

SERFF Tracking #:

BNLB-128495295

State Tracking #:

Company Tracking #:

State: Rhode Island

Filing Company:

Bankers Life and Casualty Company

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

Product Name: 2013 GR-A06

Project Name/Number: /

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action*	Rate Action Information		Attachments
8		Rate Sheet Plan G	GR-A06G	Revised	Previous State Filing Number:		Rate Sheet - Proposed - Plan G.pdf
					Percent Rate Change Request:	8.000	
9		Rate Sheet Plan J	GR-A06J	Revised	Previous State Filing Number:		Rate Sheet - Proposed - Plan J.pdf
					Percent Rate Change Request:	8.000	
10		Current Rate Sheet	GR-A06	Other	Previous State Filing Number:		Rate Sheet - Current.pdf
					Percent Rate Change Request:		

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Standardized Medicare Supplement Plan A
Form GR-A06A

Attained Age	Annual Premium Rates* Male or Female
65	\$1,792.68
66	1,836.20
67	1,880.38
68	1,930.24
69	1,982.49
70	2,036.71
71	2,092.35
72	2,149.07
73	2,222.49
74	2,299.40
75	2,377.94
76	2,461.07
77	2,544.74
78	2,633.11
79	2,723.54
80+	2,818.67

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

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

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Standardized Medicare Supplement Plan B
Form GR-A06B

Attained Age	Annual Premium Rates* Male or Female
65	\$1,923.69
66	1,985.44
67	2,049.15
68	2,121.36
69	2,195.11
70	2,272.67
71	2,352.74
72	2,435.98
73	2,534.82
74	2,638.34
75	2,744.81
76	2,857.18
77	2,973.68
78	3,096.19
79	3,221.97
80+	3,356.70

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

0.08583 for Monthly Bank Draft/Payroll Deduction
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0.09167 for Monthly Direct Bill
2.50 for Triennial

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Standardized Medicare Supplement Plan C
Form GR-A06C

<u>Attained Age</u>	<u>Annual Premium Rates* Male or Female</u>
65	\$2,057.76
66	2,122.13
67	2,189.33
68	2,263.07
69	2,340.64
70	2,421.58
71	2,505.91
72	2,593.40
73	2,698.34
74	2,808.41
75	2,922.85
76	3,043.07
77	3,169.17
78	3,301.83
79	3,440.48
80+	3,588.30

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

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

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Standardized Medicare Supplement Plan D
Form GR-A06D

Attained Age	Annual Premium Rates* Male or Female
65	\$1,833.48
66	1,897.73
67	1,965.47
68	2,039.55
69	2,118.20
70	2,199.69
71	2,286.31
72	2,374.56
73	2,480.05
74	2,591.21
75	2,706.09
76	2,829.14
77	2,957.65
78	3,092.27
79	3,233.21
80+	3,384.08

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

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

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Standardized Medicare Supplement Plan E
Form GR-A06E

Attained Age	Annual Premium Rates* Male or Female
65	\$2,027.22
66	2,095.29
67	2,165.76
68	2,243.65
69	2,325.69
70	2,411.00
71	2,499.36
72	2,592.09
73	2,699.54
74	2,813.10
75	2,930.48
76	3,054.19
77	3,183.90
78	3,320.15
79	3,461.97
80+	3,614.15

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

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

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Standardized Medicare Supplement Plan F
Form GR-A06F

<u>Attained Age</u>	<u>Annual Premium Rates* Male or Female</u>
65	\$2,195.98
66	2,281.29
67	2,370.96
68	2,464.23
69	2,561.00
70	2,662.34
71	2,767.61
72	2,877.79
73	2,992.12
74	3,113.21
75	3,237.90
76	3,369.24
77	3,506.48
78	3,648.41
79	3,798.62
80+	3,954.84

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

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

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Standardized Medicare Supplement High Deductible Plan F
Form GR-A06FH

Attained Age	Annual Premium Rates* Male or Female
65	\$431.01
66	446.51
67	462.65
68	479.23
69	496.47
70	514.36
71	532.90
72	552.10
73	572.61
74	593.67
75	615.59
76	638.29
77	662.07
78	686.61
79	712.03
80+	738.32

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

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

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Standardized Medicare Supplement Plan G
Form GR-A06G

<u>Attained Age</u>	<u>Annual Premium Rates* Male or Female</u>
65	\$2,085.80
66	2,172.85
67	2,264.82
68	2,361.69
69	2,463.03
70	2,568.31
71	2,678.38
72	2,794.56
73	2,916.19
74	3,044.05
75	3,177.57
76	3,316.99
77	3,464.92
78	3,620.15
79	3,783.02
80+	3,953.97

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

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

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Standardized Medicare Supplement Plan J
Form GR-A06J

<u>Attained Age</u>	<u>Annual Premium Rates* Male or Female</u>
65	\$2,097.26
66	2,189.65
67	2,286.20
68	2,382.74
69	2,483.00
70	2,587.94
71	2,696.81
72	2,810.59
73	2,933.65
74	3,061.94
75	3,195.90
76	3,335.86
77	3,481.72
78	3,641.86
79	3,809.53
80+	3,985.06

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

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0.2625 for Quarterly
0.09167 for Monthly Direct Bill
2.50 for Triennial

Bankers Life and Casualty Company

Standardized Medicare Supplement
Policy Form Series GR-A06

Annual Premium Rates* Male or Female

<u>Attained Age</u>	<u>Plan A</u>	<u>Plan B</u>	<u>Plan C</u>	<u>Plan D</u>	<u>Plan E</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan J</u>
65	\$1,659.91	\$1,923.69	\$1,959.69	\$1,763.00	\$2,027.22	\$2,014.67	\$431.01	\$1,931.33	\$1,941.91
66	1,700.17	1,985.44	2,021.11	1,824.75	2,095.29	2,092.89	446.51	2,011.95	2,027.44
67	1,741.08	2,049.15	2,085.04	1,889.88	2,165.76	2,175.25	462.65	2,097.04	2,116.89
68	1,787.22	2,121.36	2,155.29	1,961.11	2,243.65	2,260.78	479.23	2,186.71	2,206.24
69	1,835.66	2,195.11	2,229.15	2,036.71	2,325.69	2,349.47	496.47	2,280.64	2,299.07
70	1,885.84	2,272.67	2,306.27	2,115.04	2,411.00	2,442.53	514.36	2,378.05	2,396.27
71	1,937.33	2,352.74	2,386.56	2,198.38	2,499.36	2,539.07	532.90	2,479.94	2,497.07
72	1,989.91	2,435.98	2,469.91	2,283.25	2,592.09	2,640.20	552.10	2,587.51	2,602.45
73	2,057.87	2,534.82	2,569.83	2,384.71	2,699.54	2,745.03	572.61	2,700.20	2,716.34
74	2,129.11	2,638.34	2,674.67	2,491.51	2,813.10	2,856.19	593.67	2,818.56	2,835.14
75	2,201.76	2,744.81	2,783.65	2,602.01	2,930.48	2,970.52	615.59	2,942.16	2,959.18
76	2,278.78	2,857.18	2,898.19	2,720.38	3,054.19	3,091.07	638.29	3,071.32	3,088.77
77	2,356.23	2,973.68	3,018.30	2,843.87	3,183.90	3,216.96	662.07	3,208.23	3,223.83
78	2,438.05	3,096.19	3,144.63	2,973.36	3,320.15	3,347.21	686.61	3,352.01	3,372.08
79	2,521.83	3,221.97	3,276.63	3,108.85	3,461.97	3,484.99	712.03	3,502.77	3,527.32
80+	2,609.87	3,356.70	3,417.46	3,253.94	3,614.15	3,628.33	738.32	3,661.06	3,689.86

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

SERFF Tracking #:

BNLB-128495295

State Tracking #:

Company Tracking #:

State:

Rhode Island

Filing Company:

Bankers Life and Casualty Company

TOI/Sub-TOI:

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

Product Name:

2013 GR-A06

Project Name/Number:

/

Supporting Document Schedules

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

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

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

		Item Status:	Status Date:
Satisfied - Item:	Exhibit - Individual Medicare Supplement		
Comments:			
Attachment(s):			

SERFF Tracking #:

BNLB-128495295

State Tracking #:

Company Tracking #:

State: Rhode Island

Filing Company:

Bankers Life and Casualty Company

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

Product Name: 2013 GR-A06

Project Name/Number: /

Exhibit I.pdf
 Exhibit II.pdf
 Exhibit III.pdf
 Exhibit IV.pdf
 Exhibit VII.pdf

Item Status:

Status Date:

Satisfied - Item:	Premium Rate Sheets - Life & A&H		
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Comments:

Attachment(s):

Rate Sheet - Proposed - Plan A.pdf
 Rate Sheet - Proposed - Plan B.pdf
 Rate Sheet - Proposed - Plan C.pdf
 Rate Sheet - Proposed - Plan D.pdf
 Rate Sheet - Proposed - Plan E.pdf
 Rate Sheet - Proposed - Plan F.pdf
 Rate Sheet - Proposed - Plan FH.pdf
 Rate Sheet - Proposed - Plan G.pdf
 Rate Sheet - Proposed - Plan J.pdf

Item Status:

Status Date:

Satisfied - Item:	Claim Trend Analysis		
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Comments:

Attachment(s):

Claim Trend Analysis and Justification.pdf

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Nationwide Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
GR-A06A	1996	93,960	49,253	52.4%
	1997	354,097	249,409	70.4%
	1998	455,427	357,300	78.5%
	1999	511,807	340,942	66.6%
	2000	586,117	321,175	54.8%
	2001	706,350	359,444	50.9%
	2002	798,574	421,946	52.8%
	2003	901,021	529,773	58.8%
	2004	1,079,121	823,435	76.3%
	2005	1,211,303	959,090	79.2%
	2006	1,314,000	960,992	73.1%
	2007	1,213,511	969,191	79.9%
	2008	1,325,701	1,426,443	107.6%
	2009	1,794,129	2,570,777	143.3%
	2010	1,845,998	2,314,846	125.4%
2011	1,410,692	1,575,596	111.7%	
	Total	15,601,807	14,229,611	91.2%
GR-A06B	1996	926,314	601,083	64.9%
	1997	2,737,842	2,019,399	73.8%
	1998	3,386,775	2,448,681	72.3%
	1999	3,646,483	2,748,083	75.4%
	2000	4,016,793	2,899,541	72.2%
	2001	4,080,355	2,549,101	62.5%
	2002	3,412,777	2,032,889	59.6%
	2003	2,957,556	2,180,454	73.7%
	2004	2,975,770	1,826,279	61.4%
	2005	2,944,163	1,900,405	64.5%
	2006	2,573,663	1,660,912	64.5%
	2007	2,183,366	1,389,827	63.7%
	2008	1,889,972	1,209,553	64.0%
	2009	1,696,575	1,162,748	68.5%
	2010	1,678,621	1,280,320	76.3%
2011	1,361,493	882,598	64.8%	
	Total	42,468,516	28,791,874	67.8%

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Nationwide Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
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	17,223,655	66.6%
	2001	27,219,729	17,450,650	64.1%
	2002	29,776,824	19,806,382	66.5%
	2003	30,419,849	20,994,013	69.0%
	2004	29,108,037	20,828,649	71.6%
	2005	26,843,559	19,379,268	72.2%
	2006	23,360,290	16,575,940	71.0%
	2007	19,933,946	13,761,562	69.0%
	2008	17,374,958	12,000,030	69.1%
	2009	14,914,650	10,396,708	69.7%
2010	12,937,389	9,256,762	71.6%	
2011	10,708,203	7,159,385	66.9%	
	Total	337,211,870	232,563,890	69.0%
GR-A06D	1996	3,503,105	2,152,197	61.4%
	1997	12,834,889	8,598,851	67.0%
	1998	20,020,971	13,930,975	69.6%
	1999	24,832,343	17,299,180	69.7%
	2000	24,673,077	16,653,431	67.5%
	2001	23,068,105	14,761,568	64.0%
	2002	20,475,450	12,688,594	62.0%
	2003	18,903,639	11,993,801	63.4%
	2004	16,862,582	11,231,262	66.6%
	2005	15,000,637	9,746,473	65.0%
	2006	12,545,355	7,581,772	60.4%
	2007	10,075,760	5,944,615	59.0%
	2008	8,437,315	5,210,751	61.8%
	2009	7,941,617	5,283,742	66.5%
2010	8,267,431	5,380,996	65.1%	
2011	7,262,455	4,636,891	63.8%	
	Total	234,704,732	153,095,098	65.2%

