

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: 2019 GR-A05 & GR-A06
Project Name/Number: /

Filing at a Glance

Company: Bankers Life and Casualty Company
Product Name: 2019 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: 07/13/2018
SERFF Tr Num: BNLB-131578906
SERFF Status: Assigned
State Tr Num:
State Status: Open-Pending Actuary Review
Co Tr Num:

Implementation: 01/01/2019
Date Requested:
Author(s): Diana Willis
Reviewer(s): John Garrett (primary), Linda Johnson, Charles DeWeese, Maria Casale, Victor Woods
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

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: 2019 GR-A05 & GR-A06
Project Name/Number: /

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: 9.9% Filing Status Changed: 07/16/2018
State Status Changed: 07/16/2018
Deemer Date: Created By: Diana Willis
Submitted By: Diana Willis Corresponding Filing Tracking Number: Pre-SERFF

Filing Description:

INDIVIDUAL A&H

2019 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 2019 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 2019 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: 2019 GR-A05 & GR-A06
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Filing Fees

Fee Required? Yes
 Fee Amount: \$75.00
 Retaliatory? No
 Fee Explanation: \$75.00 per rate filing x 1 rate filing = \$75.00
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
Bankers Life and Casualty Company	\$75.00	07/13/2018	142937657

SERFF Tracking #:

BNLB-131578906

State Tracking #:

Company Tracking #:

State: Rhode Island

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Product Name: 2019 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: 0.000%
 Effective Date of Last Rate Revision: 01/01/2018
 Filing Method of Last Filing: SERFF
 SERFF Tracking Number of Last Filing: BNLB-131351002

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	9.900%	9.900%	\$287,454	718	\$2,903,575	10.300%	0.000%

SERFF Tracking #:

BNLB-131578906

State Tracking #:

Company Tracking #:

State: Rhode Island

Filing Company:

Bankers Life and Casualty Company

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Product Name: 2019 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-131351002 Percent Rate Change Request:	Rates - A06A.pdf,
2		Rate Sheet Plan C	GR-A05C, GR-A06C	Revised	Previous State Filing Number: BNLB-131351002 Percent Rate Change Request:	Rates - A05C.pdf, Rates - A06C.pdf,
3		Rate Sheet Plan D	GR-A06D	Revised	Previous State Filing Number: BNLB-131351002 Percent Rate Change Request:	Rates - A06D.pdf,
4		Rate Sheet Plan E	GR-A06E	Revised	Previous State Filing Number: BNLB-131351002 Percent Rate Change Request:	Rates - A06E.pdf,
5		Rate Sheet Plan F	GR-A05F, GR-A06F	Revised	Previous State Filing Number: BNLB-131351002 Percent Rate Change Request:	Rates - A05F.pdf, Rates - A06F.pdf,
6		Rate Sheet Plan FH	GR-A06FH	Revised	Previous State Filing Number: BNLB-131351002 Percent Rate Change Request:	Rates - A06FH.pdf,
7		Rate Sheet Plan G	GR-A06G	Revised	Previous State Filing Number: BNLB-131351002 Percent Rate Change Request:	Rates - A06G.pdf,
8		Rate Sheet Plan J	GR-A06J	Revised	Previous State Filing Number: BNLB-131351002 Percent Rate Change Request:	Rates - A06J.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	\$2,119.29
66	2,170.56
67	2,222.93
68	2,281.73
69	2,343.69
70	2,407.73
71	2,473.40
72	2,540.71
73	2,627.43
74	2,718.41
75	2,811.03
76	2,909.54
77	3,008.27
78	3,112.77
79	3,219.79
80+	3,332.15

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

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

Bankers Life and Casualty Company

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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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 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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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 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	\$2,325.47
66	2,403.47
67	2,484.42
68	2,573.76
69	2,667.91
70	2,765.65
71	2,866.99
72	2,973.36
73	3,096.74
74	3,226.88
75	3,361.72
76	3,503.53
77	3,652.22
78	3,808.55
79	3,971.20
80+	4,145.86

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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	\$2,665.61
66	2,769.58
67	2,878.12
68	2,991.79
69	3,108.85
70	3,231.25
71	3,359.21
72	3,492.95
73	3,631.61
74	3,778.55
75	3,930.73
76	4,089.78
77	4,255.93
78	4,428.40
79	4,610.91
80+	4,800.51

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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	\$2,596.78
66	2,697.58
67	2,803.72
68	2,913.79
69	3,028.23
70	3,148.12
71	3,272.81
72	3,402.95
73	3,538.12
74	3,681.46
75	3,828.73
76	3,984.08
77	4,146.51
78	4,314.29
79	4,491.78
80+	4,676.47

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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	\$509.23
66	527.67
67	546.65
68	566.29
69	586.58
70	607.74
71	629.56
72	652.25
73	676.58
74	701.45
75	727.41
76	754.25
77	782.28
78	811.19
79	841.30
80+	872.39

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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 G</u>
65	\$2,465.87
66	2,568.74
67	2,677.50
68	2,791.83
69	2,911.72
70	3,036.19
71	3,166.12
72	3,303.57
73	3,447.46
74	3,598.55
75	3,756.30
76	3,921.35
77	4,096.00
78	4,279.60
79	4,472.14
80+	4,674.18

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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	\$2,294.38
66	2,395.29
67	2,501.11
68	2,606.71
69	2,716.34
70	2,831.32
71	2,950.34
72	3,074.81
73	3,209.32
74	3,349.72
75	3,496.33
76	3,649.50
77	3,809.10
78	3,984.08
79	4,167.46
80+	4,359.67

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

SERFF Tracking #:

BNLB-131578906

State Tracking #:

Company Tracking #:

State: Rhode Island

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Bankers Life and Casualty Company

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

Product Name: 2019 GR-A05 & GR-A06

Project Name/Number: /

Supporting Document Schedules

Satisfied - Item:	A&H Experience
Comments:	
Attachment(s):	Exhibit I.pdf Exhibit II.pdf Exhibit III.pdf Exhibit IV.pdf Exhibit V.pdf Exhibit V.pdf Exhibit VI.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Certification - Life & A&H
Comments:	
Attachment(s):	Actuarial Certification 1.pdf Actuarial Certification 2.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum - A&H Rate Revision Filing
Comments:	
Attachment(s):	Rate Memo.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-131578906

State Tracking #:

Company Tracking #:

State: Rhode Island

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Bankers Life and Casualty Company

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Attachment(s):	Rates - A06E.pdf Rates - A06F.pdf Rates - A05C.pdf Rates - A05F.pdf Rates - A06A.pdf Rates - A06C.pdf Rates - A06D.pdf Rates - A06FH.pdf Rates - A06G.pdf Rates - A06J.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Consumer Narrative
Comments:	
Attachment(s):	Consumer Narrative.pdf
Item Status:	
Status Date:	

Bankers Life and Casualty Company

Exhibit I

Standardized Medicare Supplement Benefit Descriptions*
Policy Form Series GR-A05 and GR-A06

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

2019 Rate Adjustments

Rhode Island

<u>Plan</u>	<u>Rate Change</u>
A	10.3%
C	0.0%
D	0.0%
E	10.3%
F	10.3%
FH	10.3%
G	10.3%
J	10.3%

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-A05C GR-A06C	GR-A06D	GR-A06E	GR-A05F GR-A06F	GR-A06FH	GR-A06G	GR-A06J
1992	N/A	87	N/A	N/A	12	N/A	N/A	N/A
1993	N/A	474	N/A	N/A	63	N/A	N/A	N/A
1994	N/A	1,408	N/A	N/A	89	N/A	N/A	N/A
1995	N/A	1,756	N/A	N/A	93	N/A	N/A	N/A
1996	0	1,542	2	0	107	N/A	1	N/A
1997	0	1,176	4	0	103	N/A	3	N/A
1998	0	726	3	2	73	N/A	4	N/A
1999	0	599	6	21	70	N/A	4	N/A
2000	0	564	19	53	89	0	9	N/A
2001	0	463	16	63	111	2	20	N/A
2002	0	404	11	88	120	3	37	N/A
2003	1	374	10	92	163	4	32	N/A
2004	1	319	10	95	274	3	37	N/A
2005	3	154	9	67	617	5	45	N/A
2006	3	99	7	45	817	16	54	44
2007	3	77	5	36	804	22	47	193
2008	2	58	5	24	840	26	46	324
2009	2	48	5	18	1,035	58	39	407
2010	2	94	6	17	1,350	123	27	388
2011	2	74	3	15	1,168	82	25	344
2012	2	61	3	11	1,009	68	24	315
2013	2	50	2	11	884	59	24	275
2014	2	44	2	9	754	48	20	238
2015	1	38	2	7	641	41	13	220
2016	1	34	2	7	565	38	13	207
2017	1	27	2	4	492	35	12	195
As of 3/2018	1	26	2	3	459	32	10	185

Nationwide

Year-End	GR-A06A	GR-A05C GR-A06C	GR-A06D	GR-A06E	GR-A05F GR-A06F	GR-A06FH	GR-A06G	GR-A06J
1992	N/A	29,035	N/A	N/A	32,308	N/A	N/A	N/A
1993	N/A	86,053	N/A	N/A	51,949	N/A	N/A	N/A
1994	N/A	138,831	N/A	N/A	56,030	N/A	N/A	N/A
1995	N/A	146,755	N/A	N/A	54,929	N/A	N/A	N/A
1996	366	119,929	10,284	403	50,162	N/A	1,128	N/A
1997	510	97,168	16,546	744	45,818	N/A	3,012	N/A
1998	509	74,928	21,774	3,006	42,272	N/A	4,629	N/A
1999	487	59,294	20,045	8,906	40,686	N/A	6,311	N/A
2000	495	49,683	16,562	12,192	45,865	564	13,546	N/A
2001	529	39,921	13,124	12,508	50,333	1,434	18,020	N/A
2002	589	35,611	10,683	13,204	51,090	1,739	23,670	N/A
2003	721	30,213	8,919	16,775	53,311	2,255	31,568	N/A
2004	812	25,673	7,444	19,301	58,730	3,577	40,042	N/A
2005	864	20,732	5,785	21,157	62,347	4,778	51,096	468
2006	781	15,744	4,095	16,571	51,086	5,544	43,137	26,104
2007	643	12,633	3,286	13,072	42,765	5,779	37,390	45,943
2008	659	10,032	2,753	10,332	39,457	6,432	30,047	64,380
2009	629	8,265	2,930	8,039	39,334	9,037	24,536	79,683
2010	544	6,864	2,846	5,943	36,234	11,986	19,956	77,105
2011	388	5,494	2,149	4,495	28,832	9,250	15,555	59,566
2012	262	4,487	1,694	3,628	23,836	7,710	12,718	48,315
2013	223	3,739	1,388	3,020	20,304	6,682	10,626	40,263
2014	173	3,184	1,138	2,517	17,685	5,889	9,079	34,701
2015	144	2,737	960	2,110	15,594	5,276	7,854	30,344
2016	124	2,345	824	1,765	13,918	4,778	6,910	26,876
2017	114	1,996	657	1,482	12,364	4,265	6,066	23,856
As of 3/2018	106	1,911	616	1,398	11,926	4,084	5,802	22,879

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	1,425,009	107.5%
	2009	1,794,129	2,570,002	143.2%
	2010	1,845,998	2,309,688	125.1%
	2011	1,410,692	1,603,680	113.7%
	2012	940,206	990,482	105.3%
	2013	747,990	554,225	74.1%
	2014	596,216	436,788	73.3%
2015	442,014	356,763	80.7%	
2016	347,345	247,103	71.1%	
2017	314,990	310,166	98.5%	
	Plan A Total	18,990,568	17,145,837	90.3%
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%
	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	28,654,852	65.5%
	2008	37,466,347	24,679,676	65.9%
	2009	31,946,549	21,002,121	65.7%
	2010	27,649,492	18,546,094	67.1%
	2011	22,897,677	14,701,030	64.2%
2012	19,655,850	11,762,002	59.8%	
2013	16,404,700	9,578,270	58.4%	
2014	13,669,110	8,143,054	59.6%	
2015	11,342,345	7,326,972	64.6%	
2016	9,750,683	6,305,430	64.7%	
2017	8,150,751	5,471,111	67.1%	

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
	<i>Plan C Total</i>	<i>1,608,451,094</i>	<i>1,144,225,268</i>	<i>71.1%</i>
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	5,212,304	61.8%
	2009	7,941,617	5,284,888	66.5%
	2010	8,267,431	5,372,688	65.0%
	2011	7,262,455	4,612,175	63.5%
	2012	6,181,587	4,034,549	65.3%
	2013	5,193,173	3,425,024	66.0%
	2014	4,423,136	2,874,005	65.0%
	2015	3,811,485	2,227,271	58.4%
	2016	3,210,539	2,108,638	65.7%
	2017	2,537,198	1,817,333	71.6%
	<i>Plan D Total</i>	<i>260,061,850</i>	<i>169,551,260</i>	<i>65.2%</i>
A06E	1996	114,037	73,226	64.2%
	1997	503,035	319,385	63.5%
	1998	1,682,897	989,596	58.8%
	1999	6,536,011	4,042,041	61.8%
	2000	14,111,764	9,277,547	65.7%
	2001	17,502,623	10,780,400	61.6%
	2002	19,851,891	12,068,290	60.8%
	2003	24,154,782	16,158,822	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	20,984,831	68.0%
	2008	27,072,973	18,707,427	69.1%
	2009	23,952,111	15,723,497	65.6%
	2010	20,546,896	12,910,632	62.8%
	2011	16,293,593	9,992,899	61.3%
	2012	13,979,053	8,744,936	62.6%
	2013	11,923,622	7,224,496	60.6%
	2014	9,671,713	6,396,087	66.1%
	2015	8,384,888	5,589,951	66.7%
	2016	7,090,116	4,675,302	65.9%
	2017	6,699,300	4,222,484	63.0%
	<i>Plan E Total</i>	<i>361,372,179</i>	<i>239,366,262</i>	<i>66.2%</i>
A05F/A06F	1992	15,472,874	8,556,907	55.3%

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
A05F/A06F	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	73,556,306	67.4%
	2008	103,437,784	71,108,510	68.7%
	2009	105,830,404	72,511,175	68.5%
	2010	113,485,480	76,962,482	67.8%
	2011	99,005,538	65,038,330	65.7%
	2012	87,747,914	54,926,033	62.6%
2013	75,493,574	47,648,003	63.1%	
2014	66,734,433	41,539,142	62.2%	
2015	57,462,660	38,299,037	66.7%	
2016	51,270,406	34,430,923	67.2%	
2017	45,316,790	32,229,214	71.1%	
	Plan F Total	2,085,238,312	1,376,976,676	66.0%
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%
	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	4,639,274	59.8%
	2011	6,214,752	4,373,120	70.4%
	2012	5,422,279	4,007,625	73.9%
	2013	4,761,122	3,450,946	72.5%
	2014	4,338,970	2,888,863	66.6%
2015	3,880,005	3,238,356	83.5%	
2016	3,763,529	2,882,116	76.6%	
2017	3,367,108	2,694,398	80.0%	
	Plan FH Total	63,288,563	37,161,848	58.7%
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%

