

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: 2017 GR-A05 & GR-A06
Project Name/Number: /

Filing at a Glance

Company: Bankers Life and Casualty Company
Product Name: 2017 GR-A05 & GR-A06
State: Rhode Island
TOI: MS05I Individual Medicare Supplement - Standard Plans
Sub-TOI: MS05I.015 Multi-Plan
Filing Type: Rate
Date Submitted: 10/05/2016
SERFF Tr Num: BNLB-130756844
SERFF Status: Assigned
State Tr Num:
State Status: Open-Pending Actuary Review
Co Tr Num:

Implementation: 01/01/2017
Date Requested:
Author(s): Diana Willis
Reviewer(s): Linda Johnson (primary), Charles DeWeese, Maria Casale
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

State: Rhode Island
TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan
Product Name: 2017 GR-A05 & 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: Filing Status Changed: 10/11/2016
 State Status Changed: 10/12/2016
 Deemer Date: Created By: Diana Willis
 Submitted By: Diana Willis Corresponding Filing Tracking Number:

Filing Description:
 INDIVIDUAL A&H
 2017 Premium Rates for Standardized Medicare Supplement Policy Forms GR-A05C and GR-A05F, GR-A06A thru GR-A06G, GR-A06FH and GR-A06J

We are submitting the rates to be used beginning in 2017 for the above referenced forms. GR A05C and GR-A05F were approved in your state on June 11, 1992. GR-A06A thru GR-A06G, GR-A06FH and GR-A06J 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, claim cost trend increases and poorer than anticipated experience, we must increase the rates on certain plans. The specific amounts and details of our requested changes are fully explained in the enclosed actuarial memorandum. The enclosed rates are intended to be effective through year-end 2017 and will apply to in-force business only. With these rates the required anticipated loss ratio standard of your state for this form 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: 2017 GR-A05 & GR-A06
Project Name/Number: /

Filing Fees

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

Company	Amount	Date Processed	Transaction #
Bankers Life and Casualty Company	\$225.00	10/05/2016	114975261

SERFF Tracking #:

BNLB-130756844

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: 2017 GR-A05 & 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: 4.400%

Effective Date of Last Rate Revision: 01/01/2016

Filing Method of Last Filing: SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number 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	0.200%	0.200%	\$6,719	904	\$3,359,714	6.000%	0.000%

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: 2017 GR-A05 & GR-A06

Project Name/Number: /

Rate/Rule Schedule

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: BNLB-130204538 Percent Rate Change Request: 6	Proposed Rates - A06A.pdf,
2		Rate Sheet Plan B	GR-A06B	Revised	Previous State Filing Number: BNLB-130204538 Percent Rate Change Request: 6	Proposed Rates - A06B.pdf,
3		Rate Sheet Plan C	GR-A05C, GR-A06C	Revised	Previous State Filing Number: BNLB-130204538 Percent Rate Change Request:	Proposed Rates - A05C.pdf, Proposed Rates - A06C.pdf,
4		Rate Sheet Plan D	GR-A06D	Revised	Previous State Filing Number: BNLB-130204538 Percent Rate Change Request:	Proposed Rates - A06D.pdf,
5		Rate Sheet Plan E	GR-A06E	Revised	Previous State Filing Number: BNLB-130204538 Percent Rate Change Request:	Proposed Rates - A06E.pdf,
6		Rate Sheet Plan F	GR-A05F, GR-A06F	Revised	Previous State Filing Number: BNLB-130204538 Percent Rate Change Request:	Proposed Rates - A05F.pdf, Proposed Rates - A06F.pdf,
7		Rate Sheet Plan FH	GR-A06FH	Revised	Previous State Filing Number: BNLB-130204538 Percent Rate Change Request:	Proposed Rates - A06FH.pdf,
8		Rate Sheet Plan G	GR-A06G	Revised	Previous State Filing Number: BNLB-130204538 Percent Rate Change Request: 6	Proposed Rates - A06G.pdf,
9		Rate Sheet Plan J	GR-A06J	Revised	Previous State Filing Number: BNLB-130204538 Percent Rate Change Request:	Proposed Rates - A06J.pdf,
10		Rate Sheet Current	GR-A05C, GR-A05F, GR-A06A, GR-A06B, GR-A06C, GR-A06D, GR-A06E, GR-A06F, GR-A06FH, GR-A06G, GR-A06J	Other	Previous State Filing Number: BNLB-130204538 Rate Action Other Explanation: Informational	Current Rates - A05.pdf, Current Rates - A06.pdf,

Bankers Life and Casualty Company

Standardized Medicare Supplement
Policy Form Series GR-A06

Annual Premium Rates* Male or Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,921.40
66	1,967.87
67	2,015.33
68	2,068.67
69	2,124.86
70	2,182.89
71	2,242.45
72	2,303.44
73	2,382.09
74	2,464.56
75	2,548.56
76	2,637.80
77	2,727.36
78	2,822.05
79	2,919.14
80+	3,021.03

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

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

Bankers Life and Casualty Company

Standardized Medicare Supplement
Policy Form Series GR-A06

Annual Premium Rates* Male or Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,120.60
66	2,188.78
67	2,258.93
68	2,338.56
69	2,419.94
70	2,505.36
71	2,593.72
72	2,685.36
73	2,794.34
74	2,908.45
75	3,025.83
76	3,149.76
77	3,278.15
78	3,413.21
79	3,551.86
80+	3,700.44

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Bankers Life and Casualty Company

Standardized Medicare Supplement
Policy Form Series GR-A05

Annual Premium Rates* Male or Female

<u>Attained Age</u>	<u>Plan C</u>
65	\$2,158.35
66	2,225.22
67	2,295.69
68	2,373.25
69	2,454.53
70	2,539.51
71	2,627.87
72	2,719.83
73	2,829.47
74	2,945.21
75	3,065.43
76	3,192.19
77	3,323.97
78	3,463.61
79	3,608.15
80+	3,763.39

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Bankers Life and Casualty Company

Standardized Medicare Supplement
Policy Form Series GR-A06

Annual Premium Rates* Male or Female

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

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Bankers Life and Casualty Company

Standardized Medicare Supplement
Policy Form Series GR-A06

Annual Premium Rates* Male or Female

<u>Attained Age</u>	<u>Plan D</u>
65	\$1,925.11
66	1,992.64
67	2,063.76
68	2,141.55
69	2,224.13
70	2,309.65
71	2,400.63
72	2,493.25
73	2,604.09
74	2,720.81
75	2,841.36
76	2,970.63
77	3,105.57
78	3,246.85
79	3,394.88
80+	3,553.28

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Bankers Life and Casualty Company

Standardized Medicare Supplement
Policy Form Series GR-A06

Annual Premium Rates* Male or Female

<u>Attained Age</u>	<u>Plan E</u>
65	\$2,108.27
66	2,179.07
67	2,252.38
68	2,333.44
69	2,418.74
70	2,507.43
71	2,599.29
72	2,695.72
73	2,807.54
74	2,925.58
75	3,047.76
76	3,176.37
77	3,311.21
78	3,452.92
79	3,600.41
80+	3,758.70

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Bankers Life and Casualty Company

Standardized Medicare Supplement
Policy Form Series GR-A05

Annual Premium Rates* Male or Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,416.78
66	2,510.92
67	2,609.32
68	2,712.41
69	2,818.56
70	2,929.50
71	3,045.47
72	3,166.77
73	3,292.45
74	3,425.75
75	3,563.64
76	3,707.86
77	3,858.51
78	4,014.84
79	4,180.33
80+	4,352.25

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Bankers Life and Casualty Company

Standardized Medicare Supplement
Policy Form Series GR-A06

Annual Premium Rates* Male or Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,354.27
66	2,445.69
67	2,541.91
68	2,641.72
69	2,745.36
70	2,854.12
71	2,967.14
72	3,085.17
73	3,207.68
74	3,337.61
75	3,471.13
76	3,611.97
77	3,759.24
78	3,911.42
79	4,072.33
80+	4,239.78

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Bankers Life and Casualty Company

Standardized Medicare Supplement
Policy Form Series GR-A06

Annual Premium Rates* Male or Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$475.20
66	492.21
67	510.10
68	528.32
69	547.30
70	567.05
71	587.45
72	608.61
73	631.30
74	654.54
75	678.65
76	703.63
77	729.92
78	756.98
79	784.90
80+	813.92

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Bankers Life and Casualty Company

Standardized Medicare Supplement
Policy Form Series GR-A06

Annual Premium Rates* Male or Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,235.58
66	2,328.85
67	2,427.47
68	2,531.11
69	2,639.87
70	2,752.67
71	2,870.49
72	2,995.07
73	3,125.54
74	3,262.55
75	3,405.57
76	3,555.13
77	3,713.53
78	3,880.00
79	4,054.55
80+	4,237.71

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Bankers Life and Casualty Company

Standardized Medicare Supplement
Policy Form Series GR-A06

Annual Premium Rates* Male or Female

<u>Attained Age</u>	<u>Plan J</u>
65	\$2,080.13
66	2,171.65
67	2,267.54
68	2,363.33
69	2,462.71
70	2,566.89
71	2,674.89
72	2,787.69
73	2,909.65
74	3,036.96
75	3,169.83
76	3,308.70
77	3,453.35
78	3,612.08
79	3,778.33
80+	3,952.55

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Bankers Life and Casualty Company

Standardized Medicare Supplement
Policy Form Series GR-A05

**Current
Rates**

Annual Premium Rates* Male or Female

<u>Attained Age</u>	<u>Plan B</u>	<u>Plan C</u>	<u>Plan E</u>	<u>Plan F</u>
65	\$2,842.78	\$3,300.85	\$3,061.83	\$3,312.95
66	2,934.52	3,405.24	3,164.70	3,442.33
67	3,028.88	3,514.33	3,271.94	3,578.59
68	3,134.81	3,634.99	3,389.54	3,718.99
69	3,245.54	3,761.10	3,512.81	3,866.15
70	3,358.66	3,892.11	3,641.21	4,019.75
71	3,477.13	4,028.80	3,774.62	4,179.67
72	3,600.73	4,171.82	3,915.68	4,347.24
73	3,746.48	4,342.55	4,077.78	4,520.91
74	3,898.66	4,520.91	4,247.53	4,703.63
75	4,058.15	4,708.22	4,426.11	4,893.12
76	4,222.87	4,902.94	4,612.43	5,092.98
77	4,395.67	5,108.14	4,808.69	5,299.37
78	4,576.11	5,324.90	5,014.65	5,517.44
79	4,762.87	5,550.39	5,230.43	5,744.24
80+	4,959.67	5,789.52	5,457.66	5,981.19

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Bankers Life and Casualty CompanyStandardized Medicare Supplement
Policy Form Series GR-A06**Current
Rates**

Annual Premium Rates* Male or Female

<u>Attained Age</u>	<u>Plan A</u>	<u>Plan B</u>	<u>Plan C</u>	<u>Plan D</u>	<u>Plan E</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan J</u>
65	\$1,812.64	\$2,000.60	\$2,038.02	\$1,925.11	\$2,108.27	\$2,354.27	\$448.25	\$2,109.04	\$2,080.13
66	1,856.49	2,064.86	2,101.95	1,992.64	2,179.07	2,445.69	464.40	2,197.07	2,171.65
67	1,901.22	2,131.07	2,168.38	2,063.76	2,252.38	2,541.91	481.20	2,290.02	2,267.54
68	1,951.62	2,206.24	2,241.58	2,141.55	2,333.44	2,641.72	498.43	2,387.87	2,363.33
69	2,004.53	2,282.93	2,318.38	2,224.13	2,418.74	2,745.36	516.32	2,490.42	2,462.71
70	2,059.29	2,363.54	2,398.56	2,309.65	2,507.43	2,854.12	534.98	2,596.89	2,566.89
71	2,115.47	2,446.89	2,482.12	2,400.63	2,599.29	2,967.14	554.18	2,708.05	2,674.89
72	2,173.07	2,533.40	2,568.74	2,493.25	2,695.72	3,085.17	574.14	2,825.54	2,787.69
73	2,247.25	2,636.16	2,672.71	2,604.09	2,807.54	3,207.68	595.52	2,948.59	2,909.65
74	2,325.04	2,743.83	2,781.69	2,720.81	2,925.58	3,337.61	617.45	3,077.87	3,036.96
75	2,404.34	2,854.56	2,895.03	2,841.36	3,047.76	3,471.13	640.25	3,212.81	3,169.83
76	2,488.45	2,971.50	3,014.16	2,970.63	3,176.37	3,611.97	663.81	3,353.86	3,308.70
77	2,573.00	3,092.59	3,139.06	3,105.57	3,311.21	3,759.24	688.58	3,503.32	3,453.35
78	2,662.34	3,220.01	3,270.41	3,246.85	3,452.92	3,911.42	714.10	3,660.41	3,612.08
79	2,753.87	3,350.81	3,407.75	3,394.88	3,600.41	4,072.33	740.50	3,825.02	3,778.33
80+	2,849.98	3,490.99	3,554.26	3,553.28	3,758.70	4,239.78	767.88	3,997.82	3,952.55

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SERFF Tracking #:

BNLB-130756844

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: 2017 GR-A05 & GR-A06

Project Name/Number: /

Supporting Document Schedules

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

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

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

Bypassed - Item:	*Medicare Supplement-Individual
Bypass Reason:	This form was approved before SERFF
Attachment(s):	
Item Status:	
Status Date:	

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

SERFF Tracking #:

BNLB-130756844

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:

2017 GR-A05 & GR-A06

Project Name/Number:

/

Attachment(s):	Proposed Rates - A05C.pdf Proposed Rates - A05F.pdf Proposed Rates - A06A.pdf Proposed Rates - A06B.pdf Proposed Rates - A06C.pdf Proposed Rates - A06D.pdf Proposed Rates - A06E.pdf Proposed Rates - A06F.pdf Proposed Rates - A06FH.pdf Proposed Rates - A06G.pdf Proposed Rates - A06J.pdf
Item Status:	
Status Date:	

Bankers Life and Casualty Company

Exhibit V
Policy Form Series GR-A05 and GR-A06

Nationwide Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
A06A	1996	93,960	49,253	52.4%
	1997	354,097	249,409	70.4%
	1998	455,427	357,300	78.5%
	1999	511,807	340,942	66.6%
	2000	586,117	321,175	54.8%
	2001	706,350	359,444	50.9%
	2002	798,574	421,946	52.8%
	2003	901,021	529,773	58.8%
	2004	1,079,121	823,435	76.3%
	2005	1,211,303	959,090	79.2%
	2006	1,314,000	960,975	73.1%
	2007	1,213,511	969,191	79.9%
	2008	1,325,701	1,425,001	107.5%
	2009	1,794,129	2,570,002	143.2%
	2010	1,845,998	2,309,714	125.1%
	2011	1,410,692	1,603,680	113.7%
	2012	940,206	990,750	105.4%
2013	747,990	554,640	74.2%	
2014	596,216	437,036	73.3%	
2015	442,014	356,701	80.7%	
1-3/2016	101,223	68,756	67.9%	
	Plan A Total	18,429,456	16,658,212	90.4%
A06B	1996	926,314	601,083	64.9%
	1997	2,737,842	2,019,399	73.8%
	1998	3,386,775	2,448,681	72.3%
	1999	3,646,483	2,748,083	75.4%
	2000	4,016,793	2,899,541	72.2%
	2001	4,080,355	2,549,101	62.5%
	2002	3,412,777	2,032,889	59.6%
	2003	2,957,556	2,180,403	73.7%
	2004	2,975,770	1,826,279	61.4%
	2005	2,944,163	1,900,811	64.6%
	2006	2,573,663	1,662,318	64.6%
	2007	2,183,366	1,390,128	63.7%
	2008	1,889,972	1,209,532	64.0%
	2009	1,696,575	1,162,681	68.5%
	2010	1,678,621	1,278,204	76.1%
	2011	1,361,493	861,520	63.3%
	2012	1,124,018	656,835	58.4%
2013	900,645	496,338	55.1%	
2014	760,343	401,847	52.9%	
2015	657,845	387,513	58.9%	
1-3/2016	146,122	98,095	67.1%	
	Plan B Total	46,057,488	30,811,282	66.9%
A05C/A06C	1992	7,870,240	5,406,520	68.7%
	1993	49,991,776	37,582,403	75.2%
	1994	102,471,052	82,681,131	80.7%
	1995	141,870,099	117,243,497	82.6%
	1996	152,628,232	118,657,096	77.7%

Bankers Life and Casualty Company

Exhibit V
Policy Form Series GR-A05 and GR-A06

Nationwide Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
A05C/A06C	1997	139,819,741	105,917,198	75.8%
	1998	123,824,169	92,135,431	74.4%
	1999	110,135,117	77,874,999	70.7%
	2000	102,290,449	68,372,064	66.8%
	2001	93,854,965	58,898,425	62.8%
	2002	82,572,477	51,844,754	62.8%
	2003	76,573,766	49,232,022	64.3%
	2004	68,514,024	45,778,829	66.8%
	2005	61,121,739	41,173,199	67.4%
	2006	52,230,240	35,257,090	67.5%
	2007	43,749,502	28,655,233	65.5%
	2008	37,466,347	24,680,133	65.9%
	2009	31,946,549	21,003,320	65.7%
	2010	27,649,492	18,548,141	67.1%
	2011	22,897,677	14,702,900	64.2%
	2012	19,655,850	11,763,088	59.8%
	2013	16,404,700	9,579,588	58.4%
	2014	13,669,110	8,136,316	59.5%
	2015	11,342,345	7,339,539	64.7%
	1-3/2016	2,601,051	1,958,010	75.3%
	Plan C Total	1,593,150,711	1,134,420,926	71.2%
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	11,993,719	63.4%
	2004	16,862,582	11,231,262	66.6%
	2005	15,000,637	9,746,473	65.0%
	2006	12,545,355	7,581,668	60.4%
	2007	10,075,760	5,944,469	59.0%
	2008	8,437,315	5,212,301	61.8%
	2009	7,941,617	5,284,888	66.5%
	2010	8,267,431	5,373,396	65.0%
	2011	7,262,455	4,613,533	63.5%
	2012	6,181,587	4,034,595	65.3%
	2013	5,193,173	3,425,978	66.0%
	2014	4,423,136	2,875,190	65.0%
2015	3,811,485	2,230,273	58.5%	
	1-3/2016	927,206	564,189	60.8%
	Plan D Total	255,241,319	166,196,728	65.1%
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%

Bankers Life and Casualty Company

Exhibit V
Policy Form Series GR-A05 and GR-A06

Nationwide Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
A06E	2002	19,851,891	12,068,290	60.8%
	2003	24,154,782	16,158,822	66.9%
	2004	29,630,648	21,010,431	70.9%
	2005	34,678,227	24,877,597	71.7%
	2006	36,136,155	24,596,387	68.1%
	2007	30,855,845	20,985,283	68.0%
	2008	27,072,973	18,707,466	69.1%
	2009	23,952,111	15,724,143	65.6%
	2010	20,546,896	12,912,842	62.8%
	2011	16,293,593	9,994,161	61.3%
	2012	13,979,053	8,744,139	62.6%
	2013	11,923,622	7,224,859	60.6%
	2014	9,671,713	6,398,677	66.2%
	2015	8,384,888	5,556,788	66.3%
	1-3/2016	2,070,805	1,186,931	57.3%
	Plan E Total	349,653,568	231,629,009	66.2%
A05F/A06F	1992	15,472,874	8,556,907	55.3%
	1993	51,186,508	29,313,126	57.3%
	1994	65,673,883	40,085,144	61.0%
	1995	67,384,402	45,281,352	67.2%
	1996	68,419,357	45,866,641	67.0%
	1997	66,558,962	45,532,687	68.4%
	1998	65,106,252	44,078,666	67.7%
	1999	65,430,038	44,253,876	67.6%
	2000	71,075,207	47,754,857	67.2%
	2001	86,197,827	55,723,396	64.6%
	2002	93,844,480	58,370,340	62.2%
	2003	100,180,014	63,481,727	63.4%
	2004	109,864,103	73,795,700	67.2%
	2005	121,401,392	83,553,622	68.8%
	2006	122,586,856	83,079,481	67.8%
	2007	109,071,176	73,556,377	67.4%
	2008	103,437,784	71,111,979	68.7%
	2009	105,830,404	72,513,874	68.5%
	2010	113,485,480	76,972,740	67.8%
2011	99,005,538	65,042,432	65.7%	
2012	87,747,914	54,929,294	62.6%	
2013	75,493,574	47,654,395	63.1%	
2014	66,734,433	41,546,151	62.3%	
2015	57,462,660	38,276,973	66.6%	
1-3/2016	13,731,536	10,135,937	73.8%	
	Plan F Total	2,002,382,653	1,320,467,674	65.9%
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	1,304,280	41.7%

Bankers Life and Casualty Company

Exhibit V
Policy Form Series GR-A05 and GR-A06

Nationwide Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
A06FH	2007	3,250,896	1,456,670	44.8%
	2008	3,618,759	1,615,246	44.6%
	2009	4,525,520	2,159,211	47.7%
	2010	7,754,491	4,639,600	59.8%
	2011	6,214,752	4,373,120	70.4%
	2012	5,422,279	4,007,938	73.9%
	2013	4,761,122	3,451,202	72.5%
	2014	4,338,970	2,885,648	66.5%
	2015	3,880,005	3,231,736	83.3%
	1-3/2016	969,202	411,734	42.5%
	Plan FH Total	57,127,128	31,988,126	56.0%
A06G	1996	452,039	260,038	57.5%
	1997	2,060,385	1,368,177	66.4%
	1998	4,467,829	2,776,012	62.1%
	1999	6,924,126	4,293,184	62.0%
	2000	12,634,230	8,200,907	64.9%
	2001	23,754,485	15,272,709	64.3%
	2002	32,213,543	20,346,336	63.2%
	2003	43,401,451	27,819,993	64.1%
	2004	57,670,532	39,711,425	68.9%
	2005	75,892,898	53,400,690	70.4%
	2006	85,699,661	59,925,231	69.9%
	2007	78,467,515	55,904,185	71.2%
	2008	72,864,095	49,652,387	68.1%
	2009	65,185,354	44,344,569	68.0%
	2010	57,676,165	40,292,509	69.9%
	2011	49,229,516	33,717,096	68.5%
	2012	44,180,235	29,024,479	65.7%
	2013	38,763,939	24,351,485	62.8%
2014	34,386,213	21,395,349	62.2%	
2015	29,526,280	19,010,976	64.4%	
1-3/2016	6,807,635	4,335,467	63.7%	
	Plan G Total	822,258,127	555,403,204	67.5%
A06J	2005	81,624	37,314	45.7%
	2006	24,999,059	16,084,120	64.3%
	2007	64,971,791	44,984,794	69.2%
	2008	103,429,248	72,893,929	70.5%
	2009	144,276,111	102,174,256	70.8%
	2010	175,562,896	123,494,508	70.3%
	2011	159,291,054	108,418,923	68.1%
	2012	146,113,873	92,441,402	63.3%
	2013	133,033,460	82,194,009	61.8%
	2014	120,040,538	75,325,742	62.8%
	2015	108,673,108	68,942,575	63.4%
1-3/2016	25,650,094	18,659,317	72.7%	
	Plan J Total	1,206,122,858	805,650,887	66.8%