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Nationwide Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
GR-A06E	1996	114,037	73,226	64.2%
	1997	503,035	319,385	63.5%
	1998	1,682,897	989,596	58.8%
	1999	6,536,011	4,042,041	61.8%
	2000	14,111,764	9,277,547	65.7%
	2001	17,502,623	10,780,400	61.6%
	2002	19,851,891	12,068,290	60.8%
	2003	24,154,782	16,158,767	66.9%
	2004	29,630,648	21,010,408	70.9%
	2005	34,678,227	24,877,553	71.7%
	2006	36,136,155	24,600,959	68.1%
	2007	30,855,845	20,987,272	68.0%
	2008	27,072,973	18,709,326	69.1%
	2009	23,952,111	15,727,239	65.7%
	2010	20,546,896	12,849,113	62.5%
	2011	16,293,593	10,101,702	62.0%
	Total	303,623,488	202,572,823	66.7%
GR-A06F	1996	2,826,999	1,753,392	62.0%
	1997	10,221,535	6,708,885	65.6%
	1998	16,215,579	10,630,350	65.6%
	1999	22,376,011	14,979,312	66.9%
	2000	31,520,019	21,439,666	68.0%
	2001	47,622,041	30,888,730	64.9%
	2002	57,719,291	36,538,229	63.3%
	2003	65,008,059	41,235,943	63.4%
	2004	73,866,702	49,834,717	67.5%
	2005	82,672,989	56,600,907	68.5%
	2006	84,118,233	57,343,451	68.2%
	2007	76,045,137	52,201,228	68.6%
	2008	74,949,134	52,520,262	70.1%
	2009	80,908,945	56,994,968	70.4%
	2010	91,301,401	62,942,780	68.9%
	2011	80,047,528	53,845,609	67.3%
	Total	897,419,604	606,458,429	67.6%
GR-A06FH	2000	201,137	28,095	14.0%
	2001	989,027	183,084	18.5%
	2002	1,536,013	341,589	22.2%
	2003	1,801,577	336,999	18.7%
	2004	2,034,356	545,125	26.8%
	2005	2,702,259	1,016,849	37.6%
	2006	3,126,762	1,304,393	41.7%
	2007	3,250,896	1,456,893	44.8%
	2008	3,618,759	1,615,303	44.6%
	2009	4,525,520	2,161,893	47.8%
	2010	7,754,491	4,646,042	59.9%
	2011	6,214,752	4,295,403	69.1%
	Total	37,755,549	17,931,669	47.5%

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Nationwide Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
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	15,272,709	64.3%
	2002	32,213,543	20,346,336	63.2%
	2003	43,401,451	27,819,962	64.1%
	2004	57,670,532	39,711,583	68.9%
	2005	75,892,898	53,401,745	70.4%
	2006	85,699,661	59,926,868	69.9%
	2007	78,467,515	55,903,377	71.2%
	2008	72,864,095	49,654,598	68.1%
	2009	65,185,354	44,341,862	68.0%
2010	57,676,165	40,269,140	69.8%	
2011	49,229,516	33,935,522	68.9%	
	Total	668,593,824	457,481,854	68.4%
GR-A06J	2005	81,624	39,922	48.9%
	2006	24,999,059	16,088,113	64.4%
	2007	64,971,791	44,991,755	69.2%
	2008	103,429,248	72,899,541	70.5%
	2009	144,276,111	102,111,533	70.8%
	2010	175,562,896	123,388,731	70.3%
	2011	159,291,054	109,370,296	68.7%
	Total	672,611,784	468,889,891	69.7%
All	1996	13,074,775	8,172,462	62.5%
	1997	45,552,856	31,148,356	68.4%
	1998	68,627,458	46,990,600	68.5%
	1999	89,166,330	60,408,256	67.7%
	2000	113,620,653	76,044,017	66.9%
	2001	144,942,714	92,245,686	63.6%
	2002	165,784,363	104,244,254	62.9%
	2003	187,547,934	121,249,713	64.6%
	2004	213,227,747	145,811,457	68.4%
	2005	242,027,659	167,922,212	69.4%
	2006	273,873,179	186,043,400	67.9%
	2007	286,997,768	197,605,719	68.9%
	2008	310,962,155	215,245,807	69.2%
	2009	345,195,013	240,751,471	69.7%
2010	377,571,288	262,328,729	69.5%	
2011	331,819,284	225,803,001	68.0%	
	Total	3,209,991,174	2,182,015,138	68.0%

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Rhode Island Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
GR-A06A	2003	267	8	2.8%
	2004	1,283	237	18.5%
	2005	2,391	941	39.3%
	2006	4,438	2,686	60.5%
	2007	5,117	6,541	127.8%
	2008	5,004	1,214	24.3%
	2009	4,440	667	15.0%
	2010	4,749	1,763	37.1%
	2011	5,072	1,395	27.5%
		Total	32,761	15,451
GR-A06B	1996	514	58	11.2%
	1997	1,288	126	9.8%
	1998	1,427	848	59.4%
	1999	1,271	211	16.6%
	2000	4,152	2,387	57.5%
	2001	6,957	1,822	26.2%
	2002	8,432	1,054	12.5%
	2003	7,905	3,157	39.9%
	2004	8,372	6,167	73.7%
	2005	5,748	776	13.5%
	2006	2,329	1,355	58.2%
	2007	2,606	2,030	77.9%
	2008	2,883	1,313	45.5%
	2009	2,840	110	3.9%
	2010	2,881	1,801	62.5%
2011	3,072	1,901	61.9%	
	Total	62,677	25,116	40.1%
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	298,631	59.4%
	2005	369,622	233,578	63.2%
	2006	204,361	170,749	83.6%
	2007	164,813	93,507	56.7%
	2008	134,152	70,452	52.5%
	2009	103,480	57,193	55.3%
	2010	150,906	132,523	87.8%
2011	160,526	127,676	79.5%	
	Total	5,095,162	3,532,339	69.3%

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Rhode Island Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
GR-A06D	1996	624	7	1.1%
	1997	3,835	600	15.6%
	1998	3,483	2,279	65.4%
	1999	3,847	1,392	36.2%
	2000	20,629	9,106	44.1%
	2001	25,797	15,341	59.5%
	2002	21,460	10,575	49.3%
	2003	17,471	2,081	11.9%
	2004	19,378	6,281	32.4%
	2005	19,818	13,663	68.9%
	2006	16,544	15,209	91.9%
	2007	12,519	8,811	70.4%
	2008	11,220	872	7.8%
	2009	11,706	2,350	20.1%
	2010	14,033	6,659	47.5%
	2011	9,029	1,188	13.2%
	Total	211,392	96,412	45.6%
GR-A06E	1998	888	51	5.7%
	1999	10,494	7,671	73.1%
	2000	57,523	42,983	74.7%
	2001	91,354	55,462	60.7%
	2002	119,393	71,328	59.7%
	2003	148,976	89,945	60.4%
	2004	173,128	132,470	76.5%
	2005	170,256	106,916	62.8%
	2006	124,234	49,207	39.6%
	2007	98,572	50,141	50.9%
	2008	80,168	54,039	67.4%
	2009	57,463	26,717	46.5%
	2010	52,730	28,694	54.4%
2011	50,641	18,342	36.2%	
	Total	1,235,822	733,967	59.4%
GR-A06F	1996	7,703	11,786	153.0%
	1997	30,992	26,094	84.2%
	1998	32,886	25,370	77.1%
	1999	37,051	21,698	58.6%
	2000	61,677	46,449	75.3%
	2001	102,490	66,215	64.6%
	2002	134,416	78,884	58.7%
	2003	177,059	131,835	74.5%
	2004	314,866	237,780	75.5%
	2005	709,889	516,480	72.8%
	2006	1,394,703	888,578	63.7%
	2007	1,606,084	1,088,161	67.8%
	2008	1,688,933	1,204,086	71.3%
	2009	2,058,422	1,420,852	69.0%
	2010	3,138,446	2,378,817	75.8%
2011	3,110,270	2,262,631	72.7%	
	Total	14,605,888	10,405,717	71.2%

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	1,064	7.4%
	2009	20,836	1,041	5.0%
	2010	74,998	30,756	41.0%
	2011	53,388	47,384	88.8%
		Total	193,779	84,228
GR-A06G	1996	536	494	92.2%
	1997	1,531	3,175	207.3%
	1998	2,550	675	26.5%
	1999	3,764	374	9.9%
	2000	5,683	2,424	42.7%
	2001	15,498	8,653	55.8%
	2002	35,423	37,264	105.2%
	2003	43,290	38,023	87.8%
	2004	44,112	36,024	81.7%
	2005	55,039	42,044	76.4%
	2006	85,146	66,692	78.3%
	2007	87,732	72,585	82.7%
	2008	99,862	61,362	61.4%
	2009	98,951	88,828	89.8%
2010	80,839	76,786	95.0%	
2011	74,933	36,092	48.2%	
	Total	734,888	571,494	77.8%
GR-A06J	2006	21,637	13,740	63.5%
	2007	185,303	106,943	57.7%
	2008	435,160	282,807	65.0%
	2009	673,088	384,610	57.1%
	2010	766,440	491,387	64.1%
	2011	753,904	507,911	67.4%
		Total	2,835,533	1,787,398

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Rhode Island Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
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	721,028	67.6%
	2005	1,336,000	914,398	68.4%
	2006	1,859,918	1,208,707	65.0%
	2007	2,174,375	1,428,719	65.7%
	2008	2,471,671	1,677,209	67.9%
	2009	3,031,226	1,982,368	65.4%
	2010	4,286,022	3,149,187	73.5%
	2011	4,220,835	3,004,519	71.2%
	Total	25,007,902	17,252,120	69.0%

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
	2009	1,826,939	2,283,136	125.0
	2010	1,824,258	2,670,639	146.4
2011	1,363,044	1,716,130	125.9	
	Total	15,755,520	13,909,925	88.3
GR-A06B	1996	1,256,767	326,335	26.0 %
	1997	2,895,785	1,748,304	60.4
	1998	3,409,384	2,386,541	70.0
	1999	3,649,206	2,707,607	74.2
	2000	3,933,269	2,888,674	73.4
	2001	4,050,506	2,631,692	65.0
	2002	3,412,480	2,187,609	64.1
	2003	2,945,259	2,002,866	68.0
	2004	2,972,883	2,086,078	70.2
	2005	2,904,933	1,872,402	64.5
	2006	2,460,655	1,711,669	69.6
	2007	2,169,880	1,407,043	64.8
	2008	1,914,805	1,231,419	64.3
	2009	1,683,522	1,214,111	72.1
	2010	1,657,736	1,259,233	76.0
2011	1,328,334	969,045	73.0	
	Total	42,645,404	28,630,628	67.1
GR-A06C	1996	7,694,220	1,931,675	25.1 %
	1997	18,359,838	10,364,697	56.5
	1998	22,838,208	14,845,336	65.0
	1999	24,449,938	16,784,024	68.6
	2000	25,275,014	17,096,890	67.6
	2001	27,146,945	17,157,777	63.2
	2002	30,614,098	19,378,656	63.3
	2003	30,150,919	21,091,617	70.0
	2004	28,627,065	21,160,568	73.9
	2005	26,417,304	19,684,040	74.5
	2006	22,352,555	17,261,639	77.2
	2007	19,870,583	13,723,966	69.1
	2008	17,361,193	12,751,727	73.4
	2009	14,516,032	10,986,814	75.7
	2010	12,597,859	9,567,485	75.9
2011	10,401,058	7,446,465	71.6	
	Total	338,672,829	231,233,376	68.3

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Nationwide Experience

Form	Experience Period	Written Premium	Paid Claims	Cash Loss Ratio
GR-A06D	1996	5,179,109	1,156,491	22.3 %
	1997	14,110,956	7,136,672	50.6
	1998	21,114,329	12,483,179	59.1
	1999	24,893,237	16,858,701	67.7
	2000	23,799,087	16,951,768	71.2
	2001	22,728,608	15,252,702	67.1
	2002	20,732,942	13,589,749	65.5
	2003	18,666,086	12,047,438	64.5
	2004	16,448,016	11,558,651	70.3
	2005	14,732,389	10,183,464	69.1
	2006	11,814,492	7,911,074	67.0
	2007	9,856,721	6,006,371	60.9
	2008	8,371,852	5,547,885	66.3
	2009	7,882,419	5,442,741	69.0
2010	8,172,942	5,332,665	65.2	
2011	7,093,414	4,696,084	66.2	
	<u>Total</u>	<u>235,596,599</u>	<u>152,155,635</u>	<u>64.6</u>
GR-A06E	1996	206,919	30,061	14.5 %
	1997	562,344	258,829	46.0
	1998	2,109,136	691,581	32.8
	1999	7,679,802	3,071,739	40.0
	2000	14,738,148	8,207,290	55.7
	2001	17,901,047	10,350,947	57.8
	2002	20,819,414	12,145,264	58.3
	2003	24,942,966	14,912,997	59.8
	2004	30,163,133	20,346,013	67.5
	2005	35,127,651	24,449,763	69.6
	2006	34,699,296	24,615,950	70.9
	2007	30,632,601	21,013,497	68.6
	2008	27,091,926	20,101,692	74.2
	2009	23,510,658	16,736,953	71.2
2010	19,915,984	13,327,710	66.9	
2011	15,730,244	10,337,084	65.7	
	<u>Total</u>	<u>305,831,269</u>	<u>200,597,370</u>	<u>65.6</u>
GR-A06F	1996	4,294,819	1,019,920	23.7 %
	1997	11,526,757	5,627,813	48.8
	1998	17,225,833	9,750,509	56.6
	1999	23,361,559	14,078,744	60.3
	2000	32,574,959	19,352,418	59.4
	2001	49,243,557	29,055,995	59.0
	2002	60,199,843	36,345,226	60.4
	2003	66,077,734	40,167,800	60.8
	2004	74,665,389	48,134,446	64.5
	2005	83,705,618	55,827,559	66.7
	2006	81,577,204	57,809,614	70.9
	2007	75,636,203	50,581,849	66.9
	2008	75,826,078	54,023,609	71.2
	2009	81,442,481	57,099,711	70.1
2010	91,223,536	62,873,856	68.9	
2011	78,178,547	54,558,120	69.8	
	<u>Total</u>	<u>906,760,117</u>	<u>596,307,189</u>	<u>65.8</u>