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
A06G	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	55,903,529	71.2%
	2008	72,864,095	49,652,198	68.1%
	2009	65,185,354	44,342,489	68.0%
	2010	57,676,165	40,289,122	69.9%
	2011	49,229,516	33,714,508	68.5%
	2012	44,180,235	29,024,420	65.7%
	2013	38,763,939	24,349,250	62.8%
	2014	34,386,213	21,375,663	62.2%
	2015	29,526,280	19,005,315	64.4%
	2016	26,154,907	17,003,285	65.0%
2017	22,959,468	15,803,302	68.8%	
	Plan G Total	864,564,866	583,837,784	67.5%
A06J	2005	81,624	37,314	45.7%
	2006	24,999,059	16,084,120	64.3%
	2007	64,971,791	44,985,007	69.2%
	2008	103,429,248	72,890,825	70.5%
	2009	144,276,111	102,150,321	70.8%
	2010	175,562,896	123,482,499	70.3%
	2011	159,291,054	108,408,827	68.1%
	2012	146,113,873	92,434,259	63.3%
	2013	133,033,460	82,183,476	61.8%
	2014	120,040,538	75,321,721	62.7%
	2015	108,673,108	69,105,006	63.6%
	2016	99,659,174	63,796,785	64.0%
2017	91,946,307	61,015,614	66.4%	
	Plan J Total	1,372,078,244	911,895,774	66.5%

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	225,210,731	167,058,450	74.2%
	1997	222,131,108	161,985,706	72.9%
	1998	215,557,546	154,267,979	71.6%
	1999	214,369,441	148,104,222	69.1%
	2000	225,571,982	150,608,076	66.8%
	2001	246,073,382	155,979,026	63.4%
	2002	251,292,428	156,081,848	62.1%
	2003	265,916,252	169,553,055	63.8%
	2004	285,655,365	192,896,206	67.5%
	2005	312,090,079	214,764,833	68.8%
	2006	338,638,089	228,789,231	67.6%
	2007	341,655,997	232,454,855	68.0%
	2008	357,652,222	245,291,195	68.6%
	2009	385,451,796	265,743,703	68.9%
2010	412,788,849	284,512,479	68.9%	
2011	361,605,275	242,444,569	67.0%	
2012	324,220,997	205,924,306	63.5%	
2013	286,321,580	178,413,691	62.3%	
2014	253,860,331	158,975,324	62.6%	
2015	223,522,784	145,148,672	64.9%	
2016	201,246,698	131,449,582	65.3%	
2017	181,291,912	123,563,622	68.2%	
	Grand Total	6,634,045,678	4,480,160,709	67.5%

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	1,147	20.0%
	2016	2,847	1,100	38.6%
	2017	3,069	2,489	81.1%
	Plan A Total	61,567	21,995	35.7%
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%
	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	165,774	73.8%	
2012	203,164	164,162	80.8%	
2013	181,025	112,456	62.1%	
2014	153,370	82,017	53.5%	
2015	131,850	68,639	52.1%	
2016	118,382	37,946	32.1%	
2017	104,468	57,758	55.3%	
	Plan C Total	15,162,310	11,235,692	74.1%
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%

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
A06D	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	1,443	21.9%
	2015	6,963	792	11.4%
	2016	7,201	667	9.3%
	2017	6,727	1,532	22.8%
		Plan D Total	253,241	103,739
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%
	2011	50,641	17,715	35.0%
	2012	44,922	18,428	41.0%
	2013	36,800	14,680	39.9%
	2014	35,923	18,786	52.3%
2015	27,126	18,150	66.9%	
2016	25,891	21,259	82.1%	
2017	20,332	22,706	111.7%	
	Plan E Total	1,426,816	847,358	59.4%
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%	

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	
A05F/A06F	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	1,223,023	71.1%	
	2009	2,089,340	1,432,053	68.5%	
	2010	3,169,678	2,396,644	75.6%	
	2011	3,138,647	2,227,823	71.0%	
	2012	3,182,005	2,067,000	65.0%	
	2013	2,940,819	1,729,167	58.8%	
	2014	2,748,490	1,912,797	69.6%	
	2015	2,444,482	1,497,949	61.3%	
	2016	2,266,303	1,264,930	55.8%	
	2017	2,060,455	1,301,406	63.2%	
		Plan F Total	31,344,205	20,974,367	66.9%
	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	33,266	96.1%	
2015		28,666	27,252	95.1%	
2016		27,978	31,388	112.2%	
2017		27,458	37,621	137.0%	
	Plan FH Total	396,465	257,043	64.8%	
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%		

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
A06G	2011	74,933	35,294	47.1%
	2012	78,643	57,941	73.7%
	2013	77,913	56,282	72.2%
	2014	74,551	63,103	84.6%
	2015	52,391	35,523	67.8%
	2016	45,474	24,087	53.0%
	2017	47,675	23,035	48.3%
	<i>Plan G Total</i>	<i>1,111,533</i>	<i>829,710</i>	<i>74.6%</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	501,895	66.6%
	2012	793,855	416,724	52.5%
	2013	757,312	427,032	56.4%
	2014	705,662	485,167	68.8%
	2015	659,021	364,630	55.3%
	2016	654,867	409,041	62.5%
	2017	633,393	340,930	53.8%
	<i>Plan J Total</i>	<i>7,039,643</i>	<i>4,451,809</i>	<i>63.2%</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	1,625,365	1,454,520	89.5%
	1997	1,611,836	1,426,250	88.5%
	1998	1,267,709	1,035,804	81.7%
	1999	1,062,034	768,249	72.3%
	2000	1,230,604	949,347	77.1%
	2001	1,321,814	756,864	57.3%
	2002	1,315,280	776,187	59.0%
	2003	1,325,633	818,573	61.7%
	2004	1,482,860	936,559	63.2%
	2005	1,660,565	1,113,833	67.1%
	2006	2,068,641	1,331,267	64.4%
	2007	2,347,966	1,521,853	64.8%
	2008	2,628,122	1,788,318	68.0%
	2009	3,168,729	2,071,842	65.4%
	2010	4,399,267	3,446,768	78.3%
	2011	4,310,283	3,001,363	69.6%
	2012	4,361,338	2,739,087	62.8%
	2013	4,044,605	2,369,332	58.6%
	2014	3,765,197	2,597,187	69.0%
	2015	3,356,244	2,014,081	60.0%
	2016	3,148,943	1,790,418	56.9%
	2017	2,903,575	1,787,477	61.6%
	Grand Total	56,795,779	38,721,713	68.2%

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	1,425,009	107.5%
	2009	1,794,129	2,570,002	143.2%
	2010	1,845,998	2,309,688	125.1%
	2011	1,410,692	1,603,680	113.7%
	2012	940,206	990,482	105.3%
	2013	747,990	554,225	74.1%
	2014	596,216	436,788	73.3%
2015	442,014	356,763	80.7%	
2016	347,345	247,103	71.1%	
2017	314,990	310,166	98.5%	
	Plan A Total	18,990,568	17,145,837	90.3%
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%
	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	28,654,852	65.5%
	2008	37,466,347	24,679,676	65.9%
	2009	31,946,549	21,002,121	65.7%
	2010	27,649,492	18,546,094	67.1%
	2011	22,897,677	14,701,030	64.2%
2012	19,655,850	11,762,002	59.8%	
2013	16,404,700	9,578,270	58.4%	
2014	13,669,110	8,143,054	59.6%	
2015	11,342,345	7,326,972	64.6%	
2016	9,750,683	6,305,430	64.7%	
2017	8,150,751	5,471,111	67.1%	

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
	<i>Plan C Total</i>	<i>1,608,451,094</i>	<i>1,144,225,268</i>	<i>71.1%</i>
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	5,212,304	61.8%
	2009	7,941,617	5,284,888	66.5%
	2010	8,267,431	5,372,688	65.0%
	2011	7,262,455	4,612,175	63.5%
	2012	6,181,587	4,034,549	65.3%
	2013	5,193,173	3,425,024	66.0%
	2014	4,423,136	2,874,005	65.0%
	2015	3,811,485	2,227,271	58.4%
	2016	3,210,539	2,108,638	65.7%
	2017	2,537,198	1,817,333	71.6%
	<i>Plan D Total</i>	<i>260,061,850</i>	<i>169,551,260</i>	<i>65.2%</i>
A06E	1996	114,037	73,226	64.2%
	1997	503,035	319,385	63.5%
	1998	1,682,897	989,596	58.8%
	1999	6,536,011	4,042,041	61.8%
	2000	14,111,764	9,277,547	65.7%
	2001	17,502,623	10,780,400	61.6%
	2002	19,851,891	12,068,290	60.8%
	2003	24,154,782	16,158,822	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	20,984,831	68.0%
	2008	27,072,973	18,707,427	69.1%
	2009	23,952,111	15,723,497	65.6%
	2010	20,546,896	12,910,632	62.8%
	2011	16,293,593	9,992,899	61.3%
	2012	13,979,053	8,744,936	62.6%
	2013	11,923,622	7,224,496	60.6%
	2014	9,671,713	6,396,087	66.1%
	2015	8,384,888	5,589,951	66.7%
	2016	7,090,116	4,675,302	65.9%
	2017	6,699,300	4,222,484	63.0%
	<i>Plan E Total</i>	<i>361,372,179</i>	<i>239,366,262</i>	<i>66.2%</i>
A05F/A06F	1992	15,472,874	8,556,907	55.3%

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
A05F/A06F	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	73,556,306	67.4%
	2008	103,437,784	71,108,510	68.7%
	2009	105,830,404	72,511,175	68.5%
	2010	113,485,480	76,962,482	67.8%
	2011	99,005,538	65,038,330	65.7%
	2012	87,747,914	54,926,033	62.6%
2013	75,493,574	47,648,003	63.1%	
2014	66,734,433	41,539,142	62.2%	
2015	57,462,660	38,299,037	66.7%	
2016	51,270,406	34,430,923	67.2%	
2017	45,316,790	32,229,214	71.1%	
	Plan F Total	2,085,238,312	1,376,976,676	66.0%
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%
	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	4,639,274	59.8%
	2011	6,214,752	4,373,120	70.4%
	2012	5,422,279	4,007,625	73.9%
	2013	4,761,122	3,450,946	72.5%
	2014	4,338,970	2,888,863	66.6%
2015	3,880,005	3,238,356	83.5%	
2016	3,763,529	2,882,116	76.6%	
2017	3,367,108	2,694,398	80.0%	
	Plan FH Total	63,288,563	37,161,848	58.7%
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%

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
A06G	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	55,903,529	71.2%
	2008	72,864,095	49,652,198	68.1%
	2009	65,185,354	44,342,489	68.0%
	2010	57,676,165	40,289,122	69.9%
	2011	49,229,516	33,714,508	68.5%
	2012	44,180,235	29,024,420	65.7%
	2013	38,763,939	24,349,250	62.8%
	2014	34,386,213	21,375,663	62.2%
	2015	29,526,280	19,005,315	64.4%
	2016	26,154,907	17,003,285	65.0%
2017	22,959,468	15,803,302	68.8%	
	Plan G Total	864,564,866	583,837,784	67.5%
A06J	2005	81,624	37,314	45.7%
	2006	24,999,059	16,084,120	64.3%
	2007	64,971,791	44,985,007	69.2%
	2008	103,429,248	72,890,825	70.5%
	2009	144,276,111	102,150,321	70.8%
	2010	175,562,896	123,482,499	70.3%
	2011	159,291,054	108,408,827	68.1%
	2012	146,113,873	92,434,259	63.3%
	2013	133,033,460	82,183,476	61.8%
	2014	120,040,538	75,321,721	62.7%
	2015	108,673,108	69,105,006	63.6%
	2016	99,659,174	63,796,785	64.0%
2017	91,946,307	61,015,614	66.4%	
	Plan J Total	1,372,078,244	911,895,774	66.5%

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	225,210,731	167,058,450	74.2%
	1997	222,131,108	161,985,706	72.9%
	1998	215,557,546	154,267,979	71.6%
	1999	214,369,441	148,104,222	69.1%
	2000	225,571,982	150,608,076	66.8%
	2001	246,073,382	155,979,026	63.4%
	2002	251,292,428	156,081,848	62.1%
	2003	265,916,252	169,553,055	63.8%
	2004	285,655,365	192,896,206	67.5%
	2005	312,090,079	214,764,833	68.8%
	2006	338,638,089	228,789,231	67.6%
	2007	341,655,997	232,454,855	68.0%
	2008	357,652,222	245,291,195	68.6%
	2009	385,451,796	265,743,703	68.9%
	2010	412,788,849	284,512,479	68.9%
	2011	361,605,275	242,444,569	67.0%
2012	324,220,997	205,924,306	63.5%	
2013	286,321,580	178,413,691	62.3%	
2014	253,860,331	158,975,324	62.6%	
2015	223,522,784	145,148,672	64.9%	
2016	201,246,698	131,449,582	65.3%	
2017	181,291,912	123,563,622	68.2%	
	Grand Total	6,634,045,678	4,480,160,709	67.5%

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	1,147	20.0%
	2016	2,847	1,100	38.6%
	2017	3,069	2,489	81.1%
	Plan A Total	61,567	21,995	35.7%
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%
	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	165,774	73.8%
2012	203,164	164,162	80.8%	
2013	181,025	112,456	62.1%	
2014	153,370	82,017	53.5%	
2015	131,850	68,639	52.1%	
2016	118,382	37,946	32.1%	
2017	104,468	57,758	55.3%	
	Plan C Total	15,162,310	11,235,692	74.1%
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%

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
A06D	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	1,443	21.9%
	2015	6,963	792	11.4%
	2016	7,201	667	9.3%
	2017	6,727	1,532	22.8%
		Plan D Total	253,241	103,739
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%
	2011	50,641	17,715	35.0%
	2012	44,922	18,428	41.0%
	2013	36,800	14,680	39.9%
	2014	35,923	18,786	52.3%
2015	27,126	18,150	66.9%	
2016	25,891	21,259	82.1%	
2017	20,332	22,706	111.7%	
	Plan E Total	1,426,816	847,358	59.4%
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%	

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	
A05F/A06F	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	1,223,023	71.1%	
	2009	2,089,340	1,432,053	68.5%	
	2010	3,169,678	2,396,644	75.6%	
	2011	3,138,647	2,227,823	71.0%	
	2012	3,182,005	2,067,000	65.0%	
	2013	2,940,819	1,729,167	58.8%	
	2014	2,748,490	1,912,797	69.6%	
	2015	2,444,482	1,497,949	61.3%	
	2016	2,266,303	1,264,930	55.8%	
	2017	2,060,455	1,301,406	63.2%	
		Plan F Total	31,344,205	20,974,367	66.9%
	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	33,266	96.1%	
2015		28,666	27,252	95.1%	
2016		27,978	31,388	112.2%	
2017		27,458	37,621	137.0%	
	Plan FH Total	396,465	257,043	64.8%	
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%		