Bankers Life and Casualty Company

Exhibit V
Policy Form Series GR-A05 and GR-A06

Nationwide Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
All Plans Combined	1992	23,343,114	13,963,426	59.8%
	1993	101,178,284	66,895,529	66.1%
	1994	168,144,936	122,766,275	73.0%
	1995	209,254,500	162,524,849	77.7%
	1996	226,137,044	167,659,533	74.1%
	1997	224,868,950	164,005,105	72.9%
	1998	218,944,321	156,716,661	71.6%
	1999	218,015,924	150,852,305	69.2%
	2000	229,588,775	153,507,617	66.9%
	2001	250,153,737	158,528,127	63.4%
	2002	254,705,205	158,114,737	62.1%
	2003	268,873,807	171,733,458	63.9%
	2004	288,631,135	194,722,485	67.5%
	2005	315,034,243	216,665,644	68.8%
	2006	341,211,751	230,451,550	67.5%
	2007	343,839,364	233,846,329	68.0%
	2008	359,542,194	246,507,975	68.6%
	2009	387,148,370	266,936,942	68.9%
	2010	414,467,470	285,821,654	69.0%
	2011	362,966,768	243,327,366	67.0%
	2012	325,345,015	206,592,520	63.5%
	2013	287,222,225	178,932,493	62.3%
	2014	254,620,673	159,401,957	62.6%
	2015	224,180,630	145,333,074	64.8%
	1-3/2016	53,004,874	37,418,436	70.6%
	Grand Total	6,350,423,309	4,293,226,048	67.6%

Bankers Life and Casualty Company

Exhibit V
Policy Form Series GR-A05 and GR-A06

Rhode Island Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
A06A	2003	267	8	2.8%
	2004	1,283	237	18.5%
	2005	2,391	941	39.3%
	2006	4,438	2,686	60.5%
	2007	5,117	6,541	127.8%
	2008	5,004	1,214	24.3%
	2009	4,440	667	15.0%
	2010	4,749	1,761	37.1%
	2011	5,072	1,342	26.5%
	2012	5,476	471	8.6%
	2013	5,693	785	13.8%
	2014	5,974	608	10.2%
	2015	5,746	1,174	20.4%
	1-3/2016	710	41	5.7%
		Plan A Total	56,360	18,474
A06B	1996	514	58	11.2%
	1997	1,288	126	9.8%
	1998	1,427	848	59.4%
	1999	1,271	211	16.6%
	2000	4,152	2,387	57.5%
	2001	6,957	1,822	26.2%
	2002	8,432	1,054	12.5%
	2003	7,905	3,157	39.9%
	2004	8,372	6,167	73.7%
	2005	5,748	776	13.5%
	2006	2,329	1,355	58.2%
	2007	2,606	2,030	77.9%
	2008	2,883	1,313	45.5%
	2009	2,840	110	3.9%
	2010	2,881	1,797	62.4%
	2011	3,072	2,988	97.3%
	2012	3,457	121	3.5%
	2013	3,463	102	2.9%
	2014	3,469	138	4.0%
2015	3,469	200	5.8%	
1-3/2016	882	520	58.9%	
	Plan B Total	77,418	27,279	35.2%
A05C/A06C	1992	9,303	9,150	98.4%
	1993	169,171	122,214	72.2%
	1994	779,758	719,435	92.3%
	1995	1,241,900	1,228,147	98.9%
	1996	1,521,418	1,361,320	89.5%
	1997	1,488,269	1,330,111	89.4%
	1998	1,155,926	944,103	81.7%
	1999	948,083	687,073	72.5%
	2000	1,022,630	786,316	76.9%
	2001	1,016,159	568,908	56.0%
	2002	930,847	519,416	55.8%
	2003	863,888	509,134	58.9%

Bankers Life and Casualty Company

Exhibit V
Policy Form Series GR-A05 and GR-A06

Rhode Island Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
A05C/A06C	2004	861,559	467,629	54.3%
	2005	642,001	377,731	58.8%
	2006	376,973	258,217	68.5%
	2007	307,163	170,339	55.5%
	2008	261,628	163,901	62.6%
	2009	212,905	136,488	64.1%
	2010	235,800	187,308	79.4%
	2011	224,669	165,789	73.8%
	2012	203,164	164,169	80.8%
	2013	181,025	112,464	62.1%
	2014	153,370	81,970	53.4%
	2015	131,850	68,476	51.9%
	1-3/2016	31,758	9,895	31.2%
		Plan C Total	14,971,218	11,149,703
A06D	1996	624	7	1.1%
	1997	3,835	600	15.6%
	1998	3,483	2,279	65.4%
	1999	3,847	1,392	36.2%
	2000	20,629	9,106	44.1%
	2001	25,797	15,341	59.5%
	2002	21,460	10,575	49.3%
	2003	17,471	2,081	11.9%
	2004	19,378	6,281	32.4%
	2005	19,818	13,663	68.9%
	2006	16,544	15,209	91.9%
	2007	12,519	8,811	70.4%
	2008	11,220	872	7.8%
	2009	11,706	2,350	20.1%
	2010	14,033	6,649	47.4%
	2011	9,029	1,205	13.3%
	2012	8,286	1,530	18.5%
	2013	6,078	1,355	22.3%
2014	6,594	1,444	21.9%	
2015	6,963	806	11.6%	
1-3/2016	1,790	57	3.2%	
	Plan D Total	241,103	101,612	42.1%
A06E	1998	888	51	5.7%
	1999	10,494	7,671	73.1%
	2000	57,523	42,983	74.7%
	2001	91,354	55,462	60.7%
	2002	119,393	71,328	59.7%
	2003	148,976	89,945	60.4%
	2004	173,128	132,470	76.5%
	2005	170,256	106,916	62.8%
	2006	124,234	49,207	39.6%
	2007	98,572	50,141	50.9%
	2008	80,168	54,075	67.5%
	2009	57,463	26,717	46.5%
2010	52,730	28,668	54.4%	

Bankers Life and Casualty Company

Exhibit V
Policy Form Series GR-A05 and GR-A06

Rhode Island Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
A06E	2011	50,641	17,715	35.0%
	2012	44,922	18,428	41.0%
	2013	36,800	14,680	39.9%
	2014	35,923	18,947	52.7%
	2015	27,126	18,630	68.7%
	1-3/2016	6,414	5,074	79.1%
	Plan E Total	1,387,006	809,107	58.3%
A05F/A06F	1992	1,759	234	13.3%
	1993	29,152	28,783	98.7%
	1994	73,218	51,088	69.8%
	1995	84,908	67,486	79.5%
	1996	102,788	92,700	90.2%
	1997	118,201	92,364	78.1%
	1998	104,861	88,697	84.6%
	1999	95,846	71,740	74.8%
	2000	124,139	108,517	87.4%
	2001	172,258	108,500	63.0%
	2002	206,031	137,549	66.8%
	2003	248,203	179,383	72.3%
	2004	380,932	290,481	76.3%
	2005	767,824	572,538	74.6%
	2006	1,433,144	925,025	64.5%
	2007	1,639,932	1,106,493	67.5%
	2008	1,720,791	1,222,933	71.1%
	2009	2,089,340	1,432,053	68.5%
	2010	3,169,678	2,397,758	75.6%
	2011	3,138,647	2,228,588	71.0%
2012	3,182,005	2,067,172	65.0%	
2013	2,940,819	1,729,867	58.8%	
2014	2,748,490	1,913,422	69.6%	
2015	2,444,482	1,502,693	61.5%	
1-3/2016	571,813	368,675	64.5%	
Plan F Total	27,589,261	18,784,738	68.1%	
A06FH	2001	747	0	0.0%
	2002	2,126	55	2.6%
	2003	3,538	0	0.0%
	2004	2,469	3,436	139.2%
	2005	3,236	0	0.0%
	2006	6,525	492	7.5%
	2007	11,627	0	0.0%
	2008	14,290	1,064	7.4%
	2009	20,836	1,041	5.0%
	2010	74,998	30,706	40.9%
	2011	53,388	50,314	94.2%
	2012	44,987	12,833	28.5%
	2013	38,964	27,575	70.8%
	2014	34,634	33,291	96.1%
	2015	28,666	27,497	95.9%
	1-3/2016	7,111	3,047	42.9%

Bankers Life and Casualty Company

Exhibit V
Policy Form Series GR-A05 and GR-A06

Rhode Island Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
	<i>Plan FH Total</i>	<i>348,140</i>	<i>191,351</i>	<i>55.0%</i>
A06G	1996	536	494	92.2%
	1997	1,531	3,175	207.3%
	1998	2,550	675	26.5%
	1999	3,764	374	9.9%
	2000	5,683	2,424	42.7%
	2001	15,498	8,653	55.8%
	2002	35,423	37,264	105.2%
	2003	43,290	38,023	87.8%
	2004	44,112	36,024	81.7%
	2005	55,039	42,044	76.4%
	2006	85,146	66,692	78.3%
	2007	87,732	72,585	82.7%
	2008	99,862	61,362	61.4%
	2009	98,951	87,960	88.9%
	2010	80,839	76,697	94.9%
	2011	74,933	35,294	47.1%
	2012	78,643	57,941	73.7%
	2013	77,913	56,282	72.2%
	2014	74,551	63,138	84.7%
	2015	52,391	36,309	69.3%
	1-3/2016	11,227	5,033	44.8%
	<i>Plan G Total</i>	<i>1,029,612</i>	<i>788,443</i>	<i>76.6%</i>
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	384,566	57.1%
	2010	766,440	718,334	93.7%
	2011	753,904	502,120	66.6%
	2012	793,855	416,765	52.5%
	2013	757,312	427,543	56.5%
	2014	705,662	485,076	68.7%
	2015	659,021	359,904	54.6%
	1-3/2016	164,263	134,091	81.6%
	<i>Plan J Total</i>	<i>5,915,646</i>	<i>3,831,889</i>	<i>64.8%</i>

Bankers Life and Casualty Company

Exhibit V
Policy Form Series GR-A05 and GR-A06

Rhode Island Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
All Plans Combined	1992	11,062	9,383	84.8%
	1993	198,323	150,997	76.1%
	1994	852,976	770,522	90.3%
	1995	1,326,808	1,295,633	97.7%
	1996	1,625,879	1,454,578	89.5%
	1997	1,613,124	1,426,377	88.4%
	1998	1,269,136	1,036,652	81.7%
	1999	1,063,305	768,460	72.3%
	2000	1,234,756	951,734	77.1%
	2001	1,328,770	758,686	57.1%
	2002	1,323,712	777,241	58.7%
	2003	1,333,537	821,729	61.6%
	2004	1,491,232	942,727	63.2%
	2005	1,666,313	1,114,609	66.9%
	2006	2,070,970	1,332,622	64.3%
	2007	2,350,573	1,523,883	64.8%
	2008	2,631,004	1,789,541	68.0%
	2009	3,171,569	2,071,952	65.3%
	2010	4,402,149	3,449,678	78.4%
	2011	4,313,355	3,005,356	69.7%
	2012	4,364,794	2,739,430	62.8%
	2013	4,048,067	2,370,652	58.6%
	2014	3,768,667	2,598,034	68.9%
	2015	3,359,714	2,015,687	60.0%
	1-3/2016	795,968	526,433	66.1%
	Grand Total	51,615,764	35,702,596	69.2%

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A05 & GR-A06

Nationwide Experience

Form	Experience Period	Written Premium	Paid Claims	Cash Loss Ratio
GR-A06A	1996	145,529	17,992	12.4 %
	1997	382,085	192,665	50.4
	1998	467,440	347,994	74.4
	1999	507,062	360,691	71.1
	2000	589,844	314,569	53.3
	2001	725,223	349,176	48.1
	2002	810,504	416,478	51.4
	2003	917,972	500,095	54.5
	2004	1,084,105	749,959	69.2
	2005	1,224,226	933,105	76.2
	2006	1,281,950	976,187	76.1
	2007	1,218,290	947,831	77.8
	2008	1,382,343	1,133,278	82.0
	2009	1,826,542	2,283,136	125.0
	2010	1,823,969	2,670,639	146.4
	2011	1,363,044	1,716,130	125.9
	2012	835,363	1,133,496	135.7
	2013	749,876	653,273	87.1
	2014	577,781	472,454	81.8
	2015	435,107	358,706	82.4
	Total	18,348,255	16,527,854	90.1
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	1,407,083	64.8
	2008	1,914,805	1,231,419	64.3
	2009	1,683,522	1,214,111	72.1
	2010	1,657,736	1,259,233	76.0
	2011	1,328,334	969,045	73.0
	2012	1,065,438	681,805	64.0
	2013	904,767	517,091	57.2
	2014	730,669	423,398	57.9
	2015	636,125	401,535	63.1
	Total	45,982,403	30,654,497	66.7
GR-A05C & GR-A06C	1992	13,137,461	2,477,403	18.9 %
	1993	60,521,067	28,233,343	46.7
	1994	112,452,352	71,717,804	63.8
	1995	143,101,004	113,824,453	79.5
	1996	154,463,515	119,660,623	77.5
	1997	137,820,982	109,046,487	79.1
	1998	119,267,209	93,620,315	78.5
	1999	107,626,849	80,881,069	75.1
	2000	99,009,314	70,427,957	71.1
	2001	91,469,541	61,606,027	67.4
	2002	82,872,944	53,866,151	65.0
	2003	75,119,563	50,197,475	66.8
	2004	66,702,598	46,701,942	70.0
	2005	59,654,846	42,263,011	70.8
	2006	49,724,004	36,508,223	73.4
	2007	43,091,298	28,520,897	66.2
	2008	37,134,859	26,434,698	71.2
	2009	30,967,140	22,303,326	72.0
	2010	26,906,799	19,234,660	71.5
	2011	22,145,950	15,333,810	69.2
2012	18,829,128	12,397,577	65.8	
2013	16,225,615	9,902,133	61.0	
2014	13,199,324	8,515,011	64.5	
2015	11,041,106	7,389,276	66.9	
	Total	1,592,484,468	1,131,063,671	71.0

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A05 & GR-A06

Nationwide Experience

Form	Experience Period	Written Premium	Paid Claims	Cash Loss Ratio
GR-A06D	1996	5,177,938	1,156,491	22.3 %
	1997	14,101,877	7,136,672	50.6
	1998	21,096,370	12,484,080	59.2
	1999	24,864,239	16,858,767	67.8
	2000	23,761,992	16,951,798	71.3
	2001	22,694,149	15,251,703	67.2
	2002	20,705,122	13,589,749	65.6
	2003	18,642,319	12,047,443	64.6
	2004	16,428,857	11,558,651	70.4
	2005	14,716,788	10,183,464	69.2
	2006	11,800,858	7,910,855	67.0
	2007	9,856,721	6,006,371	60.9
	2008	8,371,852	5,547,885	66.3
	2009	7,882,419	5,442,741	69.0
	2010	8,172,942	5,332,665	65.2
	2011	7,093,414	4,696,084	66.2
	2012	5,949,952	4,161,958	69.9
	2013	5,206,512	3,594,159	69.0
	2014	4,334,661	2,893,936	66.8
	2015	3,726,967	2,355,829	63.2
	Total	254,586,020	165,161,301	64.9
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	21,013,525	68.6
	2008	27,091,926	20,101,692	74.2
	2009	23,510,658	16,737,007	71.2
	2010	19,915,984	13,327,710	66.9
	2011	15,730,244	10,337,084	65.7
	2012	13,506,137	8,985,140	66.5
	2013	12,024,365	7,521,800	62.6
	2014	9,427,303	6,576,889	69.8
	2015	8,143,169	5,666,437	69.6
	Total	348,932,243	229,347,718	65.7
GR-A05F & GR-A06F	1992	24,140,580	4,609,811	19.1 %
	1993	56,595,856	25,119,841	44.4
	1994	66,302,295	38,507,781	58.1
	1995	66,331,977	45,238,634	68.2
	1996	69,289,490	45,671,431	65.9
	1997	66,322,867	45,382,748	68.4
	1998	64,279,443	43,959,075	68.4
	1999	65,089,009	44,286,484	68.0
	2000	70,775,734	45,763,063	64.7
	2001	87,398,558	54,755,741	62.7
	2002	96,329,854	59,319,724	61.6
	2003	100,953,755	62,355,165	61.8
	2004	110,365,398	71,862,440	65.1
	2005	122,531,217	82,084,207	67.0
	2006	118,537,093	83,864,989	70.7
	2007	108,192,040	72,167,911	66.7
	2008	103,958,075	74,009,835	71.2
	2009	105,751,995	73,557,092	69.6
	2010	112,961,416	77,191,745	68.3
	2011	96,567,060	66,491,142	68.9
2012	85,468,601	56,776,012	66.4	
2013	73,349,010	48,168,774	65.7	
2014	63,282,982	41,074,612	64.9	
2015	56,295,276	39,008,367	69.3	
	Total	1,991,069,581	1,301,226,624	65.4

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A05 & GR-A06

Nationwide Experience

Form	Experience Period	Written Premium	Paid Claims	Cash Loss Ratio
GR-A06FH	2000	289,969	15,144	5.2 %
	2001	1,109,126	115,600	10.4
	2002	1,628,810	280,784	17.2
	2003	1,867,459	377,101	20.2
	2004	2,082,029	444,996	21.4
	2005	2,791,433	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	3,976,878	50.2
	2011	6,043,110	4,415,396	73.1
	2012	5,277,111	4,110,020	77.9
	2013	4,777,292	3,662,511	76.7
	2014	4,263,713	3,033,826	71.2
	2015	3,850,746	3,168,020	82.3
	Total	56,716,517	30,693,876	54.1
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	54,223,298	69.2
	2008	73,209,789	52,665,484	71.9
	2009	64,282,479	47,358,216	73.7
	2010	56,786,729	41,281,592	72.7
	2011	48,246,011	34,615,771	71.7
2012	43,083,053	29,960,189	69.5	
2013	38,850,737	25,345,588	65.2	
2014	33,749,641	21,904,048	64.9	
2015	29,039,223	19,328,218	66.6	
	Total	818,685,437	547,369,941	66.9
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	9,062,778	68,563,907	756.5
	2009	48,063,396	98,229,525	204.4
	2010	75,831,721	122,910,572	162.1
	2011	56,625,762	110,411,075	195.0
	2012	43,310,301	95,020,467	219.4
	2013	33,753,537	83,836,471	248.4
	2014	18,600,065	76,735,657	412.6
	2015	107,654,724	69,804,007	64.8
		Total	491,357,384	774,186,749

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A05 & GR-A06

Nationwide Experience

Form	Experience Period	Written Premium	Paid Claims	Cash Loss Ratio
All	1992	37,278,041	7,087,214	19.0 %
	1993	117,116,923	53,353,184	45.6
	1994	178,754,647	110,225,585	61.7
	1995	209,433,052	159,063,087	75.9
	1996	231,221,765	167,003,094	72.2
	1997	224,521,830	164,821,898	73.4
	1998	215,406,611	155,866,625	72.4
	1999	216,781,500	152,152,634	70.2
	2000	226,880,010	151,332,740	66.7
	2001	249,911,512	158,839,666	63.6
	2002	260,618,690	161,427,534	61.9
	2003	270,336,614	168,379,047	62.3
	2004	288,681,033	191,100,811	66.2
	2005	317,082,191	212,816,164	67.1
	2006	334,566,299	227,169,352	67.9
	2007	345,738,480	223,364,065	64.6
	2008	265,839,046	251,359,144	94.6
	2009	288,712,642	269,160,466	93.2
	2010	311,983,116	287,185,694	92.1
	2011	255,142,929	248,985,537	97.6
	2012	217,325,084	213,226,664	98.1
	2013	185,841,711	183,201,800	98.6
	2014	148,166,139	161,629,831	109.1
	2015	220,822,443	147,480,395	66.8
	Total	5,618,162,308	4,226,232,231	75.2

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A05 & GR-A06

Rhode Island Experience

Form	Experience Period	Written Premium	Paid Claims	Cash Loss Ratio
GR-A06A	2003	402	8	2.0
	2004	1,305	237	18.2
	2005	2,657	843	31.7
	2006	4,501	2,526	56.1
	2007	5,309	6,396	120.5
	2008	4,988	1,505	30.2
	2009	4,273	743	17.4
	2010	4,764	1,747	36.7
	2011	5,224	1,255	24.0
	2012	5,361	551	10.3
	2013	5,827	750	12.9
	2014	6,102	614	10.1
	2015	5,473	1,114	20.4
	Total	56,186	18,289	32.6
	GR-A06B	1996	700	32
1997		1,314	109	8.3
1998		1,453	255	17.5
1999		1,166	213	18.3
2000		4,663	2,172	46.6
2001		7,204	2,470	34.3
2002		8,688	945	10.9
2003		7,649	3,324	43.5
2004		8,383	6,219	74.2
2005		5,147	810	15.7
2006		2,320	1,364	58.8
2007		2,668	2,042	76.5
2008		3,004	1,325	44.1
2009		2,867	122	4.3
2010		2,876	58	2.0
2011	3,158	3,535	111.9	
2012	3,438	1,257	36.6	
2013	3,607	143	4.0	
2014	3,236	140	4.3	
2015	3,468	196	5.7	
Total	77,009	26,731	34.7	
GR-A05C & GR-A06C	1992	20,650	269	1.3 %
	1993	220,737	82,996	37.6
	1994	924,004	540,095	58.5
	1995	1,292,170	1,129,130	87.4
	1996	1,562,416	1,346,832	86.2
	1997	1,466,631	1,390,705	94.8
	1998	1,069,001	1,012,289	94.7
	1999	941,102	697,443	74.1
	2000	1,008,377	717,332	71.1
	2001	1,007,544	585,911	58.2
	2002	940,943	645,930	68.6
	2003	862,908	543,236	63.0
	2004	845,451	456,267	54.0
	2005	571,266	409,046	71.6
	2006	348,700	268,260	76.9
	2007	304,055	190,981	62.8
	2008	261,260	167,626	64.2
	2009	197,826	141,467	71.5
	2010	232,042	196,901	84.9
	2011	218,408	151,768	69.5
2012	196,188	176,483	90.0	
2013	181,634	118,567	65.3	
2014	148,791	90,564	60.9	
2015	125,929	66,487	52.8	
Total	14,948,033	11,126,585	74.4	