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Nationwide Experience

Form	Experience Period	Written Premium	Paid Claims	Cash Loss Ratio
GR-A06FH	2000	290,083	15,144	5.2
	2001	1,109,700	115,588	10.4
	2002	1,629,784	280,784	17.2
	2003	1,868,648	377,101	20.2
	2004	2,083,377	444,996	21.4
	2005	2,793,523	901,569	32.3
	2006	3,104,675	1,164,057	37.5
	2007	3,248,114	1,321,716	40.7
	2008	3,712,619	1,670,946	45.0
	2009	4,744,491	2,035,312	42.9
	2010	7,925,820	3,976,877	50.2
	2011	6,043,110	4,415,396	73.1
	<u>Total</u>	<u>38,553,944</u>	<u>16,719,486</u>	<u>43.4</u>
GR-A06G	1996	681,607	140,161	20.6 %
	1997	2,435,890	1,056,193	43.4
	1998	4,777,629	2,377,039	49.8
	1999	7,365,333	3,986,277	54.1
	2000	13,781,740	6,764,245	49.1
	2001	24,563,362	13,778,780	56.1
	2002	34,039,562	19,621,775	57.6
	2003	44,947,321	25,985,905	57.8
	2004	58,882,030	37,350,732	63.4
	2005	77,937,515	50,118,821	64.3
	2006	83,714,312	59,507,609	71.1
	2007	78,311,474	54,221,591	69.2
	2008	73,209,789	52,665,484	71.9
2009	64,282,479	47,358,216	73.7	
2010	56,786,729	41,281,592	72.7	
2011	48,246,011	34,615,771	71.7	
	<u>Total</u>	<u>673,962,783</u>	<u>450,830,191</u>	<u>66.9</u>
GR-A06J	2005	193,582	9,822	5.1
	2006	29,243,456	10,909,813	37.3
	2007	69,018,062	37,755,433	54.7
	2008	109,062,778	68,563,907	62.9
	2009	148,063,396	98,226,313	66.3
	2010	175,831,721	122,910,572	69.9
	2011	156,625,762	110,421,574	70.5
	<u>Total</u>	<u>688,038,757</u>	<u>448,797,434</u>	<u>65.2</u>

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Nationwide Experience

<u>Form</u>	<u>Experience Period</u>	<u>Written Premium</u>	<u>Paid Claims</u>	<u>Cash Loss Ratio</u>
All	1996	19,459,090	4,622,635	23.8 %
	1997	50,273,989	26,385,173	52.5
	1998	71,942,358	42,882,179	59.6
	1999	91,906,663	57,847,783	62.9
	2000	114,982,697	71,590,998	62.3
	2001	147,469,425	88,692,657	60.1
	2002	172,259,048	103,965,541	60.4
	2003	190,517,275	117,085,819	61.5
	2004	214,926,313	141,831,443	66.0
	2005	245,037,017	163,980,545	66.9
	2006	270,248,878	181,867,612	67.3
	2007	289,962,223	186,979,297	64.5
	2008	317,933,720	217,689,947	68.5
	2009	347,952,417	241,383,307	69.4
	2010	375,936,585	263,200,629	70.0
	2011	325,009,524	229,175,669	70.5
	<u>Total</u>	<u>2,544,871,113</u>	<u>1,646,804,936</u>	<u>64.7</u>

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Rhode Island Experience

Form	Experience Period	Written Premium	Paid Claims	Cash Loss Ratio
GR-A06A	1996	0	0	0.0 %
	1997	0	0	0.0
	1998	0	0	0.0
	1999	0	0	0.0
	2000	0	0	0.0
	2001	0	0	0.0
	2002	0	0	0.0
	2003	402	8	2.0
	2004	1,305	237	18.2
	2005	2,657	843	31.7
	2006	4,501	2,526	56.1
	2007	5,309	6,396	120.5
	2008	4,988	1,505	30.2
	2009	4,273	743	17.4
	2010	4,764	1,747	36.7
2011	5,224	1,255	24.0	
	<u>Total</u>	<u>33,423</u>	<u>15,260</u>	<u>45.7</u>
GR-A06B	1996	700	32	4.6 %
	1997	1,314	109	8.3
	1998	1,453	255	17.5
	1999	1,166	213	18.3
	2000	4,663	2,172	46.6
	2001	7,204	2,470	34.3
	2002	8,688	945	10.9
	2003	7,649	3,324	43.5
	2004	8,383	6,219	74.2
	2005	5,147	810	15.7
	2006	2,320	1,364	58.8
	2007	2,668	2,042	76.5
	2008	3,004	1,325	44.1
	2009	2,867	122	4.3
	2010	2,876	58	2.0
2011	3,158	3,535	111.9	
	<u>Total</u>	<u>63,260</u>	<u>24,995</u>	<u>39.5</u>
GR-A06C	1996	126,200	23,430	18.6 %
	1997	401,835	290,344	72.3
	1998	408,985	331,032	80.9
	1999	399,721	302,129	75.6
	2000	494,997	355,365	71.8
	2001	545,196	307,852	56.5
	2002	526,224	304,885	57.9
	2003	494,148	374,972	75.9
	2004	495,996	302,179	60.9
	2005	326,033	244,445	75.0
	2006	188,381	172,134	91.4
	2007	164,984	114,611	69.5
	2008	132,014	78,132	59.2
	2009	95,308	61,022	64.0
	2010	150,655	122,913	81.6
2011	157,798	114,418	72.5	
	<u>Total</u>	<u>5,108,475</u>	<u>3,499,863</u>	<u>68.5</u>

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Rhode Island Experience

Form	Experience Period	Written Premium	Paid Claims	Cash Loss Ratio
GR-A06D	1996	1,113	7	0.6 %
	1997	4,167	223	5.4
	1998	3,162	2,581	81.6
	1999	4,379	299	6.8
	2000	22,381	7,971	35.6
	2001	25,683	14,598	56.8
	2002	21,565	7,912	36.7
	2003	17,484	7,587	43.4
	2004	19,565	5,542	28.3
	2005	19,943	8,505	42.6
	2006	15,345	17,642	115.0
	2007	11,883	11,162	93.9
	2008	11,608	2,008	17.3
	2009	11,776	2,247	19.1
2010	14,231	6,125	43.0	
2011	8,110	1,800	22.2	
	Total	212,395	96,209	45.3
GR-A06E	1996	0	0	0.0 %
	1997	0	0	0.0
	1998	1,193	19	1.6
	1999	14,591	4,216	28.9
	2000	64,311	30,920	48.1
	2001	95,296	55,406	58.1
	2002	129,668	66,604	51.4
	2003	151,714	92,407	60.9
	2004	175,395	128,810	73.4
	2005	164,322	106,237	64.7
	2006	114,565	63,377	55.3
	2007	98,342	44,929	45.7
	2008	77,746	53,279	68.5
	2009	54,509	36,212	66.4
2010	52,742	25,643	48.6	
2011	49,671	22,392	45.1	
	Total	1,244,065	730,451	58.7
GR-A06F	1996	12,996	3,849	29.6 %
	1997	33,515	25,683	76.6
	1998	31,995	25,552	79.9
	1999	39,313	23,910	60.8
	2000	64,550	36,767	57.0
	2001	108,032	67,670	62.6
	2002	142,523	77,144	54.1
	2003	188,055	111,648	59.4
	2004	335,888	228,455	68.0
	2005	802,560	422,094	52.6
	2006	1,428,549	854,274	59.8
	2007	1,632,500	998,530	61.2
	2008	1,715,664	1,235,646	72.0
	2009	2,114,268	1,367,870	64.7
2010	3,216,602	2,257,163	70.2	
2011	3,089,254	2,247,746	72.8	
	Total	14,956,264	9,984,001	66.8

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Rhode Island Experience

<u>Form</u>	<u>Experience Period</u>	<u>Written Premium</u>	<u>Paid Claims</u>	<u>Cash Loss Ratio</u>
GR-A06FH	2000	0	0	0.0
	2001	967	0	0.0
	2002	2,366	55	2.3
	2003	3,719	0	0.0
	2004	2,170	3,357	154.7
	2005	3,470	79	2.3
	2006	7,417	360	4.9
	2007	12,387	132	1.1
	2008	14,904	309	2.1
	2009	22,913	1,418	6.2
	2010	79,374	22,846	28.8
	2011	50,982	47,975	94.1
	<u>Total</u>	<u>200,669</u>	<u>76,531</u>	<u>38.1</u>
GR-A06G	1996	685	478	69.8 %
	1997	1,795	2,130	118.7
	1998	2,686	1,569	58.4
	1999	3,915	490	12.5
	2000	6,325	444	7.0
	2001	17,069	9,020	52.8
	2002	38,556	28,434	73.7
	2003	42,671	36,779	86.2
	2004	44,774	40,312	90.0
	2005	56,889	36,369	63.9
	2006	86,485	63,896	73.9
	2007	87,944	71,929	81.8
	2008	101,858	61,586	60.5
2009	98,770	93,974	95.1	
2010	78,116	82,111	105.1	
2011	75,301	32,792	43.5	
	<u>Total</u>	<u>743,839</u>	<u>562,313</u>	<u>75.6</u>
GR-A06J	2006	28,217	6,719	23.8
	2007	210,371	75,332	35.8
	2008	466,547	265,858	57.0
	2009	692,566	376,872	54.4
	2010	765,396	464,276	60.7
	2011	749,719	504,612	67.3
	<u>Total</u>	<u>2,912,816</u>	<u>1,693,669</u>	<u>58.1</u>

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Rhode Island Experience

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



RHODE ISLAND ACTUARIAL CERTIFICATION

Carrier: Bankers Life and Casualty Company

Submission:

Policy Forms GR-A06A through GR-A06G, GR-A06FH and GR-A06J

I hereby certify that to the best of my knowledge and belief, the above submission conforms to generally accepted actuarial principles, standards and guidelines, that the reserves, including a test of deficiency reserves, and non-forfeiture benefits, if applicable, comply with all statutes, rules and regulations of the state of Rhode Island, and that premiums, if any, are not inadequate, excessive, unfairly discriminatory or unreasonable in relation to benefits.

Christopher J. Conforti

Signature of qualified actuary: _____

Name (typed or printed): Christopher J. Conforti

Title or business affiliation: Actuary

Date: 6/20/2012

A thorough review of the law, bulletins, and the Rating Compliance Guidelines should be made prior to signing this certification.

Reset Form

Bankers Life and Casualty Company

Rate Memorandum

Standardized Medicare Supplement Policy Form Series GR-A06

1. Purpose of Filing

We are filing the 2013 rate schedules for these forms. Adjusted rates provide, as appropriate, for poorer than anticipated experience, claim cost trend increases, and benefit cost inflation. The rate scale for Plans B, E and FH will not change for the year 2013.

2. General Description

- a. Issuer - Bankers Life and Casualty Company.
- b. Forms - GR-A06A through GR-A06G, GR-A06J and GR-A06FH.
- c. Policy Type - Standardized Medicare supplement policies.
- d. Benefits - Please refer to the enclosed Exhibit I.
- e. Renewability - Guaranteed renewable for life.
- f. Issue Ages - 65 and over.
- g. Premium Basis - Attained age up to age 80; level thereafter.
- h. Actuary – Christopher J. Conforti, A.S.A., M.A.A.A.
- i. Domicile State Approval - The 2013 rates are pending approval with the Illinois Insurance Department.

3. Scope and Justification of Request

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

4. Rates and Rating Factors

- a. Rates - The rates are enclosed.
- b. Period Rates Apply - The proposed rates are intended to be effective for calendar year 2013.

5. Rate History

Please refer to the enclosed Exhibit III.

6. In-force Counts

Please refer to the enclosed Exhibit IV.

7. Experience

Please refer to the enclosed Exhibit V for experience, valued as of March 31, 2012.

Projected experience, assuming approval of the proposed 2013 increase, is provided in the enclosed Exhibit VI.

The proposed rate increases are determined using the projected experience as shown in Exhibit VI. The projected experience is based on recent experience with assumptions made for persistency, increase effective date, premium trend, and claims cost trend. All assumptions are based on actual experience. In determining the proposed increases we consider plan credibility while maintaining compliance with the minimum loss ratio standards. Administrative costs are not considered when determining proposed increases.

Exhibit VI also provides claim cost trend experience and disclosure of all projection assumptions.

8. Loss Ratio Compliance

These forms are individual standardized Medicare supplement policies subject to a minimum lifetime loss ratio of 65%.

These forms were initially rated to meet a minimum lifetime loss ratio of 65%. With the proposed rate schedules, we anticipate meeting the 65% loss ratio standard for the lifetime of these forms.

Christopher J. Conforti, ASA, MAAA

Bankers Life and Casualty Company

Exhibit I

Standardized Medicare Supplement Benefit Descriptions*
Policy Form Series GR-A06

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

* Benefits shaded are provided by the form.