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
A06G	2011	74,933	35,294	47.1%
	2012	78,643	57,941	73.7%
	2013	77,913	56,282	72.2%
	2014	74,551	63,103	84.6%
	2015	52,391	35,523	67.8%
	2016	45,474	24,087	53.0%
	2017	47,675	23,035	48.3%
	Plan G Total	1,111,533	829,710	74.6%
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	501,895	66.6%
	2012	793,855	416,724	52.5%
	2013	757,312	427,032	56.4%
	2014	705,662	485,167	68.8%
	2015	659,021	364,630	55.3%
	2016	654,867	409,041	62.5%
	2017	633,393	340,930	53.8%
	Plan J Total	7,039,643	4,451,809	63.2%

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	1,625,365	1,454,520	89.5%
	1997	1,611,836	1,426,250	88.5%
	1998	1,267,709	1,035,804	81.7%
	1999	1,062,034	768,249	72.3%
	2000	1,230,604	949,347	77.1%
	2001	1,321,814	756,864	57.3%
	2002	1,315,280	776,187	59.0%
	2003	1,325,633	818,573	61.7%
	2004	1,482,860	936,559	63.2%
	2005	1,660,565	1,113,833	67.1%
	2006	2,068,641	1,331,267	64.4%
	2007	2,347,966	1,521,853	64.8%
	2008	2,628,122	1,788,318	68.0%
	2009	3,168,729	2,071,842	65.4%
	2010	4,399,267	3,446,768	78.3%
	2011	4,310,283	3,001,363	69.6%
	2012	4,361,338	2,739,087	62.8%
	2013	4,044,605	2,369,332	58.6%
	2014	3,765,197	2,597,187	69.0%
	2015	3,356,244	2,014,081	60.0%
	2016	3,148,943	1,790,418	56.9%
	2017	2,903,575	1,787,477	61.6%
	Grand Total	56,795,779	38,721,713	68.2%

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

Exhibit VI

With the 2019 Rate Action
Nationwide Experience

Issue Year	Experience Year	Earned Premium	Incurred Claims	Claim Ratio	Exposed Policies(1)	Persistency	Average Annual Premium(2)	Premium Trend(5)	Average Claim Cost(3)	Claim Cost Trend
All	1992	-	-	---	-	---	-	---	-	---
	1993	-	-	---	-	---	-	---	-	---
	1994	-	-	---	-	---	-	---	-	---
	1995	-	-	---	-	---	-	---	-	---
	1996	93,960	49,253	52.4%	1,547	---	728.84	---	382.05	---
	1997	354,097	249,409	70.4%	5,541	358.2%	766.86	5.2%	540.14	41.4%
	1998	455,427	357,300	78.5%	6,222	112.3%	878.36	14.5%	689.10	27.6%
	1999	511,807	340,942	66.6%	6,031	96.9%	1,018.35	15.9%	678.38	-1.6%
	2000	586,117	321,175	54.8%	5,963	98.9%	1,179.51	15.8%	646.34	-4.7%
	2001	706,350	359,444	50.9%	6,297	105.6%	1,346.07	14.1%	684.98	6.0%
	2002	798,574	421,946	52.8%	6,765	107.4%	1,416.54	5.2%	748.46	9.3%
	2003	901,021	529,773	58.8%	7,733	114.3%	1,398.20	-1.3%	822.10	9.8%
	2004	1,079,121	823,435	76.3%	9,268	119.8%	1,397.22	-0.1%	1,066.16	29.7%
	2005	1,211,303	959,090	79.2%	10,056	108.5%	1,445.47	3.5%	1,144.50	7.3%
	2006	1,314,000	960,975	73.1%	9,837	97.8%	1,602.93	10.9%	1,172.28	2.4%
	2007	1,213,511	969,191	79.9%	8,201	83.4%	1,775.65	10.8%	1,418.16	21.0%
	2008	1,325,701	1,425,009	107.5%	7,648	93.3%	2,080.08	17.1%	2,235.89	57.7%
	2009	1,794,129	2,570,002	143.2%	7,981	104.4%	2,697.60	29.7%	3,864.18	72.8%
	2010	1,845,998	2,309,688	125.1%	7,475	93.7%	2,963.47	9.9%	3,707.86	-4.0%
	2011	1,410,692	1,603,680	113.7%	5,431	72.7%	3,116.98	5.2%	3,543.39	-4.4%
	2012	940,206	990,482	105.3%	3,637	67.0%	3,102.14	-0.5%	3,268.02	-7.8%
	2013	747,990	554,225	74.1%	2,900	79.7%	3,095.13	-0.2%	2,293.34	-29.8%
	2014	596,216	436,788	73.3%	2,372	81.8%	3,016.27	-2.5%	2,209.72	-3.6%
	2015	442,014	356,763	80.7%	1,905	80.3%	2,784.34	-7.7%	2,247.33	1.7%
	2016	347,345	247,103	71.1%	1,578	82.8%	2,641.40	-5.1%	1,879.11	-16.4%
	2017	314,990	310,166	98.5%	1,427	90.4%	2,648.83	0.3%	2,608.26	38.8%
Thru 2017		18,990,568	17,145,837	90.3%	125,815					
2018		288,518	310,069	107.5%	1,291	90.5%	2,681.81	1.2%	2,882.13	10.5%
Thru 2018		19,279,086	17,455,906	90.5%	127,106					
2019		286,915	291,749	101.7%	1,168	90.5%	2,947.76	9.9%	2,997.42	4.0%
Thru 2019		19,566,001	17,747,655	90.7%	128,274					
2020		271,967	274,584	101.0%	1,057	90.5%	3,087.61	4.7%	3,117.32	4.0%
2021		256,086	258,550	101.0%	957	90.5%	3,211.11	4.0%	3,242.01	4.0%
2022		241,004	243,324	101.0%	866	90.5%	3,339.55	4.0%	3,371.69	4.0%
2023		226,911	229,095	101.0%	784	90.5%	3,473.13	4.0%	3,506.56	4.0%
2024		213,714	215,770	101.0%	710	90.5%	3,612.06	4.0%	3,646.82	4.0%
2025		201,288	203,225	101.0%	643	90.5%	3,756.54	4.0%	3,792.69	4.0%
2026		189,480	191,303	101.0%	582	90.5%	3,906.80	4.0%	3,944.40	4.0%
2027		178,436	180,154	101.0%	527	90.5%	4,063.07	4.0%	4,102.18	4.0%
2028		167,967	169,584	101.0%	477	90.5%	4,225.59	4.0%	4,266.27	4.0%
Thru 2028		21,512,854	19,713,244	91.6%	134,877					

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2017	All	18,990,568	17,145,837	90.3%
2018	All	288,518	310,069	107.5%
2019	All	286,915	291,749	101.7%
2020-2028	All	1,946,853	1,965,589	101.0%
Cumulative	All	21,512,854	19,713,244	91.6%
Thru 2017		18,990,568	17,145,837	90.3%
2018-2028		2,522,286	2,567,407	101.8%

Projection Assumptions

Persistency			Claim Cost Trend	
Duration 0-1	181.0%	Ultimate	2018	10.5%
Ultimate	90.5%	Ultimate	4.0%	4.0%
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2017	0.7%	1.3%	2.0%	0.901
2018	0.7%	0.5%	1.2%	0.887
2019	0.7%	10.3%	11.0%	0.891
2020	0.7%	3.3%	4.0%	0.891
2021	0.7%	3.3%	4.0%	0.891
2022	0.7%	3.3%	4.0%	0.891
2023	0.7%	3.3%	4.0%	0.891
2024	0.7%	3.3%	4.0%	0.891
2025	0.7%	3.3%	4.0%	0.891
2026	0.7%	3.3%	4.0%	0.891
2027	0.7%	3.3%	4.0%	0.891
2028	0.7%	3.3%	4.0%	0.891

- (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) 2019+ rate increases are assumed to be 0.891 effective in the increase year and 0.109 effective in the following year.
(5) 2020+ increases assumed to be claim cost trend net of aging at 0.7% per year. Ex: 2020 prem trend = (1.110^0.109) * (1.040^0.891) - 1 = 4.7%.

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

Exhibit VI

With the 2019 Rate Action
Nationwide Experience

Issue Year	Experience Year	Earned Premium	Incurred Claims	Claim Ratio	Exposed Policies(1)	Persistency	Average Annual Premium(2)	Premium Trend(5)	Average Claim Cost(3)	Claim Cost Trend
All	1992	7,870,240	5,406,520	68.7%	116,036	---	813.91	---	559.12	---
	1993	49,991,776	37,582,403	75.2%	692,520	596.8%	866.26	6.4%	651.23	16.5%
	1994	102,471,052	82,681,131	80.7%	1,367,850	197.5%	898.97	3.8%	725.35	11.4%
	1995	141,870,099	117,243,497	82.6%	1,755,764	128.4%	969.63	7.9%	801.32	10.5%
	1996	152,628,232	118,657,096	77.7%	1,606,702	91.5%	1,139.94	17.6%	886.22	10.6%
	1997	139,819,741	105,917,198	75.8%	1,296,631	80.7%	1,294.00	13.5%	980.24	10.6%
	1998	123,824,169	92,135,431	74.4%	1,014,616	78.3%	1,464.49	13.2%	1,089.70	11.2%
	1999	110,135,117	77,874,999	70.7%	794,632	78.3%	1,663.19	13.6%	1,176.02	7.9%
	2000	102,290,449	68,372,064	66.8%	651,125	81.9%	1,885.18	13.3%	1,260.07	7.1%
	2001	93,854,965	58,898,425	62.8%	531,625	81.6%	2,118.52	12.4%	1,329.47	5.5%
	2002	82,572,477	51,844,754	62.8%	450,020	84.6%	2,201.83	3.9%	1,382.47	4.0%
	2003	76,573,766	49,232,022	64.3%	394,723	87.7%	2,327.92	5.7%	1,496.71	8.3%
	2004	68,514,024	45,778,829	66.8%	333,914	84.6%	2,462.22	5.8%	1,645.17	9.9%
	2005	61,121,739	41,173,199	67.4%	277,207	83.0%	2,645.90	7.5%	1,782.34	8.3%
	2006	52,230,240	35,257,090	67.5%	213,874	77.2%	2,930.52	10.8%	1,978.20	11.0%
	2007	43,749,502	28,654,852	65.5%	166,622	77.9%	3,150.81	7.5%	2,063.70	4.3%
	2008	37,466,347	24,679,676	65.9%	133,236	80.0%	3,374.43	7.1%	2,222.79	7.7%
	2009	31,946,549	21,002,121	65.7%	108,195	81.2%	3,543.22	5.0%	2,329.36	4.8%
	2010	27,649,492	18,546,094	67.1%	91,009	84.1%	3,645.73	2.9%	2,445.00	5.0%
	2011	22,897,677	14,701,030	64.2%	72,678	79.9%	3,780.68	3.7%	2,427.31	-0.7%
	2012	19,655,850	11,762,002	59.8%	59,243	81.5%	3,981.40	5.3%	2,382.46	-1.8%
	2013	16,404,700	9,578,270	58.4%	48,806	82.4%	4,033.45	1.3%	2,355.02	-1.2%
	2014	13,669,110	8,143,054	59.6%	41,148	84.3%	3,986.33	-1.2%	2,374.76	0.8%
	2015	11,342,345	7,326,972	64.6%	35,189	85.5%	3,867.92	-3.0%	2,498.61	5.2%
	2016	9,750,683	6,305,430	64.7%	30,399	86.4%	3,849.08	-0.5%	2,489.07	-0.4%
	2017	8,150,751	5,471,111	67.1%	25,895	85.2%	3,777.14	-1.9%	2,535.37	1.9%
Thru 2017		1,608,451,094	1,144,225,268	71.1%	12,309,659					
2018		6,979,504	5,202,747	74.5%	22,085	85.3%	3,792.35	0.4%	2,826.94	11.5%
Thru 2018		1,615,430,598	1,149,428,015	71.2%	12,331,744					
2019		5,967,104	4,659,226	78.1%	18,836	85.3%	3,801.51	0.2%	2,968.29	5.0%
Thru 2019		1,621,397,702	1,154,087,241	71.2%	12,350,580					
2020		5,291,717	4,172,482	78.8%	16,065	85.3%	3,952.73	4.0%	3,116.70	5.0%
2021		4,711,511	3,736,423	79.3%	13,701	85.3%	4,126.57	4.4%	3,272.54	5.0%
2022		4,194,973	3,345,971	79.8%	11,685	85.3%	4,308.06	4.4%	3,436.17	5.0%
2023		3,735,199	2,996,427	80.2%	9,966	85.3%	4,497.53	4.4%	3,607.98	5.0%
2024		3,325,859	2,683,436	80.7%	8,500	85.3%	4,695.33	4.4%	3,788.38	5.0%
2025		2,961,114	2,402,923	81.1%	7,249	85.3%	4,901.83	4.4%	3,977.80	5.0%
2026		2,636,319	2,151,691	81.6%	6,182	85.3%	5,117.41	4.4%	4,176.69	5.0%
2027		2,347,125	1,926,705	82.1%	5,272	85.3%	5,342.47	4.4%	4,385.52	5.0%
2028		2,089,677	1,725,265	82.6%	4,496	85.3%	5,577.43	4.4%	4,604.80	5.0%
Thru 2028		1,652,691,196	1,179,228,564	71.4%	12,433,696					

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2017	All	1,608,451,094	1,144,225,268	71.1%
2018	All	6,979,504	5,202,747	74.5%
2019	All	5,967,104	4,659,226	78.1%
2020-2028	All	31,293,494	25,141,323	80.3%
Cumulative	All	1,652,691,196	1,179,228,564	71.4%
Thru 2017		1,608,451,094	1,144,225,268	71.1%
2018-2028		44,240,102	35,003,296	79.1%

Projection Assumptions

Persistency			Claim Cost Trend	
Duration 0-1	170.6%	Ultimate	2018	11.5%
Ultimate	85.3%		Ultimate	5.0%
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2017	0.2%	1.1%	1.3%	0.872
2018	0.2%	0.1%	0.3%	0.854
2019	0.2%	0.0%	0.2%	0.901
2020	0.2%	4.2%	4.4%	0.901
2021	0.2%	4.2%	4.4%	0.901
2022	0.2%	4.2%	4.4%	0.901
2023	0.2%	4.2%	4.4%	0.901
2024	0.2%	4.2%	4.4%	0.901
2025	0.2%	4.2%	4.4%	0.901
2026	0.2%	4.2%	4.4%	0.901
2027	0.2%	4.2%	4.4%	0.901
2028	0.2%	4.2%	4.4%	0.901

- (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) 2019+ rate increases are assumed to be 0.901 effective in the increase year and 0.099 effective in the following year.
- (5) 2020+ increases assumed to be claim cost trend net of aging at 0.8% per year. Ex: 2020 prem trend = (1.002^0.099) * (1.044^0.901) - 1 = 4.0%.