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A05 & 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
	2012	8,313	1,715	20.6
	2013	5,951	964	16.2
	2014	6,607	1,383	20.9
	2015	7,160	1,097	15.3
	Total	240,426	101,368	42.2
GR-A06E	1998	1,193	19	1.6
	1999	14,591	4,216	28.9
	2000	64,311	30,920	48.1
	2001	95,296	55,406	58.1
	2002	129,668	66,604	51.4
	2003	151,714	92,407	60.9
	2004	175,395	128,810	73.4
	2005	164,322	106,237	64.7
	2006	114,565	63,377	55.3
	2007	98,342	44,929	45.7
	2008	77,746	53,279	68.5
	2009	54,509	36,212	66.4
	2010	52,742	25,643	48.6
	2011	49,671	22,392	45.1
	2012	41,385	19,711	47.6
	2013	37,981	13,821	36.4
2014	34,662	17,586	50.7	
2015	27,164	18,517	68.2	
	Total	1,385,257	800,086	57.8
GR-A05F & GR-A06F	1992	4,434	6	0.1 %
	1993	38,455	19,602	51.0
	1994	78,258	47,613	60.8
	1995	85,732	65,241	76.1
	1996	109,729	78,316	71.4
	1997	120,254	101,768	84.6
	1998	99,211	76,313	76.9
	1999	97,186	81,544	83.9
	2000	126,910	101,481	80.0
	2001	179,562	119,122	66.3
	2002	215,328	123,336	57.3
	2003	258,856	168,649	65.2
	2004	401,306	276,791	69.0
	2005	854,693	477,904	55.9
	2006	1,465,332	895,078	61.1
	2007	1,665,740	1,018,299	61.1
	2008	1,748,013	1,257,324	71.9
	2009	2,145,071	1,379,180	64.3
	2010	3,247,118	2,275,036	70.1
	2011	3,117,670	2,272,105	72.9
2012	3,145,509	2,078,277	66.1	
2013	2,960,875	1,810,763	61.2	
2014	2,711,400	1,712,629	63.2	
2015	2,414,874	1,697,247	70.3	
	Total	27,291,516	18,133,624	66.4

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A05 & GR-A06

Rhode Island Experience

Form	Experience Period	Written Premium	Paid Claims	Cash Loss Ratio
GR-A06FH	2001	967	0	0.0
	2002	2,366	55	2.3
	2003	3,719	0	0.0
	2004	2,170	3,357	154.7
	2005	3,470	79	2.3
	2006	7,417	360	4.9
	2007	12,387	132	1.1
	2008	14,904	309	2.1
	2009	22,913	1,418	6.2
	2010	79,374	22,846	28.8
	2011	50,982	47,975	94.1
	2012	43,614	14,894	34.1
	2013	39,179	22,613	57.7
	2014	33,682	33,902	100.7
	2015	28,674	33,710	117.6
Total		345,818	181,650	52.5
GR-A06G	1996	685	478	69.8 %
	1997	1,795	2,130	118.7
	1998	2,686	1,569	58.4
	1999	3,915	490	12.5
	2000	6,325	444	7.0
	2001	17,069	9,020	52.8
	2002	38,556	28,434	73.7
	2003	42,671	36,779	86.2
	2004	44,774	40,312	90.0
	2005	56,889	36,369	63.9
	2006	86,485	63,896	73.9
	2007	87,944	71,929	81.8
	2008	101,858	61,586	60.5
	2009	98,770	93,974	95.1
	2010	78,116	82,111	105.1
2011	75,301	32,792	43.5	
2012	78,133	57,099	73.1	
2013	79,895	55,695	69.7	
2014	73,010	66,103	90.5	
2015	46,608	32,260	69.2	
Total		1,021,485	773,470	75.7
GR-A06J	2006	28,217	6,719	23.8
	2007	210,371	75,332	35.8
	2008	466,547	265,858	57.0
	2009	692,566	376,872	54.4
	2010	765,396	464,276	60.7
	2011	749,719	504,612	67.3
	2012	787,745	454,212	57.7
	2013	763,405	621,101	81.4
	2014	698,812	491,349	70.3
	2015	654,564	367,650	56.2
Total		5,817,342	3,627,981	62.4

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A05 & GR-A06

Rhode Island Experience

Form	Experience Period	Written Premium	Paid Claims	Cash Loss Ratio
All	1992	25,084	275	1.1 %
	1993	259,192	102,598	39.6
	1994	1,002,262	587,708	58.6
	1995	1,377,902	1,194,371	86.7
	1996	1,674,643	1,425,665	85.1
	1997	1,594,161	1,494,935	93.8
	1998	1,176,706	1,093,026	92.9
	1999	1,062,339	784,205	73.8
	2000	1,232,967	860,320	69.8
	2001	1,333,325	786,527	59.0
	2002	1,357,114	873,216	64.3
	2003	1,345,403	851,990	63.3
	2004	1,498,349	917,535	61.2
	2005	1,678,387	1,039,793	62.0
	2006	2,072,882	1,319,222	63.6
	2007	2,398,699	1,421,202	59.2
	2008	2,689,928	1,810,820	67.3
	2009	3,230,571	2,032,235	62.9
	2010	4,476,659	3,074,743	68.7
	2011	4,278,243	3,038,234	71.0
	2012	4,309,686	2,804,199	65.1
	2013	4,078,354	2,644,417	64.8
	2014	3,716,302	2,414,270	65.0
	2015	3,313,914	2,218,278	66.9
	Total	51,183,072	34,789,784	68.0

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

Exhibit VI

With the 2017 Rate Action
Nationwide Experience

Issue Year	Experience Year	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio	Exposed Policies(1)	Persistency	Average Annual Premium(2)	Premium Trend(5)	Average Claim Cost(3)	Claim Cost Trend
2008	1992	---	-	-	---	-	---	-	---	-	---
&	1993	---	-	-	---	-	---	-	---	-	---
prior	1994	---	-	-	---	-	---	-	---	-	---
	1995	---	-	-	---	-	---	-	---	-	---
	1996	0.0	93,960	49,253	52.4%	1,547	---	728.84	---	382.05	---
	1997	0.7	354,097	249,409	70.4%	5,541	358.2%	766.86	5.2%	540.14	41.4%
	1998	1.2	455,427	357,300	78.5%	6,222	112.3%	878.36	14.5%	689.10	27.6%
	1999	1.8	511,807	340,942	66.6%	6,031	96.9%	1,018.35	15.9%	678.38	-1.6%
	2000	2.3	586,117	321,175	54.8%	5,963	98.9%	1,179.51	15.8%	646.34	-4.7%
	2001	2.6	706,350	359,444	50.9%	6,297	105.6%	1,346.07	14.1%	684.98	6.0%
	2002	2.9	798,574	421,946	52.8%	6,765	107.4%	1,416.54	5.2%	748.46	9.3%
	2003	2.9	901,021	529,773	58.8%	7,733	114.3%	1,398.20	-1.3%	822.10	9.8%
	2004	2.9	1,079,121	823,435	76.3%	9,268	119.8%	1,397.22	-0.1%	1,066.16	29.7%
	2005	3.2	1,211,303	959,090	79.2%	10,056	108.5%	1,445.47	3.5%	1,144.50	7.3%
	2006	3.6	1,314,000	960,975	73.1%	9,837	97.8%	1,602.93	10.9%	1,172.28	2.4%
	2007	4.3	1,213,511	969,191	79.9%	8,201	83.4%	1,775.65	10.8%	1,418.16	21.0%
	2008	4.3	1,325,701	1,425,001	107.5%	7,648	93.3%	2,080.08	17.1%	2,235.88	57.7%
	2009	4.5	1,451,822	1,906,710	131.3%	6,965	91.1%	2,501.34	20.3%	3,285.07	46.9%
	2010	5.5	1,209,189	1,245,186	103.0%	5,397	77.5%	2,688.58	7.5%	2,768.62	-15.7%
	2011	6.8	951,978	1,005,143	105.6%	4,022	74.5%	2,840.31	5.6%	2,998.93	8.3%
	2012	8.3	726,965	721,542	99.3%	2,931	72.9%	2,976.32	4.8%	2,954.11	-1.5%
	2013	9.6	588,200	351,351	59.7%	2,359	80.5%	2,992.12	0.5%	1,787.29	-39.5%
	2014	10.7	483,443	297,561	61.6%	1,969	83.5%	2,946.33	-1.5%	1,813.48	1.5%
	2015	11.6	355,783	234,876	66.0%	1,599	81.2%	2,670.04	-9.4%	1,762.67	-2.8%
	Thru 2015	4.5	16,318,369	13,529,303	82.9%	116,351					
	2016	12.6	291,993	204,170	69.9%	1,287	80.5%	2,722.55	2.0%	1,903.68	8.0%
	Thru 2016	4.6	16,610,362	13,733,473	82.7%	117,638					
	2017	13.6	249,235	177,499	71.2%	1,036	80.5%	2,886.89	6.0%	2,055.97	8.0%
	Thru 2017	4.7	16,859,597	13,910,972	82.5%	118,674					
2009	2009	0.0	342,307	663,292	193.8%	1,016	---	4,043.00	---	7,834.15	---
	2010	1.0	408,808	780,364	190.9%	1,180	116.1%	4,157.37	2.8%	7,935.91	1.3%
	2011	2.0	307,434	435,798	141.8%	785	66.5%	4,699.62	13.0%	6,661.88	-16.1%
	2012	3.0	120,356	157,349	130.7%	330	42.0%	4,376.56	-6.9%	5,721.79	-14.1%
	2013	4.0	76,094	105,892	139.2%	223	67.6%	4,094.72	-6.4%	5,698.23	-0.4%
	2014	5.0	44,083	59,220	134.3%	150	67.3%	3,526.61	-13.9%	4,737.64	-16.9%
	2015	6.0	32,543	32,235	99.1%	111	74.0%	3,518.17	-0.2%	3,484.82	-26.4%
	Thru 2015	1.6	1,331,623	2,234,150	167.8%	3,795					
	2016	7.0	26,606	27,913	104.9%	89	80.5%	3,587.36	2.0%	3,763.61	8.0%
	Thru 2016	1.7	1,358,229	2,262,063	166.5%	3,884					
	2017	8.0	22,823	24,388	106.9%	72	80.5%	3,803.90	6.0%	4,064.70	8.0%
	Thru 2017	1.8	1,381,052	2,286,451	165.6%	3,956					
2010	2010	0.0	228,001	284,163	124.6%	898	---	3,046.79	---	3,797.28	---
	2011	1.0	151,280	162,740	107.6%	624	69.5%	2,909.23	-4.5%	3,129.62	-17.6%
	2012	2.0	92,886	111,858	120.4%	376	60.3%	2,964.44	1.9%	3,569.95	14.1%
	2013	3.0	83,696	97,396	116.4%	318	84.6%	3,158.33	6.5%	3,675.33	3.0%
	2014	4.0	68,690	80,254	116.8%	253	79.6%	3,258.04	3.2%	3,806.52	3.6%
	2015	5.0	53,688	89,591	166.9%	195	77.1%	3,303.89	1.4%	5,513.29	44.8%
	Thru 2015	1.7	678,241	826,003	121.8%	2,664					
	2016	6.0	44,076	77,903	176.7%	157	80.5%	3,368.86	2.0%	5,954.35	8.0%
	Thru 2016	1.9	722,317	903,906	125.1%	2,821					
	2017	7.0	37,508	67,522	180.0%	126	80.5%	3,572.21	6.0%	6,430.70	8.0%
	Thru 2017	2.2	759,825	971,428	127.8%	2,947					
All	1992	---	-	-	---	-	---	-	---	-	---
	1993	---	-	-	---	-	---	-	---	-	---
	1994	---	-	-	---	-	---	-	---	-	---
	1995	---	-	-	---	-	---	-	---	-	---
	1996	0.0	93,960	49,253	52.4%	1,547	---	728.84	---	382.05	---
	1997	0.7	354,097	249,409	70.4%	5,541	358.2%	766.86	5.2%	540.14	41.4%
	1998	1.2	455,427	357,300	78.5%	6,222	112.3%	878.36	14.5%	689.10	27.6%
	1999	1.8	511,807	340,942	66.6%	6,031	96.9%	1,018.35	15.9%	678.38	-1.6%
	2000	2.3	586,117	321,175	54.8%	5,963	98.9%	1,179.51	15.8%	646.34	-4.7%
	2001	2.6	706,350	359,444	50.9%	6,297	105.6%	1,346.07	14.1%	684.98	6.0%
	2002	2.9	798,574	421,946	52.8%	6,765	107.4%	1,416.54	5.2%	748.46	9.3%
	2003	2.9	901,021	529,773	58.8%	7,733	114.3%	1,398.20	-1.3%	822.10	9.8%
	2004	2.9	1,079,121	823,435	76.3%	9,268	119.8%	1,397.22	-0.1%	1,066.16	29.7%
	2005	3.2	1,211,303	959,090	79.2%	10,056	108.5%	1,445.47	3.5%	1,144.50	7.3%
	2006	3.6	1,314,000	960,975	73.1%	9,837	97.8%	1,602.93	10.9%	1,172.28	2.4%
	2007	4.3	1,213,511	969,191	79.9%	8,201	83.4%	1,775.65	10.8%	1,418.16	21.0%
	2008	4.3	1,325,701	1,425,001	107.5%	7,648	93.3%	2,080.08	17.1%	2,235.88	57.7%
	2009	3.6	1,794,129	2,570,002	143.2%	7,981	104.4%	2,697.60	29.7%	3,864.18	72.8%
	2010	3.8	1,845,998	2,309,714	125.1%	7,475	93.7%	2,963.47	9.9%	3,707.90	-4.0%
	2011	5.1	1,410,692	1,603,680	113.7%	5,431	72.7%	3,116.98	5.2%	3,543.39	-4.4%
	2012	7.0	940,206	990,750	105.4%	3,637	67.0%	3,102.14	-0.5%	3,268.90	-7.7%
	2013	8.3	747,990	554,640	74.2%	2,900	79.7%	3,095.13	-0.2%	2,295.06	-29.8%
	2014	9.5	596,216	437,036	73.3%	2,372	81.8%	3,016.27	-2.5%	2,210.97	-3.7%
	2015	10.4	442,014	356,701	80.7%	1,905	80.3%	2,784.34	-7.7%	2,246.94	1.6%
	Thru 2015	4.2	18,328,234	16,589,456	90.5%	122,810					
	2016	11.4	362,675	309,986	85.5%	1,533	80.5%	2,838.94	2.0%	2,426.50	8.0%
	Thru 2016	4.3	18,690,909	16,899,442	90.4%	124,343					
	2017	12.4	309,566	269,409	87.0%	1,234	80.5%	3,010.37	6.0%	2,619.86	8.0%
	Thru 2017	4.4	19,000,475	17,168,851	90.4%	125,577					
	2018	13.4	263,039	231,308	87.9%	981	79.5%	3,217.60	6.9%	2,829.45	8.0%
	2019	14.4	223,648	198,628	88.8%	780	79.5%	3,440.74	6.9%	3,055.81	8.0%
	2020	15.4	190,100	170,514	89.7%	620	79.5%	3,679.35	6.9%	3,300.27	8.0%
	2021	16.4	161,643	146,433	90.6%	493	79.5%	3,934.51	6.9%	3,564.29	8.0%
	2022	17.4	137,440	125,748	91.5%	392	79.5%	4,207.36	6.9%	3,849.43	8.0%
	2023	18.4	116,978	108,092	92.4%	312	79.5%	4,499.14	6.9%	4,157.38	8.0%
	2024	19.4	99,430	92,793	93.3%	248	79.5%	4,811.15	6.9%	4,489.97	8.0%
	2025	20.4	84,460	79,607	94.3%	197	79.5%	5,144.80	6.9%	4,849.17	8.0%
	2026	21.4	71,979	68,519	95.2%	157	79.5%	5,501.59	6.9%	5,237.10	8.0%
	Thru 2026	5.2	20,349,192	18,390,493	90.4%	129,757					

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2015	All	18,328,234	16,589,456	90.5%
2016	All	362,675	309,986	85.5%
2017	All	309,566	269,409	87.0%
2018-2026	All	1,348,717	1,221,642	90.6%
Cumulative	All	20,349,192	18,390,493	90.4%
Thru 2015		18,328,234	16,589,456	90.5%
2016-2026		2,020,958	1,801,037	89.1%

Projection Assumptions				
Persistency		Claim Cost Trend		
Duration 0-1	161.0%	2016		8.0%
Ultimate	79.5%	Ultimate		8.0%
Rate Changes	Aging	R.S. Change	Total	Effect, (4)
2015	0.4%	1.0%	1.4%	0.916
2016	0.4%	1.7%	2.1%	0.877
2017	0.4%	6.0%	6.4%	0.900
2018	0.4%	6.5%	6.9%	0.900
2019	0.4%	6.5%	6.9%	0.900
2020	0.4%	6.5%	6.9%	0.900
2021	0.4%	6.5%	6.9%	0.900
2022	0.4%	6.5%	6.9%	0.900
2023	0.4%	6.5%	6.9%	0.900
2024	0.4%	6.5%	6.9%	0.900
2025	0.4%	6.5%	6.9%	0.900
2026	0.4%	6.5%	6.9%	0.900

- (1) Sum of mean in-force policies as of each month in the experience month.
- (2) 12*Earned Premium/Exposed Policies.
- (3) 12*Incurred Claims/Exposed Policies.
- (4) 2017+ rate increases are assumed to be 0.900 effective in the increase year and 0.100 effective in the following year.
- (5) 2018+ increases assumed to be claim cost trend net of aging at 1.4% per year. Ex: 2018 prem trend = (1.064*0.100) * (1.069*0.900) - 1 = 6.9%.