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

Bankers Life and Casualty Company

Exhibit II

2013 Rate Adjustments

Rhode Island

<u>Form</u>	<u>Rate Change</u>
GR-A06A	8.0%
GR-A06B	0.0%
GR-A06C	5.0%
GR-A06D	4.0%
GR-A06E	0.0%
GR-A06F	9.0%
GR-A06FH	0.0%
GR-A06G	8.0%
GR-A06J	8.0%

Bankers Life and Casualty Company

Exhibit III

Standardized Medicare Supplement
Policy Form Series GR-A06

Rate History

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

Bankers Life and Casualty Company

Exhibit IV

Policy Form Series GR-A06

In-force Policy History

Rhode Island

<u>Year-End</u>	<u>GR-A06A</u>	<u>GR-A06B</u>	<u>GR-A06C</u>	<u>GR-A06D</u>	<u>GR-A06E</u>	<u>GR-A06F</u>	<u>GR-A06FH</u>	<u>GR-A06G</u>	<u>GR-A06J</u>
1996	0	2	313	2	0	26	N/A	1	N/A
1997	0	2	437	4	0	36	N/A	3	N/A
1998	0	2	355	3	2	30	N/A	4	N/A
1999	0	1	330	6	21	36	N/A	4	N/A
2000	0	5	348	19	53	57	0	9	N/A
2001	0	5	301	16	63	80	2	20	N/A
2002	0	5	266	11	88	91	3	37	N/A
2003	1	4	249	10	92	139	4	32	N/A
2004	1	4	212	10	95	252	3	37	N/A
2005	3	1	93	9	67	603	5	45	N/A
2006	3	1	56	7	45	806	16	54	44
2007	3	1	43	5	36	795	22	47	193
2008	2	1	29	5	24	831	26	46	324
2009	2	1	25	5	18	1,027	58	39	407
2010	2	1	75	6	17	1,343	123	27	388
2011	2	1	59	3	15	1,161	82	25	344
As of 3/2012	2	1	53	3	13	1,087	76	25	331

Nationwide

<u>Year-End</u>	<u>GR-A06A</u>	<u>GR-A06B</u>	<u>GR-A06C</u>	<u>GR-A06D</u>	<u>GR-A06E</u>	<u>GR-A06F</u>	<u>GR-A06FH</u>	<u>GR-A06G</u>	<u>GR-A06J</u>
1996	366	2,320	11,597	10,284	403	5,945	N/A	1,128	N/A
1997	510	3,075	17,016	16,546	744	10,518	N/A	3,012	N/A
1998	509	3,049	17,690	21,774	3,006	14,420	N/A	4,629	N/A
1999	487	2,934	16,209	20,045	8,906	17,999	N/A	6,311	N/A
2000	495	2,702	14,951	16,562	12,192	25,727	564	13,546	N/A
2001	529	2,112	15,518	13,124	12,508	32,659	1,434	18,020	N/A
2002	589	1,476	16,152	10,683	13,204	34,319	1,739	23,670	N/A
2003	721	1,414	14,416	8,919	16,775	37,002	2,255	31,568	N/A
2004	812	1,358	12,597	7,444	19,301	41,095	3,577	40,042	N/A
2005	864	1,182	10,168	5,785	21,157	43,248	4,778	51,096	468
2006	781	965	7,615	4,095	16,571	36,006	5,544	43,137	26,104
2007	643	786	6,144	3,286	13,072	31,291	5,779	37,390	45,943
2008	659	682	4,913	2,753	10,332	30,326	6,432	30,047	64,380
2009	629	599	4,064	2,930	8,039	32,046	9,037	24,536	79,683
2010	544	528	3,358	2,846	5,943	30,256	11,986	19,956	77,105
2011	388	399	2,668	2,149	4,495	24,074	9,250	15,555	59,566
As of 3/2012	320	363	2,478	1,996	4,187	22,206	8,473	14,279	54,486

Bankers Life and Casualty Company

Exhibit VII

Rhode Island Inforce as of 3/31/12

<u>Attained Age</u>	<u>A06A</u>	<u>A06B</u>	<u>A06C</u>	<u>A06D</u>	<u>A06E</u>	<u>A06F</u>	<u>A06FH</u>	<u>A06G</u>	<u>A06J</u>
66			1			18	1		2
67			5			103	7		48
68			6			93	7	1	90
69			1			58	7		69
70			1			82	3		39
71			2			107	4	1	23
72			1			84	3	1	17
73			1			68	7	1	12
74			4		3	65	5	3	6
75			2		2	43	6	6	9
76			3	1	1	43		1	5
77			3	2	1	33		1	3
78			6		1	33	2	2	2
79			1			32	3		2
80			2			49	4	1	1
81			3		1	40	2		
82			3			38	1	3	1
83		1	1		2	32	3	2	1
84					1	18	3	1	1
85						19	4		
86			4			16		1	
87	7		1			17	2		
88			1			6	1		
89					1	7	1	1	
90			2			5			
91						3			
92						2			
94						1			
95	1					1			
98					1				
99						1			

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Standardized Medicare Supplement Plan A
Form GR-A06A

<u>Attained Age</u>	<u>Annual Premium Rates* Male or Female</u>
65	\$1,792.68
66	1,836.20
67	1,880.38
68	1,930.24
69	1,982.49
70	2,036.71
71	2,092.35
72	2,149.07
73	2,222.49
74	2,299.40
75	2,377.94
76	2,461.07
77	2,544.74
78	2,633.11
79	2,723.54
80+	2,818.67

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

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

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Standardized Medicare Supplement Plan B
Form GR-A06B

Attained Age	Annual Premium Rates* Male or Female
65	\$1,923.69
66	1,985.44
67	2,049.15
68	2,121.36
69	2,195.11
70	2,272.67
71	2,352.74
72	2,435.98
73	2,534.82
74	2,638.34
75	2,744.81
76	2,857.18
77	2,973.68
78	3,096.19
79	3,221.97
80+	3,356.70

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

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

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Standardized Medicare Supplement Plan C
Form GR-A06C

<u>Attained Age</u>	<u>Annual Premium Rates* Male or Female</u>
65	\$2,057.76
66	2,122.13
67	2,189.33
68	2,263.07
69	2,340.64
70	2,421.58
71	2,505.91
72	2,593.40
73	2,698.34
74	2,808.41
75	2,922.85
76	3,043.07
77	3,169.17
78	3,301.83
79	3,440.48
80+	3,588.30

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

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

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Standardized Medicare Supplement Plan D
Form GR-A06D

Attained Age	Annual Premium Rates* Male or Female
65	\$1,833.48
66	1,897.73
67	1,965.47
68	2,039.55
69	2,118.20
70	2,199.69
71	2,286.31
72	2,374.56
73	2,480.05
74	2,591.21
75	2,706.09
76	2,829.14
77	2,957.65
78	3,092.27
79	3,233.21
80+	3,384.08

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

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

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Standardized Medicare Supplement Plan E
Form GR-A06E

Attained Age	Annual Premium Rates* Male or Female
65	\$2,027.22
66	2,095.29
67	2,165.76
68	2,243.65
69	2,325.69
70	2,411.00
71	2,499.36
72	2,592.09
73	2,699.54
74	2,813.10
75	2,930.48
76	3,054.19
77	3,183.90
78	3,320.15
79	3,461.97
80+	3,614.15

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

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

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Standardized Medicare Supplement Plan F
Form GR-A06F

Attained Age	Annual Premium Rates* Male or Female
65	\$2,195.98
66	2,281.29
67	2,370.96
68	2,464.23
69	2,561.00
70	2,662.34
71	2,767.61
72	2,877.79
73	2,992.12
74	3,113.21
75	3,237.90
76	3,369.24
77	3,506.48
78	3,648.41
79	3,798.62
80+	3,954.84

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

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

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Standardized Medicare Supplement High Deductible Plan F
Form GR-A06FH

Attained Age	Annual Premium Rates* Male or Female
65	\$431.01
66	446.51
67	462.65
68	479.23
69	496.47
70	514.36
71	532.90
72	552.10
73	572.61
74	593.67
75	615.59
76	638.29
77	662.07
78	686.61
79	712.03
80+	738.32

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

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

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Standardized Medicare Supplement Plan G
Form GR-A06G

Attained Age	Annual Premium Rates* Male or Female
65	\$2,085.80
66	2,172.85
67	2,264.82
68	2,361.69
69	2,463.03
70	2,568.31
71	2,678.38
72	2,794.56
73	2,916.19
74	3,044.05
75	3,177.57
76	3,316.99
77	3,464.92
78	3,620.15
79	3,783.02
80+	3,953.97

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

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

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Standardized Medicare Supplement Plan J
Form GR-A06J

<u>Attained Age</u>	<u>Annual Premium Rates* Male or Female</u>
65	\$2,097.26
66	2,189.65
67	2,286.20
68	2,382.74
69	2,483.00
70	2,587.94
71	2,696.81
72	2,810.59
73	2,933.65
74	3,061.94
75	3,195.90
76	3,335.86
77	3,481.72
78	3,641.86
79	3,809.53
80+	3,985.06

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

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

Bankers Life and Casualty Company

Claim Trend Analysis and Justification Based on Nationwide GR-A06A Experience

Issue Year	Experience Year	Earned Premium	Incurred Claims	Exposure
1996	1996	93,960	49,253	1,547
1996	1997	243,807	151,136	3,779
1996	1998	197,792	176,465	2,640
1996	1999	164,443	149,585	1,887
1996	2000	153,787	104,883	1,517
1996	2001	148,760	113,893	1,287
1996	2002	128,314	81,559	1,021
1996	2003	106,196	76,605	835
1996	2004	94,023	91,477	733
1996	2005	91,487	71,852	676
1996	2006	95,382	69,029	591
1996	2007	82,542	51,240	447
1996	2008	73,668	51,416	378
1996	2009	74,886	74,383	360
1996	2010	65,875	42,357	307
1996	2011	60,542	34,495	260
1997	1997	110,290	98,272	1,762
1997	1998	168,686	131,281	2,396
1997	1999	143,297	104,160	1,754
1997	2000	135,142	79,106	1,437
1997	2001	127,161	57,623	1,202
1997	2002	118,035	74,354	1,042
1997	2003	98,125	73,468	842
1997	2004	85,080	78,935	749
1997	2005	72,076	75,798	635
1997	2006	74,030	58,647	545
1997	2007	64,492	71,139	413
1997	2008	54,720	41,380	342
1997	2009	41,944	52,385	240
1997	2010	29,723	24,001	170
1997	2011	25,184	19,361	141
1998	1998	88,949	49,554	1,186
1998	1999	130,405	60,933	1,528
1998	2000	118,526	49,558	1,178
1998	2001	107,354	53,806	955
1998	2002	95,154	56,760	790
1998	2003	84,981	49,302	697
1998	2004	72,498	53,355	610
1998	2005	66,670	30,304	540
1998	2006	70,844	50,507	498
1998	2007	60,199	19,174	390
1998	2008	57,822	24,511	343
1998	2009	54,238	25,851	284
1998	2010	49,886	11,532	243
1998	2011	47,170	14,334	211
1999	1999	73,662	26,264	862
1999	2000	102,090	56,517	1,078
1999	2001	77,883	33,386	766
1999	2002	64,580	27,426	609
1999	2003	59,553	40,136	546
1999	2004	50,513	35,653	468
1999	2005	38,756	15,976	360
1999	2006	39,045	12,022	321
1999	2007	35,963	9,636	260
1999	2008	36,101	13,564	230
1999	2009	31,680	11,949	181
1999	2010	26,525	9,993	140
1999	2011	21,975	11,060	108
2000	2000	76,573	31,111	753
2000	2001	124,038	51,974	1,060
2000	2002	101,311	48,159	817
2000	2003	74,780	32,246	609
2000	2004	64,569	36,362	524
2000	2005	55,659	37,993	456
2000	2006	45,720	30,352	347
2000	2007	43,704	28,019	302
2000	2008	43,877	20,127	275
2000	2009	39,388	15,560	240
2000	2010	30,687	15,843	195
2000	2011	27,347	11,097	159
2001	2001	121,155	48,761	1,027
2001	2002	162,236	77,689	1,382
2001	2003	119,727	68,907	1,084
2001	2004	99,327	59,712	906
2001	2005	87,767	55,875	798
2001	2006	88,579	55,044	721

Bankers Life and Casualty Company

Claim Trend Analysis and Justification Based on Nationwide GR-A06A Experience

Issue Year	Experience Year	Earned Premium	Incurred Claims	Exposure
2001	2007	78,020	54,641	585
2001	2008	71,214	40,871	499
2001	2009	70,935	33,039	436
2001	2010	63,416	24,190	357
2001	2011	50,776	27,124	268
2002	2002	128,944	55,999	1,104
2002	2003	188,033	91,175	1,688
2002	2004	146,595	94,950	1,321
2002	2005	123,734	99,193	1,084
2002	2006	101,972	54,351	798
2002	2007	80,048	48,199	562
2002	2008	66,179	29,970	432
2002	2009	53,435	24,140	319
2002	2010	45,686	21,603	246
2002	2011	34,734	19,856	179
2003	2003	169,626	97,936	1,432
2003	2004	288,249	237,934	2,467
2003	2005	236,733	209,931	1,948
2003	2006	196,578	156,290	1,471
2003	2007	148,855	126,778	1,044
2003	2008	121,128	101,428	788
2003	2009	100,365	89,519	591
2003	2010	74,055	56,150	425
2003	2011	62,327	58,990	329
2004	2004	178,267	135,056	1,490
2004	2005	268,560	231,319	2,200
2004	2006	178,803	130,187	1,415
2004	2007	144,663	97,279	1,072
2004	2008	114,847	75,023	796
2004	2009	102,523	58,239	637
2004	2010	83,640	38,842	485
2004	2011	62,961	32,394	354
2005	2005	169,861	130,849	1,359
2005	2006	261,521	228,728	1,996
2005	2007	183,980	246,801	1,272
2005	2008	161,407	456,746	1,010
2005	2009	138,749	445,724	803
2005	2010	114,744	224,643	633
2005	2011	92,903	219,599	469
2006	2006	161,527	115,836	1,134
2006	2007	207,167	163,107	1,400
2006	2008	166,664	139,622	1,026
2006	2009	144,773	127,943	796
2006	2010	123,528	79,319	630
2006	2011	100,114	51,301	463
2007	2007	83,878	53,178	454
2007	2008	118,286	69,734	630
2007	2009	97,254	97,831	474
2007	2010	86,554	61,276	391
2007	2011	84,147	60,207	336
2008	2008	239,789	362,049	899
2008	2009	501,650	850,355	1,604
2008	2010	414,867	637,690	1,175
2008	2011	281,796	416,887	745
2009	2009	342,307	663,861	1,016
2009	2010	408,808	783,121	1,180
2009	2011	307,434	439,333	785
2010	2010	228,001	284,285	898
2010	2011	151,280	159,559	624