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

Exhibit VI

With the 2019 Rate Action
Nationwide Experience

Issue Year	Experience Year	Earned Premium	Incurred Claims	Claim Ratio	Exposed Policies(1)	Persistency	Average Annual Premium(2)	Premium Trend(5)	Average Claim Cost(3)	Claim Cost Trend
All	1992	-	-	---	-	---	-	---	-	---
	1993	-	-	---	-	---	-	---	-	---
	1994	-	-	---	-	---	-	---	-	---
	1995	-	-	---	-	---	-	---	-	---
	1996	3,503,105	2,152,197	61.4%	45,897	---	915.90	---	562.70	---
	1997	12,834,889	8,598,851	67.0%	165,971	361.6%	927.99	1.3%	621.71	10.5%
	1998	20,020,971	13,930,975	69.6%	235,084	141.6%	1,021.98	10.1%	711.11	14.4%
	1999	24,832,343	17,299,180	69.7%	254,485	108.3%	1,170.95	14.6%	815.73	14.7%
	2000	24,673,077	16,653,431	67.5%	217,803	85.6%	1,359.38	16.1%	917.53	12.5%
	2001	23,068,105	14,761,568	64.0%	176,593	81.1%	1,567.54	15.3%	1,003.09	9.3%
	2002	20,475,450	12,688,594	62.0%	140,373	79.5%	1,750.38	11.7%	1,084.70	8.1%
	2003	18,903,639	11,993,719	63.4%	116,612	83.1%	1,945.29	11.1%	1,234.22	13.8%
	2004	16,862,582	11,231,262	66.6%	97,465	83.6%	2,076.14	6.7%	1,382.81	12.0%
	2005	15,000,637	9,746,473	65.0%	78,536	80.6%	2,292.04	10.4%	1,489.22	7.7%
	2006	12,545,355	7,581,668	60.4%	57,191	72.8%	2,632.31	14.8%	1,590.81	6.8%
	2007	10,075,760	5,944,469	59.0%	43,341	75.8%	2,789.72	6.0%	1,645.87	3.5%
	2008	8,437,315	5,212,304	61.8%	35,444	81.8%	2,856.56	2.4%	1,764.69	7.2%
	2009	7,941,617	5,284,888	66.5%	33,646	94.9%	2,832.41	-0.8%	1,884.88	6.8%
	2010	8,267,431	5,372,688	65.0%	36,704	109.1%	2,702.95	-4.6%	1,756.55	-6.8%
	2011	7,262,455	4,612,175	63.5%	28,978	79.0%	3,007.44	11.3%	1,909.94	8.7%
	2012	6,181,587	4,034,549	65.3%	22,689	78.3%	3,269.38	8.7%	2,133.84	11.7%
	2013	5,193,173	3,425,024	66.0%	18,252	80.4%	3,414.32	4.4%	2,251.82	5.5%
	2014	4,423,136	2,874,005	65.0%	14,929	81.8%	3,555.34	4.1%	2,310.14	2.6%
	2015	3,811,485	2,227,271	58.4%	12,456	83.4%	3,671.95	3.3%	2,145.73	-7.1%
	2016	3,210,539	2,108,638	65.7%	10,614	85.2%	3,629.78	-1.1%	2,383.99	11.1%
	2017	2,537,198	1,817,333	71.6%	8,755	82.5%	3,477.60	-4.2%	2,490.92	4.5%
Thru 2017		260,061,850	169,551,260	65.2%	1,851,818					
2018		2,124,086	1,671,751	78.7%	7,223	82.5%	3,528.87	1.5%	2,777.38	11.5%
Thru 2018		262,185,936	171,223,011	65.3%	1,859,041					
2019		1,765,160	1,448,161	82.0%	5,959	82.5%	3,554.61	0.7%	2,916.25	5.0%
Thru 2019		263,951,096	172,671,172	65.4%	1,865,000					
2020		1,519,855	1,254,424	82.5%	4,916	82.5%	3,709.98	4.4%	3,062.06	5.0%
2021		1,313,640	1,086,724	82.7%	4,056	82.5%	3,886.51	4.8%	3,215.16	5.0%
2022		1,135,253	941,319	82.9%	3,346	82.5%	4,071.44	4.8%	3,375.92	5.0%
2023		980,989	815,286	83.1%	2,760	82.5%	4,265.17	4.8%	3,544.72	5.0%
2024		847,824	706,242	83.3%	2,277	82.5%	4,468.11	4.8%	3,721.96	5.0%
2025		732,921	611,937	83.5%	1,879	82.5%	4,680.71	4.8%	3,908.06	5.0%
2026		633,360	530,030	83.7%	1,550	82.5%	4,903.43	4.8%	4,103.46	5.0%
2027		547,491	459,228	83.9%	1,279	82.5%	5,136.74	4.8%	4,308.63	5.0%
2028		473,093	397,740	84.1%	1,055	82.5%	5,381.15	4.8%	4,524.06	5.0%
Thru 2028		272,135,522	179,474,102	66.0%	1,888,118					

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2017	All	260,061,850	169,551,260	65.2%
2018	All	2,124,086	1,671,751	78.7%
2019	All	1,765,160	1,448,161	82.0%
2020-2028	All	8,184,426	6,802,930	83.1%
Cumulative	All	272,135,522	179,474,102	66.0%
Thru 2017		260,061,850	169,551,260	65.2%
2018-2028		12,073,672	9,922,842	82.2%

Projection Assumptions

Persistency			Claim Cost Trend	
Duration 0-1	165.0%	Ultimate	2018	11.5%
Rate Changes	Aging	R.S. Change	Ultimate	5.0%
2017	0.6%	0.4%	1.0%	0.884
2018	0.6%	1.0%	1.6%	0.864
2019	0.6%	0.0%	0.6%	0.909
2020	0.6%	4.2%	4.8%	0.909
2021	0.6%	4.2%	4.8%	0.909
2022	0.6%	4.2%	4.8%	0.909
2023	0.6%	4.2%	4.8%	0.909
2024	0.6%	4.2%	4.8%	0.909
2025	0.6%	4.2%	4.8%	0.909
2026	0.6%	4.2%	4.8%	0.909
2027	0.6%	4.2%	4.8%	0.909
2028	0.6%	4.2%	4.8%	0.909

- (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) 2019+ rate increases are assumed to be 0.909 effective in the increase year and 0.091 effective in the following year.
- (5) 2020+ increases assumed to be claim cost trend net of aging at 0.8% per year. Ex: 2020 prem trend = (1.006^0.091) * (1.048^0.909) - 1 = 4.4%.

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

Exhibit VI

With the 2019 Rate Action
Nationwide Experience

Issue Year	Experience Year	Earned Premium	Incurred Claims	Claim Ratio	Exposed Policies(1)	Persistency	Average Annual Premium(2)	Premium Trend(5)	Average Claim Cost(3)	Claim Cost Trend
All	1992	-	-	---	-	---	-	---	-	---
	1993	-	-	---	-	---	-	---	-	---
	1994	-	-	---	-	---	-	---	-	---
	1995	-	-	---	-	---	-	---	-	---
	1996	114,037	73,226	64.2%	1,555	---	880.03	---	565.08	---
	1997	503,035	319,385	63.5%	6,880	442.4%	877.39	-0.3%	557.07	-1.4%
	1998	1,682,897	989,596	58.8%	20,327	295.5%	993.49	13.2%	584.21	4.9%
	1999	6,536,011	4,042,041	61.8%	71,061	349.6%	1,103.73	11.1%	682.58	16.8%
	2000	14,111,764	9,277,547	65.7%	138,640	195.1%	1,221.45	10.7%	803.02	17.6%
	2001	17,502,623	10,780,400	61.6%	147,971	106.7%	1,419.41	16.2%	874.26	8.9%
	2002	19,851,891	12,068,290	60.8%	153,241	103.6%	1,554.56	9.5%	945.04	8.1%
	2003	24,154,782	16,158,822	66.9%	180,994	118.1%	1,601.48	3.0%	1,071.34	13.4%
	2004	29,630,648	21,010,431	70.9%	216,091	119.4%	1,645.45	2.7%	1,166.75	8.9%
	2005	34,678,227	24,877,597	71.7%	243,411	112.6%	1,709.61	3.9%	1,226.45	5.1%
	2006	36,136,155	24,596,387	68.1%	223,793	91.9%	1,937.66	13.3%	1,318.88	7.5%
	2007	30,855,845	20,984,831	68.0%	171,700	76.7%	2,156.49	11.3%	1,466.62	11.2%
	2008	27,072,973	18,707,427	69.1%	136,143	79.3%	2,386.28	10.7%	1,648.92	12.4%
	2009	23,952,111	15,723,497	65.6%	106,873	78.5%	2,689.41	12.7%	1,765.48	7.1%
	2010	20,546,896	12,910,632	62.8%	81,521	76.3%	3,024.53	12.5%	1,900.46	7.6%
	2011	16,293,593	9,992,899	61.3%	60,511	74.2%	3,231.20	6.8%	1,981.70	4.3%
	2012	13,979,053	8,744,936	62.6%	48,065	79.4%	3,490.04	8.0%	2,183.28	10.2%
	2013	11,923,622	7,224,496	60.6%	39,613	82.4%	3,612.03	3.5%	2,188.52	0.2%
	2014	9,671,713	6,396,087	66.1%	32,897	83.0%	3,528.00	-2.3%	2,333.13	6.6%
	2015	8,384,888	5,589,951	66.7%	27,464	83.5%	3,663.66	3.8%	2,442.45	4.7%
	2016	7,090,116	4,675,302	65.9%	23,042	83.9%	3,692.45	0.8%	2,434.84	-0.3%
	2017	6,699,300	4,222,484	63.0%	19,412	84.2%	4,141.34	12.2%	2,610.23	7.2%
Thru 2017		361,372,179	239,366,262	66.2%	2,151,205					
2018		5,689,082	3,954,762	69.5%	16,306	84.0%	4,186.74	1.1%	2,910.41	11.5%
Thru 2018		367,061,261	243,321,024	66.3%	2,167,511					
2019		5,204,826	3,488,089	67.0%	13,697	84.0%	4,559.97	8.9%	3,055.93	5.0%
Thru 2019		372,266,087	246,809,113	66.3%	2,181,208					
2020		4,635,882	3,076,370	66.4%	11,505	84.0%	4,835.34	6.0%	3,208.73	5.0%
2021		4,083,354	2,713,305	66.4%	9,664	84.0%	5,070.39	4.9%	3,369.17	5.0%
2022		3,596,863	2,393,207	66.5%	8,118	84.0%	5,316.87	4.9%	3,537.63	5.0%
2023		3,168,181	2,110,770	66.6%	6,819	84.0%	5,575.33	4.9%	3,714.51	5.0%
2024		2,790,658	1,861,715	66.7%	5,728	84.0%	5,846.35	4.9%	3,900.24	5.0%
2025		2,458,351	1,642,195	66.8%	4,812	84.0%	6,130.55	4.9%	4,095.25	5.0%
2026		2,165,353	1,448,387	66.9%	4,042	84.0%	6,428.56	4.9%	4,300.01	5.0%
2027		1,907,158	1,277,372	67.0%	3,395	84.0%	6,741.06	4.9%	4,515.01	5.0%
2028		1,680,006	1,126,721	67.1%	2,852	84.0%	7,068.75	4.9%	4,740.76	5.0%
Thru 2028		398,751,893	264,459,155	66.3%	2,238,143					

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2017	All	361,372,179	239,366,262	66.2%
2018	All	5,689,082	3,954,762	69.5%
2019	All	5,204,826	3,488,089	67.0%
2020-2028	All	26,485,806	17,650,042	66.6%
Cumulative	All	398,751,893	264,459,155	66.3%
Thru 2017		361,372,179	239,366,262	66.2%
2018-2028		37,379,714	25,092,893	67.1%

Projection Assumptions

Persistency			Claim Cost Trend	
Duration 0-1	168.0%	Ultimate	2018	11.5%
Ultimate	84.0%	Ultimate	5.0%	
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2017	0.7%	2.5%	3.1%	0.848
2018	0.7%	0.1%	0.7%	0.844
2019	0.7%	10.3%	11.0%	0.805
2020	0.7%	4.2%	4.9%	0.805
2021	0.7%	4.2%	4.9%	0.805
2022	0.7%	4.2%	4.9%	0.805
2023	0.7%	4.2%	4.9%	0.805
2024	0.7%	4.2%	4.9%	0.805
2025	0.7%	4.2%	4.9%	0.805
2026	0.7%	4.2%	4.9%	0.805
2027	0.7%	4.2%	4.9%	0.805
2028	0.7%	4.2%	4.9%	0.805

- (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) 2019+ rate increases are assumed to be 0.805 effective in the increase year and 0.195 effective in the following year.
- (5) 2020+ increases assumed to be claim cost trend net of aging at 0.8% per year. Ex: 2020 prem trend = (1.110^0.195) * (1.049^0.805) - 1 = 6.0%.