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

Exhibit VI

With the 2017 Rate Action
Nationwide Experience

Issue Year	Experience Year	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio	Exposed Policies(1)	Persistency	Average Annual Premium(2)	Premium Trend(5)	Average Claim Cost(3)	Claim Cost Trend
2008	1992	---	-	-	---	-	---	-	---	-	---
&	1993	---	-	-	---	-	---	-	---	-	---
prior	1994	---	-	-	---	-	---	-	---	-	---
	1995	---	-	-	---	-	---	-	---	-	---
	1996	0.0	926,314	601,083	64.9%	11,671	---	952.43	---	618.03	---
	1997	0.7	2,737,842	2,019,399	73.8%	33,748	289.2%	973.51	2.2%	718.05	16.2%
	1998	1.3	3,386,775	2,448,681	72.3%	37,463	111.0%	1,084.84	11.4%	784.35	9.2%
	1999	1.9	3,646,483	2,748,083	75.4%	35,996	96.1%	1,215.63	12.1%	916.13	16.8%
	2000	2.5	4,016,793	2,899,541	72.2%	34,454	95.7%	1,399.01	15.1%	1,009.88	10.2%
	2001	3.1	4,080,355	2,549,101	62.5%	28,945	84.0%	1,691.63	20.9%	1,056.80	4.6%
	2002	3.9	3,412,777	2,032,889	59.6%	20,661	71.4%	1,982.16	17.2%	1,180.71	11.7%
	2003	4.3	2,957,556	2,180,403	73.7%	17,358	84.0%	2,044.63	3.2%	1,507.36	27.7%
	2004	4.6	2,975,770	1,826,279	61.4%	16,414	94.6%	2,175.54	6.4%	1,335.16	-11.4%
	2005	5.0	2,944,163	1,900,811	64.6%	15,322	93.3%	2,305.83	6.0%	1,488.69	11.5%
	2006	5.5	2,573,663	1,662,318	64.6%	12,695	82.9%	2,432.77	5.5%	1,571.31	5.5%
	2007	6.2	2,183,366	1,390,128	63.7%	10,170	80.1%	2,576.24	5.9%	1,640.27	4.4%
	2008	6.7	1,889,972	1,209,532	64.0%	8,707	85.6%	2,604.76	1.1%	1,666.98	1.6%
	2009	7.6	1,638,263	1,131,655	69.1%	7,288	83.7%	2,697.47	3.6%	1,863.32	11.8%
	2010	8.5	1,392,169	966,133	69.4%	5,994	82.2%	2,787.12	3.3%	1,934.20	3.8%
	2011	9.6	1,191,977	687,416	57.7%	4,822	80.4%	2,966.35	6.4%	1,710.70	-11.6%
	2012	10.6	1,049,221	583,246	55.6%	3,847	79.8%	3,272.85	10.3%	1,819.33	6.4%
	2013	11.5	857,407	474,471	55.3%	3,159	82.1%	3,257.01	-0.5%	1,802.36	-0.9%
	2014	12.6	726,108	381,692	52.6%	2,736	86.6%	3,184.68	-2.2%	1,674.09	-7.1%
	2015	13.6	627,749	356,671	56.8%	2,377	86.9%	3,169.11	-0.5%	1,800.61	7.6%
	Thru 2015	4.5	45,214,720	30,049,532	66.5%	313,827	---	---	---	---	---
	2016	14.6	548,863	328,924	59.9%	2,068	87.0%	3,184.89	0.5%	1,908.65	6.0%
	Thru 2016	4.7	45,763,583	30,378,456	66.4%	315,895	---	---	---	---	---
	2017	15.6	504,368	303,307	60.1%	1,799	87.0%	3,364.32	5.6%	2,023.17	6.0%
	Thru 2017	4.8	46,267,951	30,681,763	66.3%	317,694	---	---	---	---	---
2009	2009	0.0	58,311	31,026	53.2%	297	---	2,356.02	---	1,253.57	---
	2010	1.0	87,902	59,974	68.2%	388	130.6%	2,718.62	15.4%	1,854.87	48.0%
	2011	2.0	51,796	38,834	75.0%	220	56.7%	2,825.22	3.9%	2,118.19	14.2%
	2012	3.0	27,705	42,324	152.8%	112	50.9%	2,968.44	5.1%	4,534.76	114.1%
	2013	4.0	14,310	14,104	98.6%	62	55.4%	2,769.73	-6.7%	2,729.80	-39.8%
	2014	5.0	14,856	16,783	113.0%	60	96.8%	2,971.20	7.3%	3,356.63	23.0%
	2015	6.0	13,591	26,506	195.0%	55	91.7%	2,965.26	-0.2%	5,783.17	72.3%
	Thru 2015	1.8	268,472	229,551	85.5%	1,194	---	---	---	---	---
	2016	7.0	11,920	24,521	205.7%	48	87.0%	2,980.02	0.5%	6,130.16	6.0%
	Thru 2016	2.0	280,392	254,072	90.6%	1,242	---	---	---	---	---
	2017	8.0	11,018	22,743	206.4%	42	87.0%	3,147.91	5.6%	6,497.97	6.0%
	Thru 2017	2.3	291,410	276,815	95.0%	1,284	---	---	---	---	---
2010	2010	0.0	198,551	252,096	127.0%	679	---	3,508.99	---	4,455.31	---
	2011	1.0	117,720	135,271	114.9%	389	57.3%	3,631.47	3.5%	4,172.88	-6.3%
	2012	2.0	47,091	31,265	66.4%	182	46.8%	3,104.89	-14.5%	2,061.40	-50.6%
	2013	3.0	28,928	7,764	26.8%	100	54.9%	3,471.37	11.8%	931.65	-54.8%
	2014	4.0	19,379	3,372	17.4%	61	61.0%	3,812.26	9.8%	663.35	-28.8%
	2015	5.0	16,506	4,336	26.3%	60	98.4%	3,301.19	-13.4%	867.22	30.7%
	Thru 2015	1.1	428,175	434,104	101.4%	1,471	---	---	---	---	---
	2016	6.0	14,376	3,983	27.7%	52	87.0%	3,317.62	0.5%	919.25	6.0%
	Thru 2016	1.2	442,551	438,087	99.0%	1,523	---	---	---	---	---
	2017	7.0	13,142	3,654	27.8%	45	87.0%	3,504.53	5.6%	974.41	6.0%
	Thru 2017	1.4	455,693	441,741	96.9%	1,568	---	---	---	---	---
All	1992	---	-	-	---	-	---	-	---	-	---
	1993	---	-	-	---	-	---	-	---	-	---
	1994	---	-	-	---	-	---	-	---	-	---
	1995	---	-	-	---	-	---	-	---	-	---
	1996	0.0	926,314	601,083	64.9%	11,671	---	952.43	---	618.03	---
	1997	0.7	2,737,842	2,019,399	73.8%	33,748	289.2%	973.51	2.2%	718.05	16.2%
	1998	1.3	3,386,775	2,448,681	72.3%	37,463	111.0%	1,084.84	11.4%	784.35	9.2%
	1999	1.9	3,646,483	2,748,083	75.4%	35,996	96.1%	1,215.63	12.1%	916.13	16.8%
	2000	2.5	4,016,793	2,899,541	72.2%	34,454	95.7%	1,399.01	15.1%	1,009.88	10.2%
	2001	3.1	4,080,355	2,549,101	62.5%	28,945	84.0%	1,691.63	20.9%	1,056.80	4.6%
	2002	3.9	3,412,777	2,032,889	59.6%	20,661	71.4%	1,982.16	17.2%	1,180.71	11.7%
	2003	4.3	2,957,556	2,180,403	73.7%	17,358	84.0%	2,044.63	3.2%	1,507.36	27.7%
	2004	4.6	2,975,770	1,826,279	61.4%	16,414	94.6%	2,175.54	6.4%	1,335.16	-11.4%
	2005	5.0	2,944,163	1,900,811	64.6%	15,322	93.3%	2,305.83	6.0%	1,488.69	11.5%
	2006	5.5	2,573,663	1,662,318	64.6%	12,695	82.9%	2,432.77	5.5%	1,571.31	5.5%
	2007	6.2	2,183,366	1,390,128	63.7%	10,170	80.1%	2,576.24	5.9%	1,640.27	4.4%
	2008	6.7	1,889,972	1,209,532	64.0%	8,707	85.6%	2,604.76	1.1%	1,666.98	1.6%
	2009	7.3	1,696,575	1,162,681	68.5%	7,585	87.1%	2,684.10	3.0%	1,839.44	10.3%
	2010	7.1	1,678,621	1,278,204	76.1%	7,061	93.1%	2,852.78	6.3%	2,172.28	18.1%
	2011	8.6	1,361,493	861,520	63.3%	5,431	76.9%	3,008.27	5.5%	1,903.56	-12.4%
	2012	10.1	1,124,018	658,835	58.4%	4,141	76.2%	3,257.23	8.3%	1,903.41	0.0%
	2013	11.1	900,645	496,338	55.1%	3,321	80.2%	3,254.36	-0.1%	1,793.45	-5.8%
	2014	12.2	760,343	401,847	52.9%	2,857	86.0%	3,193.60	-1.9%	1,687.84	-5.9%
	2015	13.3	657,845	387,513	58.9%	2,492	87.2%	3,167.79	-0.8%	1,866.04	10.6%
	Thru 2015	4.5	45,911,366	30,713,187	66.9%	316,492	---	---	---	---	---
	2016	14.3	575,159	357,428	62.1%	2,168	87.0%	3,183.54	0.5%	1,978.38	6.0%
	Thru 2016	4.6	46,486,525	31,070,615	66.8%	318,660	---	---	---	---	---
	2017	15.3	528,528	329,704	62.4%	1,886	87.0%	3,362.85	5.6%	2,097.80	6.0%
	Thru 2017	4.7	47,015,053	31,400,319	66.8%	320,546	---	---	---	---	---
	2018	16.3	487,559	304,087	62.4%	1,641	87.0%	3,565.33	6.0%	2,223.67	6.0%
	2019	17.3	449,731	280,494	62.4%	1,428	87.0%	3,779.25	6.0%	2,357.09	6.0%
	2020	18.3	414,622	258,597	62.4%	1,242	87.0%	4,006.01	6.0%	2,498.52	6.0%
	2021	19.3	382,527	238,579	62.4%	1,081	87.0%	4,246.37	6.0%	2,648.43	6.0%
	2022	20.3	352,590	219,908	62.4%	940	87.0%	4,501.15	6.0%	2,807.34	6.0%
	2023	21.3	325,238	202,849	62.4%	818	87.0%	4,771.22	6.0%	2,975.78	6.0%
	2024	22.3	300,078	187,157	62.4%	712	87.0%	5,057.49	6.0%	3,154.33	6.0%
	2025	23.3	276,535	172,474	62.4%	619	87.0%	5,360.94	6.0%	3,343.59	6.0%
	2026	24.3	255,243	159,194	62.4%	539	87.0%	5,682.60	6.0%	3,544.21	6.0%
	Thru 2026	5.7	50,259,176	33,423,658	66.5%	329,566	---	---	---	---	---

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2015	All	45,911,366	30,713,187	66.9%
2016	All	575,159	357,428	62.1%
2017	All	528,528	329,704	62.4%
2018-2026	All	3,244,123	2,023,339	62.4%
Cumulative	All	50,259,176	33,423,658	66.5%
Thru 2015		45,911,366	30,713,187	66.9%
2016-2026		4,347,810	2,710,471	62.3%

Projection Assumptions				
Persistency			Claim Cost Trend	
Duration 0-1	174.0%	Ultimate	2016	6.0%
Rate Changes	Aging	R.S. Change	Ultimate	Effect, (4)
2015	0.2%	-1.2%	-1.0%	0.917
2016	0.2%	0.4%	0.6%	0.910
2017	0.2%	6.0%	6.2%	0.900
2018	0.2%	5.8%	6.0%	0.900
2019	0.2%	5.8%	6.0%	0.900
2020	0.2%	5.8%	6.0%	0.900
2021	0.2%	5.8%	6.0%	0.900
2022	0.2%	5.8%	6.0%	0.900
2023	0.2%	5.8%	6.0%	0.900
2024	0.2%	5.8%	6.0%	0.900
2025	0.2%	5.8%	6.0%	0.900
2026	0.2%	5.8%	6.0%	0.900

- (1) Sum of mean in-force policies as of each month in the experience month.
- (2) 12*Earned Premium/Exposed Policies.
- (3) 12*Incurred Claims/Exposed Policies.
- (4) 2017+ rate increases are assumed to be 0.900 effective in the increase year and 0.100 effective in the following year.
- (5) 2018+ increases assumed to be claim cost trend net of aging at 0.2% per year. Ex: 2018 prem trend = (1.062*0.100) * (1.060*0.900) - 1 = 6.0%.

**Bankers Life and Casualty Company
Policy Forms GR-A05C GR-A06C**

Exhibit VI

With the 2017 Rate Action
Nationwide Experience

Issue Year	Experience Year	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio	Exposed Policies(1)	Persistency	Average Annual Premium(2)	Premium Trend(5)	Average Claim Cost(3)	Claim Cost Trend
2008	1992	0.0	7,870,240	5,406,520	68.7%	116,036	---	813.91	---	559.12	---
prior	1993	0.5	49,991,776	37,582,403	75.2%	692,520	596.8%	866.26	6.4%	651.23	16.5%
	1994	0.9	102,471,052	82,681,131	80.7%	1,367,850	197.5%	898.97	3.8%	725.35	11.4%
	1995	1.5	141,870,099	117,243,497	82.6%	1,755,764	128.4%	969.63	7.9%	801.32	10.5%
	1996	2.3	152,628,232	118,657,096	77.7%	1,606,702	91.5%	1,139.94	17.6%	886.22	10.6%
	1997	3.0	139,819,741	105,917,198	75.8%	1,296,631	80.7%	1,294.00	13.5%	980.24	10.6%
	1998	3.7	123,824,169	92,135,431	74.4%	1,014,616	78.3%	1,464.49	13.2%	1,089.70	11.2%
	1999	4.4	110,135,117	77,874,999	70.7%	794,632	78.3%	1,663.19	13.6%	1,176.02	7.9%
	2000	5.1	102,290,449	68,372,064	66.8%	651,125	81.9%	1,885.18	13.3%	1,260.07	7.1%
	2001	5.8	93,854,965	58,898,425	62.8%	531,625	81.6%	2,118.52	12.4%	1,329.47	5.5%
	2002	6.2	82,572,477	51,844,754	62.8%	450,020	84.6%	2,201.83	3.9%	1,382.47	4.0%
	2003	6.7	76,573,766	49,232,022	64.3%	394,723	87.7%	2,327.92	5.7%	1,496.71	8.3%
	2004	7.4	68,514,024	45,778,829	66.8%	333,914	84.6%	2,462.22	5.8%	1,645.17	9.9%
	2005	8.2	61,121,739	41,173,199	67.4%	277,207	83.0%	2,645.90	7.5%	1,782.34	8.3%
	2006	9.0	52,230,240	35,257,090	67.5%	213,874	77.2%	2,930.52	10.8%	1,978.20	11.0%
	2007	9.8	43,749,502	28,655,233	65.5%	166,622	77.9%	3,150.81	7.5%	2,063.73	4.3%
2008	10.6	37,466,347	24,680,133	65.9%	133,236	80.0%	3,374.43	7.1%	2,222.83	7.7%	
2009	11.5	31,453,222	20,564,487	65.4%	106,390	79.9%	3,547.69	5.1%	2,319.52	4.3%	
2010	12.5	26,374,462	17,456,586	66.2%	86,114	80.9%	3,675.29	3.6%	2,432.58	4.9%	
2011	13.5	21,909,891	13,854,975	63.2%	69,012	80.1%	3,809.75	3.7%	2,409.14	-1.0%	
2012	14.5	18,840,561	11,199,097	59.4%	56,438	81.8%	4,005.93	5.1%	2,381.18	-1.2%	
2013	15.4	15,742,867	9,147,091	58.1%	46,578	82.5%	4,055.87	1.2%	2,356.59	-1.0%	
2014	16.3	13,112,444	7,798,700	59.5%	39,326	84.4%	4,001.15	-1.3%	2,379.71	1.0%	
2015	17.3	10,876,227	7,046,682	64.8%	33,590	85.4%	3,885.52	-2.9%	2,517.42	5.8%	
Thru 2015	5.3	1,585,293,611	1,128,457,641	71.2%	12,234,545						
2016	18.3	9,305,530	6,506,792	69.9%	28,719	85.5%	3,888.24	0.1%	2,718.81	8.0%	
Thru 2016	5.3	1,594,599,141	1,134,964,433	71.2%	12,263,264						
2017	19.3	7,979,004	6,008,424	75.3%	24,555	85.5%	3,899.33	0.3%	2,936.31	8.0%	
Thru 2017	5.4	1,602,578,145	1,140,972,857	71.2%	12,287,819						
2009	2009	0.0	493,327	438,833	89.0%	1,805	---	3,279.74	---	2,917.45	---
2010	1.0	655,335	559,252	85.3%	2,312	128.1%	3,401.39	3.7%	2,902.69	-0.5%	
2011	2.0	469,474	416,660	88.8%	1,579	68.3%	3,567.88	4.9%	3,166.51	9.1%	
2012	3.0	359,060	226,808	63.2%	1,151	72.9%	3,743.45	4.9%	2,364.64	-25.3%	
2013	4.0	274,003	187,298	68.4%	864	75.1%	3,805.60	1.7%	2,601.36	10.0%	
2014	5.0	229,450	129,442	56.4%	723	83.7%	3,808.30	0.1%	2,148.42	-17.4%	
2015	6.0	202,331	107,999	53.4%	660	91.3%	3,678.75	-3.4%	1,963.62	-8.6%	
Thru 2015	2.3	2,682,981	2,066,292	77.0%	9,094						
2016	7.0	173,022	99,673	57.6%	564	85.5%	3,681.32	0.1%	2,120.71	8.0%	
Thru 2016	2.6	2,856,003	2,165,965	75.8%	9,658						
2017	8.0	148,288	91,997	62.0%	482	85.5%	3,691.82	0.3%	2,290.37	8.0%	
Thru 2017	2.8	3,004,291	2,257,962	75.2%	10,140						
2010	2010	0.0	619,695	532,303	85.9%	2,583	---	2,878.95	---	2,472.95	---
2011	1.0	518,312	431,265	83.2%	2,087	80.8%	2,980.23	3.5%	2,479.72	0.3%	
2012	2.0	456,229	337,183	73.9%	1,654	79.3%	3,310.01	11.1%	2,446.31	-1.3%	
2013	3.0	387,830	245,199	63.2%	1,364	82.5%	3,411.99	3.1%	2,157.18	-11.8%	
2014	4.0	327,216	208,174	63.6%	1,099	80.6%	3,572.88	4.7%	2,273.06	5.4%	
2015	5.0	263,787	184,858	70.1%	939	85.4%	3,371.08	-5.6%	2,362.41	3.9%	
Thru 2015	2.0	2,573,068	1,938,983	75.4%	9,726						
2016	6.0	225,739	170,731	75.6%	803	85.5%	3,373.44	0.1%	2,551.40	8.0%	
Thru 2016	2.3	2,798,807	2,109,714	75.4%	10,529						
2017	7.0	193,680	157,753	81.5%	687	85.5%	3,383.06	0.3%	2,755.51	8.0%	
Thru 2017	2.7	2,992,487	2,267,467	75.8%	11,216						
All	1992	0.0	7,870,240	5,406,520	68.7%	116,036	---	813.91	---	559.12	---
1993	0.5	49,991,776	37,582,403	75.2%	692,520	596.8%	866.26	6.4%	651.23	16.5%	
1994	0.9	102,471,052	82,681,131	80.7%	1,367,850	197.5%	898.97	3.8%	725.35	11.4%	
1995	1.5	141,870,099	117,243,497	82.6%	1,755,764	128.4%	969.63	7.9%	801.32	10.5%	
1996	2.3	152,628,232	118,657,096	77.7%	1,606,702	91.5%	1,139.94	17.6%	886.22	10.6%	
1997	3.0	139,819,741	105,917,198	75.8%	1,296,631	80.7%	1,294.00	13.5%	980.24	10.6%	
1998	3.7	123,824,169	92,135,431	74.4%	1,014,616	78.3%	1,464.49	13.2%	1,089.70	11.2%	
1999	4.4	110,135,117	77,874,999	70.7%	794,632	78.3%	1,663.19	13.6%	1,176.02	7.9%	
2000	5.1	102,290,449	68,372,064	66.8%	651,125	81.9%	1,885.18	13.3%	1,260.07	7.1%	
2001	5.8	93,854,965	58,898,425	62.8%	531,625	81.6%	2,118.52	12.4%	1,329.47	5.5%	
2002	6.2	82,572,477	51,844,754	62.8%	450,020	84.6%	2,201.83	3.9%	1,382.47	4.0%	
2003	6.7	76,573,766	49,232,022	64.3%	394,723	87.7%	2,327.92	5.7%	1,496.71	8.3%	
2004	7.4	68,514,024	45,778,829	66.8%	333,914	84.6%	2,462.22	5.8%	1,645.17	9.9%	
2005	8.2	61,121,739	41,173,199	67.4%	277,207	83.0%	2,645.90	7.5%	1,782.34	8.3%	
2006	9.0	52,230,240	35,257,090	67.5%	213,874	77.2%	2,930.52	10.8%	1,978.20	11.0%	
2007	9.8	43,749,502	28,655,233	65.5%	166,622	77.9%	3,150.81	7.5%	2,063.73	4.3%	
2008	10.6	37,466,347	24,680,133	65.9%	133,236	80.0%	3,374.43	7.1%	2,222.83	7.7%	
2009	11.4	31,946,549	21,003,320	65.7%	108,195	81.2%	3,543.22	5.0%	2,329.50	4.8%	
2010	12.0	27,649,492	18,548,141	67.1%	91,009	84.1%	3,645.73	2.9%	2,445.67	5.0%	
2011	13.0	22,897,677	14,702,900	64.2%	72,678	79.9%	3,780.68	3.7%	2,427.62	-0.7%	
2012	14.0	19,655,850	11,763,088	59.8%	59,243	81.5%	3,981.40	5.3%	2,382.68	-1.9%	
2013	15.0	16,404,700	9,579,588	58.4%	48,806	82.4%	4,033.45	1.3%	2,355.35	-1.1%	
2014	15.8	13,669,110	8,136,316	59.5%	41,148	84.3%	3,986.33	-1.2%	2,372.80	0.7%	
2015	16.8	11,342,345	7,339,539	64.7%	35,189	85.5%	3,867.92	-3.0%	2,502.90	5.5%	
Thru 2015	5.2	1,590,549,660	1,132,462,916	71.2%	12,253,365						
2016	17.8	9,704,291	6,777,196	69.8%	30,086	85.5%	3,870.62	0.1%	2,703.13	8.0%	
Thru 2016	5.3	1,600,253,951	1,139,240,112	71.2%	12,283,451						
2017	18.8	8,320,972	6,258,174	75.2%	25,724	85.5%	3,881.65	0.3%	2,919.38	8.0%	
Thru 2017	5.4	1,608,574,923	1,145,498,286	71.2%	12,309,175						
2018	19.8	7,432,877	5,711,270	76.8%	21,737	84.5%	4,103.35	5.7%	3,152.93	8.0%	
2019	20.8	6,689,947	5,212,165	77.9%	18,368	84.5%	4,370.61	6.5%	3,405.16	8.0%	
2020	21.8	6,021,217	4,756,630	79.0%	15,521	84.5%	4,655.28	6.5%	3,677.57	8.0%	
2021	22.8	5,419,216	4,340,825	80.1%	13,115	84.5%	4,958.49	6.5%	3,971.78	8.0%	
2022	23.8	4,877,419	3,961,372	81.2%	11,082	84.5%	5,281.45	6.5%	4,289.52	8.0%	
2023	24.8	4,389,726	3,615,035	82.4%	9,364	84.5%	5,625.45	6.5%	4,632.68	8.0%	
2024	25.8	3,951,126	3,299,253	83.5%	7,913	84.5%	5,991.85	6.5%	5,003.29	8.0%	
2025	26.8	3,555,905	3,010,678	84.7%	6,686	84.5%	6,382.12	6.5%	5,403.55	8.0%	
2026	27.8	3,200,631	2,747,703	85.8%	5,650	84.5%	6,797.80	6.5%	5,835.83	8.0%	
Thru 2026	5.9	1,654,112,987	1,182,153,217	71.5%	12,418,611						

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2015	All	1,590,549,660	1,132,462,916	71.2%
2016	All	9,704,291	6,777,196	69.8%
2017	All	8,320,972	6,258,174	75.2%
2018-2026	All	45,538,064	36,654,931	80.5%
Cumulative	All	1,654,112,987	1,182,153,217	71.5%
Thru 2015		1,590,549,660	1,132,462,916	71.2%
2016-2026		63,563,327	49,690,301	78.2%

Projection Assumptions				
Persistence		Claim Cost Trend		
Duration 0-1	171.0%	2016		8.0%
Ultimate	84.5%	Ultimate		8.0%
Rate Changes	Aging	R.S. Change	Total	Effect (4)
2015	0.3%	-1.1%	-0.8%	0.888
2016	0.3%	-0.1%	0.2%	0.875
2017	0.3%	0.0%	0.3%	0.874
2018	0.3%	6.2%	6.5%	0.874
2019				