Experience Year	Incurred Claims*	Exposure*	Avg. Claim Cost*	Claim Trend*
2006	845,156	8,703	1,165.33	
2007	916,013	7,747	1,418.89	21.8%
2008	1,064,393	6,749	1,892.54	33.4%
2009	1,906,917	6,965	3,285.43	73.6%
2010	2,030,561	6,577	3,704.84	12.8%
2011	1,575,596	5,431	3,481.34	-6.0%

* excludes duration 0 experience

Bankers Life and Casualty Company

Claim Trend Analysis and Justification Based on Nationwide GR-A06B Experience

Issue Year	Experience Year	Earned Premium	Incurred Claims	Exposure
1996	1996	926,314	601,083	11,671
1996	1997	1,992,268	1,486,882	24,422
1996	1998	1,659,596	1,280,490	18,093
1996	1999	1,399,682	1,144,248	13,692
1996	2000	1,289,847	934,847	10,932
1996	2001	1,154,987	736,869	8,156
1996	2002	889,606	513,590	5,347
1996	2003	676,229	445,727	3,962
1996	2004	575,949	317,888	3,113
1996	2005	508,671	284,373	2,496
1996	2006	403,140	205,108	1,845
1996	2007	333,685	147,506	1,365
1996	2008	277,035	96,762	1,093
1996	2009	248,532	145,261	901
1996	2010	185,584	63,301	637
1996	2011	158,680	52,642	522
1997	1997	745,574	532,517	9,326
1997	1998	1,154,394	755,922	13,287
1997	1999	962,940	683,027	9,946
1997	2000	872,350	622,253	7,783
1997	2001	795,813	451,268	6,008
1997	2002	630,796	344,262	4,158
1997	2003	491,076	306,425	3,116
1997	2004	432,862	238,563	2,505
1997	2005	394,063	183,587	2,052
1997	2006	339,746	184,104	1,617
1997	2007	283,774	148,655	1,227
1997	2008	232,216	111,246	988
1997	2009	196,983	64,585	783
1997	2010	177,175	66,752	671
1997	2011	156,514	74,355	551
1998	1998	572,785	412,269	6,083
1998	1999	851,405	580,806	8,241
1998	2000	722,564	485,355	6,090
1998	2001	658,726	357,174	4,668
1998	2002	523,592	299,714	3,205
1998	2003	405,893	241,045	2,417
1998	2004	347,083	196,749	1,870
1998	2005	302,652	188,600	1,501
1998	2006	215,278	124,263	1,003
1998	2007	162,152	81,461	711
1998	2008	114,129	75,346	510
1998	2009	94,702	45,424	404
1998	2010	77,008	65,530	334
1998	2011	69,656	49,437	289
1999	1999	432,456	340,002	4,117
1999	2000	701,043	498,136	6,023
1999	2001	596,565	377,527	4,225
1999	2002	475,503	291,025	2,846
1999	2003	363,237	257,257	2,081
1999	2004	291,948	217,297	1,544
1999	2005	247,629	173,764	1,161
1999	2006	206,303	167,055	888
1999	2007	161,889	116,936	655
1999	2008	119,942	105,453	477
1999	2009	94,715	75,060	359
1999	2010	81,577	58,982	290
1999	2011	57,128	24,209	192
2000	2000	430,988	358,951	3,626
2000	2001	541,552	410,530	3,685
2000	2002	401,738	244,460	2,384
2000	2003	308,006	376,603	1,785
2000	2004	259,731	156,506	1,401
2000	2005	213,881	120,157	1,066
2000	2006	165,804	91,492	763
2000	2007	131,121	99,569	556
2000	2008	96,499	57,287	417
2000	2009	80,201	54,924	336
2000	2010	67,508	60,908	284
2000	2011	68,480	42,975	274
2001	2001	332,712	215,734	2,203
2001	2002	355,541	244,691	1,971
2001	2003	275,026	243,592	1,504
2001	2004	222,691	149,513	1,170
2001	2005	174,630	115,587	874
2001	2006	149,998	126,419	713

Bankers Life and Casualty Company

Claim Trend Analysis and Justification Based on Nationwide GR-A06B Experience

Issue Year	Experience Year	Earned Premium	Incurred Claims	Exposure
2001	2007	129,307	101,694	585
2001	2008	114,893	68,041	522
2001	2009	93,514	54,354	437
2001	2010	75,501	47,075	354
2001	2011	65,053	44,402	286
2002	2002	136,003	95,146	750
2002	2003	142,229	122,732	817
2002	2004	105,535	75,668	592
2002	2005	92,617	59,619	499
2002	2006	68,286	50,978	356
2002	2007	54,967	32,677	281
2002	2008	43,042	32,818	231
2002	2009	44,360	31,907	227
2002	2010	43,026	29,813	209
2002	2011	40,390	26,163	177
2003	2003	295,859	187,074	1,676
2003	2004	462,855	306,073	2,668
2003	2005	375,377	297,032	2,122
2003	2006	321,319	207,507	1,735
2003	2007	257,497	155,826	1,359
2003	2008	203,572	101,546	1,043
2003	2009	175,433	126,197	878
2003	2010	158,395	125,125	762
2003	2011	155,018	100,455	689
2004	2004	277,116	168,022	1,551
2004	2005	470,700	346,892	2,672
2004	2006	360,262	247,716	1,982
2004	2007	282,094	223,036	1,460
2004	2008	220,660	183,888	1,108
2004	2009	185,174	192,796	921
2004	2010	166,431	118,501	796
2004	2011	142,933	93,797	629
2005	2005	163,944	130,795	879
2005	2006	232,962	176,502	1,195
2005	2007	173,568	124,754	823
2005	2008	155,443	143,865	711
2005	2009	120,892	99,434	551
2005	2010	103,532	93,710	453
2005	2011	77,996	45,687	331
2006	2006	110,563	79,767	598
2006	2007	139,580	113,514	765
2006	2008	117,987	111,236	628
2006	2009	96,627	120,615	495
2006	2010	79,335	95,616	390
2006	2011	66,703	52,541	312
2007	2007	73,731	44,199	383
2007	2008	111,190	67,393	567
2007	2009	76,105	35,878	404
2007	2010	67,641	58,408	338
2007	2011	54,759	40,703	248
2008	2008	83,364	54,673	412
2008	2009	131,025	85,288	592
2008	2010	109,455	84,727	476
2008	2011	78,665	53,915	322
2009	2009	58,311	31,026	297
2009	2010	87,902	58,741	388
2009	2011	51,796	42,351	220
2010	2010	198,551	253,129	679
2010	2011	117,720	138,966	389

Experience Year	Incurred Claims*	Exposure*	Avg. Claim Cost*	Claim Trend*
2006	1,581,145	12,097	1,568.47	
2007	1,345,628	9,787	1,649.90	5.2%
2008	1,154,880	8,295	1,670.71	1.3%
2009	1,131,723	7,288	1,863.43	11.5%
2010	1,027,192	6,382	1,931.42	3.6%
2011	882,598	5,431	1,950.13	1.0%

* excludes duration 0 experience

Bankers Life and Casualty Company

Claim Trend Analysis and Justification Based on Nationwide GR-A06C Experience

Issue Year	Experience Year	Earned Premium	Incurred Claims	Exposure
1996	1996	5,158,320	3,283,437	55,239
1996	1997	12,069,111	8,584,194	126,441
1996	1998	10,611,172	7,866,183	99,054
1996	1999	9,410,817	6,815,528	76,062
1996	2000	8,666,480	5,785,272	60,770
1996	2001	7,852,914	5,104,682	48,544
1996	2002	6,689,113	4,215,948	37,216
1996	2003	5,886,292	3,695,250	30,362
1996	2004	5,215,160	3,203,564	25,298
1996	2005	4,593,451	2,975,879	20,861
1996	2006	3,859,595	2,311,836	15,356
1996	2007	3,230,159	1,781,825	11,753
1996	2008	2,853,100	1,657,023	9,292
1996	2009	2,388,277	1,304,689	7,299
1996	2010	1,964,752	1,148,446	5,877
1996	2011	1,622,982	820,699	4,709
1997	1997	4,771,962	3,300,056	51,524
1997	1998	8,181,135	5,672,470	80,698
1997	1999	7,312,402	4,752,397	62,638
1997	2000	6,664,446	4,371,421	49,935
1997	2001	6,065,339	3,890,854	39,924
1997	2002	5,170,682	2,982,264	30,628
1997	2003	4,554,035	2,727,882	25,041
1997	2004	4,043,484	2,478,624	20,984
1997	2005	3,513,033	2,057,662	16,898
1997	2006	2,978,284	1,784,771	12,518
1997	2007	2,512,200	1,661,142	9,644
1997	2008	2,084,307	1,333,257	7,386
1997	2009	1,710,811	1,036,406	5,711
1997	2010	1,433,466	893,673	4,558
1997	2011	1,188,388	718,709	3,609
1998	1998	3,605,672	2,319,033	34,513
1998	1999	5,412,267	3,577,617	45,969
1998	2000	4,924,570	2,999,743	36,109
1998	2001	4,420,285	2,612,297	28,430
1998	2002	3,762,680	2,535,774	21,825
1998	2003	3,319,587	2,114,449	17,803
1998	2004	2,920,592	2,103,669	14,639
1998	2005	2,579,632	1,655,604	12,148
1998	2006	2,200,187	1,533,500	9,179
1998	2007	1,820,374	1,077,924	7,003
1998	2008	1,545,166	900,218	5,519
1998	2009	1,200,606	750,906	4,200
1998	2010	1,036,025	671,690	3,497
1998	2011	869,630	546,754	2,838
1999	1999	2,204,064	1,559,971	18,377
1999	2000	3,739,204	2,620,036	28,028
1999	2001	3,411,334	2,178,281	22,415
1999	2002	3,050,674	1,877,904	18,155
1999	2003	2,752,261	1,877,079	15,149
1999	2004	2,437,666	1,685,065	12,626
1999	2005	2,145,000	1,418,387	10,350
1999	2006	1,891,143	1,054,683	7,963
1999	2007	1,602,169	931,658	6,187
1999	2008	1,357,087	741,541	4,846
1999	2009	1,151,305	617,631	3,857
1999	2010	985,403	740,005	3,224
1999	2011	819,402	497,511	2,591
2000	2000	1,882,816	1,447,182	14,266
2000	2001	2,591,619	1,693,785	17,156
2000	2002	2,200,515	1,533,173	13,293
2000	2003	1,927,654	1,327,061	10,879
2000	2004	1,703,892	1,395,718	9,046
2000	2005	1,464,768	1,113,430	7,210
2000	2006	1,247,360	866,331	5,444
2000	2007	1,057,796	690,007	4,240
2000	2008	875,760	601,609	3,222
2000	2009	693,845	454,228	2,455
2000	2010	562,587	381,763	1,948
2000	2011	495,855	310,014	1,656
2001	2001	2,878,238	1,970,750	22,703
2001	2002	5,666,381	4,118,095	44,022
2001	2003	5,241,763	3,903,452	35,868
2001	2004	4,729,469	3,471,531	28,393
2001	2005	4,042,314	2,933,547	21,033
2001	2006	3,222,096	2,258,239	14,434

Bankers Life and Casualty Company

Claim Trend Analysis and Justification Based on Nationwide GR-A06C Experience

Issue Year	Experience Year	Earned Premium	Incurred Claims	Exposure
2001	2007	2,504,737	1,741,361	9,519
2001	2008	1,960,542	1,262,982	6,774
2001	2009	1,519,908	907,167	4,846
2001	2010	1,118,958	645,235	3,432
2001	2011	885,341	548,867	2,620
2002	2002	3,236,780	2,543,225	26,179
2002	2003	5,140,569	4,017,467	38,448
2002	2004	4,530,948	3,554,036	29,691
2002	2005	3,664,791	2,695,549	20,697
2002	2006	2,789,471	2,079,730	13,214
2002	2007	2,196,386	1,409,555	8,888
2002	2008	1,762,308	1,204,277	6,295
2002	2009	1,368,494	905,673	4,470
2002	2010	1,014,379	703,284	3,096
2002	2011	743,906	434,460	2,134
2003	2003	1,597,686	1,331,372	10,991
2003	2004	2,324,917	1,962,837	14,245
2003	2005	1,979,774	1,622,155	10,995
2003	2006	1,655,600	1,274,753	8,241
2003	2007	1,377,506	1,070,908	6,149
2003	2008	1,190,184	915,297	4,876
2003	2009	1,011,041	955,484	3,911
2003	2010	850,099	684,077	3,185
2003	2011	687,041	451,015	2,518
2004	2004	1,201,909	973,604	6,962
2004	2005	2,062,091	2,193,486	11,655
2004	2006	1,655,814	1,677,592	8,655
2004	2007	1,384,397	1,276,620	6,816
2004	2008	1,196,583	1,101,070	5,611
2004	2009	1,023,786	911,494	4,591
2004	2010	925,302	828,218	3,956
2004	2011	800,355	727,902	3,212
2005	2005	798,706	713,569	4,468
2005	2006	1,264,328	1,201,271	6,437
2005	2007	1,007,427	925,716	4,745
2005	2008	815,276	696,090	3,622
2005	2009	713,703	610,100	2,992
2005	2010	617,545	505,533	2,472
2005	2011	537,953	491,257	2,051
2006	2006	596,412	533,233	2,859
2006	2007	821,395	796,831	3,780
2006	2008	685,162	653,816	2,939
2006	2009	570,983	521,578	2,378
2006	2010	514,556	453,428	2,022
2006	2011	451,193	343,728	1,662
2007	2007	419,398	398,016	2,021
2007	2008	704,715	672,205	3,247
2007	2009	607,248	583,610	2,585
2007	2010	537,304	470,061	2,140
2007	2011	456,171	374,003	1,680
2008	2008	344,767	260,645	1,454
2008	2009	570,770	499,082	2,289
2008	2010	499,005	393,892	1,874
2008	2011	443,794	342,818	1,583
2009	2009	383,873	338,660	1,416
2009	2010	541,673	474,454	1,882
2009	2011	409,825	342,923	1,341
2010	2010	336,334	263,002	1,440
2010	2011	296,367	208,726	1,196