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

Exhibit VI

With the 2019 Rate Action
Rhode Island Experience

Issue Year	Experience Year	Earned Premium	Incurred Claims	Claim Ratio	Exposed Policies(1)	Persistency	Average Annual Premium(2)	Premium Trend(5)	Average Claim Cost(3)	Claim Cost Trend
All	1992	1,759	234	13.3%	23	---	917.86	---	121.85	---
	1993	29,152	28,783	98.7%	418	1817.4%	836.90	-8.8%	826.31	578.1%
	1994	73,218	51,088	69.8%	998	238.8%	880.37	5.2%	614.28	-25.7%
	1995	84,908	67,486	79.5%	1,117	111.9%	912.17	3.6%	725.00	18.0%
	1996	102,788	92,700	90.2%	1,229	110.0%	1,003.62	10.0%	905.12	24.8%
	1997	118,201	92,364	78.1%	1,267	103.1%	1,119.50	11.5%	874.80	-3.3%
	1998	104,861	88,697	84.6%	1,019	80.4%	1,234.88	10.3%	1,044.52	19.4%
	1999	95,846	71,740	74.8%	838	82.2%	1,372.49	11.1%	1,027.30	-1.6%
	2000	124,139	108,517	87.4%	1,040	124.1%	1,432.38	4.4%	1,252.12	21.9%
	2001	172,258	108,500	63.0%	1,385	133.2%	1,492.49	4.2%	940.07	-24.9%
	2002	206,031	137,549	66.8%	1,554	112.2%	1,590.97	6.6%	1,062.15	13.0%
	2003	248,203	179,383	72.3%	1,805	116.2%	1,650.10	3.7%	1,192.57	12.3%
	2004	380,932	290,481	76.3%	2,814	155.9%	1,624.44	-1.6%	1,238.73	3.9%
	2005	767,824	572,538	74.6%	5,444	193.5%	1,692.48	4.2%	1,262.02	1.9%
	2006	1,433,144	925,025	64.5%	9,392	172.5%	1,831.10	8.2%	1,181.89	-6.3%
	2007	1,639,932	1,106,493	67.5%	10,130	107.9%	1,942.66	6.1%	1,310.75	10.9%
	2008	1,720,791	1,223,023	71.1%	9,955	98.3%	2,074.28	6.8%	1,474.26	12.5%
	2009	2,089,340	1,432,053	68.5%	11,692	117.4%	2,144.38	3.4%	1,469.78	-0.3%
	2010	3,169,678	2,396,644	75.6%	16,982	145.2%	2,239.79	4.4%	1,693.54	15.2%
	2011	3,138,647	2,227,823	71.0%	15,050	88.6%	2,502.58	11.7%	1,776.34	4.9%
	2012	3,182,005	2,067,000	65.0%	13,179	87.6%	2,897.34	15.8%	1,882.09	6.0%
	2013	2,940,819	1,729,167	58.8%	11,464	87.0%	3,078.32	6.2%	1,810.01	-3.8%
	2014	2,748,490	1,912,797	69.6%	9,896	86.3%	3,332.85	8.3%	2,319.48	28.1%
	2015	2,444,482	1,497,949	61.3%	8,567	86.6%	3,424.04	2.7%	2,098.21	-9.5%
	2016	2,266,303	1,264,930	55.8%	7,382	86.2%	3,684.05	7.6%	2,056.24	-2.0%
	2017	2,060,455	1,301,406	63.2%	6,503	88.1%	3,802.16	3.2%	2,401.49	16.8%
Thru 2017		31,344,205	20,974,367	66.9%	151,143					
2018		1,869,102	1,305,582	69.9%	5,851	90.0%	3,833.40	0.8%	2,677.66	11.5%
Thru 2018		33,213,307	22,279,949	67.1%	156,994					
2019		1,864,969	1,233,329	66.1%	5,264	90.0%	4,251.45	10.9%	2,811.54	5.0%
Thru 2019		35,078,276	23,513,278	67.0%	162,258					
2020		1,770,617	1,165,103	65.8%	4,736	90.0%	4,486.36	5.5%	2,952.12	5.0%
2021		1,672,684	1,100,662	65.8%	4,261	90.0%	4,710.68	5.0%	3,099.73	5.0%
2022		1,580,314	1,039,883	65.8%	3,834	90.0%	4,946.21	5.0%	3,254.72	5.0%
2023		1,492,704	982,235	65.8%	3,449	90.0%	5,193.52	5.0%	3,417.46	5.0%
2024		1,410,107	927,882	65.8%	3,103	90.0%	5,453.20	5.0%	3,588.33	5.0%
2025		1,332,217	876,630	65.8%	2,792	90.0%	5,725.86	5.0%	3,767.75	5.0%
2026		1,258,543	828,152	65.8%	2,512	90.0%	6,012.15	5.0%	3,956.14	5.0%
2027		1,188,903	782,327	65.8%	2,260	90.0%	6,312.76	5.0%	4,153.95	5.0%
2028		1,122,961	738,936	65.8%	2,033	90.0%	6,628.40	5.0%	4,361.65	5.0%
Thru 2028		47,907,326	31,955,088	66.7%	191,238					

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2017	All	31,344,205	20,974,367	66.9%
2018	All	1,869,102	1,305,582	69.9%
2019	All	1,864,969	1,233,329	66.1%
2020-2028	All	12,829,050	8,441,810	65.8%
Cumulative	All	47,907,326	31,955,088	66.7%
Thru 2017		31,344,205	20,974,367	66.9%
2018-2028		16,563,121	10,980,721	66.3%

Projection Assumptions

Persistency			Claim Cost Trend	
Duration 0-1	179.9%	Ultimate	2018	11.5%
Ultimate	90.0%	Ultimate	5.0%	5.0%
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2017	1.1%	0.0%	1.1%	0.917
2018	1.1%	0.0%	1.1%	0.668
2019	1.1%	10.3%	11.5%	0.917
2020	1.1%	3.9%	5.0%	0.917
2021	1.1%	3.9%	5.0%	0.917
2022	1.1%	3.9%	5.0%	0.917
2023	1.1%	3.9%	5.0%	0.917
2024	1.1%	3.9%	5.0%	0.917
2025	1.1%	3.9%	5.0%	0.917
2026	1.1%	3.9%	5.0%	0.917
2027	1.1%	3.9%	5.0%	0.917
2028	1.1%	3.9%	5.0%	0.917

- (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) 2019+ rate increases are assumed to be 0.917 effective in the increase year and 0.083 effective in the following year.
- (5) 2020+ increases assumed to be claim cost trend net of aging at 1.1% per year. Ex: 2020 prem trend = (1.115^0.083) * (1.050^0.917) - 1 = 5.5%.

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

Exhibit VI

With the 2019 Rate Action
Nationwide Experience

Issue Year	Experience Year	Earned Premium	Incurred Claims	Claim Ratio	Exposed Policies(1)	Persistency	Average Annual Premium(2)	Premium Trend(5)	Average Claim Cost(3)	Claim Cost Trend
All	1992	-	-	---	-	---	-	---	-	---
	1993	-	-	---	-	---	-	---	-	---
	1994	-	-	---	-	---	-	---	-	---
	1995	-	-	---	-	---	-	---	-	---
	1996	-	-	---	-	---	-	---	-	---
	1997	-	-	---	-	---	-	---	-	---
	1998	-	-	---	-	---	-	---	-	---
	1999	-	-	---	-	---	-	---	-	---
	2000	201,137	28,095	14.0%	2,874	---	839.82	---	117.31	---
	2001	989,027	183,084	18.5%	13,690	476.3%	866.93	3.2%	160.48	36.8%
	2002	1,536,013	341,589	22.2%	20,042	146.4%	919.68	6.1%	204.52	27.4%
	2003	1,801,577	336,999	18.7%	23,832	118.9%	907.14	-1.4%	169.69	-17.0%
	2004	2,034,356	545,125	26.8%	35,396	148.5%	689.69	-24.0%	184.81	8.9%
	2005	2,702,259	1,016,849	37.6%	50,539	142.8%	641.63	-7.0%	241.44	30.6%
	2006	3,126,762	1,304,280	41.7%	63,521	125.7%	590.69	-7.9%	246.40	2.1%
	2007	3,250,896	1,456,670	44.8%	66,154	104.1%	589.70	-0.2%	264.23	7.2%
	2008	3,618,759	1,615,246	44.6%	72,901	110.2%	595.67	1.0%	265.88	0.6%
	2009	4,525,520	2,159,211	47.7%	90,562	124.2%	599.66	0.7%	286.11	7.6%
	2010	7,754,491	4,639,274	59.8%	155,763	172.0%	597.41	-0.4%	357.41	24.9%
	2011	6,214,752	4,373,120	70.4%	121,424	78.0%	614.19	2.8%	432.18	20.9%
	2012	5,422,279	4,007,625	73.9%	99,351	81.8%	654.92	6.6%	484.06	12.0%
	2013	4,761,122	3,450,946	72.5%	84,578	85.1%	675.51	3.1%	489.62	1.1%
	2014	4,338,970	2,888,863	66.6%	74,279	87.8%	700.97	3.8%	466.70	-4.7%
	2015	3,880,005	3,238,356	83.5%	66,255	89.2%	702.74	0.3%	586.53	25.7%
	2016	3,763,529	2,882,116	76.6%	59,997	90.6%	752.74	7.1%	576.45	-1.7%
	2017	3,367,108	2,694,398	80.0%	53,735	89.6%	751.94	-0.1%	601.71	4.4%
Thru 2017		63,288,563	37,161,848	58.7%	1,154,893					
2018		3,075,788	2,700,903	87.8%	48,093	89.5%	767.46	2.1%	673.92	12.0%
Thru 2018		66,364,351	39,862,751	60.1%	1,202,986					
2019		3,058,349	2,538,174	83.0%	43,043	89.5%	852.64	11.1%	707.62	5.0%
Thru 2019		69,422,700	42,400,925	61.1%	1,246,029					
2020		2,891,954	2,385,216	82.5%	38,523	89.5%	900.85	5.7%	743.00	5.0%
2021		2,717,700	2,241,501	82.5%	34,478	89.5%	945.89	5.0%	780.15	5.0%
2022		2,553,962	2,106,470	82.5%	30,858	89.5%	993.18	5.0%	819.16	5.0%
2023		2,400,096	1,979,566	82.5%	27,618	89.5%	1,042.84	5.0%	860.12	5.0%
2024		2,255,476	1,860,297	82.5%	24,718	89.5%	1,094.98	5.0%	903.13	5.0%
2025		2,119,623	1,748,252	82.5%	22,123	89.5%	1,149.73	5.0%	948.29	5.0%
2026		1,991,913	1,642,905	82.5%	19,800	89.5%	1,207.22	5.0%	995.70	5.0%
2027		1,871,899	1,543,927	82.5%	17,721	89.5%	1,267.58	5.0%	1,045.49	5.0%
2028		1,759,085	1,450,873	82.5%	15,860	89.5%	1,330.96	5.0%	1,097.76	5.0%
Thru 2028		89,984,408	59,359,932	66.0%	1,477,728					

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2017	All	63,288,563	37,161,848	58.7%
2018	All	3,075,788	2,700,903	87.8%
2019	All	3,058,349	2,538,174	83.0%
2020-2028	All	20,561,708	16,959,007	82.5%
Cumulative	All	89,984,408	59,359,932	66.0%
Thru 2017		63,288,563	37,161,848	58.7%
2018-2028		26,695,845	22,198,084	83.2%

Projection Assumptions

Persistency			Claim Cost Trend	
Duration 0-1	179.0%	Ultimate	2018	12.0%
Rate Changes	Aging	R.S. Change	Ultimate	Effect. (4)
2017	1.5%	2.4%	4.0%	0.862
2018	1.5%	0.2%	1.8%	0.842
2019	1.5%	10.3%	12.0%	0.904
2020	1.5%	3.4%	5.0%	0.904
2021	1.5%	3.4%	5.0%	0.904
2022	1.5%	3.4%	5.0%	0.904
2023	1.5%	3.4%	5.0%	0.904
2024	1.5%	3.4%	5.0%	0.904
2025	1.5%	3.4%	5.0%	0.904
2026	1.5%	3.4%	5.0%	0.904
2027	1.5%	3.4%	5.0%	0.904
2028	1.5%	3.4%	5.0%	0.904

- (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) 2019+ rate increases are assumed to be 0.904 effective in the increase year and 0.096 effective in the following year.
- (5) 2020+ increases assumed to be claim cost trend net of aging at 1.5% per year. Ex: 2020 prem trend = (1.120^0.096) * (1.050^0.904) - 1 = 5.7%.

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

Exhibit VI

With the 2019 Rate Action
Nationwide Experience

Issue Year	Experience Year	Earned Premium	Incurred Claims	Claim Ratio	Exposed Policies(1)	Persistency	Average Annual Premium(2)	Premium Trend(5)	Average Claim Cost(3)	Claim Cost Trend
All	1992	-	-	---	-	---	-	---	-	---
	1993	-	-	---	-	---	-	---	-	---
	1994	-	-	---	-	---	-	---	-	---
	1995	-	-	---	-	---	-	---	-	---
	1996	452,039	260,038	57.5%	5,195	---	1,044.17	---	600.66	---
	1997	2,060,385	1,368,177	66.4%	23,215	446.9%	1,065.03	2.0%	707.22	17.7%
	1998	4,467,829	2,776,012	62.1%	46,929	202.1%	1,142.45	7.3%	709.84	0.4%
	1999	6,924,126	4,293,184	62.0%	65,332	139.2%	1,271.80	11.3%	788.56	11.1%
	2000	12,634,230	8,200,907	64.9%	115,969	177.5%	1,307.34	2.8%	848.60	7.6%
	2001	23,754,485	15,272,709	64.3%	200,467	172.9%	1,421.95	8.8%	914.23	7.7%
	2002	32,213,543	20,346,336	63.2%	252,409	125.9%	1,531.49	7.7%	967.30	5.8%
	2003	43,401,451	27,819,993	64.1%	329,041	130.4%	1,582.83	3.4%	1,014.58	4.9%
	2004	57,670,532	39,711,425	68.9%	429,165	130.4%	1,612.54	1.9%	1,110.38	9.4%
	2005	75,892,898	53,400,690	70.4%	549,309	128.0%	1,657.93	2.8%	1,166.57	5.1%
	2006	85,699,661	59,925,231	69.9%	563,367	102.6%	1,825.45	10.1%	1,276.44	9.4%
	2007	78,467,515	55,903,529	71.2%	475,754	84.4%	1,979.20	8.4%	1,410.06	10.5%
	2008	72,864,095	49,652,198	68.1%	394,524	82.9%	2,216.26	12.0%	1,510.24	7.1%
	2009	65,185,354	44,342,489	68.0%	319,271	80.9%	2,450.03	10.5%	1,666.64	10.4%
	2010	57,676,165	40,289,122	69.9%	266,076	83.3%	2,601.19	6.2%	1,817.04	9.0%
	2011	49,229,516	33,714,508	68.5%	206,609	77.7%	2,859.29	9.9%	1,958.16	7.8%
	2012	44,180,235	29,024,420	65.7%	166,101	80.4%	3,191.81	11.6%	2,096.88	7.1%
	2013	38,763,939	24,349,250	62.8%	137,390	82.7%	3,385.74	6.1%	2,126.73	1.4%
	2014	34,386,213	21,375,663	62.2%	117,046	85.2%	3,525.41	4.1%	2,191.51	3.0%
	2015	29,526,280	19,005,315	64.4%	100,408	85.8%	3,528.76	0.1%	2,271.37	3.6%
	2016	26,154,907	17,003,285	65.0%	88,097	87.7%	3,562.65	1.0%	2,316.08	2.0%
	2017	22,959,468	15,803,302	68.8%	77,414	87.9%	3,558.96	-0.1%	2,449.68	5.8%
Thru 2017		864,564,866	583,837,784	67.5%	4,929,088					
2018		20,807,454	15,506,101	74.5%	68,124	88.0%	3,665.22	3.0%	2,731.39	11.5%
Thru 2018		885,372,320	599,343,885	67.7%	4,997,212					
2019		20,236,984	14,327,611	70.8%	59,949	88.0%	4,050.84	10.5%	2,867.96	5.0%
Thru 2019		905,609,304	613,671,496	67.8%	5,057,161					
2020		18,873,629	13,238,691	70.1%	52,755	88.0%	4,293.12	6.0%	3,011.36	5.0%
2021		17,439,098	12,232,453	70.1%	46,424	88.0%	4,507.78	5.0%	3,161.93	5.0%
2022		16,113,683	11,302,765	70.1%	40,853	88.0%	4,733.17	5.0%	3,320.03	5.0%
2023		14,889,197	10,443,855	70.1%	35,951	88.0%	4,969.83	5.0%	3,486.03	5.0%
2024		13,757,666	9,650,155	70.1%	31,637	88.0%	5,218.32	5.0%	3,660.33	5.0%
2025		12,712,293	8,916,892	70.1%	27,841	88.0%	5,479.24	5.0%	3,843.35	5.0%
2026		11,746,117	8,239,187	70.1%	24,500	88.0%	5,753.20	5.0%	4,035.52	5.0%
2027		10,853,412	7,613,016	70.1%	21,560	88.0%	6,040.86	5.0%	4,237.30	5.0%
2028		10,028,653	7,034,509	70.1%	18,973	88.0%	6,342.90	5.0%	4,449.17	5.0%
Thru 2028		1,032,023,052	702,343,019	68.1%	5,357,655					

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2017	All	864,564,866	583,837,784	67.5%
2018	All	20,807,454	15,506,101	74.5%
2019	All	20,236,984	14,327,611	70.8%
2020-2028	All	126,413,748	88,671,523	70.1%
Cumulative	All	1,032,023,052	702,343,019	68.1%
Thru 2017		864,564,866	583,837,784	67.5%
2018-2028		167,458,186	118,505,235	70.8%

Projection Assumptions

Persistency			Claim Cost Trend	
Duration 0-1	176.0%	Ultimate	2018	11.5%
Ultimate	88.0%	Ultimate	5.0%	5.0%
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2017	1.3%	1.0%	2.4%	0.868
2018	1.3%	1.8%	3.2%	0.835
2019	1.3%	10.3%	11.8%	0.851
2020	1.3%	3.6%	5.0%	0.851
2021	1.3%	3.6%	5.0%	0.851
2022	1.3%	3.6%	5.0%	0.851
2023	1.3%	3.6%	5.0%	0.851
2024	1.3%	3.6%	5.0%	0.851
2025	1.3%	3.6%	5.0%	0.851
2026	1.3%	3.6%	5.0%	0.851
2027	1.3%	3.6%	5.0%	0.851
2028	1.3%	3.6%	5.0%	0.851

- (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) 2019+ rate increases are assumed to be 0.851 effective in the increase year and 0.149 effective in the following year.
(5) 2020+ increases assumed to be claim cost trend net of aging at 1.3% per year. Ex: 2020 prem trend = (1.118^0.149) * (1.050^0.851) - 1 = 6.0%.