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

Exhibit VI

With the 2017 Rate Action
Nationwide Experience

Issue Year	Experience Year	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio	Exposed Policies(1)	Persistency	Average Annual Premium(2)	Premium Trend(5)	Average Claim Cost(3)	Claim Cost Trend
2008	1992	---	-	-	---	-	---	-	---	-	---
&	1993	---	-	-	---	-	---	-	---	-	---
prior	1994	---	-	-	---	-	---	-	---	-	---
	1995	---	-	-	---	-	---	-	---	-	---
	1996	0.0	3,503,105	2,152,197	61.4%	45,897	---	915.90	---	562.70	---
	1997	0.7	12,834,889	8,598,851	67.0%	165,971	361.6%	927.99	1.3%	621.71	10.5%
	1998	1.1	20,020,971	13,930,975	69.6%	235,084	141.6%	1,021.98	10.1%	711.11	14.4%
	1999	1.7	24,832,343	17,299,180	69.7%	254,485	108.3%	1,170.95	14.6%	815.73	14.7%
	2000	2.5	24,673,077	16,653,431	67.5%	217,803	85.6%	1,359.38	16.1%	917.53	12.5%
	2001	3.3	23,068,105	14,761,568	64.0%	176,593	81.1%	1,567.54	15.3%	1,003.09	9.3%
	2002	4.1	20,475,450	12,688,594	62.0%	140,373	79.5%	1,750.38	11.7%	1,084.70	8.1%
	2003	4.9	18,903,639	11,993,719	63.4%	116,612	83.1%	1,945.29	11.1%	1,234.22	13.8%
	2004	5.8	16,862,582	11,231,262	66.6%	97,465	83.6%	2,076.14	6.7%	1,382.81	12.0%
	2005	6.7	15,000,637	9,746,473	65.0%	78,536	80.6%	2,292.04	10.4%	1,489.22	7.7%
	2006	7.6	12,545,355	7,581,668	60.4%	57,191	72.8%	2,632.31	14.8%	1,590.81	6.8%
	2007	8.6	10,075,760	5,944,469	59.0%	43,341	75.8%	2,789.72	6.0%	1,645.87	3.5%
	2008	9.6	8,437,315	5,212,301	61.8%	35,444	81.8%	2,856.56	2.4%	1,764.69	7.2%
	2009	10.5	7,317,460	4,815,378	65.8%	29,893	84.3%	2,937.46	2.8%	1,933.05	9.5%
	2010	11.6	6,289,911	3,934,892	62.6%	24,749	82.8%	3,049.78	3.8%	1,907.90	-1.3%
	2011	12.6	5,530,626	3,292,454	59.5%	19,600	79.2%	3,386.10	11.0%	2,015.79	5.7%
	2012	13.5	4,721,910	2,965,893	62.8%	16,076	82.0%	3,524.69	4.1%	2,213.90	9.8%
	2013	14.5	4,031,788	2,488,765	61.7%	13,583	84.5%	3,561.91	1.1%	2,198.72	-0.7%
	2014	15.5	3,493,495	2,132,535	61.0%	11,557	85.1%	3,627.41	1.8%	2,214.28	0.7%
	2015	16.5	3,014,699	1,679,100	55.7%	9,839	85.1%	3,676.84	1.4%	2,047.89	-7.5%
	Thru 2015	5.3	245,633,118	159,103,701	64.8%	1,790,092	---	---	---	---	---
	2016	17.5	2,538,854	1,507,280	59.4%	8,216	83.5%	3,708.16	0.9%	2,201.48	7.5%
	Thru 2016	5.4	248,171,972	160,610,981	64.7%	1,798,308	---	---	---	---	---
	2017	18.5	2,130,573	1,352,901	63.5%	6,860	83.5%	3,726.95	0.5%	2,366.59	7.5%
	Thru 2017	5.5	250,302,545	161,963,882	64.7%	1,805,168	---	---	---	---	---
2009	2009	0.0	624,157	469,510	75.2%	3,753	---	1,995.71	---	1,501.23	---
	2010	1.0	1,151,008	819,703	71.2%	6,797	181.1%	2,032.09	1.8%	1,447.17	-3.6%
	2011	2.0	921,967	666,322	72.3%	4,809	70.8%	2,300.60	13.2%	1,662.69	14.9%
	2012	3.0	807,006	611,886	75.8%	3,517	73.1%	2,753.50	19.7%	2,087.75	25.6%
	2013	4.0	656,645	526,305	80.2%	2,559	72.8%	3,079.23	11.8%	2,468.02	18.2%
	2014	5.0	536,064	428,012	79.8%	1,893	74.0%	3,398.19	10.4%	2,713.23	9.9%
	2015	6.0	459,683	301,864	65.7%	1,461	77.2%	3,775.63	11.1%	2,479.38	-8.6%
	Thru 2015	2.6	5,156,530	3,823,601	74.2%	24,789	---	---	---	---	---
	2016	7.0	387,125	270,975	70.0%	1,220	83.5%	3,807.79	0.9%	2,665.33	7.5%
	Thru 2016	2.9	5,543,655	4,094,576	73.9%	26,009	---	---	---	---	---
	2017	8.0	324,984	243,306	74.9%	1,019	83.5%	3,827.09	0.5%	2,865.23	7.5%
	Thru 2017	3.2	5,868,639	4,337,882	73.9%	27,028	---	---	---	---	---
2010	2010	0.0	826,511	618,801	74.9%	5,158	---	1,922.86	---	1,439.63	---
	2011	1.0	809,862	654,758	80.8%	4,569	88.6%	2,127.02	10.6%	1,719.65	19.5%
	2012	2.0	652,671	456,816	70.0%	3,096	67.8%	2,529.73	18.9%	1,770.61	3.0%
	2013	3.0	504,740	410,908	81.4%	2,110	68.2%	2,870.56	13.5%	2,336.92	32.0%
	2014	4.0	393,578	314,644	79.9%	1,479	70.1%	3,193.33	11.2%	2,552.89	9.2%
	2015	5.0	337,103	249,310	74.0%	1,156	78.2%	3,499.34	9.6%	2,587.99	1.4%
	Thru 2015	2.0	3,524,465	2,705,237	76.8%	17,568	---	---	---	---	---
	2016	6.0	283,802	223,726	78.8%	965	83.5%	3,529.15	0.9%	2,782.09	7.5%
	Thru 2016	2.3	3,808,267	2,928,963	76.9%	18,533	---	---	---	---	---
	2017	7.0	238,243	200,879	84.3%	806	83.5%	3,547.04	0.5%	2,990.75	7.5%
	Thru 2017	2.5	4,046,510	3,129,842	77.3%	19,339	---	---	---	---	---
All	1992	---	-	-	---	-	---	-	---	-	---
	1993	---	-	-	---	-	---	-	---	-	---
	1994	---	-	-	---	-	---	-	---	-	---
	1995	---	-	-	---	-	---	-	---	-	---
	1996	0.0	3,503,105	2,152,197	61.4%	45,897	---	915.90	---	562.70	---
	1997	0.7	12,834,889	8,598,851	67.0%	165,971	361.6%	927.99	1.3%	621.71	10.5%
	1998	1.1	20,020,971	13,930,975	69.6%	235,084	141.6%	1,021.98	10.1%	711.11	14.4%
	1999	1.7	24,832,343	17,299,180	69.7%	254,485	108.3%	1,170.95	14.6%	815.73	14.7%
	2000	2.5	24,673,077	16,653,431	67.5%	217,803	85.6%	1,359.38	16.1%	917.53	12.5%
	2001	3.3	23,068,105	14,761,568	64.0%	176,593	81.1%	1,567.54	15.3%	1,003.09	9.3%
	2002	4.1	20,475,450	12,688,594	62.0%	140,373	79.5%	1,750.38	11.7%	1,084.70	8.1%
	2003	4.9	18,903,639	11,993,719	63.4%	116,612	83.1%	1,945.29	11.1%	1,234.22	13.8%
	2004	5.8	16,862,582	11,231,262	66.6%	97,465	83.6%	2,076.14	6.7%	1,382.81	12.0%
	2005	6.7	15,000,637	9,746,473	65.0%	78,536	80.6%	2,292.04	10.4%	1,489.22	7.7%
	2006	7.6	12,545,355	7,581,668	60.4%	57,191	72.8%	2,632.31	14.8%	1,590.81	6.8%
	2007	8.6	10,075,760	5,944,469	59.0%	43,341	75.8%	2,789.72	6.0%	1,645.87	3.5%
	2008	9.6	8,437,315	5,212,301	61.8%	35,444	81.8%	2,856.56	2.4%	1,764.69	7.2%
	2009	9.7	7,941,617	5,284,888	66.5%	33,646	94.9%	2,832.41	-0.8%	1,884.88	6.8%
	2010	8.9	8,267,431	5,373,396	65.0%	36,704	109.1%	2,702.95	-4.6%	1,756.78	-6.8%
	2011	9.9	7,262,455	4,613,533	63.5%	28,978	79.0%	3,007.44	11.3%	1,910.50	8.8%
	2012	10.9	6,181,587	4,034,595	65.3%	22,689	78.3%	3,269.38	8.7%	2,133.86	11.7%
	2013	12.1	5,193,173	3,425,978	66.0%	18,252	80.4%	3,414.32	4.4%	2,252.45	5.6%
	2014	13.2	4,423,136	2,875,190	65.0%	14,929	81.8%	3,555.34	4.1%	2,311.09	2.6%
	2015	14.2	3,811,485	2,230,273	58.5%	12,456	83.4%	3,671.95	3.3%	2,148.63	-7.0%
	Thru 2015	5.2	254,314,113	165,632,539	65.1%	1,832,449	---	---	---	---	---
	2016	15.2	3,209,781	2,001,981	62.4%	10,401	83.5%	3,703.24	0.9%	2,309.76	7.5%
	Thru 2016	5.3	257,523,894	167,634,520	65.1%	1,842,850	---	---	---	---	---
	2017	16.2	2,693,800	1,797,086	66.7%	6,885	83.5%	3,722.00	0.5%	2,483.02	7.5%
	Thru 2017	5.4	260,217,694	169,431,606	65.1%	1,851,535	---	---	---	---	---
	2018	17.2	2,378,384	1,613,117	67.8%	7,252	83.5%	3,935.55	5.7%	2,669.25	7.5%
	2019	18.2	2,111,636	1,447,872	68.6%	6,055	83.5%	4,184.91	6.3%	2,869.44	7.5%
	2020	19.2	1,874,963	1,299,666	69.3%	5,056	83.5%	4,450.07	6.3%	3,084.65	7.5%
	2021	20.2	1,664,886	1,166,679	70.1%	4,222	83.5%	4,732.03	6.3%	3,316.00	7.5%
	2022	21.2	1,478,109	1,047,131	70.8%	3,525	83.5%	5,031.86	6.3%	3,564.70	7.5%
	2023	22.2	1,312,254	939,810	71.6%	2,943	83.5%	5,350.68	6.3%	3,832.05	7.5%
	2024	23.2	1,164,968	843,457	72.4%	2,457	83.5%	5,689.71	6.3%	4,119.45	7.5%
	2025	24.2	1,034,588	757,258	73.2%	2,052	83.5%	6,050.22	6.3%	4,428.41	7.5%
	2026	25.2	918,392	679,567	74.0%	1,713	83.5%	6,433.57	6.3%	4,760.54	7.5%
	Thru 2026	6.2	274,155,874	179,226,163	65.4%	1,886,810	---	---	---	---	---

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2015	All	254,314,113	165,632,539	65.1%
2016	All	3,209,781	2,001,981	62.4%
2017	All	2,693,800	1,797,086	66.7%
2018-2026	All	13,938,180	9,794,557	70.3%
Cumulative	All	274,155,874	179,226,163	65.4%
Thru 2015		254,314,113	165,632,539	65.1%
2016-2026		19,841,761	13,593,624	68.5%

Projection Assumptions				
Persistency		Claim Cost Trend		
Duration 0-1	167.0%	2016		7.5%
Ultimate	83.5%	Ultimate		7.5%
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2015	0.5%	2.2%	2.7%	0.917
2016	0.5%	0.2%	0.7%	0.917
2017	0.5%	0.0%	0.6%	0.900
2018	0.5%	5.8%	6.3%	0.900
2019	0.5%	5.8%	6.3%	0.900
2020	0.5%	5.8%	6.3%	0.900
2021	0.5%	5.8%	6.3%	0.900
2022	0.5%	5.8%	6.3%	0.900
2023	0.5%	5.8%	6.3%	0.900
2024	0.5%	5.8%	6.3%	0.900
2025	0.5%	5.8%	6.3%	0.900
2026	0.5%	5.8%	6.3%	0.900

- (1) Sum of mean in-force policies as of each month in the experience month.
- (2) 12*Earn

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

Exhibit VI

With the 2017 Rate Action
Nationwide Experience

Issue Year	Experience Year	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio	Exposed Policies(1)	Persistency	Average Annual Premium(2)	Premium Trend(5)	Average Claim Cost(3)	Claim Cost Trend
2008	1992	---	-	-	---	-	---	-	---	-	---
&	1993	---	-	-	---	-	---	-	---	-	---
prior	1994	---	-	-	---	-	---	-	---	-	---
	1995	---	-	-	---	-	---	-	---	-	---
	1996	0.0	114,037	73,226	64.2%	1,555	---	880.03	---	565.08	---
	1997	0.6	503,035	319,385	63.5%	6,880	442.4%	877.39	-0.3%	557.07	-1.4%
	1998	0.5	1,682,897	989,596	58.8%	20,327	295.5%	993.49	13.2%	584.21	4.9%
	1999	0.6	6,536,011	4,042,041	61.8%	71,061	349.6%	1,103.73	11.1%	682.58	16.8%
	2000	1.0	14,111,764	9,277,547	65.7%	138,640	195.1%	1,221.45	10.7%	803.02	17.6%
	2001	1.7	17,502,623	10,780,400	61.6%	147,971	106.7%	1,419.41	16.2%	874.26	8.9%
	2002	2.3	19,851,891	12,068,290	60.8%	153,241	103.6%	1,554.56	9.5%	945.04	8.1%
	2003	2.5	24,154,782	16,158,822	66.9%	180,994	118.1%	1,601.48	3.0%	1,071.34	13.4%
	2004	2.8	29,630,648	21,010,431	70.9%	216,091	119.4%	1,645.45	2.7%	1,166.75	8.9%
	2005	3.1	34,678,227	24,877,597	71.7%	243,411	112.6%	1,709.61	3.9%	1,226.45	5.1%
	2006	3.7	36,136,155	24,596,387	68.1%	223,793	91.9%	1,937.66	13.3%	1,318.88	7.5%
	2007	4.6	30,855,845	20,985,283	68.0%	171,700	76.7%	2,156.49	11.3%	1,466.65	11.2%
	2008	5.6	27,072,973	18,707,466	69.1%	136,143	79.3%	2,386.28	10.7%	1,648.92	12.4%
	2009	6.6	23,891,657	15,668,083	65.6%	106,609	78.3%	2,689.27	12.7%	1,763.61	7.0%
	2010	7.7	20,403,849	12,831,519	62.9%	80,886	75.9%	3,027.05	12.6%	1,903.64	7.9%
	2011	8.8	16,195,765	9,962,035	61.5%	60,116	74.3%	3,232.90	6.8%	1,988.56	4.5%
	2012	9.8	13,901,849	8,701,122	62.6%	47,786	79.5%	3,491.03	8.0%	2,185.02	9.9%
	2013	10.8	11,862,774	7,184,412	60.6%	39,381	82.4%	3,614.77	3.5%	2,189.20	0.2%
	2014	11.7	9,619,523	6,360,398	66.1%	32,700	83.0%	3,530.10	-2.3%	2,334.09	6.6%
	2015	12.7	8,335,986	5,528,545	66.3%	27,284	83.4%	3,666.32	3.9%	2,431.55	4.2%
	Thru 2015	4.9	347,042,290	230,122,583	66.3%	2,106,569	---	---	---	---	---
	2016	13.7	7,127,026	4,962,527	69.6%	22,782	83.5%	3,754.03	2.4%	2,613.92	7.5%
	Thru 2016	5.1	354,169,316	235,085,110	66.4%	2,129,351	---	---	---	---	---
	2017	14.7	6,038,281	4,454,489	73.8%	19,023	83.5%	3,809.04	1.5%	2,809.96	7.5%
	Thru 2017	5.3	360,207,597	239,539,599	66.5%	2,148,374	---	---	---	---	---
2009	2009	0.0	60,454	56,060	92.7%	264	---	2,747.91	---	2,548.16	---
	2010	1.0	92,463	60,908	65.9%	379	143.6%	2,927.60	6.5%	1,928.49	-24.3%
	2011	2.0	64,014	22,693	35.5%	240	63.3%	3,200.72	9.3%	1,134.67	-41.2%
	2012	3.0	52,096	27,162	52.1%	180	75.0%	3,473.05	8.5%	1,810.78	59.6%
	2013	4.0	41,990	19,103	45.5%	151	83.9%	3,336.92	-3.9%	1,518.09	-16.2%
	2014	5.0	39,391	22,833	58.0%	144	95.4%	3,282.60	-1.6%	1,902.75	25.3%
	2015	6.0	36,191	19,477	53.8%	132	91.7%	3,290.06	0.2%	1,770.62	-6.9%
	Thru 2015	2.5	386,599	228,235	59.0%	1,490	---	---	---	---	---
	2016	7.0	30,880	17,448	56.5%	110	83.5%	3,368.77	2.4%	1,903.42	7.5%
	Thru 2016	2.8	417,479	245,683	58.8%	1,600	---	---	---	---	---
	2017	8.0	26,206	15,687	59.9%	92	83.5%	3,418.14	1.5%	2,046.18	7.5%
	Thru 2017	3.1	443,885	261,370	58.9%	1,692	---	---	---	---	---
2010	2010	0.0	50,584	20,415	40.4%	256	---	2,371.11	---	956.96	---
	2011	1.0	33,813	9,433	27.9%	155	60.5%	2,617.80	10.4%	730.28	-23.7%
	2012	2.0	25,108	15,855	63.1%	99	63.9%	3,043.45	16.3%	1,921.85	163.2%
	2013	3.0	18,858	21,345	113.2%	81	81.8%	2,793.83	-8.2%	3,162.26	64.5%
	2014	4.0	12,799	15,445	120.7%	53	65.4%	2,897.90	3.7%	3,497.09	10.6%
	2015	5.0	12,712	8,766	69.0%	48	90.6%	3,177.90	9.7%	2,191.47	-37.3%
	Thru 2015	1.7	153,874	91,260	59.3%	692	---	---	---	---	---
	2016	6.0	10,846	7,853	72.4%	40	83.5%	3,253.93	2.4%	2,355.83	7.5%
	Thru 2016	1.9	164,720	99,113	60.2%	732	---	---	---	---	---
	2017	7.0	9,079	6,964	76.7%	33	83.5%	3,301.61	1.5%	2,532.52	7.5%
	Thru 2017	2.2	173,799	106,077	61.0%	765	---	---	---	---	---
All	1992	---	-	-	---	-	---	-	---	-	---
	1993	---	-	-	---	-	---	-	---	-	---
	1994	---	-	-	---	-	---	-	---	-	---
	1995	---	-	-	---	-	---	-	---	-	---
	1996	0.0	114,037	73,226	64.2%	1,555	---	880.03	---	565.08	---
	1997	0.6	503,035	319,385	63.5%	6,880	442.4%	877.39	-0.3%	557.07	-1.4%
	1998	0.5	1,682,897	989,596	58.8%	20,327	295.5%	993.49	13.2%	584.21	4.9%
	1999	0.6	6,536,011	4,042,041	61.8%	71,061	349.6%	1,103.73	11.1%	682.58	16.8%
	2000	1.0	14,111,764	9,277,547	65.7%	138,640	195.1%	1,221.45	10.7%	803.02	17.6%
	2001	1.7	17,502,623	10,780,400	61.6%	147,971	106.7%	1,419.41	16.2%	874.26	8.9%
	2002	2.3	19,851,891	12,068,290	60.8%	153,241	103.6%	1,554.56	9.5%	945.04	8.1%
	2003	2.5	24,154,782	16,158,822	66.9%	180,994	118.1%	1,601.48	3.0%	1,071.34	13.4%
	2004	2.8	29,630,648	21,010,431	70.9%	216,091	119.4%	1,645.45	2.7%	1,166.75	8.9%
	2005	3.1	34,678,227	24,877,597	71.7%	243,411	112.6%	1,709.61	3.9%	1,226.45	5.1%
	2006	3.7	36,136,155	24,596,387	68.1%	223,793	91.9%	1,937.66	13.3%	1,318.88	7.5%
	2007	4.6	30,855,845	20,985,283	68.0%	171,700	76.7%	2,156.49	11.3%	1,466.65	11.2%
	2008	5.6	27,072,973	18,707,466	69.1%	136,143	79.3%	2,386.28	10.7%	1,648.92	12.4%
	2009	6.6	23,952,111	15,724,143	65.6%	106,873	78.5%	2,689.41	12.7%	1,765.55	7.1%
	2010	7.6	20,546,896	12,912,842	62.8%	81,521	76.3%	3,024.53	12.5%	1,900.79	7.7%
	2011	8.8	16,293,593	9,994,161	61.3%	60,511	74.2%	3,231.20	6.8%	1,981.95	4.3%
	2012	9.7	13,979,053	8,744,139	62.6%	48,065	79.4%	3,490.04	8.0%	2,183.08	10.1%
	2013	10.7	11,923,622	7,224,859	60.6%	39,613	82.4%	3,612.03	3.5%	2,188.63	0.3%
	2014	11.6	9,671,713	6,398,677	66.2%	32,897	83.0%	3,528.00	-2.3%	2,334.08	6.6%
	2015	12.7	8,384,888	5,556,788	66.3%	27,464	83.5%	3,663.66	3.8%	2,427.96	4.0%
	Thru 2015	4.9	347,582,763	230,442,078	66.3%	2,108,751	---	---	---	---	---
	2016	13.7	7,168,752	4,987,828	69.6%	22,932	83.5%	3,751.31	2.4%	2,610.06	7.5%
	Thru 2016	5.1	354,751,515	235,429,906	66.4%	2,131,683	---	---	---	---	---
	2017	14.7	6,073,566	4,477,140	73.7%	19,148	83.5%	3,806.29	1.5%	2,805.81	7.5%
	Thru 2017	5.3	360,825,081	239,907,046	66.5%	2,150,831	---	---	---	---	---
	2018	15.7	5,410,571	4,018,902	74.3%	15,989	83.5%	4,060.72	6.7%	3,016.25	7.5%
	2019	16.7	4,847,170	3,607,518	74.4%	13,351	83.5%	4,356.68	7.3%	3,242.47	7.5%
	2020	17.7	4,342,341	3,238,178	74.6%	11,148	83.5%	4,674.21	7.3%	3,485.66	7.5%
	2021	18.7	3,890,293	2,906,797	74.7%	9,309	83.5%	5,014.88	7.3%	3,747.08	7.5%
	2022	19.7	3,485,141	2,609,208	74.9%	7,773	83.5%	5,380.38	7.3%	4,028.11	7.5%
	2023	20.7	3,121,971	2,341,927	75.0%	6,490	83.5%	5,772.52	7.3%	4,330.22	7.5%
	2024	21.7	2,796,764	2,102,116	75.2%	5,419	83.5%	6,193.24	7.3%	4,654.99	7.5%
	2025	22.7	2,505,579	1,886,966	75.3%	4,525	83.5%	6,644.63	7.3%	5,004.11	7.5%
	2026	23.7	2,244,422	1,693,621	75.5%	3,778	83.5%	7,128.92	7.3%	5,379.42	7.5%
	Thru 2026	6.4	393,469,333	264,312,279	67.2%	2,228,613	---	---	---	---	---