Experience Year	Incurred Claims*	Exposure*	Avg. Claim Cost*	Claim Trend*
2006	16,042,707	101,441	1,897.78	
2007	13,363,547	78,724	2,037.02	7.3%
2008	11,739,385	63,629	2,213.97	8.7%
2009	10,058,048	51,584	2,339.81	5.7%
2010	8,993,760	43,163	2,500.41	6.9%
2011	7,159,385	35,400	2,426.91	-2.9%

* excludes duration 0 experience

Bankers Life and Casualty Company

Claim Trend Analysis and Justification Based on Nationwide GR-A06D Experience

Issue Year	Experience Year	Earned Premium	Incurred Claims	Exposure
1996	1996	3,503,105	2,152,197	45,897
1996	1997	8,669,799	5,801,479	111,939
1996	1998	7,622,127	5,532,980	89,162
1996	1999	6,846,536	4,906,577	69,390
1996	2000	6,244,076	4,320,041	54,816
1996	2001	5,715,353	3,792,373	43,429
1996	2002	4,839,358	3,100,243	32,563
1996	2003	4,313,400	2,741,752	26,111
1996	2004	3,740,290	2,520,177	21,003
1996	2005	3,243,629	2,171,448	16,489
1996	2006	2,671,331	1,689,094	11,808
1996	2007	2,155,214	1,301,202	8,974
1996	2008	1,771,088	1,108,287	7,176
1996	2009	1,529,064	1,017,584	5,970
1996	2010	1,361,779	804,236	5,125
1996	2011	1,188,518	657,812	4,059
1997	1997	4,165,090	2,797,372	54,032
1997	1998	7,331,199	4,909,596	88,047
1997	1999	6,561,371	4,508,659	68,355
1997	2000	5,821,306	4,044,906	52,590
1997	2001	5,189,921	3,365,135	40,340
1997	2002	4,279,877	2,661,816	29,687
1997	2003	3,826,314	2,347,133	23,830
1997	2004	3,352,392	2,232,419	19,659
1997	2005	2,988,584	1,938,721	15,964
1997	2006	2,532,073	1,523,482	11,814
1997	2007	2,044,451	1,174,330	8,955
1997	2008	1,748,987	1,047,578	7,410
1997	2009	1,564,645	985,626	6,390
1997	2010	1,346,460	756,655	5,304
1997	2011	1,224,612	676,373	4,318
1998	1998	5,067,646	3,488,399	57,875
1998	1999	8,680,039	6,156,915	88,215
1998	2000	7,471,300	5,102,570	63,762
1998	2001	6,211,623	3,990,714	46,265
1998	2002	5,011,795	2,947,382	32,802
1998	2003	4,337,837	2,804,387	25,708
1998	2004	3,800,195	2,586,810	21,132
1998	2005	3,351,716	2,085,822	16,836
1998	2006	2,770,707	1,627,133	12,337
1998	2007	2,220,809	1,372,292	9,350
1998	2008	1,815,193	1,101,769	7,525
1998	2009	1,530,162	1,038,288	6,238
1998	2010	1,308,035	891,788	5,170
1998	2011	1,131,372	680,383	4,051
1999	1999	2,744,398	1,727,029	28,525
1999	2000	4,074,917	2,560,615	37,078
1999	2001	3,622,471	2,255,546	28,285
1999	2002	2,998,275	1,922,667	21,045
1999	2003	2,697,720	1,723,343	16,929
1999	2004	2,350,206	1,505,248	13,883
1999	2005	2,060,202	1,320,626	10,985
1999	2006	1,727,368	956,202	7,907
1999	2007	1,368,685	810,250	5,919
1999	2008	1,175,560	716,454	4,962
1999	2009	1,014,628	688,836	4,159
1999	2010	840,738	567,351	3,336
1999	2011	729,993	442,547	2,601
2000	2000	1,061,478	625,300	9,557
2000	2001	1,529,765	835,751	11,802
2000	2002	1,260,955	785,238	8,864
2000	2003	1,097,633	644,739	7,002
2000	2004	968,628	559,762	5,744
2000	2005	867,854	599,567	4,633
2000	2006	739,026	412,716	3,394
2000	2007	615,344	327,027	2,739
2000	2008	527,459	358,301	2,299
2000	2009	461,990	302,224	1,938
2000	2010	393,224	221,915	1,591
2000	2011	338,104	192,175	1,240
2001	2001	798,972	522,049	6,472
2001	2002	1,349,116	906,429	10,190
2001	2003	1,136,140	770,878	7,414
2001	2004	964,075	648,730	5,841
2001	2005	810,587	526,599	4,367
2001	2006	643,255	423,303	2,965

Bankers Life and Casualty Company

Claim Trend Analysis and Justification Based on Nationwide GR-A06D Experience

Issue Year	Experience Year	Earned Premium	Incurred Claims	Exposure
2001	2007	499,883	305,048	2,143
2001	2008	410,775	254,632	1,716
2001	2009	324,888	247,385	1,321
2001	2010	257,875	206,591	997
2001	2011	224,676	171,726	763
2002	2002	736,075	364,818	5,222
2002	2003	1,149,207	755,482	7,417
2002	2004	983,179	688,562	5,787
2002	2005	826,263	539,817	4,407
2002	2006	634,857	414,493	2,922
2002	2007	482,712	254,914	2,162
2002	2008	377,119	225,239	1,661
2002	2009	312,420	151,230	1,342
2002	2010	276,844	182,305	1,156
2002	2011	226,948	170,041	836
2003	2003	345,387	206,087	2,201
2003	2004	506,994	355,310	3,100
2003	2005	458,251	318,145	2,486
2003	2006	401,990	239,946	1,847
2003	2007	326,421	171,772	1,417
2003	2008	267,806	182,241	1,112
2003	2009	217,190	176,545	856
2003	2010	187,807	111,746	692
2003	2011	183,273	124,210	618
2004	2004	196,624	134,244	1,316
2004	2005	315,212	199,109	1,921
2004	2006	262,250	160,219	1,371
2004	2007	223,788	149,047	1,036
2004	2008	180,124	142,867	790
2004	2009	152,929	84,068	634
2004	2010	125,403	106,102	489
2004	2011	104,347	73,563	372
2005	2005	78,340	46,618	448
2005	2006	119,082	81,161	608
2005	2007	84,592	53,157	381
2005	2008	72,183	30,495	321
2005	2009	65,015	31,752	278
2005	2010	59,149	29,759	242
2005	2011	58,005	36,276	222
2006	2006	43,416	54,024	218
2006	2007	43,618	22,974	218
2006	2008	30,038	11,905	145
2006	2009	23,713	19,071	110
2006	2010	20,643	16,568	91
2006	2011	20,406	20,066	81
2007	2007	10,243	2,602	47
2007	2008	16,735	6,468	84
2007	2009	17,724	9,233	84
2007	2010	18,021	4,244	74
2007	2011	18,223	4,463	65
2008	2008	44,250	24,515	243
2008	2009	103,092	62,344	573
2008	2010	93,934	41,882	482
2008	2011	82,149	42,839	374
2009	2009	624,157	469,557	3,753
2009	2010	1,151,008	822,936	6,797
2009	2011	921,967	675,252	4,809
2010	2010	826,511	616,917	5,158
2010	2011	809,862	669,166	4,569

Experience Year	Incurred Claims*	Exposure*	Avg. Claim Cost*	Claim Trend*
2006	7,527,748	56,973	1,585.54	
2007	5,942,013	43,294	1,646.98	3.9%
2008	5,186,236	35,201	1,767.98	7.3%
2009	4,814,185	29,893	1,932.57	9.3%
2010	4,764,078	31,546	1,812.24	-6.2%
2011	4,636,891	28,978	1,920.17	6.0%

* excludes duration 0 experience

Bankers Life and Casualty Company

Claim Trend Analysis and Justification Based on Nationwide GR-A06E Experience

Issue Year	Experience Year	Earned Premium	Incurred Claims	Exposure
1996	1996	114,037	73,226	1,555
1996	1997	315,405	217,110	4,375
1996	1998	263,499	188,717	3,461
1996	1999	243,919	224,352	2,901
1996	2000	244,725	180,658	2,539
1996	2001	252,714	167,163	2,229
1996	2002	248,681	136,519	1,918
1996	2003	243,185	174,534	1,754
1996	2004	222,693	143,823	1,547
1996	2005	215,706	149,845	1,436
1996	2006	199,560	127,917	1,149
1996	2007	183,648	129,501	912
1996	2008	159,753	82,357	740
1996	2009	142,605	89,322	590
1996	2010	132,105	48,162	504
1996	2011	106,371	96,372	394
1997	1997	187,631	102,275	2,505
1997	1998	369,213	191,459	4,708
1997	1999	337,173	184,680	3,952
1997	2000	327,251	212,545	3,353
1997	2001	324,717	167,996	2,866
1997	2002	306,707	178,679	2,371
1997	2003	292,658	183,953	2,108
1997	2004	279,765	164,342	1,885
1997	2005	273,425	165,686	1,725
1997	2006	249,146	136,489	1,344
1997	2007	229,879	121,217	1,086
1997	2008	212,606	129,263	953
1997	2009	203,053	115,340	829
1997	2010	185,440	117,848	689
1997	2011	172,835	115,362	588
1998	1998	1,050,186	609,420	12,158
1998	1999	2,444,418	1,556,385	26,635
1998	2000	2,359,890	1,587,696	22,312
1998	2001	2,314,381	1,533,779	19,014
1998	2002	2,149,301	1,434,333	15,624
1998	2003	1,980,264	1,371,015	13,408
1998	2004	1,885,123	1,427,219	11,901
1998	2005	1,739,940	1,246,130	10,365
1998	2006	1,521,554	1,004,029	7,766
1998	2007	1,250,499	890,149	5,701
1998	2008	1,034,242	707,879	4,509
1998	2009	947,136	601,712	3,761
1998	2010	816,719	559,284	2,940
1998	2011	667,435	414,621	2,264
1999	1999	3,510,501	2,076,623	37,573
1999	2000	7,079,422	4,595,042	69,458
1999	2001	6,933,525	4,319,881	58,427
1999	2002	6,300,787	3,948,055	47,599
1999	2003	5,706,614	4,106,842	40,432
1999	2004	5,355,715	3,718,142	35,558
1999	2005	4,939,596	3,609,207	30,708
1999	2006	4,452,857	3,004,698	24,077
1999	2007	3,778,988	2,376,431	18,499
1999	2008	3,270,961	2,190,128	15,228
1999	2009	2,955,461	1,792,532	12,429
1999	2010	2,555,857	1,392,289	9,653
1999	2011	2,193,919	1,314,707	7,796
2000	2000	4,100,477	2,701,607	40,978
2000	2001	5,851,154	3,489,140	49,395
2000	2002	5,410,901	3,022,403	40,720
2000	2003	4,788,821	2,904,649	34,480
2000	2004	4,482,087	3,148,733	30,856
2000	2005	4,224,858	3,149,669	27,672
2000	2006	3,956,736	2,657,400	22,307
2000	2007	3,376,298	2,105,168	16,840
2000	2008	2,890,085	1,937,883	13,715
2000	2009	2,612,362	1,751,067	11,090
2000	2010	2,308,452	1,384,897	8,854
2000	2011	1,959,300	1,160,295	7,010
2001	2001	1,826,131	1,102,440	16,040
2001	2002	3,351,469	2,003,674	27,544
2001	2003	3,066,914	1,848,792	23,528
2001	2004	2,875,264	2,031,809	20,920
2001	2005	2,663,465	1,776,751	18,129
2001	2006	2,401,858	1,478,864	14,246

Bankers Life and Casualty Company

Claim Trend Analysis and Justification Based on Nationwide GR-A06E Experience

Issue Year	Experience Year	Earned Premium	Incurred Claims	Exposure
2001	2007	2,069,634	1,277,296	10,884
2001	2008	1,794,725	1,117,478	8,752
2001	2009	1,620,800	1,099,240	7,135
2001	2010	1,430,778	896,309	5,688
2001	2011	1,189,215	763,677	4,413
2002	2002	2,084,044	1,344,626	17,465
2002	2003	3,787,157	2,559,781	30,956
2002	2004	3,607,010	2,555,150	27,289
2002	2005	3,446,641	2,806,104	23,923
2002	2006	3,152,677	2,171,171	18,839
2002	2007	2,748,471	1,896,691	14,935
2002	2008	2,491,195	1,816,568	12,091
2002	2009	2,166,183	1,411,259	9,329
2002	2010	1,867,242	1,144,516	7,144
2002	2011	1,491,954	888,863	5,398
2003	2003	4,289,170	3,009,201	34,328
2003	2004	7,462,557	5,401,797	57,552
2003	2005	6,930,081	5,045,134	48,940
2003	2006	6,085,406	4,423,030	36,911
2003	2007	5,054,913	3,669,097	28,130
2003	2008	4,557,912	3,371,389	22,477
2003	2009	4,027,817	2,723,746	17,408
2003	2010	3,415,236	2,234,727	13,127
2003	2011	2,614,503	1,510,135	9,492
2004	2004	3,460,433	2,419,394	28,583
2004	2005	6,493,153	4,443,554	50,824
2004	2006	5,849,396	3,827,261	38,712
2004	2007	4,876,892	3,306,199	29,123
2004	2008	4,206,945	2,747,109	22,254
2004	2009	3,619,424	2,300,600	16,968
2004	2010	3,033,480	1,892,569	12,546
2004	2011	2,287,674	1,546,902	8,840
2005	2005	3,751,364	2,485,473	29,689
2005	2006	6,595,512	4,425,381	46,116
2005	2007	5,331,882	3,620,501	32,969
2005	2008	4,600,069	3,368,291	25,165
2005	2009	3,972,247	2,746,616	19,079
2005	2010	3,363,514	2,263,190	14,009
2005	2011	2,568,785	1,727,585	9,996
2006	2006	1,671,452	1,344,719	12,326
2006	2007	1,822,637	1,491,544	11,826
2006	2008	1,552,716	1,053,378	8,702
2006	2009	1,329,273	787,373	6,615
2006	2010	1,069,470	660,146	4,769
2006	2011	772,058	388,979	3,224
2007	2007	132,103	103,477	795
2007	2008	204,633	137,412	1,072
2007	2009	165,192	152,021	790
2007	2010	125,411	100,359	558
2007	2011	94,470	101,965	405
2008	2008	97,130	50,192	485
2008	2009	130,103	100,353	586
2008	2010	100,146	73,385	405
2008	2011	77,246	40,028	296
2009	2009	60,454	56,060	264
2009	2010	92,463	60,996	379
2009	2011	64,014	24,196	240
2010	2010	50,584	20,435	256
2010	2011	33,813	8,015	155