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

Exhibit VI

With the 2019 Rate Action
Nationwide Experience

Issue Year	Experience Year	Earned Premium	Incurred Claims	Claim Ratio	Exposed Policies(1)	Persistency	Average Annual Premium(2)	Premium Trend(5)	Average Claim Cost(3)	Claim Cost Trend
All	1992	-	-	---	-	---	-	---	-	---
	1993	-	-	---	-	---	-	---	-	---
	1994	-	-	---	-	---	-	---	-	---
	1995	-	-	---	-	---	-	---	-	---
	1996	-	-	---	-	---	-	---	-	---
	1997	-	-	---	-	---	-	---	-	---
	1998	-	-	---	-	---	-	---	-	---
	1999	-	-	---	-	---	-	---	-	---
	2000	-	-	---	-	---	-	---	-	---
	2001	-	-	---	-	---	-	---	-	---
	2002	-	-	---	-	---	-	---	-	---
	2003	-	-	---	-	---	-	---	-	---
	2004	-	-	---	-	---	-	---	-	---
	2005	81,624	37,314	45.7%	514	---	1,905.62	---	871.13	---
	2006	24,999,059	16,084,120	64.3%	167,005	32491.2%	1,796.29	-5.7%	1,155.71	32.7%
	2007	64,971,791	44,985,007	69.2%	434,051	259.9%	1,796.24	0.0%	1,243.68	7.6%
	2008	103,429,248	72,890,825	70.5%	665,694	153.4%	1,864.45	3.8%	1,313.95	5.7%
	2009	144,276,111	102,150,321	70.8%	865,255	130.0%	2,000.93	7.3%	1,416.70	7.8%
	2010	175,562,896	123,482,499	70.3%	987,921	114.2%	2,132.51	6.6%	1,499.91	5.9%
	2011	159,291,054	108,408,827	68.1%	793,310	80.3%	2,409.52	13.0%	1,639.85	9.3%
	2012	146,113,873	92,434,259	63.3%	632,191	79.7%	2,773.48	15.1%	1,754.55	7.0%
	2013	133,033,460	82,183,476	61.8%	523,465	82.8%	3,049.68	10.0%	1,883.99	7.4%
	2014	120,040,538	75,321,721	62.7%	444,236	84.9%	3,242.62	6.3%	2,034.64	8.0%
	2015	108,673,108	69,105,006	63.6%	386,396	87.0%	3,374.98	4.1%	2,146.14	5.5%
	2016	99,659,174	63,796,785	64.0%	340,724	88.2%	3,509.91	4.0%	2,246.87	4.7%
	2017	91,946,307	61,015,614	66.4%	302,471	88.8%	3,647.81	3.9%	2,420.69	7.7%
Thru 2017		1,372,078,244	911,895,774	66.5%	6,543,233					
2018		84,803,742	60,820,354	71.7%	269,199	89.0%	3,780.27	3.6%	2,711.17	12.0%
Thru 2018		1,456,881,986	972,716,128	66.8%	6,812,432					
2019		85,159,802	57,107,159	67.1%	239,587	89.0%	4,265.33	12.8%	2,860.28	5.5%
Thru 2019		1,542,041,788	1,029,823,287	66.8%	7,052,019					
2020		80,683,968	53,620,740	66.5%	213,232	89.0%	4,540.63	6.5%	3,017.60	5.5%
2021		75,757,947	50,347,098	66.5%	189,776	89.0%	4,790.36	5.5%	3,183.57	5.5%
2022		71,133,078	47,273,560	66.5%	168,901	89.0%	5,053.83	5.5%	3,358.67	5.5%
2023		66,790,445	44,387,581	66.5%	150,322	89.0%	5,331.79	5.5%	3,543.40	5.5%
2024		62,713,102	41,677,884	66.5%	133,787	89.0%	5,625.04	5.5%	3,738.29	5.5%
2025		58,884,282	39,133,348	66.5%	119,070	89.0%	5,934.42	5.5%	3,943.90	5.5%
2026		55,289,213	36,744,113	66.5%	105,972	89.0%	6,260.81	5.5%	4,160.81	5.5%
2027		51,913,727	34,500,820	66.5%	94,315	89.0%	6,605.15	5.5%	4,389.65	5.5%
2028		48,744,168	32,394,405	66.5%	83,940	89.0%	6,968.43	5.5%	4,631.08	5.5%
Thru 2028		2,113,951,718	1,409,902,836	66.7%	8,311,334					

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2017	All	1,372,078,244	911,895,774	66.5%
2018	All	84,803,742	60,820,354	71.7%
2019	All	85,159,802	57,107,159	67.1%
2020-2028	All	571,909,930	380,079,549	66.5%
Cumulative	All	2,113,951,718	1,409,902,836	66.7%
Thru 2017		1,372,078,244	911,895,774	66.5%
2018-2028		741,873,474	498,007,062	67.1%

Projection Assumptions

Persistency			Claim Cost Trend	
Duration 0-1	178.0%	Ultimate	2018	12.0%
Ultimate	89.0%	Ultimate	5.5%	5.5%
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2017	3.1%	1.4%	4.6%	0.838
2018	3.1%	0.5%	3.7%	0.792
2019	3.1%	10.3%	13.7%	0.880
2020	3.1%	2.3%	5.5%	0.880
2021	3.1%	2.3%	5.5%	0.880
2022	3.1%	2.3%	5.5%	0.880
2023	3.1%	2.3%	5.5%	0.880
2024	3.1%	2.3%	5.5%	0.880
2025	3.1%	2.3%	5.5%	0.880
2026	3.1%	2.3%	5.5%	0.880
2027	3.1%	2.3%	5.5%	0.880
2028	3.1%	2.3%	5.5%	0.880

- (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) 2019+ rate increases are assumed to be 0.880 effective in the increase year and 0.120 effective in the following year.
- (5) 2020+ increases assumed to be claim cost trend net of aging at 3.1% per year. Ex: 2020 prem trend = (1.137^0.120) * (1.055^0.880) - 1 = 6.5%.

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

Exhibit VI

Without the 2019 Rate Action
Nationwide Experience

Issue Year	Experience Year	Earned Premium	Incurred Claims	Claim Ratio	Exposed Policies(1)	Persistency	Average Annual Premium(2)	Premium Trend(5)	Average Claim Cost(3)	Claim Cost Trend
All	1992	-	-	---	-	---	-	---	-	---
	1993	-	-	---	-	---	-	---	-	---
	1994	-	-	---	-	---	-	---	-	---
	1995	-	-	---	-	---	-	---	-	---
	1996	93,960	49,253	52.4%	1,547	---	728.84	---	382.05	---
	1997	354,097	249,409	70.4%	5,541	358.2%	766.86	5.2%	540.14	41.4%
	1998	455,427	357,300	78.5%	6,222	112.3%	878.36	14.5%	689.10	27.6%
	1999	511,807	340,942	66.6%	6,031	96.9%	1,018.35	15.9%	678.38	-1.6%
	2000	586,117	321,175	54.8%	5,963	98.9%	1,179.51	15.8%	646.34	-4.7%
	2001	706,350	359,444	50.9%	6,297	105.6%	1,346.07	14.1%	684.98	6.0%
	2002	798,574	421,946	52.8%	6,765	107.4%	1,416.54	5.2%	748.46	9.3%
	2003	901,021	529,773	58.8%	7,733	114.3%	1,398.20	-1.3%	822.10	9.8%
	2004	1,079,121	823,435	76.3%	9,268	119.8%	1,397.22	-0.1%	1,066.16	29.7%
	2005	1,211,303	959,090	79.2%	10,056	108.5%	1,445.47	3.5%	1,144.50	7.3%
	2006	1,314,000	960,975	73.1%	9,837	97.8%	1,602.93	10.9%	1,172.28	2.4%
	2007	1,213,511	969,191	79.9%	8,201	83.4%	1,775.65	10.8%	1,418.16	21.0%
	2008	1,325,701	1,425,009	107.5%	7,648	93.3%	2,080.08	17.1%	2,235.89	57.7%
	2009	1,794,129	2,570,002	143.2%	7,981	104.4%	2,697.60	29.7%	3,864.18	72.8%
	2010	1,845,998	2,309,688	125.1%	7,475	93.7%	2,963.47	9.9%	3,707.86	-4.0%
	2011	1,410,692	1,603,680	113.7%	5,431	72.7%	3,116.98	5.2%	3,543.39	-4.4%
	2012	940,206	990,482	105.3%	3,637	67.0%	3,102.14	-0.5%	3,268.02	-7.8%
	2013	747,990	554,225	74.1%	2,900	79.7%	3,095.13	-0.2%	2,293.34	-29.8%
	2014	596,216	436,788	73.3%	2,372	81.8%	3,016.27	-2.5%	2,209.72	-3.6%
	2015	442,014	356,763	80.7%	1,905	80.3%	2,784.34	-7.7%	2,247.33	1.7%
	2016	347,345	247,103	71.1%	1,578	82.8%	2,641.40	-5.1%	1,879.11	-16.4%
	2017	314,990	310,166	98.5%	1,427	90.4%	2,648.83	0.3%	2,608.26	38.8%
Thru 2017		18,990,568	17,145,837	90.3%	125,815					
2018		288,518	310,069	107.5%	1,291	90.5%	2,681.81	1.2%	2,882.13	10.5%
Thru 2018		19,279,086	17,455,906	90.5%	127,106					
2019		262,918	291,749	111.0%	1,168	90.5%	2,701.21	0.7%	2,997.42	4.0%
Thru 2019		19,542,004	17,747,655	90.8%	128,274					
2020		246,571	274,584	111.4%	1,057	90.5%	2,799.29	3.6%	3,117.32	4.0%
2021		232,173	258,550	111.4%	957	90.5%	2,911.26	4.0%	3,242.01	4.0%
2022		218,500	243,324	111.4%	866	90.5%	3,027.71	4.0%	3,371.69	4.0%
2023		205,723	229,095	111.4%	784	90.5%	3,148.82	4.0%	3,506.56	4.0%
2024		193,757	215,770	111.4%	710	90.5%	3,274.77	4.0%	3,646.82	4.0%
2025		182,492	203,225	111.4%	643	90.5%	3,405.76	4.0%	3,792.69	4.0%
2026		171,787	191,303	111.4%	582	90.5%	3,541.99	4.0%	3,944.40	4.0%
2027		161,775	180,154	111.4%	527	90.5%	3,683.67	4.0%	4,102.18	4.0%
2028		152,283	169,584	111.4%	477	90.5%	3,831.02	4.0%	4,266.27	4.0%
Thru 2028		21,307,065	19,713,244	92.5%	134,877					

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2017	All	18,990,568	17,145,837	90.3%
2018	All	288,518	310,069	107.5%
2019	All	262,918	291,749	111.0%
2020-2028	All	1,765,061	1,965,589	111.4%
Cumulative	All	21,307,065	19,713,244	92.5%
Thru 2017		18,990,568	17,145,837	90.3%
2018-2028		2,316,497	2,567,407	110.8%

Projection Assumptions

Persistency			Claim Cost Trend	
Duration 0-1	181.0%	Ultimate	2018	10.5%
Ultimate	90.5%	Ultimate	4.0%	4.0%
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2017	0.7%	1.3%	2.0%	0.901
2018	0.7%	0.5%	1.2%	0.887
2019	0.7%	0.0%	0.7%	0.891
2020	0.7%	3.3%	4.0%	0.891
2021	0.7%	3.3%	4.0%	0.891
2022	0.7%	3.3%	4.0%	0.891
2023	0.7%	3.3%	4.0%	0.891
2024	0.7%	3.3%	4.0%	0.891
2025	0.7%	3.3%	4.0%	0.891
2026	0.7%	3.3%	4.0%	0.891
2027	0.7%	3.3%	4.0%	0.891
2028	0.7%	3.3%	4.0%	0.891

- (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) 2019+ rate increases are assumed to be 0.891 effective in the increase year and 0.109 effective in the following year.
- (5) 2020+ increases assumed to be claim cost trend net of aging at 0.7% per year. Ex: 2020 prem trend = (1.007^0.109) * (1.040^0.891) - 1 = 3.6%.