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2015	All	347,582,763	230,442,078	66.3%
2016	All	7,168,752	4,987,828	69.6%
2017	All	6,073,566	4,477,140	73.7%
2018-2026	All	32,644,252	24,405,233	74.8%
Cumulative	All	393,469,333	264,312,279	67.2%
Thru 2015		347,582,763	230,442,078	66.3%
2016-2026		45,886,570	33,870,201	73.8%

Projection Assumptions				
Persistency		Claim Cost Trend		
Duration 0-1	167.0%	2016		7.5%
Ultimate	83.5%	Ultimate		7.5%
Rate Changes	Aging	R.S. Change	Total	Effect, (4)
2015	1.4%	0.0%	1.4%	0.917
2016	1.4%	1.1%	2.5%	0.917
2017	1.4%	0.0%	1.4%	0.900
2018	1.4%	5.8%	7.3%	0.900
2019	1.4%	5.8%	7.3%	0.900
2020	1.4%	5.8%	7.3%	0.900
2021	1.4%	5.8%	7.3%	0.900
2022	1.4%	5.8%	7.3%	0.900
2023	1.4%	5.8%	7.3%	0.900
2024	1.4%	5.8%	7.3%	0.900
2025	1.4%	5.8%	7.3%	0.900
2026	1.4%	5.8%	7.3%	0.900

- (1) Sum of mean in-force policies as of each month in the experience month.
- (2) 12*Earned Premium/Exposed Policies.
- (3) 12*Incurred Claims/Exposed Policies.
- (4) 2017+ rate increases are assumed to be 0.900 effective in the increase year and 0.100 effective in the following year.
- (5) 2018+ increases assumed to be claim cost trend net of aging at 1.6% per year. Ex: 2018 prem trend = (1

**Bankers Life and Casualty Company
Policy Forms GR-A05F GR-A06F**

Exhibit VI

With the 2017 Rate Action
Rhode Island Experience

Issue Year	Experience Year	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio	Exposed Policies(1)	Persistency	Average Annual Premium(2)	Premium Trend(5)	Average Claim Cost(3)	Claim Cost Trend
2008	1992	0.0	1,759	234	13.3%	23	---	917.86	---	121.85	---
	1993	0.4	29,152	28,783	98.7%	418	1817.4%	836.90	-8.8%	826.31	578.1%
	1994	0.8	73,218	51,088	69.8%	998	238.8%	880.37	5.2%	614.28	-25.7%
	1995	1.6	84,908	67,486	79.5%	1,117	111.9%	912.17	3.6%	725.00	18.0%
	1996	2.2	102,788	92,700	90.2%	1,229	110.0%	1,003.62	10.0%	905.12	24.8%
	1997	2.8	118,201	92,364	78.1%	1,267	103.1%	1,119.50	11.5%	874.80	-3.3%
	1998	3.6	104,861	88,697	84.6%	1,019	80.4%	1,234.88	10.3%	1,044.52	19.4%
	1999	4.2	95,846	71,740	74.8%	838	82.2%	1,372.49	11.1%	1,027.30	-1.6%
	2000	4.3	124,139	108,517	87.4%	1,040	124.1%	1,432.38	4.4%	1,252.12	21.9%
	2001	4.3	172,258	108,500	63.0%	1,385	133.2%	1,492.49	4.2%	940.07	-24.9%
	2002	4.7	206,031	137,549	66.8%	1,554	112.2%	1,590.97	6.6%	1,062.15	13.0%
	2003	4.7	248,203	179,383	72.3%	1,805	116.2%	1,650.10	3.7%	1,192.57	12.3%
	2004	3.7	380,932	290,481	76.3%	2,814	155.9%	1,624.44	-1.6%	1,238.73	3.9%
	2005	2.3	767,824	572,538	74.6%	5,444	193.5%	1,692.48	4.2%	1,262.02	1.9%
	2006	1.9	1,433,144	925,025	64.5%	9,392	172.5%	1,831.10	8.2%	1,181.89	-6.3%
	2007	2.6	1,639,932	1,106,493	67.5%	10,130	107.9%	1,942.66	6.1%	1,310.75	10.9%
	2008	3.3	1,720,791	1,222,933	71.1%	9,955	98.3%	2,074.28	6.8%	1,474.15	12.5%
	2009	4.1	1,826,925	1,220,640	66.8%	9,913	99.6%	2,211.55	6.6%	1,477.62	0.2%
	2010	5.1	1,806,370	1,163,721	64.4%	9,008	90.9%	2,406.35	8.8%	1,550.25	4.9%
	2011	6.1	1,752,845	1,182,848	67.5%	7,882	87.5%	2,668.63	10.9%	1,800.83	16.2%
	2012	7.1	1,807,019	1,133,226	62.7%	7,106	90.2%	3,051.54	14.3%	1,913.69	6.3%
	2013	8.0	1,702,717	953,465	56.0%	6,319	88.9%	3,233.52	6.0%	1,810.66	-5.4%
	2014	9.0	1,638,603	1,045,877	63.8%	5,622	89.0%	3,497.55	8.2%	2,232.39	23.3%
	2015	9.9	1,451,754	835,056	57.5%	4,848	86.2%	3,593.45	2.7%	2,066.97	-7.4%
	Thru 2015	5.4	19,290,220	12,679,342	65.7%	101,126					
	2016	10.9	1,380,114	798,058	57.8%	4,290	88.5%	3,860.46	7.4%	2,232.33	8.0%
	Thru 2016	5.8	20,670,334	13,477,400	65.2%	105,416					
	2017	11.9	1,247,074	762,855	61.2%	3,797	88.5%	3,941.24	2.1%	2,410.92	8.0%
	Thru 2017	6.1	21,917,408	14,240,255	65.0%	109,213					
2009	2009	0.0	262,415	211,413	80.6%	1,779	---	1,770.08	---	1,426.06	---
	2010	1.0	434,722	359,420	82.7%	2,808	157.8%	1,857.79	5.0%	1,535.98	7.7%
	2011	2.0	429,839	332,120	77.3%	2,458	87.5%	2,098.48	13.0%	1,621.42	5.6%
	2012	3.0	427,760	293,192	68.8%	2,085	84.8%	2,461.93	17.3%	1,342.11	-17.2%
	2013	4.0	414,612	283,106	68.3%	1,866	89.5%	2,666.31	8.3%	1,820.62	35.7%
	2014	5.0	381,063	432,841	113.6%	1,594	85.4%	2,868.73	7.6%	3,258.53	79.0%
	2015	6.0	324,453	204,724	63.1%	1,336	83.8%	2,914.25	1.6%	1,838.84	-43.6%
	Thru 2015	3.0	2,674,865	2,056,815	76.9%	13,926					
	2016	7.0	308,383	195,616	63.4%	1,182	88.5%	3,130.79	7.4%	1,985.95	8.0%
	Thru 2016	3.4	2,983,248	2,252,431	75.5%	15,108					
	2017	8.0	278,611	186,958	67.1%	1,046	88.5%	3,196.30	2.1%	2,144.83	8.0%
	Thru 2017	3.8	3,261,859	2,439,389	74.8%	16,154					
2010	2010	0.0	928,585	874,617	94.2%	5,166	---	2,156.99	---	2,031.63	---
	2011	1.0	955,963	713,619	74.6%	4,710	91.2%	2,435.57	12.9%	1,818.14	-10.5%
	2012	2.0	947,226	700,755	74.0%	3,988	84.7%	2,850.23	17.0%	2,108.59	16.0%
	2013	3.0	823,490	493,296	59.9%	3,279	82.2%	3,013.69	5.7%	1,805.29	-14.4%
	2014	4.0	728,823	434,705	59.6%	2,680	81.7%	3,263.39	8.3%	1,946.44	7.8%
	2015	5.0	668,275	462,913	69.3%	2,383	88.9%	3,365.21	3.1%	2,331.08	19.8%
	Thru 2015	2.3	5,052,363	3,679,905	72.8%	22,206					
	2016	6.0	635,382	442,463	69.6%	2,109	88.5%	3,615.26	7.4%	2,517.57	8.0%
	Thru 2016	2.7	5,687,745	4,122,368	72.5%	24,315					
	2017	7.0	573,937	422,801	73.7%	1,866	88.5%	3,690.91	2.1%	2,718.98	8.0%
	Thru 2017	3.1	6,261,682	4,545,169	72.6%	26,181					
All	1992	0.0	1,759	234	13.3%	23	---	917.86	---	121.85	---
	1993	0.4	29,152	28,783	98.7%	418	1817.4%	836.90	-8.8%	826.31	578.1%
	1994	0.8	73,218	51,088	69.8%	998	238.8%	880.37	5.2%	614.28	-25.7%
	1995	1.6	84,908	67,486	79.5%	1,117	111.9%	912.17	3.6%	725.00	18.0%
	1996	2.2	102,788	92,700	90.2%	1,229	110.0%	1,003.62	10.0%	905.12	24.8%
	1997	2.8	118,201	92,364	78.1%	1,267	103.1%	1,119.50	11.5%	874.80	-3.3%
	1998	3.6	104,861	88,697	84.6%	1,019	80.4%	1,234.88	10.3%	1,044.52	19.4%
	1999	4.2	95,846	71,740	74.8%	838	82.2%	1,372.49	11.1%	1,027.30	-1.6%
	2000	4.3	124,139	108,517	87.4%	1,040	124.1%	1,432.38	4.4%	1,252.12	21.9%
	2001	4.3	172,258	108,500	63.0%	1,385	133.2%	1,492.49	4.2%	940.07	-24.9%
	2002	4.7	206,031	137,549	66.8%	1,554	112.2%	1,590.97	6.6%	1,062.15	13.0%
	2003	4.7	248,203	179,383	72.3%	1,805	116.2%	1,650.10	3.7%	1,192.57	12.3%
	2004	3.7	380,932	290,481	76.3%	2,814	155.9%	1,624.44	-1.6%	1,238.73	3.9%
	2005	2.3	767,824	572,538	74.6%	5,444	193.5%	1,692.48	4.2%	1,262.02	1.9%
	2006	1.9	1,433,144	925,025	64.5%	9,392	172.5%	1,831.10	8.2%	1,181.89	-6.3%
	2007	2.6	1,639,932	1,106,493	67.5%	10,130	107.9%	1,942.66	6.1%	1,310.75	10.9%
	2008	3.3	1,720,791	1,222,933	71.1%	9,955	98.3%	2,074.28	6.8%	1,474.15	12.5%
	2009	3.6	2,089,340	1,432,053	68.5%	11,692	117.4%	2,144.38	3.4%	1,469.78	-0.3%
	2010	3.1	3,169,678	2,397,758	75.6%	16,982	145.2%	2,239.79	4.4%	1,694.33	15.3%
	2011	4.0	3,138,647	2,228,588	71.0%	15,050	88.6%	2,502.58	11.7%	1,776.95	4.9%
	2012	5.0	3,182,005	2,067,172	65.0%	13,179	87.6%	2,897.34	15.8%	1,882.24	5.9%
	2013	6.1	2,940,819	1,729,867	58.8%	11,464	87.0%	3,078.32	6.2%	1,810.75	-3.8%
	2014	7.1	2,748,490	1,913,422	69.6%	9,896	86.3%	3,332.85	8.3%	2,320.24	28.1%
	2015	8.1	2,444,482	1,502,693	61.5%	8,567	86.6%	3,424.04	2.7%	2,104.86	-9.3%
	Thru 2015	4.6	27,017,447	18,416,062	68.2%	137,258					
	2016	9.1	2,323,879	1,436,137	61.8%	7,581	88.5%	3,678.48	7.4%	2,273.27	8.0%
	Thru 2016	4.9	29,341,326	19,852,199	67.7%	144,839					
	2017	10.1	2,099,622	1,372,614	65.4%	6,709	88.5%	3,755.47	2.1%	2,455.12	8.0%
	Thru 2017	5.3	31,440,948	21,224,813	67.5%	151,548					
	2018	11.1	1,972,203	1,297,040	65.8%	5,870	87.5%	4,031.76	7.4%	2,651.53	8.0%
	2019	12.1	1,861,809	1,225,642	65.8%	5,136	87.5%	4,350.02	7.9%	2,863.65	8.0%
	2020	13.1	1,757,678	1,158,231	65.9%	4,494	87.5%	4,693.40	7.9%	3,092.74	8.0%
	2021	14.1	1,659,268	1,094,459	66.0%	3,932	87.5%	5,063.89	7.9%	3,340.16	8.0%
	2022	15.1	1,566,693	1,034,413	66.0%	3,441	87.5%	5,463.62	7.9%	3,607.37	8.0%
	2023	16.1	1,479,131	977,561	66.1%	3,011	87.5%	5,894.91	7.9%	3,895.96	8.0%
	2024	17.1	1,396,603	923,928	66.2%	2,635	87.5%	6,360.24	7.9%	4,207.64	8.0%
	2025	18.1	1,318,705	873,253	66.2%	2,306	87.5%	6,862.30	7.9%	4,544.25	8.0%
	2026	19.1	1,245,106	825,327	66.3%	2,018	87.5%	7,404.00	7.9%	4,907.79	8.0%
	Thru 2026	8.2	45,698,144	30,634,667	67.0%	184,391					

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2015	All	27,017,447	18,416,062	68.2%
2016	All	2,323,879	1,436,137	61.8%
2017	All	2,099,622	1,372,614	65.4%
2018-2026	All	14,257,196	9,409,854	66.0%
Cumulative	All	45,698,144	30,634,667	67.0%
Thru 2015		27,017,447	18,416,062	68.2%
2016-2026		18,680,697	12,218,605	65.4%

Projection Assumptions				
Persistency			Claim Cost Trend	
Duration 0-1	177.0%		2016	8.0%
Ultimate	87.5%		Ultimate	Effect, (4)
Rate Changes	Aging	R.S. Change	Total	
2015	1.6%	0.0%	1.6%	0.768
2016	1.6%	6.0%	7.7%	0.917
2017	1.6%	0.0%	1.6%	0.917
2018	1.6%	6.2%	7.9%	0.917
2019	1.6%	6.2%	7.9%	0.917
2020	1.6%	6.2%	7.9%	0.917
2021	1.6%	6.2%	7.9%	0.917
2022	1.6%	6.2%	7.9%	0.917
2023	1.6%	6.2%	7.9%	0.917
2024	1.6%	6.2%	7.9%	0.917
2025	1.6%	6.2%	7.9%	0.917
2026	1.6%	6.2%		

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

Exhibit VI

With the 2017 Rate Action
Nationwide Experience

Issue Year	Experience Year	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio	Exposed Policies(1)	Persistency	Average Annual Premium(2)	Premium Trend(5)	Average Claim Cost(3)	Claim Cost Trend
2008	1992	---	-	-	---	-	---	-	---	-	---
&	1993	---	-	-	---	-	---	-	---	-	---
prior	1994	---	-	-	---	-	---	-	---	-	---
	1995	---	-	-	---	-	---	-	---	-	---
	1996	---	-	-	---	-	---	-	---	-	---
	1997	---	-	-	---	-	---	-	---	-	---
	1998	---	-	-	---	-	---	-	---	-	---
	1999	---	-	-	---	-	---	-	---	-	---
	2000	0.0	201,137	28,095	14.0%	2,874	---	839.82	---	117.31	---
	2001	0.4	989,027	183,084	18.5%	13,690	476.3%	866.93	3.2%	160.48	36.8%
	2002	0.9	1,536,013	341,589	22.2%	20,042	146.4%	919.68	6.1%	204.52	27.4%
	2003	1.4	1,801,577	336,999	18.7%	23,832	118.9%	907.14	-1.4%	169.69	-17.0%
	2004	1.7	2,034,356	545,125	26.8%	35,396	148.5%	689.69	-24.0%	184.81	8.9%
	2005	1.8	2,702,259	1,016,849	37.6%	50,539	142.8%	641.63	-7.0%	241.44	30.6%
	2006	2.0	3,126,762	1,304,280	41.7%	63,521	125.7%	590.69	-7.9%	246.40	2.1%
	2007	2.4	3,250,896	1,456,670	44.8%	66,154	104.1%	589.70	-0.2%	264.23	7.2%
	2008	2.7	3,618,759	1,615,246	44.6%	72,901	110.2%	595.67	1.0%	265.88	0.6%
	2009	3.4	3,456,746	1,840,908	53.3%	67,602	92.7%	613.61	3.0%	326.78	22.9%
	2010	4.5	2,999,734	1,776,689	59.2%	56,972	84.3%	631.83	3.0%	374.22	14.5%
	2011	5.6	2,638,453	1,735,879	65.8%	48,643	85.4%	650.89	3.0%	428.23	14.4%
	2012	6.6	2,438,551	1,995,933	81.8%	42,561	87.5%	687.55	5.6%	562.75	31.4%
	2013	7.6	2,223,188	1,539,079	69.2%	37,664	88.5%	708.32	3.0%	490.36	-12.9%
	2014	8.6	2,065,006	1,406,328	68.1%	34,048	90.4%	727.80	2.8%	495.65	1.1%
	2015	9.6	1,872,184	1,589,198	84.9%	30,676	90.1%	732.37	0.6%	621.67	25.4%
	Thru 2015	3.9	36,954,647	18,711,951	50.6%	667,115	---	---	---	---	---
	2016	10.6	1,710,880	1,527,547	89.3%	27,302	89.0%	751.98	2.7%	671.40	8.0%
	Thru 2016	4.2	38,665,527	20,239,498	52.3%	694,417	---	---	---	---	---
	2017	11.6	1,627,750	1,468,287	90.2%	24,299	89.0%	803.86	6.9%	725.11	8.0%
	Thru 2017	4.5	40,293,277	21,707,785	53.9%	718,716	---	---	---	---	---
2009	2009	0.0	1,068,774	318,303	29.8%	22,960	---	558.59	---	166.36	---
	2010	1.0	1,811,603	1,010,442	55.8%	38,841	169.2%	559.70	0.2%	312.18	87.7%
	2011	2.0	1,386,544	889,621	64.2%	28,928	74.5%	575.17	2.8%	369.04	18.2%
	2012	3.0	1,204,277	650,435	54.0%	23,502	81.2%	614.90	6.9%	332.11	-10.0%
	2013	4.0	1,058,570	679,796	64.2%	19,926	84.8%	637.50	3.7%	409.39	23.3%
	2014	5.0	987,793	554,087	56.1%	17,749	89.1%	667.84	4.8%	374.61	-8.5%
	2015	6.0	876,925	713,673	81.4%	15,934	89.8%	660.42	-1.1%	537.47	43.5%
	Thru 2015	2.7	8,394,487	4,816,356	57.4%	167,840	---	---	---	---	---
	2016	7.0	801,345	685,970	85.6%	14,181	89.0%	678.10	2.7%	580.47	8.0%
	Thru 2016	3.1	9,195,832	5,502,326	59.8%	182,021	---	---	---	---	---
	2017	8.0	762,403	659,353	86.5%	12,621	89.0%	724.89	6.9%	626.91	8.0%
	Thru 2017	3.4	9,958,235	6,161,679	61.9%	194,642	---	---	---	---	---
2010	2010	0.0	2,943,154	1,852,468	62.9%	59,950	---	589.12	---	370.80	---
	2011	1.0	2,189,754	1,747,620	79.8%	43,853	73.1%	599.21	1.7%	478.22	29.0%
	2012	2.0	1,779,452	1,361,571	76.5%	33,288	75.9%	641.48	7.1%	490.83	2.6%
	2013	3.0	1,479,364	1,232,327	83.3%	26,988	81.1%	657.79	2.5%	547.94	11.6%
	2014	4.0	1,286,172	925,234	71.9%	22,482	83.3%	686.51	4.4%	493.85	-9.9%
	2015	5.0	1,130,896	928,866	82.1%	19,645	87.4%	690.80	0.6%	567.39	14.9%
	Thru 2015	1.9	10,808,792	8,048,085	74.5%	206,206	---	---	---	---	---
	2016	6.0	1,033,450	892,820	86.4%	17,484	89.0%	709.30	2.7%	612.78	8.0%
	Thru 2016	2.3	11,842,242	8,940,905	75.5%	223,690	---	---	---	---	---
	2017	7.0	983,248	858,189	87.3%	15,561	89.0%	758.24	6.9%	661.80	8.0%
	Thru 2017	2.7	12,825,490	9,799,094	76.4%	239,251	---	---	---	---	---
All	1992	---	-	-	---	-	---	-	---	-	---
	1993	---	-	-	---	-	---	-	---	-	---
	1994	---	-	-	---	-	---	-	---	-	---
	1995	---	-	-	---	-	---	-	---	-	---
	1996	---	-	-	---	-	---	-	---	-	---
	1997	---	-	-	---	-	---	-	---	-	---
	1998	---	-	-	---	-	---	-	---	-	---
	1999	---	-	-	---	-	---	-	---	-	---
	2000	0.0	201,137	28,095	14.0%	2,874	---	839.82	---	117.31	---
	2001	0.4	989,027	183,084	18.5%	13,690	476.3%	866.93	3.2%	160.48	36.8%
	2002	0.9	1,536,013	341,589	22.2%	20,042	146.4%	919.68	6.1%	204.52	27.4%
	2003	1.4	1,801,577	336,999	18.7%	23,832	118.9%	907.14	-1.4%	169.69	-17.0%
	2004	1.7	2,034,356	545,125	26.8%	35,396	148.5%	689.69	-24.0%	184.81	8.9%
	2005	1.8	2,702,259	1,016,849	37.6%	50,539	142.8%	641.63	-7.0%	241.44	30.6%
	2006	2.0	3,126,762	1,304,280	41.7%	63,521	125.7%	590.69	-7.9%	246.40	2.1%
	2007	2.4	3,250,896	1,456,670	44.8%	66,154	104.1%	589.70	-0.2%	264.23	7.2%
	2008	2.7	3,618,759	1,615,246	44.6%	72,901	110.2%	595.67	1.0%	265.88	0.6%
	2009	2.6	4,525,520	2,159,211	47.7%	90,562	124.2%	599.66	0.7%	286.11	7.6%
	2010	2.0	7,754,491	4,639,600	59.8%	155,763	172.0%	597.41	-0.4%	357.44	24.9%
	2011	3.2	6,214,752	4,373,120	70.4%	121,424	78.0%	614.19	2.8%	432.18	20.9%
	2012	4.3	5,422,279	4,007,938	73.9%	99,351	81.8%	654.92	6.6%	484.09	12.0%
	2013	5.4	4,761,122	3,451,202	72.5%	84,578	85.1%	675.51	3.1%	489.66	1.2%
	2014	6.4	4,338,970	2,885,648	66.5%	74,279	87.8%	700.97	3.8%	466.19	-4.8%
	2015	7.4	3,880,005	3,231,736	83.3%	66,255	89.2%	702.74	0.3%	585.33	25.6%
	Thru 2015	3.4	56,157,926	31,576,392	56.2%	1,041,161	---	---	---	---	---
	2016	8.4	3,545,675	3,106,337	87.6%	58,967	89.0%	721.56	2.7%	632.15	8.0%
	Thru 2016	3.7	59,703,601	34,682,729	58.1%	1,100,128	---	---	---	---	---
	2017	9.4	3,373,401	2,985,829	88.5%	52,481	89.0%	771.34	6.9%	682.72	8.0%
	Thru 2017	4.0	63,077,002	37,668,558	59.7%	1,152,609	---	---	---	---	---
	2018	10.4	3,226,277	2,869,973	89.0%	46,708	89.0%	828.88	7.5%	737.34	8.0%
	2019	11.4	3,085,845	2,758,620	89.4%	41,570	89.0%	890.79	7.5%	796.33	8.0%
	2020	12.4	2,951,528	2,651,575	89.8%	36,997	89.0%	957.33	7.5%	860.04	8.0%
	2021	13.4	2,823,051	2,548,660	90.3%	32,927	89.0%	1,028.84	7.5%	928.84	8.0%
	2022	14.4	2,700,187	2,449,776	90.7%	29,305	89.0%	1,105.69	7.5%	1,003.15	8.0%
	2023	15.4	2,582,628	2,354,680	91.2%	26,081	89.0%	1,188.28	7.5%	1,083.40	8.0%
	2024	16.4	2,470,221	2,263,305	91.6%	23,212	89.0%	1,277.04	7.5%	1,170.07	8.0%
	2025	17.4	2,362,753	2,175,530	92.1%	20,659	89.0%	1,372.43	7.5%	1,263.68	8.0%
	2026	18.4	2,259,977	2,091,169	92.5%	18,387	89.0%	1,474.94	7.5%	1,364.77	8.0%
	Thru 2026	6.8	87,539,469	59,831,846	68.3%	1,428,455	---	---	---	---	---