Experience Year	Incurred Claims*	Exposure*	Avg. Claim Cost*	Claim Trend*
2006	23,256,240	211,467	1,319.71	
2007	20,883,795	170,905	1,466.34	11.1%
2008	18,659,134	135,658	1,650.54	12.6%
2009	15,671,179	106,609	1,763.96	6.9%
2010	12,828,677	81,265	1,894.35	7.4%
2011	10,101,702	60,511	2,003.28	5.8%

* excludes duration 0 experience

Bankers Life and Casualty Company

Claim Trend Analysis and Justification Based on Rhode Island GR-A06F Experience

Issue Year	Experience Year	Earned Premium	Incurred Claims	Exposure
1996	1996	7,703	11,786	92
1996	1997	21,584	13,473	259
1996	1998	14,519	11,358	147
1996	1999	11,936	6,189	114
1996	2000	13,093	11,301	117
1996	2001	14,560	9,629	119
1996	2002	15,111	6,102	112
1996	2003	15,663	7,488	112
1996	2004	15,194	8,317	105
1996	2005	13,530	6,644	88
1996	2006	14,543	7,990	86
1996	2007	13,608	6,219	80
1996	2008	15,079	7,385	80
1996	2009	15,848	11,308	80
1996	2010	17,573	10,549	80
1996	2011	19,698	9,771	80
1997	1997	9,408	12,621	123
1997	1998	17,536	12,924	212
1997	1999	17,633	10,048	192
1997	2000	18,602	15,684	196
1997	2001	20,810	12,435	200
1997	2002	22,146	15,295	194
1997	2003	20,820	12,329	171
1997	2004	20,784	13,125	160
1997	2005	21,542	14,392	160
1997	2006	22,575	6,642	154
1997	2007	23,682	17,989	145
1997	2008	23,281	8,817	125
1997	2009	24,201	9,632	120
1997	2010	23,077	12,832	111
1997	2011	25,036	10,809	110
1998	1998	831	1,088	11
1998	1999	3,258	2,747	34
1998	2000	2,907	412	29
1998	2001	3,152	584	32
1998	2002	2,925	3,079	27
1998	2003	1,429	1,055	16
1998	2004	1,454	1,636	16
1998	2005	1,509	3,765	16
1998	2006	1,751	4,335	16
1998	2007	1,912	22,095	16
1998	2008	2,085	26,882	16
1998	2009	2,292	18,830	16
1998	2010	2,409	13,579	15
1998	2011	(15)	-	-
1999	1999	4,224	2,714	49
1999	2000	12,358	8,099	127
1999	2001	13,403	5,987	136
1999	2002	15,529	6,663	136
1999	2003	16,340	5,883	136
1999	2004	17,184	11,565	136
1999	2005	17,866	12,729	136
1999	2006	19,345	14,496	136
1999	2007	17,258	9,505	128
1999	2008	19,166	11,771	128
1999	2009	20,292	14,503	128
1999	2010	22,389	14,564	128
1999	2011	22,517	12,712	115
2000	2000	14,717	10,953	147
2000	2001	28,443	20,307	281
2000	2002	29,555	13,769	265
2000	2003	28,692	20,114	243
2000	2004	30,108	16,571	240
2000	2005	30,928	24,126	238
2000	2006	31,348	31,511	217
2000	2007	32,123	29,773	216
2000	2008	33,803	15,108	201
2000	2009	33,561	14,579	184
2000	2010	26,361	10,069	142
2000	2011	28,646	20,763	136
2001	2001	22,123	17,273	193
2001	2002	35,756	27,793	304
2001	2003	36,467	29,694	296
2001	2004	36,980	27,063	280
2001	2005	36,894	27,201	266
2001	2006	40,083	28,965	255

Bankers Life and Casualty Company

Claim Trend Analysis and Justification Based on Rhode Island GR-A06F Experience

Issue Year	Experience Year	Earned Premium	Incurred Claims	Exposure
2001	2007	39,088	26,742	226
2001	2008	39,785	34,442	206
2001	2009	41,995	35,876	200
2001	2010	40,432	37,100	180
2001	2011	39,550	32,841	168
2002	2002	13,394	6,184	115
2002	2003	26,402	15,953	206
2002	2004	25,161	20,586	189
2002	2005	25,521	28,606	184
2002	2006	26,437	12,319	175
2002	2007	28,578	21,693	175
2002	2008	28,833	19,926	166
2002	2009	28,172	24,979	158
2002	2010	27,907	18,665	150
2002	2011	20,816	27,345	107
2003	2003	31,247	39,319	248
2003	2004	80,711	76,615	628
2003	2005	81,485	70,797	608
2003	2006	88,178	81,168	581
2003	2007	80,319	55,499	507
2003	2008	80,040	76,352	466
2003	2009	80,541	69,381	432
2003	2010	79,241	62,365	403
2003	2011	71,440	52,804	341
2004	2004	87,291	62,301	736
2004	2005	165,796	149,825	1,373
2004	2006	171,751	103,961	1,261
2004	2007	168,700	111,172	1,130
2004	2008	168,524	115,636	1,042
2004	2009	170,391	107,349	965
2004	2010	173,046	100,223	893
2004	2011	178,920	119,565	819
2005	2005	314,819	178,395	2,091
2005	2006	690,351	399,554	4,181
2005	2007	672,605	460,511	3,640
2005	2008	634,826	412,236	3,150
2005	2009	615,160	331,258	2,803
2005	2010	612,485	332,822	2,584
2005	2011	593,376	357,332	2,291
2006	2006	288,341	197,638	2,143
2006	2007	404,545	252,126	2,792
2006	2008	364,303	289,496	2,323
2006	2009	361,426	289,407	2,112
2006	2010	358,092	276,301	1,899
2006	2011	350,070	264,803	1,658
2007	2007	123,664	74,836	919
2007	2008	172,032	109,678	1,185
2007	2009	166,442	130,736	1,049
2007	2010	168,012	114,303	964
2007	2011	159,405	106,026	811
2008	2008	107,176	76,355	723
2008	2009	235,689	151,601	1,532
2008	2010	224,111	140,844	1,334
2008	2011	215,010	178,457	1,134
2009	2009	262,415	211,413	1,779
2009	2010	434,722	359,488	2,808
2009	2011	429,839	339,616	2,458
2010	2010	928,585	875,114	5,166
2010	2011	955,963	729,787	4,710

Experience Year	Incurred Claims*	Exposure*	Avg. Claim Cost*	Claim Trend*
2006	690,939	7,062	1,174.07	
2007	1,013,325	9,055	1,342.89	14.4%
2008	1,127,731	9,088	1,489.08	10.9%
2009	1,209,439	9,779	1,484.13	-0.3%
2010	1,503,704	11,691	1,543.45	4.0%
2011	2,262,631	14,938	1,817.62	17.8%

* excludes duration 0 experience

Bankers Life and Casualty Company

Claim Trend Analysis and Justification Based on Nationwide GR-A06FH Experience

Issue Year	Experience Year	Earned Premium	Incurred Claims	Exposure
1996	1996	-	-	-
1996	1997	-	-	-
1996	1998	-	-	-
1996	1999	-	-	-
1996	2000	-	-	-
1996	2001	-	-	-
1996	2002	-	-	-
1996	2003	-	-	-
1996	2004	-	-	-
1996	2005	-	-	-
1996	2006	-	-	-
1996	2007	-	-	-
1996	2008	-	-	-
1996	2009	-	-	-
1996	2010	-	-	-
1996	2011	-	-	-
1997	1997	-	-	-
1997	1998	-	-	-
1997	1999	-	-	-
1997	2000	-	-	-
1997	2001	-	-	-
1997	2002	-	-	-
1997	2003	-	-	-
1997	2004	-	-	-
1997	2005	-	-	-
1997	2006	-	-	-
1997	2007	-	-	-
1997	2008	-	-	-
1997	2009	-	-	-
1997	2010	-	-	-
1997	2011	-	-	-
1998	1998	-	-	-
1998	1999	-	-	-
1998	2000	-	-	-
1998	2001	-	-	-
1998	2002	-	-	-
1998	2003	-	-	-
1998	2004	-	-	-
1998	2005	-	-	-
1998	2006	-	-	-
1998	2007	-	-	-
1998	2008	-	-	-
1998	2009	-	-	-
1998	2010	-	-	-
1998	2011	-	-	-
1999	1999	-	-	-
1999	2000	-	-	-
1999	2001	-	-	-
1999	2002	-	-	-
1999	2003	-	-	-
1999	2004	-	-	-
1999	2005	-	-	-
1999	2006	-	-	-
1999	2007	-	-	-
1999	2008	-	-	-
1999	2009	-	-	-
1999	2010	-	-	-
1999	2011	-	-	-
2000	2000	201,137	28,095	2,874
2000	2001	415,478	87,093	5,592
2000	2002	328,163	57,315	3,907
2000	2003	272,532	57,014	3,088
2000	2004	205,161	105,680	2,630
2000	2005	153,856	71,994	2,252
2000	2006	114,273	66,020	1,832
2000	2007	93,634	88,340	1,499
2000	2008	82,361	51,424	1,217
2000	2009	76,240	64,855	1,052
2000	2010	71,022	22,555	966
2000	2011	62,661	22,915	808
2001	2001	573,550	95,992	8,098
2001	2002	772,195	175,483	10,189
2001	2003	617,556	97,786	7,631
2001	2004	433,378	106,570	6,111
2001	2005	329,646	143,972	5,191
2001	2006	261,253	177,339	4,384

Bankers Life and Casualty Company

Claim Trend Analysis and Justification Based on Nationwide GR-A06FH Experience

Issue Year	Experience Year	Earned Premium	Incurred Claims	Exposure
2001	2007	235,651	118,902	3,814
2001	2008	208,886	110,330	3,193
2001	2009	186,847	90,269	2,774
2001	2010	174,707	77,626	2,492
2001	2011	158,810	50,334	2,164
2002	2002	435,655	108,790	5,946
2002	2003	542,670	128,259	7,433
2002	2004	378,436	121,130	5,863
2002	2005	291,919	140,534	4,857
2002	2006	224,025	109,379	3,903
2002	2007	183,893	118,189	3,176
2002	2008	163,322	81,091	2,649
2002	2009	136,467	97,067	2,112
2002	2010	123,127	72,452	1,812
2002	2011	115,472	54,734	1,611
2003	2003	368,819	53,941	5,680
2003	2004	543,401	107,913	9,726
2003	2005	439,619	186,708	8,012
2003	2006	335,866	142,766	6,449
2003	2007	268,516	115,702	5,081
2003	2008	223,776	101,777	4,040
2003	2009	194,473	119,563	3,307
2003	2010	178,749	99,995	2,937
2003	2011	163,925	121,990	2,591
2004	2004	473,980	103,832	11,066
2004	2005	914,028	343,611	18,070
2004	2006	671,655	292,509	13,805
2004	2007	529,308	273,291	10,575
2004	2008	434,603	214,354	8,418
2004	2009	381,411	260,450	7,115
2004	2010	338,864	198,946	6,094
2004	2011	306,467	236,413	5,286
2005	2005	573,190	130,029	12,157
2005	2006	866,430	277,876	18,870
2005	2007	638,031	243,120	13,734
2005	2008	538,134	214,659	11,153
2005	2009	456,596	184,294	9,101
2005	2010	396,993	249,122	7,734
2005	2011	342,382	212,953	6,583
2006	2006	653,259	238,505	14,278
2006	2007	879,038	361,672	18,965
2006	2008	711,739	332,390	14,870
2006	2009	617,364	321,563	12,425
2006	2010	560,583	294,811	10,989
2006	2011	494,117	306,527	9,456
2007	2007	422,826	137,678	9,310
2007	2008	674,080	312,311	14,625
2007	2009	534,584	282,012	11,122
2007	2010	451,174	369,084	9,162
2007	2011	391,172	250,973	7,703
2008	2008	581,857	196,967	12,736
2008	2009	872,763	422,520	18,594
2008	2010	704,514	397,113	14,786
2008	2011	603,448	443,970	12,441
2009	2009	1,068,774	319,301	22,960
2009	2010	1,811,603	1,012,695	38,841
2009	2011	1,386,544	893,291	28,928
2010	2010	2,943,154	1,851,644	59,950
2010	2011	2,189,754	1,701,304	43,853