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

Exhibit VI

Without the 2019 Rate Action
Nationwide Experience

Issue Year	Experience Year	Earned Premium	Incurred Claims	Claim Ratio	Exposed Policies(1)	Persistency	Average Annual Premium(2)	Premium Trend(5)	Average Claim Cost(3)	Claim Cost Trend
All	1992	7,870,240	5,406,520	68.7%	116,036	---	813.91	---	559.12	---
	1993	49,991,776	37,582,403	75.2%	692,520	596.8%	866.26	6.4%	651.23	16.5%
	1994	102,471,052	82,681,131	80.7%	1,367,850	197.5%	898.97	3.8%	725.35	11.4%
	1995	141,870,099	117,243,497	82.6%	1,755,764	128.4%	969.63	7.9%	801.32	10.5%
	1996	152,628,232	118,657,096	77.7%	1,606,702	91.5%	1,139.94	17.6%	886.22	10.6%
	1997	139,819,741	105,917,198	75.8%	1,296,631	80.7%	1,294.00	13.5%	980.24	10.6%
	1998	123,824,169	92,135,431	74.4%	1,014,616	78.3%	1,464.49	13.2%	1,089.70	11.2%
	1999	110,135,117	77,874,999	70.7%	794,632	78.3%	1,663.19	13.6%	1,176.02	7.9%
	2000	102,290,449	68,372,064	66.8%	651,125	81.9%	1,885.18	13.3%	1,260.07	7.1%
	2001	93,854,965	58,898,425	62.8%	531,625	81.6%	2,118.52	12.4%	1,329.47	5.5%
	2002	82,572,477	51,844,754	62.8%	450,020	84.6%	2,201.83	3.9%	1,382.47	4.0%
	2003	76,573,766	49,232,022	64.3%	394,723	87.7%	2,327.92	5.7%	1,496.71	8.3%
	2004	68,514,024	45,778,829	66.8%	333,914	84.6%	2,462.22	5.8%	1,645.17	9.9%
	2005	61,121,739	41,173,199	67.4%	277,207	83.0%	2,645.90	7.5%	1,782.34	8.3%
	2006	52,230,240	35,257,090	67.5%	213,874	77.2%	2,930.52	10.8%	1,978.20	11.0%
	2007	43,749,502	28,654,852	65.5%	166,622	77.9%	3,150.81	7.5%	2,063.70	4.3%
	2008	37,466,347	24,679,676	65.9%	133,236	80.0%	3,374.43	7.1%	2,222.79	7.7%
	2009	31,946,549	21,002,121	65.7%	108,195	81.2%	3,543.22	5.0%	2,329.36	4.8%
	2010	27,649,492	18,546,094	67.1%	91,009	84.1%	3,645.73	2.9%	2,445.00	5.0%
	2011	22,897,677	14,701,030	64.2%	72,678	79.9%	3,780.68	3.7%	2,427.31	-0.7%
	2012	19,655,850	11,762,002	59.8%	59,243	81.5%	3,981.40	5.3%	2,382.46	-1.8%
	2013	16,404,700	9,578,270	58.4%	48,806	82.4%	4,033.45	1.3%	2,355.02	-1.2%
	2014	13,669,110	8,143,054	59.6%	41,148	84.3%	3,986.33	-1.2%	2,374.76	0.8%
	2015	11,342,345	7,326,972	64.6%	35,189	85.5%	3,867.92	-3.0%	2,498.61	5.2%
	2016	9,750,683	6,305,430	64.7%	30,399	86.4%	3,849.08	-0.5%	2,489.07	-0.4%
	2017	8,150,751	5,471,111	67.1%	25,895	85.2%	3,777.14	-1.9%	2,535.37	1.9%
Thru 2017		1,608,451,094	1,144,225,268	71.1%	12,309,659					
2018		6,979,504	5,202,747	74.5%	22,085	85.3%	3,792.35	0.4%	2,826.94	11.5%
Thru 2018		1,615,430,598	1,149,428,015	71.2%	12,331,744					
2019		5,967,104	4,659,226	78.1%	18,836	85.3%	3,801.51	0.2%	2,968.29	5.0%
Thru 2019		1,621,397,702	1,154,087,241	71.2%	12,350,580					
2020		5,291,717	4,172,482	78.8%	16,065	85.3%	3,952.73	4.0%	3,116.70	5.0%
2021		4,711,511	3,736,423	79.3%	13,701	85.3%	4,126.57	4.4%	3,272.54	5.0%
2022		4,194,973	3,345,971	79.8%	11,685	85.3%	4,308.06	4.4%	3,436.17	5.0%
2023		3,735,199	2,996,427	80.2%	9,966	85.3%	4,497.53	4.4%	3,607.98	5.0%
2024		3,325,859	2,683,436	80.7%	8,500	85.3%	4,695.33	4.4%	3,788.38	5.0%
2025		2,961,114	2,402,923	81.1%	7,249	85.3%	4,901.83	4.4%	3,977.80	5.0%
2026		2,636,319	2,151,691	81.6%	6,182	85.3%	5,117.41	4.4%	4,176.69	5.0%
2027		2,347,125	1,926,705	82.1%	5,272	85.3%	5,342.47	4.4%	4,385.52	5.0%
2028		2,089,677	1,725,265	82.6%	4,496	85.3%	5,577.43	4.4%	4,604.80	5.0%
Thru 2028		1,652,691,196	1,179,228,564	71.4%	12,433,696					

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2017	All	1,608,451,094	1,144,225,268	71.1%
2018	All	6,979,504	5,202,747	74.5%
2019	All	5,967,104	4,659,226	78.1%
2020-2028	All	31,293,494	25,141,323	80.3%
Cumulative	All	1,652,691,196	1,179,228,564	71.4%
Thru 2017		1,608,451,094	1,144,225,268	71.1%
2018-2028		44,240,102	35,003,296	79.1%

Projection Assumptions

Persistency			Claim Cost Trend	
Duration 0-1	170.6%	Ultimate	2018	11.5%
Ultimate	85.3%	Ultimate	Ultimate	5.0%
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2017	0.2%	1.1%	1.3%	0.872
2018	0.2%	0.1%	0.3%	0.854
2019	0.2%	0.0%	0.2%	0.901
2020	0.2%	4.2%	4.4%	0.901
2021	0.2%	4.2%	4.4%	0.901
2022	0.2%	4.2%	4.4%	0.901
2023	0.2%	4.2%	4.4%	0.901
2024	0.2%	4.2%	4.4%	0.901
2025	0.2%	4.2%	4.4%	0.901
2026	0.2%	4.2%	4.4%	0.901
2027	0.2%	4.2%	4.4%	0.901
2028	0.2%	4.2%	4.4%	0.901

- (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) 2019+ rate increases are assumed to be 0.901 effective in the increase year and 0.099 effective in the following year.
- (5) 2020+ increases assumed to be claim cost trend net of aging at 0.8% per year. Ex: 2020 prem trend = (1.002^0.099) * (1.044^0.901) - 1 = 4.0%.

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

Exhibit VI

Without the 2019 Rate Action
Nationwide Experience

Issue Year	Experience Year	Earned Premium	Incurred Claims	Claim Ratio	Exposed Policies(1)	Persistency	Average Annual Premium(2)	Premium Trend(5)	Average Claim Cost(3)	Claim Cost Trend
All	1992	-	-	---	-	---	-	---	-	---
	1993	-	-	---	-	---	-	---	-	---
	1994	-	-	---	-	---	-	---	-	---
	1995	-	-	---	-	---	-	---	-	---
	1996	3,503,105	2,152,197	61.4%	45,897	---	915.90	---	562.70	---
	1997	12,834,889	8,598,851	67.0%	165,971	361.6%	927.99	1.3%	621.71	10.5%
	1998	20,020,971	13,930,975	69.6%	235,084	141.6%	1,021.98	10.1%	711.11	14.4%
	1999	24,832,343	17,299,180	69.7%	254,485	108.3%	1,170.95	14.6%	815.73	14.7%
	2000	24,673,077	16,653,431	67.5%	217,803	85.6%	1,359.38	16.1%	917.53	12.5%
	2001	23,068,105	14,761,568	64.0%	176,593	81.1%	1,567.54	15.3%	1,003.09	9.3%
	2002	20,475,450	12,688,594	62.0%	140,373	79.5%	1,750.38	11.7%	1,084.70	8.1%
	2003	18,903,639	11,993,719	63.4%	116,612	83.1%	1,945.29	11.1%	1,234.22	13.8%
	2004	16,862,582	11,231,262	66.6%	97,465	83.6%	2,076.14	6.7%	1,382.81	12.0%
	2005	15,000,637	9,746,473	65.0%	78,536	80.6%	2,292.04	10.4%	1,489.22	7.7%
	2006	12,545,355	7,581,668	60.4%	57,191	72.8%	2,632.31	14.8%	1,590.81	6.8%
	2007	10,075,760	5,944,469	59.0%	43,341	75.8%	2,789.72	6.0%	1,645.87	3.5%
	2008	8,437,315	5,212,304	61.8%	35,444	81.8%	2,856.56	2.4%	1,764.69	7.2%
	2009	7,941,617	5,284,888	66.5%	33,646	94.9%	2,832.41	-0.8%	1,884.88	6.8%
	2010	8,267,431	5,372,688	65.0%	36,704	109.1%	2,702.95	-4.6%	1,756.55	-6.8%
	2011	7,262,455	4,612,175	63.5%	28,978	79.0%	3,007.44	11.3%	1,909.94	8.7%
	2012	6,181,587	4,034,549	65.3%	22,689	78.3%	3,269.38	8.7%	2,133.84	11.7%
	2013	5,193,173	3,425,024	66.0%	18,252	80.4%	3,414.32	4.4%	2,251.82	5.5%
	2014	4,423,136	2,874,005	65.0%	14,929	81.8%	3,555.34	4.1%	2,310.14	2.6%
	2015	3,811,485	2,227,271	58.4%	12,456	83.4%	3,671.95	3.3%	2,145.73	-7.1%
	2016	3,210,539	2,108,638	65.7%	10,614	85.2%	3,629.78	-1.1%	2,383.99	11.1%
	2017	2,537,198	1,817,333	71.6%	8,755	82.5%	3,477.60	-4.2%	2,490.92	4.5%
Thru 2017		260,061,850	169,551,260	65.2%	1,851,818					
2018		2,124,086	1,671,751	78.7%	7,223	82.5%	3,528.87	1.5%	2,777.38	11.5%
Thru 2018		262,185,936	171,223,011	65.3%	1,859,041					
2019		1,765,160	1,448,161	82.0%	5,959	82.5%	3,554.61	0.7%	2,916.25	5.0%
Thru 2019		263,951,096	172,671,172	65.4%	1,865,000					
2020		1,519,855	1,254,424	82.5%	4,916	82.5%	3,709.98	4.4%	3,062.06	5.0%
2021		1,313,640	1,086,724	82.7%	4,056	82.5%	3,886.51	4.8%	3,215.16	5.0%
2022		1,135,253	941,319	82.9%	3,346	82.5%	4,071.44	4.8%	3,375.92	5.0%
2023		980,989	815,286	83.1%	2,760	82.5%	4,265.17	4.8%	3,544.72	5.0%
2024		847,824	706,242	83.3%	2,277	82.5%	4,468.11	4.8%	3,721.96	5.0%
2025		732,921	611,937	83.5%	1,879	82.5%	4,680.71	4.8%	3,908.06	5.0%
2026		633,360	530,030	83.7%	1,550	82.5%	4,903.43	4.8%	4,103.46	5.0%
2027		547,491	459,228	83.9%	1,279	82.5%	5,136.74	4.8%	4,308.63	5.0%
2028		473,093	397,740	84.1%	1,055	82.5%	5,381.15	4.8%	4,524.06	5.0%
Thru 2028		272,135,522	179,474,102	66.0%	1,888,118					

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2017	All	260,061,850	169,551,260	65.2%
2018	All	2,124,086	1,671,751	78.7%
2019	All	1,765,160	1,448,161	82.0%
2020-2028	All	8,184,426	6,802,930	83.1%
Cumulative	All	272,135,522	179,474,102	66.0%
Thru 2017		260,061,850	169,551,260	65.2%
2018-2028		12,073,672	9,922,842	82.2%

Projection Assumptions

Persistency			Claim Cost Trend	
Duration 0-1	165.0%	Ultimate	2018	11.5%
Ultimate	82.5%	Ultimate	Ultimate	5.0%
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2017	0.6%	0.4%	1.0%	0.884
2018	0.6%	1.0%	1.6%	0.864
2019	0.6%	0.0%	0.6%	0.909
2020	0.6%	4.2%	4.8%	0.909
2021	0.6%	4.2%	4.8%	0.909
2022	0.6%	4.2%	4.8%	0.909
2023	0.6%	4.2%	4.8%	0.909
2024	0.6%	4.2%	4.8%	0.909
2025	0.6%	4.2%	4.8%	0.909
2026	0.6%	4.2%	4.8%	0.909
2027	0.6%	4.2%	4.8%	0.909
2028	0.6%	4.2%	4.8%	0.909

- (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) 2019+ rate increases are assumed to be 0.909 effective in the increase year and 0.091 effective in the following year.
- (5) 2020+ increases assumed to be claim cost trend net of aging at 0.8% per year. Ex: 2020 prem trend = (1.006^0.091) * (1.048^0.909) - 1 = 4.4%.

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

Exhibit VI

Without the 2019 Rate Action
Nationwide Experience

Issue Year	Experience Year	Earned Premium	Incurred Claims	Claim Ratio	Exposed Policies(1)	Persistency	Average Annual Premium(2)	Premium Trend(5)	Average Claim Cost(3)	Claim Cost Trend
All	1992	-	-	---	-	---	-	---	-	---
	1993	-	-	---	-	---	-	---	-	---
	1994	-	-	---	-	---	-	---	-	---
	1995	-	-	---	-	---	-	---	-	---
	1996	114,037	73,226	64.2%	1,555	---	880.03	---	565.08	---
	1997	503,035	319,385	63.5%	6,880	442.4%	877.39	-0.3%	557.07	-1.4%
	1998	1,682,897	989,596	58.8%	20,327	295.5%	993.49	13.2%	584.21	4.9%
	1999	6,536,011	4,042,041	61.8%	71,061	349.6%	1,103.73	11.1%	682.58	16.8%
	2000	14,111,764	9,277,547	65.7%	138,640	195.1%	1,221.45	10.7%	803.02	17.6%
	2001	17,502,623	10,780,400	61.6%	147,971	106.7%	1,419.41	16.2%	874.26	8.9%
	2002	19,851,891	12,068,290	60.8%	153,241	103.6%	1,554.56	9.5%	945.04	8.1%
	2003	24,154,782	16,158,822	66.9%	180,994	118.1%	1,601.48	3.0%	1,071.34	13.4%
	2004	29,630,648	21,010,431	70.9%	216,091	119.4%	1,645.45	2.7%	1,166.75	8.9%
	2005	34,678,227	24,877,597	71.7%	243,411	112.6%	1,709.61	3.9%	1,226.45	5.1%
	2006	36,136,155	24,596,387	68.1%	223,793	91.9%	1,937.66	13.3%	1,318.88	7.5%
	2007	30,855,845	20,984,831	68.0%	171,700	76.7%	2,156.49	11.3%	1,466.62	11.2%
	2008	27,072,973	18,707,427	69.1%	136,143	79.3%	2,386.28	10.7%	1,648.92	12.4%
	2009	23,952,111	15,723,497	65.6%	106,873	78.5%	2,689.41	12.7%	1,765.48	7.1%
	2010	20,546,896	12,910,632	62.8%	81,521	76.3%	3,024.53	12.5%	1,900.46	7.6%
	2011	16,293,593	9,992,899	61.3%	60,511	74.2%	3,231.20	6.8%	1,981.70	4.3%
	2012	13,979,053	8,744,936	62.6%	48,065	79.4%	3,490.04	8.0%	2,183.28	10.2%
	2013	11,923,622	7,224,496	60.6%	39,613	82.4%	3,612.03	3.5%	2,188.52	0.2%
	2014	9,671,713	6,396,087	66.1%	32,897	83.0%	3,528.00	-2.3%	2,333.13	6.6%
	2015	8,384,888	5,589,951	66.7%	27,464	83.5%	3,663.66	3.8%	2,442.45	4.7%
	2016	7,090,116	4,675,302	65.9%	23,042	83.9%	3,692.45	0.8%	2,434.84	-0.3%
	2017	6,699,300	4,222,484	63.0%	19,412	84.2%	4,141.34	12.2%	2,610.23	7.2%
Thru 2017		361,372,179	239,366,262	66.2%	2,151,205					
2018		5,689,082	3,954,762	69.5%	16,306	84.0%	4,186.74	1.1%	2,910.41	11.5%
Thru 2018		367,061,261	243,321,024	66.3%	2,167,511					
2019		4,809,975	3,488,089	72.5%	13,697	84.0%	4,214.04	0.7%	3,055.93	5.0%
Thru 2019		371,871,236	246,809,113	66.4%	2,181,208					
2020		4,202,978	3,076,370	73.2%	11,505	84.0%	4,383.81	4.0%	3,208.73	5.0%
2021		3,702,045	2,713,305	73.3%	9,664	84.0%	4,596.91	4.9%	3,369.17	5.0%
2022		3,260,980	2,393,207	73.4%	8,118	84.0%	4,820.37	4.9%	3,537.63	5.0%
2023		2,872,333	2,110,770	73.5%	6,819	84.0%	5,054.70	4.9%	3,714.51	5.0%
2024		2,530,067	1,861,715	73.6%	5,728	84.0%	5,300.42	4.9%	3,900.24	5.0%
2025		2,228,790	1,642,195	73.7%	4,812	84.0%	5,558.08	4.9%	4,095.25	5.0%
2026		1,963,156	1,448,387	73.8%	4,042	84.0%	5,828.27	4.9%	4,300.01	5.0%
2027		1,729,071	1,277,372	73.9%	3,395	84.0%	6,111.59	4.9%	4,515.01	5.0%
2028		1,523,130	1,126,721	74.0%	2,852	84.0%	6,408.68	4.9%	4,740.76	5.0%
Thru 2028		395,883,786	264,459,155	66.8%	2,238,143					