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2015	All	56,157,926	31,576,392	56.2%
2016	All	3,545,675	3,106,337	87.6%
2017	All	3,373,401	2,985,829	88.5%
2018-2026	All	24,462,467	22,163,288	90.6%
Cumulative	All	87,539,469	59,831,846	68.3%
Thru 2015	All	56,157,926	31,576,392	56.2%
2016-2026	All	31,381,543	28,255,454	90.0%

Projection Assumptions				
Persistency			Claim Cost Trend	
Duration 0-1	178.0%	Ultimate	2016	8.0%
Rate Changes	Aging	R.S. Change	Ultimate	Effect. (4)
2015	1.3%	1.3%	2.6%	0.911
2016	1.3%	1.4%	2.7%	0.901
2017	1.3%	6.0%	7.4%	0.900
2018	1.3%	6.1%	7.5%	0.900
2019	1.3%	6.1%	7.5%	0.900
2020	1.3%	6.1%	7.5%	0.900
2021	1.3%	6.1%	7.5%	0.900
2022	1.3%	6.1%	7.5%	0.900
2023	1.3%	6.1%	7.5%	0.900
2024	1.3%	6.1%	7.5%	0.900
2025	1.3%	6.1%	7.5%	0.900
2026	1.3%	6.1%	7.5%	0.900

- (1) Sum of mean in-force policies as of each month in the experience month.
- (2) 12" Earned Premium/Exposed Policies.
- (3) 12" Incurred Claims/Exposed Policies.
- (4) 2017+ rate increases are assumed to be 0.900 effective in the increase year and 0.100 effective in the following year.
- (5) 2018+ increases assumed to be claim cost trend net of aging at 1.8% per year. Ex: 2018 prem trend = (1.074*0.100) * (1.075*0.900) - 1 = 7.5%.

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

Exhibit VI

With the 2017 Rate Action
Nationwide Experience

Issue Year	Experience Year	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio	Exposed Policies(1)	Persistency	Average Annual Premium(2)	Premium Trend(5)	Average Claim Cost(3)	Claim Cost Trend
2008	1992	---	-	-	---	-	---	-	---	-	---
&	1993	---	-	-	---	-	---	-	---	-	---
prior	1994	---	-	-	---	-	---	-	---	-	---
	1995	---	-	-	---	-	---	-	---	-	---
	1996	0.0	452,039	260,038	57.5%	5,195	---	1,044.17	---	600.66	---
	1997	0.5	2,060,385	1,368,177	66.4%	23,215	446.9%	1,065.03	2.0%	707.22	17.7%
	1998	0.9	4,467,829	2,776,012	62.1%	46,929	202.1%	1,142.45	7.3%	709.84	0.4%
	1999	1.4	6,924,126	4,293,184	62.0%	65,332	139.2%	1,271.80	11.3%	788.56	11.1%
	2000	1.3	12,634,230	8,200,907	64.9%	115,969	177.5%	1,307.34	2.8%	848.60	7.6%
	2001	1.4	23,754,485	15,272,709	64.3%	200,467	172.9%	1,421.95	8.8%	914.23	7.7%
	2002	1.7	32,213,543	20,346,336	63.2%	252,409	125.9%	1,531.49	7.7%	967.30	5.8%
	2003	2.0	43,401,451	27,819,993	64.1%	329,041	130.4%	1,582.83	3.4%	1,014.58	4.9%
	2004	2.2	57,670,532	39,711,425	68.9%	429,165	130.4%	1,612.54	1.9%	1,110.38	9.4%
	2005	2.4	75,892,898	53,400,690	70.4%	549,309	128.0%	1,657.93	2.8%	1,166.57	5.1%
	2006	2.8	85,699,661	59,925,231	69.9%	563,367	102.6%	1,825.45	10.1%	1,276.44	9.4%
	2007	3.5	78,467,515	55,904,185	71.2%	475,754	84.4%	1,979.20	8.4%	1,410.08	10.5%
	2008	4.4	72,864,095	49,652,387	68.1%	394,524	82.9%	2,216.26	12.0%	1,510.25	7.1%
	2009	5.3	64,015,885	43,590,907	68.1%	312,524	79.2%	2,458.02	10.9%	1,673.76	10.8%
	2010	6.3	54,741,584	38,382,119	70.1%	250,076	80.0%	2,626.80	6.9%	1,841.78	10.0%
	2011	7.3	46,945,999	32,254,243	68.7%	195,400	78.1%	2,883.07	9.8%	1,980.81	7.5%
	2012	8.3	42,429,672	27,936,710	65.8%	158,255	81.0%	3,217.31	11.6%	2,118.36	6.9%
	2013	9.3	37,315,085	23,485,297	62.9%	131,179	82.9%	3,413.51	6.1%	2,148.39	1.4%
	2014	10.3	33,075,189	20,583,833	62.2%	111,697	85.1%	3,553.38	4.1%	2,211.39	2.9%
	2015	11.2	28,374,574	18,347,201	64.7%	95,775	85.7%	3,555.15	0.0%	2,298.79	4.0%
	Thru 2015	4.7	803,400,776	543,511,584	67.7%	4,705,582	---	---	---	---	---
	2016	12.2	25,011,014	17,040,977	68.1%	82,367	86.0%	3,643.84	2.5%	2,482.69	8.0%
	Thru 2016	4.9	828,411,790	560,552,561	67.7%	4,787,949	---	---	---	---	---
	2017	13.2	23,034,450	15,827,773	68.7%	70,836	86.0%	3,902.16	7.1%	2,681.31	8.0%
	Thru 2017	5.1	851,446,240	576,380,334	67.7%	4,858,785	---	---	---	---	---
2009	2009	0.0	1,169,469	753,662	64.4%	6,747	---	2,079.98	---	1,340.44	---
	2010	1.0	1,706,852	1,154,464	67.6%	9,526	141.2%	2,150.14	3.4%	1,454.29	8.5%
	2011	2.0	1,276,303	896,170	70.2%	6,451	67.7%	2,374.15	10.4%	1,667.03	14.6%
	2012	3.0	955,042	631,604	66.1%	4,439	68.8%	2,581.78	8.7%	1,707.42	2.4%
	2013	4.0	799,331	502,606	62.9%	3,553	80.0%	2,699.68	4.6%	1,697.51	-0.6%
	2014	5.0	722,193	469,821	65.1%	3,127	88.0%	2,771.45	2.7%	1,802.96	6.2%
	2015	6.0	633,505	367,352	58.0%	2,752	88.0%	2,762.38	-0.3%	1,601.83	-11.2%
	Thru 2015	2.4	7,262,695	4,775,679	65.8%	36,595	---	---	---	---	---
	2016	7.0	558,472	341,239	61.1%	2,367	86.0%	2,831.29	2.5%	1,729.98	8.0%
	Thru 2016	2.8	7,821,167	5,116,918	65.4%	38,962	---	---	---	---	---
	2017	8.0	514,429	317,002	61.6%	2,036	86.0%	3,032.00	7.1%	1,868.38	8.0%
	Thru 2017	3.1	8,335,596	5,433,920	65.2%	40,998	---	---	---	---	---
2010	2010	0.0	1,227,730	755,926	61.6%	6,474	---	2,275.68	---	1,401.16	---
	2011	1.0	1,007,214	566,683	56.3%	4,758	73.5%	2,540.26	11.6%	1,429.21	2.0%
	2012	2.0	795,522	456,165	57.3%	3,407	71.6%	2,801.96	10.3%	1,606.69	12.4%
	2013	3.0	649,523	363,582	56.0%	2,658	78.0%	2,932.38	4.7%	1,641.45	2.2%
	2014	4.0	588,831	341,695	58.0%	2,222	83.6%	3,180.01	8.4%	1,845.34	12.4%
	2015	5.0	518,200	296,422	57.2%	1,881	84.7%	3,305.90	4.0%	1,891.05	2.5%
	Thru 2015	2.0	4,787,020	2,780,474	58.1%	21,400	---	---	---	---	---
	2016	6.0	456,865	275,374	60.3%	1,618	86.0%	3,388.37	2.5%	2,042.33	8.0%
	Thru 2016	2.3	5,243,885	3,055,848	58.3%	23,018	---	---	---	---	---
	2017	7.0	420,613	255,680	60.8%	1,391	86.0%	3,628.58	7.1%	2,205.72	8.0%
	Thru 2017	2.7	5,664,498	3,311,528	58.5%	24,409	---	---	---	---	---
All	1992	---	-	-	---	-	---	-	---	-	---
	1993	---	-	-	---	-	---	-	---	-	---
	1994	---	-	-	---	-	---	-	---	-	---
	1995	---	-	-	---	-	---	-	---	-	---
	1996	0.0	452,039	260,038	57.5%	5,195	---	1,044.17	---	600.66	---
	1997	0.5	2,060,385	1,368,177	66.4%	23,215	446.9%	1,065.03	2.0%	707.22	17.7%
	1998	0.9	4,467,829	2,776,012	62.1%	46,929	202.1%	1,142.45	7.3%	709.84	0.4%
	1999	1.4	6,924,126	4,293,184	62.0%	65,332	139.2%	1,271.80	11.3%	788.56	11.1%
	2000	1.3	12,634,230	8,200,907	64.9%	115,969	177.5%	1,307.34	2.8%	848.60	7.6%
	2001	1.4	23,754,485	15,272,709	64.3%	200,467	172.9%	1,421.95	8.8%	914.23	7.7%
	2002	1.7	32,213,543	20,346,336	63.2%	252,409	125.9%	1,531.49	7.7%	967.30	5.8%
	2003	2.0	43,401,451	27,819,993	64.1%	329,041	130.4%	1,582.83	3.4%	1,014.58	4.9%
	2004	2.2	57,670,532	39,711,425	68.9%	429,165	130.4%	1,612.54	1.9%	1,110.38	9.4%
	2005	2.4	75,892,898	53,400,690	70.4%	549,309	128.0%	1,657.93	2.8%	1,166.57	5.1%
	2006	2.8	85,699,661	59,925,231	69.9%	563,367	102.6%	1,825.45	10.1%	1,276.44	9.4%
	2007	3.5	78,467,515	55,904,185	71.2%	475,754	84.4%	1,979.20	8.4%	1,410.08	10.5%
	2008	4.4	72,864,095	49,652,387	68.1%	394,524	82.9%	2,216.26	12.0%	1,510.25	7.1%
	2009	5.2	65,185,354	44,344,569	68.0%	319,271	80.9%	2,450.03	10.5%	1,666.72	10.4%
	2010	6.0	57,676,165	40,292,509	69.9%	266,076	83.3%	2,601.19	6.2%	1,817.19	9.0%
	2011	7.0	49,229,516	33,717,096	68.5%	206,609	77.7%	2,859.29	9.9%	1,958.31	7.8%
	2012	8.1	44,180,235	29,024,479	65.7%	166,101	80.4%	3,191.81	11.6%	2,096.88	7.1%
	2013	9.1	38,763,939	24,351,485	62.8%	137,390	82.7%	3,385.74	6.1%	2,126.92	1.4%
	2014	10.0	34,386,213	21,395,349	62.2%	117,046	85.2%	3,525.41	4.1%	2,193.53	3.1%
	2015	11.0	29,526,280	19,010,976	64.4%	100,408	85.8%	3,528.76	0.1%	2,272.05	3.6%
	Thru 2015	4.6	815,450,492	551,067,737	67.6%	4,763,577	---	---	---	---	---
	2016	12.0	26,026,351	17,657,590	67.8%	86,352	86.0%	3,616.78	2.5%	2,453.81	8.0%
	Thru 2016	4.8	841,476,843	568,725,327	67.6%	4,849,929	---	---	---	---	---
	2017	13.0	23,969,492	16,400,455	68.4%	74,263	86.0%	3,873.18	7.1%	2,650.11	8.0%
	Thru 2017	5.1	865,446,335	585,125,782	67.6%	4,924,192	---	---	---	---	---
	2018	14.0	21,956,842	15,055,705	68.6%	63,124	85.0%	4,174.04	7.8%	2,862.12	8.0%
	2019	15.0	20,116,601	13,821,036	68.7%	53,655	85.0%	4,499.10	7.8%	3,091.09	8.0%
	2020	16.0	18,430,815	12,687,791	68.8%	45,607	85.0%	4,849.47	7.8%	3,338.38	8.0%
	2021	17.0	16,886,243	11,647,406	69.0%	38,766	85.0%	5,227.13	7.8%	3,605.45	8.0%
	2022	18.0	15,471,044	10,692,297	69.1%	32,951	85.0%	5,634.20	7.8%	3,893.89	8.0%
	2023	19.0	14,174,312	9,815,404	69.2%	28,008	85.0%	6,072.97	7.8%	4,205.40	8.0%
	2024	20.0	12,986,540	9,010,612	69.4%	23,807	85.0%	6,545.91	7.8%	4,541.83	8.0%
	2025	21.0	11,898,228	8,271,769	69.5%	20,236	85.0%	7,055.68	7.8%	4,905.18	8.0%
	2026	22.0	10,901,349	7,593,654	69.7%	17,201	85.0%	7,605.15	7.8%	5,297.59	8.0%
	Thru 2026	6.8	1,008,268,309	683,721,456	67.8%	5,247,547	---	---	---	---	---

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2015	All	815,450,492	551,067,737	67.6%
2016	All	26,026,351	17,657,590	67.8%
2017	All	23,969,492	16,400,455	68.4%
2018-2026	All	142,821,974	98,595,674	69.0%
Cumulative	All	1,008,268,309	683,721,456	67.8%
Thru 2015		815,450,492	551,067,737	67.6%
2016-2026		192,817,817	132,653,719	68.8%

Projection Assumptions				
Persistency			Claim Cost Trend	
Duration 0-1	172.0%	Ultimate	2016	8.0%
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2015	1.5%	-0.4%	1.1%	0.917
2016	1.5%	1.2%	2.7%	0.900
2017	1.5%	6.0%	7.6%	0.900
2018	1.5%	6.2%	7.8%	0.900
2019	1.5%	6.2%	7.8%	0.900
2020	1.5%	6.2%	7.8%	0.900
2021	1.5%	6.2%	7.8%	0.900
2022	1.5%	6.2%	7.8%	0.900
2023	1.5%	6.2%	7.8%	0.900
2024	1.5%	6.2%	7.8%	0.900
2025	1.5%	6.2%	7.8%	0.900
2026	1.5%	6.2%	7.8%	0.900