Experience Year	Incurred Claims*	Exposure*	Avg. Claim Cost*	Claim Trend*
2006	1,065,889	49,243	259.75	
2007	1,319,215	56,844	278.49	7.2%
2008	1,418,336	60,165	282.89	1.6%
2009	1,842,592	67,602	327.08	15.6%
2010	2,794,398	95,813	349.98	7.0%
2011	4,295,403	121,424	424.50	21.3%

* excludes duration 0 experience

Bankers Life and Casualty Company

Claim Trend Analysis and Justification Based on Nationwide GR-A06G Experience

Issue Year	Experience Year	Earned Premium	Incurred Claims	Exposure
1996	1996	452,039	259,875	5,195
1996	1997	1,090,051	745,464	12,557
1996	1998	985,292	617,083	10,559
1996	1999	944,366	609,076	8,907
1996	2000	888,826	658,551	7,945
1996	2001	915,629	693,146	7,203
1996	2002	867,124	553,720	6,275
1996	2003	828,977	518,459	5,580
1996	2004	809,843	567,145	5,116
1996	2005	771,087	577,045	4,521
1996	2006	701,411	414,333	3,499
1996	2007	584,710	417,590	2,730
1996	2008	523,026	374,005	2,220
1996	2009	442,333	325,979	1,654
1996	2010	368,651	268,857	1,329
1996	2011	333,753	253,577	1,136
1997	1997	970,334	622,713	10,658
1997	1998	2,197,065	1,378,125	22,817
1997	1999	2,127,651	1,283,726	19,083
1997	2000	2,002,498	1,282,090	17,022
1997	2001	1,973,795	1,279,060	15,012
1997	2002	1,854,340	1,250,045	13,078
1997	2003	1,759,839	1,048,673	11,759
1997	2004	1,721,545	1,088,401	10,700
1997	2005	1,677,192	1,101,364	9,598
1997	2006	1,556,171	943,307	7,478
1997	2007	1,315,282	893,816	5,938
1997	2008	1,169,624	816,454	4,789
1997	2009	1,059,840	643,405	3,809
1997	2010	869,623	540,895	3,043
1997	2011	700,108	376,749	2,352
1998	1998	1,285,472	780,804	13,553
1998	1999	2,324,287	1,478,048	22,546
1998	2000	2,128,720	1,407,116	19,429
1998	2001	2,117,942	1,338,254	17,120
1998	2002	1,961,058	1,258,876	14,651
1998	2003	1,867,447	1,137,789	13,064
1998	2004	1,795,009	1,154,171	11,697
1998	2005	1,711,615	1,131,041	10,315
1998	2006	1,601,442	995,684	8,120
1998	2007	1,351,707	819,371	6,385
1998	2008	1,221,169	724,512	5,162
1998	2009	1,129,697	673,658	4,174
1998	2010	962,011	560,116	3,358
1998	2011	790,141	524,003	2,619
1999	1999	1,527,822	922,335	14,796
1999	2000	2,870,404	1,937,147	27,244
1999	2001	2,750,490	1,718,198	23,266
1999	2002	2,417,808	1,458,530	18,024
1999	2003	2,265,452	1,476,905	15,512
1999	2004	2,119,298	1,415,939	13,413
1999	2005	1,954,249	1,322,083	11,564
1999	2006	1,763,307	1,145,205	8,966
1999	2007	1,467,472	1,021,008	6,874
1999	2008	1,336,851	947,554	5,646
1999	2009	1,194,253	724,177	4,494
1999	2010	936,620	556,716	3,377
1999	2011	791,772	607,175	2,646
2000	2000	4,743,782	2,916,003	44,329
2000	2001	9,695,406	6,238,949	83,377
2000	2002	8,177,226	5,141,410	62,492
2000	2003	7,296,074	4,716,776	50,993
2000	2004	6,649,733	4,817,663	43,278
2000	2005	6,013,459	4,249,854	36,919
2000	2006	5,280,972	3,696,597	28,474
2000	2007	4,447,934	2,915,048	22,354
2000	2008	4,053,848	2,666,000	18,343
2000	2009	3,572,553	2,148,165	14,562
2000	2010	3,041,938	1,995,670	11,733
2000	2011	2,549,361	1,895,494	9,114
2001	2001	6,301,223	4,005,101	54,489
2001	2002	9,566,382	5,995,614	77,026
2001	2003	8,508,839	5,443,450	63,407
2001	2004	7,763,336	5,554,285	54,165
2001	2005	7,200,140	5,245,346	46,831
2001	2006	6,451,107	4,618,545	36,517

Bankers Life and Casualty Company

Claim Trend Analysis and Justification Based on Nationwide GR-A06G Experience

Issue Year	Experience Year	Earned Premium	Incurred Claims	Exposure
2001	2007	5,391,504	3,847,351	28,893
2001	2008	4,870,361	3,508,941	23,329
2001	2009	4,257,199	2,709,533	18,203
2001	2010	3,646,384	2,535,579	14,707
2001	2011	3,147,175	2,204,344	11,577
2002	2002	7,369,606	4,688,141	60,863
2002	2003	12,591,674	8,388,269	100,092
2002	2004	11,779,665	8,198,147	86,901
2002	2005	11,077,239	8,178,384	75,618
2002	2006	9,877,612	7,052,798	59,061
2002	2007	8,551,338	6,635,974	48,102
2002	2008	7,805,007	5,288,616	38,669
2002	2009	6,909,720	4,287,981	30,510
2002	2010	5,941,706	3,957,243	24,575
2002	2011	5,239,585	3,410,895	19,747
2003	2003	8,283,151	5,089,641	68,634
2003	2004	15,442,000	10,717,397	124,878
2003	2005	14,185,021	10,125,886	106,532
2003	2006	12,233,647	8,908,772	81,394
2003	2007	10,309,744	7,754,733	63,077
2003	2008	9,140,972	6,304,740	48,908
2003	2009	7,884,046	5,230,561	37,489
2003	2010	6,691,054	4,629,967	29,619
2003	2011	5,709,231	3,663,711	22,880
2004	2004	9,590,102	6,198,436	79,017
2004	2005	17,727,399	12,508,608	140,698
2004	2006	15,243,601	11,596,281	107,282
2004	2007	12,647,489	9,407,201	81,660
2004	2008	10,944,616	7,764,195	61,822
2004	2009	9,332,395	6,861,976	46,919
2004	2010	7,761,444	5,769,117	36,360
2004	2011	6,531,522	4,671,496	27,652
2005	2005	13,575,498	8,962,134	106,713
2005	2006	23,572,751	15,680,340	171,195
2005	2007	19,208,779	13,281,490	126,455
2005	2008	16,505,169	11,094,145	96,055
2005	2009	14,136,130	10,265,213	74,047
2005	2010	12,013,020	8,708,202	58,659
2005	2011	10,198,520	7,273,225	45,215
2006	2006	7,417,639	4,875,006	51,381
2006	2007	9,763,397	6,628,602	61,834
2006	2008	8,472,187	5,772,392	48,833
2006	2009	7,478,407	5,341,756	39,619
2006	2010	6,656,252	4,903,189	32,854
2006	2011	5,906,094	4,147,860	26,600
2007	2007	3,428,160	2,281,194	21,452
2007	2008	5,272,981	3,289,903	31,544
2007	2009	4,587,801	2,955,427	25,573
2007	2010	4,114,726	2,723,125	21,263
2007	2011	3,621,965	2,403,859	17,024
2008	2008	1,548,286	1,103,141	9,204
2008	2009	2,031,509	1,420,185	11,471
2008	2010	1,738,154	1,210,032	9,199
2008	2011	1,426,772	1,036,100	6,838
2009	2009	1,169,469	753,845	6,747
2009	2010	1,706,852	1,152,125	9,526
2009	2011	1,276,303	878,961	6,451
2010	2010	1,227,730	758,307	6,474
2010	2011	1,007,214	588,073	4,758

Experience Year	Incurred Claims*	Exposure*	Avg. Claim Cost*	Claim Trend*
2006	55,051,862	511,986	1,290.31	
2007	53,622,183	454,302	1,416.38	9.8%
2008	48,551,456	385,320	1,512.04	6.8%
2009	43,588,018	312,524	1,673.65	10.7%
2010	39,510,833	259,602	1,826.37	9.1%
2011	33,935,522	206,609	1,971.00	7.9%

* excludes duration 0 experience

Bankers Life and Casualty Company

Claim Trend Analysis and Justification Based on Nationwide GR-A06J Experience

Issue Year	Experience Year	Earned Premium	Incurred Claims	Exposure
1996	1996	-	-	-
1996	1997	-	-	-
1996	1998	-	-	-
1996	1999	-	-	-
1996	2000	-	-	-
1996	2001	-	-	-
1996	2002	-	-	-
1996	2003	-	-	-
1996	2004	-	-	-
1996	2005	-	-	-
1996	2006	-	-	-
1996	2007	-	-	-
1996	2008	-	-	-
1996	2009	-	-	-
1996	2010	-	-	-
1996	2011	-	-	-
1997	1997	-	-	-
1997	1998	-	-	-
1997	1999	-	-	-
1997	2000	-	-	-
1997	2001	-	-	-
1997	2002	-	-	-
1997	2003	-	-	-
1997	2004	-	-	-
1997	2005	-	-	-
1997	2006	-	-	-
1997	2007	-	-	-
1997	2008	-	-	-
1997	2009	-	-	-
1997	2010	-	-	-
1997	2011	-	-	-
1998	1998	-	-	-
1998	1999	-	-	-
1998	2000	-	-	-
1998	2001	-	-	-
1998	2002	-	-	-
1998	2003	-	-	-
1998	2004	-	-	-
1998	2005	-	-	-
1998	2006	-	-	-
1998	2007	-	-	-
1998	2008	-	-	-
1998	2009	-	-	-
1998	2010	-	-	-
1998	2011	-	-	-
1999	1999	-	-	-
1999	2000	-	-	-
1999	2001	-	-	-
1999	2002	-	-	-
1999	2003	-	-	-
1999	2004	-	-	-
1999	2005	-	-	-
1999	2006	-	-	-
1999	2007	-	-	-
1999	2008	-	-	-
1999	2009	-	-	-
1999	2010	-	-	-
1999	2011	-	-	-
2000	2000	-	-	-
2000	2001	-	-	-
2000	2002	-	-	-
2000	2003	-	-	-
2000	2004	-	-	-
2000	2005	-	-	-
2000	2006	-	-	-
2000	2007	-	-	-
2000	2008	-	-	-
2000	2009	-	-	-
2000	2010	-	-	-
2000	2011	-	-	-
2001	2001	-	-	-
2001	2002	-	-	-
2001	2003	-	-	-
2001	2004	-	-	-
2001	2005	-	-	-
2001	2006	-	-	-

Bankers Life and Casualty Company

Claim Trend Analysis and Justification Based on Nationwide GR-A06J Experience

Issue Year	Experience Year	Earned Premium	Incurred Claims	Exposure
2001	2007	-	-	-
2001	2008	-	-	-
2001	2009	-	-	-
2001	2010	-	-	-
2001	2011	-	-	-
2002	2002	-	-	-
2002	2003	-	-	-
2002	2004	-	-	-
2002	2005	-	-	-
2002	2006	-	-	-
2002	2007	-	-	-
2002	2008	-	-	-
2002	2009	-	-	-
2002	2010	-	-	-
2002	2011	-	-	-
2003	2003	-	-	-
2003	2004	-	-	-
2003	2005	-	-	-
2003	2006	-	-	-
2003	2007	-	-	-
2003	2008	-	-	-
2003	2009	-	-	-
2003	2010	-	-	-
2003	2011	-	-	-
2004	2004	-	-	-
2004	2005	-	-	-
2004	2006	-	-	-
2004	2007	-	-	-
2004	2008	-	-	-
2004	2009	-	-	-
2004	2010	-	-	-
2004	2011	-	-	-
2005	2005	81,624	39,922	514
2005	2006	833,854	520,954	5,177
2005	2007	732,420	463,291	4,253
2005	2008	696,517	475,794	3,653
2005	2009	676,344	469,590	3,132
2005	2010	616,827	470,524	2,612
2005	2011	528,490	356,566	1,965
2006	2006	24,165,205	15,567,159	161,828
2006	2007	42,811,956	29,149,780	280,292
2006	2008	39,582,699	27,412,374	238,873
2006	2009	37,985,572	26,830,898	205,053
2006	2010	35,206,455	23,892,100	173,408
2006	2011	31,185,537	20,830,995	136,498
2007	2007	21,427,416	15,378,684	149,506
2007	2008	39,061,957	28,278,828	261,856
2007	2009	37,519,327	26,405,344	226,458
2007	2010	34,977,869	24,957,362	192,465
2007	2011	31,298,807	22,372,497	152,920
2008	2008	24,088,075	16,732,545	161,312
2008	2009	43,413,650	30,541,332	273,549
2008	2010	40,521,486	28,669,641	232,538
2008	2011	35,772,676	25,191,016	181,701
2009	2009	24,681,218	17,864,369	157,063
2009	2010	43,250,177	31,115,240	261,332
2009	2011	38,600,570	26,125,323	204,264
2010	2010	20,990,081	14,283,864	125,566
2010	2011	21,904,973	14,493,899	115,962

Experience Year	Incurred Claims*	Exposure*	Avg. Claim Cost*	Claim Trend*
2006	520,954	5,177	1,207.54	
2007	29,613,071	284,545	1,248.86	3.4%
2008	56,166,996	504,382	1,336.30	7.0%
2009	84,247,164	708,192	1,427.53	6.8%
2010	109,104,867	862,355	1,518.24	6.4%
2011	109,370,296	793,310	1,654.39	9.0%

* excludes duration 0 experience