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

Exhibit VI

With the 2017 Rate Action
Nationwide Experience

Issue Year	Experience Year	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio	Exposed Policies(1)	Persistency	Average Annual Premium(2)	Premium Trend(5)	Average Claim Cost(3)	Claim Cost Trend
2008	1992	---	-	-	---	-	---	-	---	-	---
&	1993	---	-	-	---	-	---	-	---	-	---
prior	1994	---	-	-	---	-	---	-	---	-	---
	1995	---	-	-	---	-	---	-	---	-	---
	1996	---	-	-	---	-	---	-	---	-	---
	1997	---	-	-	---	-	---	-	---	-	---
	1998	---	-	-	---	-	---	-	---	-	---
	1999	---	-	-	---	-	---	-	---	-	---
	2000	---	-	-	---	-	---	-	---	-	---
	2001	---	-	-	---	-	---	-	---	-	---
	2002	---	-	-	---	-	---	-	---	-	---
	2003	---	-	-	---	-	---	-	---	-	---
	2004	---	-	-	---	-	---	-	---	-	---
	2005	0.0	81,624	37,314	45.7%	514	---	1,905.62	---	871.13	---
	2006	0.0	24,999,059	16,084,120	64.3%	167,005	32491.2%	1,796.29	-5.7%	1,155.71	32.7%
	2007	0.7	64,971,791	44,984,794	69.2%	434,051	259.9%	1,796.24	0.0%	1,243.67	7.6%
	2008	1.2	103,429,248	72,893,929	70.5%	665,694	153.4%	1,864.45	3.8%	1,314.01	5.7%
	2009	2.0	119,594,894	84,275,994	70.5%	708,192	106.4%	2,026.48	8.7%	1,428.02	8.7%
	2010	3.0	111,322,637	77,901,132	70.0%	601,023	84.9%	2,222.66	9.7%	1,555.37	8.9%
	2011	4.0	98,785,511	68,143,257	69.0%	473,084	78.7%	2,505.74	12.7%	1,728.49	11.1%
	2012	5.0	91,406,747	58,155,827	63.6%	381,273	80.6%	2,876.89	14.8%	1,830.37	5.9%
	2013	6.0	83,616,552	51,416,624	61.5%	317,426	83.3%	3,161.05	9.9%	1,943.76	6.2%
	2014	7.0	75,419,508	47,220,736	62.6%	269,257	84.8%	3,361.23	6.3%	2,104.49	8.3%
	2015	8.0	68,181,446	42,506,188	62.3%	233,860	86.9%	3,498.58	4.1%	2,181.11	3.6%
	Thru 2015	3.7	841,809,018	563,619,914	67.0%	4,251,379	---	---	---	---	---
	2016	9.0	62,109,793	39,938,805	64.3%	203,458	87.0%	3,663.25	4.7%	2,355.60	8.0%
	Thru 2016	4.1	903,918,811	603,558,719	66.8%	4,454,837	---	---	---	---	---
	2017	10.0	55,668,426	37,528,434	67.4%	177,008	87.0%	3,773.96	3.0%	2,544.05	8.0%
	Thru 2017	4.4	959,587,237	641,085,153	66.8%	4,631,845	---	---	---	---	---
2009	2009	0.0	24,681,218	17,898,262	72.5%	157,063	---	1,885.71	---	1,367.47	---
	2010	1.0	43,250,177	31,323,005	72.4%	261,332	166.4%	1,985.99	5.3%	1,438.31	5.2%
	2011	2.0	38,600,570	25,908,313	67.1%	204,264	78.2%	2,267.69	14.2%	1,522.05	5.8%
	2012	3.0	35,041,735	22,406,640	63.9%	160,290	78.5%	2,623.38	15.7%	1,677.46	10.2%
	2013	4.0	31,606,728	19,996,708	63.3%	131,479	82.0%	2,884.72	10.0%	1,825.09	8.8%
	2014	5.0	28,486,485	18,259,925	64.1%	111,721	85.0%	3,059.75	6.1%	1,961.31	7.5%
	2015	6.0	25,861,994	17,117,826	66.2%	97,341	87.1%	3,188.21	4.2%	2,110.25	7.6%
	Thru 2015	2.9	227,528,906	152,910,679	67.2%	1,123,490	---	---	---	---	---
	2016	7.0	23,559,006	16,083,967	68.3%	84,687	87.0%	3,338.27	4.7%	2,279.07	8.0%
	Thru 2016	3.2	251,087,912	168,994,646	67.3%	1,208,177	---	---	---	---	---
	2017	8.0	21,115,869	15,112,586	71.6%	73,678	87.0%	3,439.16	3.0%	2,461.40	8.0%
	Thru 2017	3.6	272,203,781	184,107,232	67.6%	1,281,855	---	---	---	---	---
2010	2010	0.0	20,990,081	14,270,371	68.0%	125,566	---	2,005.96	---	1,363.78	---
	2011	1.0	21,904,973	14,367,354	65.6%	115,962	92.4%	2,266.77	13.0%	1,486.77	9.0%
	2012	2.0	19,665,391	11,878,935	60.4%	90,628	78.2%	2,603.88	14.9%	1,572.88	5.8%
	2013	3.0	17,810,180	10,780,677	60.5%	74,560	82.3%	2,866.45	10.1%	1,735.09	10.3%
	2014	4.0	16,134,545	9,845,081	61.0%	63,258	84.8%	3,060.71	6.8%	1,867.61	7.6%
	2015	5.0	14,629,668	9,318,561	63.7%	55,195	87.3%	3,180.65	3.9%	2,025.96	8.5%
	Thru 2015	2.3	111,134,839	70,460,978	63.4%	525,169	---	---	---	---	---
	2016	6.0	13,326,951	8,755,807	65.7%	48,020	87.0%	3,330.35	4.7%	2,188.04	8.0%
	Thru 2016	2.7	124,461,790	79,216,785	63.6%	573,189	---	---	---	---	---
	2017	7.0	11,944,741	8,226,866	68.9%	41,777	87.0%	3,431.00	3.0%	2,363.08	8.0%
	Thru 2017	3.0	136,406,531	87,443,651	64.1%	614,966	---	---	---	---	---
All	1992	---	-	-	---	-	---	-	---	-	---
	1993	---	-	-	---	-	---	-	---	-	---
	1994	---	-	-	---	-	---	-	---	-	---
	1995	---	-	-	---	-	---	-	---	-	---
	1996	---	-	-	---	-	---	-	---	-	---
	1997	---	-	-	---	-	---	-	---	-	---
	1998	---	-	-	---	-	---	-	---	-	---
	1999	---	-	-	---	-	---	-	---	-	---
	2000	---	-	-	---	-	---	-	---	-	---
	2001	---	-	-	---	-	---	-	---	-	---
	2002	---	-	-	---	-	---	-	---	-	---
	2003	---	-	-	---	-	---	-	---	-	---
	2004	---	-	-	---	-	---	-	---	-	---
	2005	0.0	81,624	37,314	45.7%	514	---	1,905.62	---	871.13	---
	2006	0.0	24,999,059	16,084,120	64.3%	167,005	32491.2%	1,796.29	-5.7%	1,155.71	32.7%
	2007	0.7	64,971,791	44,984,794	69.2%	434,051	259.9%	1,796.24	0.0%	1,243.67	7.6%
	2008	1.2	103,429,248	72,893,929	70.5%	665,694	153.4%	1,864.45	3.8%	1,314.01	5.7%
	2009	1.6	144,276,111	102,174,256	70.8%	865,255	130.0%	2,000.93	7.3%	1,417.03	7.8%
	2010	2.1	175,562,896	123,494,508	70.3%	987,921	114.2%	2,132.51	6.6%	1,500.05	5.9%
	2011	3.1	159,291,054	108,418,923	68.1%	793,310	80.3%	2,409.52	13.0%	1,640.00	9.3%
	2012	4.1	146,113,873	92,441,402	63.3%	632,191	79.7%	2,773.48	15.1%	1,754.69	7.0%
	2013	5.1	133,033,460	82,194,009	61.8%	523,465	82.8%	3,049.68	10.0%	1,884.23	7.4%
	2014	6.1	120,040,538	75,325,742	62.8%	444,236	84.9%	3,242.62	6.3%	2,034.75	8.0%
	2015	7.1	108,673,108	68,942,575	63.4%	386,396	87.0%	3,374.98	4.1%	2,141.10	5.2%
	Thru 2015	3.4	1,180,472,764	786,991,571	66.7%	5,900,038	---	---	---	---	---
	2016	8.1	98,995,750	64,778,579	65.4%	336,165	87.0%	3,533.83	4.7%	2,312.39	8.0%
	Thru 2016	3.8	1,279,468,514	851,770,150	66.6%	6,236,203	---	---	---	---	---
	2017	9.1	88,729,036	60,865,886	68.6%	292,463	87.0%	3,640.63	3.0%	2,497.38	8.0%
	Thru 2017	4.1	1,368,197,550	912,636,036	66.7%	6,528,666	---	---	---	---	---
	2018	10.1	82,509,716	57,189,669	69.3%	254,443	87.0%	3,891.31	6.9%	2,697.17	8.0%
	2019	11.1	77,525,897	53,735,247	69.3%	221,365	87.0%	4,202.61	8.0%	2,912.94	8.0%
	2020	12.1	72,843,522	50,489,833	69.3%	192,588	87.0%	4,538.82	8.0%	3,145.98	8.0%
	2021	13.1	68,444,015	47,440,394	69.3%	167,552	87.0%	4,901.93	8.0%	3,397.66	8.0%
	2022	14.1	64,309,837	44,574,887	69.3%	145,770	87.0%	5,294.08	8.0%	3,669.47	8.0%
	2023	15.1	60,425,608	41,882,622	69.3%	126,820	87.0%	5,717.61	8.0%	3,963.03	8.0%
	2024	16.1	56,775,707	39,352,747	69.3%	110,333	87.0%	6,175.02	8.0%	4,280.07	8.0%
	2025	17.1	53,346,602	36,975,988	69.3%	95,990	87.0%	6,669.02	8.0%	4,622.48	8.0%
	2026	18.1	50,124,276	34,742,525	69.3%	83,511	87.0%	7,202.54	8.0%	4,992.28	8.0%
	Thru 2026	7.0	1,954,502,730	1,319,019,948	67.5%	7,927,038	---	---	---	---	---

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2015	All	1,180,472,764	786,991,571	66.7%
2016	All	98,995,750	64,778,579	65.4%
2017	All	88,729,036	60,865,886	68.6%
2018-2026	All	586,305,180	406,383,912	69.3%
Cumulative	All	1,954,502,730	1,319,019,948	67.5%
Thru 2015		1,180,472,764	786,991,571	66.7%
2016-2026		774,029,966	532,028,377	68.7%

Projection Assumptions				
Persistency			Claim Cost Trend	
Duration 0-1	174.0%		2016	8.0%
Ultimate	87.0%		Ultimate	8.0%
Rate Changes	Aging	R.S. Change	Total	Effect (4)
2015	3.2%	0.4%	3.6%	0.756
2016	3.2%	1.1%	4.4%	0.872
2017	3.2%	0.0%	3.2%	0.772
2018	3.2%	4.7%	8.0%	0.772
2019	3.2%	4.7%	8.0%	0.772
2020	3.2%	4.7%	8.0%	0.772
2021	3.2%	4.7%	8.0%	0.772
2022	3.2%	4.7%	8.0%	0.772
2023	3.2%	4.7%	8.0%	0.772
2024	3.2%	4.7%	8.0%	0.772
2025	3.2%	4.7%	8.0%	0.772
2026	3.2%	4.7%	8.0%	0.772

- (1) Sum of mean in-force policies as of each month in the experience month.
- (2) 12*Earned Premium/Exposed Policies.
- (3) 12*Incurred Claims/Exposed Policies.
- (4) 2017+ rate increases are assumed to be 0.772 effective in the increase year and 0.228 effective in the following year.
- (5) 2018+ increases assumed to be claim cost trend net of aging at 3.2% per year. Ex: 2018 prem trend = (1.032*0.228) * (1.080*0.772) - 1 = 6.9%.



RHODE ISLAND ACTUARIAL CERTIFICATION

Carrier: Bankers Life and Casualty Company

Submission:

Policy Forms GR-A05C, GR-A05F, 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: 10/4/2016

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-A05 and GR-A06

1. Purpose of Filing

We are filing the 2017 rate schedules for these forms. Adjusted rates provide, as appropriate, for poorer than anticipated experience, claim cost trend increases, and benefit cost inflation. In setting the levels of adjustments, we have maintained the actuarial equivalence between forms GR-A05 and GR-A06. The rate scales for Plans C, D, E, F, and J are not changing for 2017.

2. General Description

- a. Issuer - Bankers Life and Casualty Company.
- b. Forms - GR-A05C, GR-A05F, 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 2017 rates are pending 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 2017 and are intended to be effective January 1, 2017 or later, depending on the premium mode option chosen.

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 June 30, 2016.

Projected experience, assuming approval of the proposed 2017 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-A05, GR-A06, and GR-A70

Plan	Basic Benefits	Part A Deductible	Skilled Nursing Coinsurance	Foreign Travel Emergency	Part B Deductible	At Home Recovery	Preventive Care	Excess Part B Charges		Plan
								100%	80%	
A	Shaded									A
B	Shaded	Shaded								B
C	Shaded	Shaded	Shaded	Shaded	Shaded					C
D	Shaded	Shaded	Shaded	Shaded		Shaded				D
E	Shaded	Shaded	Shaded	Shaded			Shaded			E
F	Shaded	Shaded	Shaded	Shaded	Shaded			Shaded		F
FH**	Shaded	Shaded	Shaded	Shaded	Shaded			Shaded		FH**
G	Shaded	Shaded	Shaded	Shaded		Shaded			Shaded	G
J	Shaded	Shaded	Shaded	Shaded	Shaded	Shaded	Shaded	Shaded		J

* Benefits shaded are provided by the form.

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

Bankers Life and Casualty Company

Exhibit II

2017 Rate Adjustments

Rhode Island

<u>Plan</u>	<u>Rate Change</u>
A	6.0%
B	6.0%
C	0.0%
D	0.0%
E	0.0%
F	0.0%
FH	6.0%
G	6.0%
J	0.0%

Exhibit III
Standardized Medicare Supplement
Policy Form Series GR-A05 and GR-A06

Rate History

			A05C			A05F	
1993			11.7%			5.7%	
1994			6.0%			0.0%	
1995			16.4%			6.5%	
1996			27.4%			16.0%	
1997			20.0%			6.0%	
1998			20.0%			15.5%	
1999			20.0%			16.0%	
2000			17.0%			11.0%	
2001			13.0%			13.0%	
2002			0.0%			0.0%	
2003			4.0%			10.5%	
2004			0.0%			0.0%	
2005			0.0%			1.0%	
2006			8.5%			9.0%	
2007			0.0%			3.0%	
2008			11.0%			0.0%	
2009			-5.8%			8.0%	
2010			0.0%			2.5%	
2011			0.5%			0.5%	
2012			1.0%			1.0%	
2013			0.0%			3.0%	
2014			0.0%			0.0%	
2015			0.0%			0.0%	
2016			0.0%			6.0%	

	A06A	A06B	A06C	A06D	A06E	A06F	A06FH	A06G	A06J
1997	12.0%	7.5%	7.5%	7.5%	5.0%	6.0%	N/A	0.0%	N/A
1998	12.5%	9.5%	11.0%	9.0%	0.0%	6.0%	N/A	6.0%	N/A
1999	13.5%	8.0%	15.0%	15.0%	8.5%	11.5%	N/A	12.5%	N/A
2000	15.0%	15.0%	11.5%	15.0%	15.0%	0.0%	N/A	0.0%	N/A
2001	4.0%	20.0%	16.0%	18.0%	10.0%	15.0%	15.0%	15.5%	N/A
2002	0.0%	14.5%	3.0%	7.0%	7.5%	3.0%	14.0%	0.0%	N/A
2003	0.0%	0.0%	5.5%	5.5%	6.0%	0.0%	0.0%	6.5%	N/A
2004	0.0%	10.5%	8.5%	0.0%	5.5%	0.0%	-30.0%	3.5%	N/A
2005	2.0%	15.0%	9.0%	7.5%	9.5%	0.0%	0.0%	-0.5%	N/A
2006	25.0%	4.0%	25.0%	14.0%	25.0%	13.0%	0.0%	14.5%	0.0%
2007	15.0%	15.0%	15.0%	0.0%	13.5%	10.5%	0.0%	10.0%	5.0%
2008	15.0%	0.0%	15.0%	0.0%	2.5%	0.0%	0.0%	7.5%	6.5%
2009	8.5%	-7.0%	-22.5%	0.0%	0.0%	8.5%	0.0%	8.5%	8.5%
2010	3.5%	3.2%	-22.5%	3.5%	3.5%	3.5%	0.0%	3.5%	3.5%
2011	7.5%	7.0%	10.0%	10.0%	7.0%	10.0%	0.0%	10.0%	6.0%
2012	7.0%	7.0%	9.0%	0.0%	3.0%	9.0%	0.0%	9.0%	6.0%
2013	4.0%	0.0%	4.0%	4.0%	0.0%	4.0%	0.0%	4.0%	4.0%
2014	5.0%	0.0%	0.0%	5.0%	4.0%	6.0%	4.0%	5.0%	3.0%
2015	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2016	0.0%	4.0%	0.0%	0.0%	0.0%	6.0%	0.0%	0.0%	0.0%

Bankers Life and Casualty Company

Exhibit IV

Policy Form Series GR-A05 and GR-A06

In-force Policy History

Rhode Island

Year-End	GR-A06A	GR-A06B	GR-A05C GR-A06C	GR-A06D	GR-A06E	GR-A05F GR-A06F	GR-A06FH	GR-A06G	GR-A06J
1992	N/A	N/A	87	N/A	N/A	12	N/A	N/A	N/A
1993	N/A	N/A	474	N/A	N/A	63	N/A	N/A	N/A
1994	N/A	N/A	1,408	N/A	N/A	89	N/A	N/A	N/A
1995	N/A	N/A	1,756	N/A	N/A	93	N/A	N/A	N/A
1996	0	2	1,542	2	0	107	N/A	1	N/A
1997	0	2	1,176	4	0	103	N/A	3	N/A
1998	0	2	726	3	2	73	N/A	4	N/A
1999	0	1	599	6	21	70	N/A	4	N/A
2000	0	5	564	19	53	89	0	9	N/A
2001	0	5	463	16	63	111	2	20	N/A
2002	0	5	404	11	88	120	3	37	N/A
2003	1	4	374	10	92	163	4	32	N/A
2004	1	4	319	10	95	274	3	37	N/A
2005	3	1	154	9	67	617	5	45	N/A
2006	3	1	99	7	45	817	16	54	44
2007	3	1	77	5	36	804	22	47	193
2008	2	1	58	5	24	840	26	46	324
2009	2	1	48	5	18	1,035	58	39	407
2010	2	1	94	6	17	1,350	123	27	388
2011	2	1	74	3	15	1,168	82	25	344
2012	2	1	61	3	11	1,009	68	24	315
2013	2	1	50	2	11	884	59	24	275
2014	2	1	44	2	9	754	48	20	238
2015	1	1	38	2	7	641	41	13	220
As of 6/2016	1	1	35	2	7	591	40	13	214

Nationwide

Year-End	GR-A06A	GR-A06B	GR-A05C GR-A06C	GR-A06D	GR-A06E	GR-A05F GR-A06F	GR-A06FH	GR-A06G	GR-A06J
1992	N/A	N/A	29,035	N/A	N/A	32,308	N/A	N/A	N/A
1993	N/A	N/A	86,053	N/A	N/A	51,949	N/A	N/A	N/A
1994	N/A	N/A	138,831	N/A	N/A	56,030	N/A	N/A	N/A
1995	N/A	N/A	146,755	N/A	N/A	54,929	N/A	N/A	N/A
1996	366	2,320	119,929	10,284	403	50,162	N/A	1,128	N/A
1997	510	3,075	97,168	16,546	744	45,818	N/A	3,012	N/A
1998	509	3,049	74,928	21,774	3,006	42,272	N/A	4,629	N/A
1999	487	2,934	59,294	20,045	8,906	40,686	N/A	6,311	N/A
2000	495	2,702	49,683	16,562	12,192	45,865	564	13,546	N/A
2001	529	2,112	39,921	13,124	12,508	50,333	1,434	18,020	N/A
2002	589	1,476	35,611	10,683	13,204	51,090	1,739	23,670	N/A
2003	721	1,414	30,213	8,919	16,775	53,311	2,255	31,568	N/A
2004	812	1,358	25,673	7,444	19,301	58,730	3,577	40,042	N/A
2005	864	1,182	20,732	5,785	21,157	62,347	4,778	51,096	468
2006	781	965	15,744	4,095	16,571	51,086	5,544	43,137	26,104
2007	643	786	12,633	3,286	13,072	42,765	5,779	37,390	45,943
2008	659	682	10,032	2,753	10,332	39,457	6,432	30,047	64,380
2009	629	599	8,265	2,930	8,039	39,334	9,037	24,536	79,683
2010	544	528	6,864	2,846	5,943	36,234	11,986	19,956	77,105
2011	388	399	5,494	2,149	4,495	28,832	9,250	15,555	59,566
2012	262	305	4,487	1,694	3,628	23,836	7,710	12,718	48,315
2013	223	260	3,739	1,388	3,020	20,304	6,682	10,626	40,263
2014	173	220	3,184	1,138	2,517	17,685	5,889	9,079	34,701
2015	144	193	2,737	960	2,110	15,594	5,276	7,854	30,344
As of 6/2016	132	175	2,521	881	1,926	14,660	5,000	7,319	28,340

Bankers Life and Casualty Company

Standardized Medicare Supplement
Policy Form Series GR-A05

Annual Premium Rates* Male or Female

<u>Attained Age</u>	<u>Plan C</u>
65	\$2,158.35
66	2,225.22
67	2,295.69
68	2,373.25
69	2,454.53
70	2,539.51
71	2,627.87
72	2,719.83
73	2,829.47
74	2,945.21
75	3,065.43
76	3,192.19
77	3,323.97
78	3,463.61
79	3,608.15
80+	3,763.39

* 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:

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

Bankers Life and Casualty Company

Standardized Medicare Supplement
Policy Form Series GR-A05

Annual Premium Rates* Male or Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,416.78
66	2,510.92
67	2,609.32
68	2,712.41
69	2,818.56
70	2,929.50
71	3,045.47
72	3,166.77
73	3,292.45
74	3,425.75
75	3,563.64
76	3,707.86
77	3,858.51
78	4,014.84
79	4,180.33
80+	4,352.25

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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

Bankers Life and Casualty Company

Standardized Medicare Supplement
Policy Form Series GR-A06

Annual Premium Rates* Male or Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,921.40
66	1,967.87
67	2,015.33
68	2,068.67
69	2,124.86
70	2,182.89
71	2,242.45
72	2,303.44
73	2,382.09
74	2,464.56
75	2,548.56
76	2,637.80
77	2,727.36
78	2,822.05
79	2,919.14
80+	3,021.03

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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

Bankers Life and Casualty Company

Standardized Medicare Supplement
Policy Form Series GR-A06

Annual Premium Rates* Male or Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,120.60
66	2,188.78
67	2,258.93
68	2,338.56
69	2,419.94
70	2,505.36
71	2,593.72
72	2,685.36
73	2,794.34
74	2,908.45
75	3,025.83
76	3,149.76
77	3,278.15
78	3,413.21
79	3,551.86
80+	3,700.44

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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

Bankers Life and Casualty Company

Standardized Medicare Supplement
Policy Form Series GR-A06

Annual Premium Rates* Male or Female

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

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Bankers Life and Casualty Company

Standardized Medicare Supplement
Policy Form Series GR-A06

Annual Premium Rates* Male or Female

<u>Attained Age</u>	<u>Plan D</u>
65	\$1,925.11
66	1,992.64
67	2,063.76
68	2,141.55
69	2,224.13
70	2,309.65
71	2,400.63
72	2,493.25
73	2,604.09
74	2,720.81
75	2,841.36
76	2,970.63
77	3,105.57
78	3,246.85
79	3,394.88
80+	3,553.28

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Bankers Life and Casualty Company

Standardized Medicare Supplement
Policy Form Series GR-A06

Annual Premium Rates* Male or Female

<u>Attained Age</u>	<u>Plan E</u>
65	\$2,108.27
66	2,179.07
67	2,252.38
68	2,333.44
69	2,418.74
70	2,507.43
71	2,599.29
72	2,695.72
73	2,807.54
74	2,925.58
75	3,047.76
76	3,176.37
77	3,311.21
78	3,452.92
79	3,600.41
80+	3,758.70

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Bankers Life and Casualty Company

Standardized Medicare Supplement
Policy Form Series GR-A06

Annual Premium Rates* Male or Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,354.27
66	2,445.69
67	2,541.91
68	2,641.72
69	2,745.36
70	2,854.12
71	2,967.14
72	3,085.17
73	3,207.68
74	3,337.61
75	3,471.13
76	3,611.97
77	3,759.24
78	3,911.42
79	4,072.33
80+	4,239.78

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Bankers Life and Casualty Company

Standardized Medicare Supplement
Policy Form Series GR-A06

Annual Premium Rates* Male or Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$475.20
66	492.21
67	510.10
68	528.32
69	547.30
70	567.05
71	587.45
72	608.61
73	631.30
74	654.54
75	678.65
76	703.63
77	729.92
78	756.98
79	784.90
80+	813.92

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Bankers Life and Casualty Company

Standardized Medicare Supplement
Policy Form Series GR-A06

Annual Premium Rates* Male or Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,235.58
66	2,328.85
67	2,427.47
68	2,531.11
69	2,639.87
70	2,752.67
71	2,870.49
72	2,995.07
73	3,125.54
74	3,262.55
75	3,405.57
76	3,555.13
77	3,713.53
78	3,880.00
79	4,054.55
80+	4,237.71

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Bankers Life and Casualty Company

Standardized Medicare Supplement
Policy Form Series GR-A06

Annual Premium Rates* Male or Female

<u>Attained Age</u>	<u>Plan J</u>
65	\$2,080.13
66	2,171.65
67	2,267.54
68	2,363.33
69	2,462.71
70	2,566.89
71	2,674.89
72	2,787.69
73	2,909.65
74	3,036.96
75	3,169.83
76	3,308.70
77	3,453.35
78	3,612.08
79	3,778.33
80+	3,952.55

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