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2017	All	361,372,179	239,366,262	66.2%
2018	All	5,689,082	3,954,762	69.5%
2019	All	4,809,975	3,488,089	72.5%
2020-2028	All	24,012,550	17,650,042	73.5%
Cumulative	All	395,883,786	264,459,155	66.8%
Thru 2017		361,372,179	239,366,262	66.2%
2018-2028		34,511,607	25,092,893	72.7%

Projection Assumptions

Persistency			Claim Cost Trend	
Duration 0-1	168.0%	Ultimate	2018	11.5%
Ultimate	84.0%	Ultimate	5.0%	
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2017	0.7%	2.5%	3.1%	0.848
2018	0.7%	0.1%	0.7%	0.844
2019	0.7%	0.0%	0.7%	0.805
2020	0.7%	4.2%	4.9%	0.805
2021	0.7%	4.2%	4.9%	0.805
2022	0.7%	4.2%	4.9%	0.805
2023	0.7%	4.2%	4.9%	0.805
2024	0.7%	4.2%	4.9%	0.805
2025	0.7%	4.2%	4.9%	0.805
2026	0.7%	4.2%	4.9%	0.805
2027	0.7%	4.2%	4.9%	0.805
2028	0.7%	4.2%	4.9%	0.805

- (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) 2019+ rate increases are assumed to be 0.805 effective in the increase year and 0.195 effective in the following year.
- (5) 2020+ increases assumed to be claim cost trend net of aging at 0.8% per year. Ex: 2020 prem trend = (1.007^0.195) * (1.049^0.805) - 1 = 4.0%.

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

Exhibit VI

Without the 2019 Rate Action
Rhode Island Experience

Issue Year	Experience Year	Earned Premium	Incurred Claims	Claim Ratio	Exposed Policies(1)	Persistency	Average Annual Premium(2)	Premium Trend(5)	Average Claim Cost(3)	Claim Cost Trend
All	1992	1,759	234	13.3%	23	---	917.86	---	121.85	---
	1993	29,152	28,783	98.7%	418	1817.4%	836.90	-8.8%	826.31	578.1%
	1994	73,218	51,088	69.8%	998	238.8%	880.37	5.2%	614.28	-25.7%
	1995	84,908	67,486	79.5%	1,117	111.9%	912.17	3.6%	725.00	18.0%
	1996	102,788	92,700	90.2%	1,229	110.0%	1,003.62	10.0%	905.12	24.8%
	1997	118,201	92,364	78.1%	1,267	103.1%	1,119.50	11.5%	874.80	-3.3%
	1998	104,861	88,697	84.6%	1,019	80.4%	1,234.88	10.3%	1,044.52	19.4%
	1999	95,846	71,740	74.8%	838	82.2%	1,372.49	11.1%	1,027.30	-1.6%
	2000	124,139	108,517	87.4%	1,040	124.1%	1,432.38	4.4%	1,252.12	21.9%
	2001	172,258	108,500	63.0%	1,385	133.2%	1,492.49	4.2%	940.07	-24.9%
	2002	206,031	137,549	66.8%	1,554	112.2%	1,590.97	6.6%	1,062.15	13.0%
	2003	248,203	179,383	72.3%	1,805	116.2%	1,650.10	3.7%	1,192.57	12.3%
	2004	380,932	290,481	76.3%	2,814	155.9%	1,624.44	-1.6%	1,238.73	3.9%
	2005	767,824	572,538	74.6%	5,444	193.5%	1,692.48	4.2%	1,262.02	1.9%
	2006	1,433,144	925,025	64.5%	9,392	172.5%	1,831.10	8.2%	1,181.89	-6.3%
	2007	1,639,932	1,106,493	67.5%	10,130	107.9%	1,942.66	6.1%	1,310.75	10.9%
	2008	1,720,791	1,223,023	71.1%	9,955	98.3%	2,074.28	6.8%	1,474.26	12.5%
	2009	2,089,340	1,432,053	68.5%	11,692	117.4%	2,144.38	3.4%	1,469.78	-0.3%
	2010	3,169,678	2,396,644	75.6%	16,982	145.2%	2,239.79	4.4%	1,693.54	15.2%
	2011	3,138,647	2,227,823	71.0%	15,050	88.6%	2,502.58	11.7%	1,776.34	4.9%
	2012	3,182,005	2,067,000	65.0%	13,179	87.6%	2,897.34	15.8%	1,882.09	6.0%
	2013	2,940,819	1,729,167	58.8%	11,464	87.0%	3,078.32	6.2%	1,810.01	-3.8%
	2014	2,748,490	1,912,797	69.6%	9,896	86.3%	3,332.85	8.3%	2,319.48	28.1%
	2015	2,444,482	1,497,949	61.3%	8,567	86.6%	3,424.04	2.7%	2,098.21	-9.5%
	2016	2,266,303	1,264,930	55.8%	7,382	86.2%	3,684.05	7.6%	2,056.24	-2.0%
	2017	2,060,455	1,301,406	63.2%	6,503	88.1%	3,802.16	3.2%	2,401.49	16.8%
Thru 2017		31,344,205	20,974,367	66.9%	151,143					
2018		1,869,102	1,305,582	69.9%	5,851	90.0%	3,833.40	0.8%	2,677.66	11.5%
Thru 2018		33,213,307	22,279,949	67.1%	156,994					
2019		1,704,628	1,233,329	72.4%	5,264	90.0%	3,885.93	1.4%	2,811.54	5.0%
Thru 2019		34,917,935	23,513,278	67.3%	162,258					
2020		1,605,271	1,165,103	72.6%	4,736	90.0%	4,067.41	4.7%	2,952.12	5.0%
2021		1,516,483	1,100,662	72.6%	4,261	90.0%	4,270.78	5.0%	3,099.73	5.0%
2022		1,432,740	1,039,883	72.6%	3,834	90.0%	4,484.32	5.0%	3,254.72	5.0%
2023		1,353,313	982,235	72.6%	3,449	90.0%	4,708.54	5.0%	3,417.46	5.0%
2024		1,278,428	927,882	72.6%	3,103	90.0%	4,943.97	5.0%	3,588.33	5.0%
2025		1,207,812	876,630	72.6%	2,792	90.0%	5,191.17	5.0%	3,767.75	5.0%
2026		1,141,019	828,152	72.6%	2,512	90.0%	5,450.73	5.0%	3,956.14	5.0%
2027		1,077,883	782,327	72.6%	2,260	90.0%	5,723.27	5.0%	4,153.95	5.0%
2028		1,018,098	738,936	72.6%	2,033	90.0%	6,009.43	5.0%	4,361.65	5.0%
Thru 2028		46,548,982	31,955,088	68.6%	191,238					

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2017	All	31,344,205	20,974,367	66.9%
2018	All	1,869,102	1,305,582	69.9%
2019	All	1,704,628	1,233,329	72.4%
2020-2028	All	11,631,047	8,441,810	72.6%
Cumulative	All	46,548,982	31,955,088	68.6%
Thru 2017		31,344,205	20,974,367	66.9%
2018-2028		15,204,777	10,980,721	72.2%

Projection Assumptions

Persistency			Claim Cost Trend	
Duration 0-1	179.9%	Ultimate	2018	11.5%
Ultimate	90.0%	Ultimate	5.0%	5.0%
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2017	1.1%	0.0%	1.1%	0.917
2018	1.1%	0.0%	1.1%	0.668
2019	1.1%	0.0%	1.1%	0.917
2020	1.1%	3.9%	5.0%	0.917
2021	1.1%	3.9%	5.0%	0.917
2022	1.1%	3.9%	5.0%	0.917
2023	1.1%	3.9%	5.0%	0.917
2024	1.1%	3.9%	5.0%	0.917
2025	1.1%	3.9%	5.0%	0.917
2026	1.1%	3.9%	5.0%	0.917
2027	1.1%	3.9%	5.0%	0.917
2028	1.1%	3.9%	5.0%	0.917

- (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) 2019+ rate increases are assumed to be 0.917 effective in the increase year and 0.083 effective in the following year.
- (5) 2020+ increases assumed to be claim cost trend net of aging at 1.1% per year. Ex: 2020 prem trend = (1.011^0.083) * (1.050^0.917) - 1 = 4.7%.

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

Exhibit VI

Without the 2019 Rate Action
Nationwide Experience

Issue Year	Experience Year	Earned Premium	Incurred Claims	Claim Ratio	Exposed Policies(1)	Persistency	Average Annual Premium(2)	Premium Trend(5)	Average Claim Cost(3)	Claim Cost Trend
All	1992	-	-	---	-	---	-	---	-	---
	1993	-	-	---	-	---	-	---	-	---
	1994	-	-	---	-	---	-	---	-	---
	1995	-	-	---	-	---	-	---	-	---
	1996	-	-	---	-	---	-	---	-	---
	1997	-	-	---	-	---	-	---	-	---
	1998	-	-	---	-	---	-	---	-	---
	1999	-	-	---	-	---	-	---	-	---
	2000	201,137	28,095	14.0%	2,874	---	839.82	---	117.31	---
	2001	989,027	183,084	18.5%	13,690	476.3%	866.93	3.2%	160.48	36.8%
	2002	1,536,013	341,589	22.2%	20,042	146.4%	919.68	6.1%	204.52	27.4%
	2003	1,801,577	336,999	18.7%	23,832	118.9%	907.14	-1.4%	169.69	-17.0%
	2004	2,034,356	545,125	26.8%	35,396	148.5%	689.69	-24.0%	184.81	8.9%
	2005	2,702,259	1,016,849	37.6%	50,539	142.8%	641.63	-7.0%	241.44	30.6%
	2006	3,126,762	1,304,280	41.7%	63,521	125.7%	590.69	-7.9%	246.40	2.1%
	2007	3,250,896	1,456,670	44.8%	66,154	104.1%	589.70	-0.2%	264.23	7.2%
	2008	3,618,759	1,615,246	44.6%	72,901	110.2%	595.67	1.0%	265.88	0.6%
	2009	4,525,520	2,159,211	47.7%	90,562	124.2%	599.66	0.7%	286.11	7.6%
	2010	7,754,491	4,639,274	59.8%	155,763	172.0%	597.41	-0.4%	357.41	24.9%
	2011	6,214,752	4,373,120	70.4%	121,424	78.0%	614.19	2.8%	432.18	20.9%
	2012	5,422,279	4,007,625	73.9%	99,351	81.8%	654.92	6.6%	484.06	12.0%
	2013	4,761,122	3,450,946	72.5%	84,578	85.1%	675.51	3.1%	489.62	1.1%
	2014	4,338,970	2,888,863	66.6%	74,279	87.8%	700.97	3.8%	466.70	-4.7%
	2015	3,880,005	3,238,356	83.5%	66,255	89.2%	702.74	0.3%	586.53	25.7%
	2016	3,763,529	2,882,116	76.6%	59,997	90.6%	752.74	7.1%	576.45	-1.7%
	2017	3,367,108	2,694,398	80.0%	53,735	89.6%	751.94	-0.1%	601.71	4.4%
Thru 2017		63,288,563	37,161,848	58.7%	1,154,893					
2018		3,075,788	2,700,903	87.8%	48,093	89.5%	767.46	2.1%	673.92	12.0%
Thru 2018		66,364,351	39,862,751	60.1%	1,202,986					
2019		2,799,050	2,538,174	90.7%	43,043	89.5%	780.35	1.7%	707.62	5.0%
Thru 2019		69,163,401	42,400,925	61.3%	1,246,029					
2020		2,621,907	2,385,216	91.0%	38,523	89.5%	816.73	4.7%	743.00	5.0%
2021		2,463,942	2,241,501	91.0%	34,478	89.5%	857.57	5.0%	780.15	5.0%
2022		2,315,507	2,106,470	91.0%	30,858	89.5%	900.45	5.0%	819.16	5.0%
2023		2,175,999	1,979,566	91.0%	27,618	89.5%	945.47	5.0%	860.12	5.0%
2024		2,044,879	1,860,297	91.0%	24,718	89.5%	992.74	5.0%	903.13	5.0%
2025		1,921,714	1,748,252	91.0%	22,123	89.5%	1,042.38	5.0%	948.29	5.0%
2026		1,805,925	1,642,905	91.0%	19,800	89.5%	1,094.50	5.0%	995.70	5.0%
2027		1,697,125	1,543,927	91.0%	17,721	89.5%	1,149.23	5.0%	1,045.49	5.0%
2028		1,594,842	1,450,873	91.0%	15,860	89.5%	1,206.69	5.0%	1,097.76	5.0%
Thru 2028		87,805,241	59,359,932	67.6%	1,477,728					

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2017	All	63,288,563	37,161,848	58.7%
2018	All	3,075,788	2,700,903	87.8%
2019	All	2,799,050	2,538,174	90.7%
2020-2028	All	18,641,840	16,959,007	91.0%
Cumulative	All	87,805,241	59,359,932	67.6%
Thru 2017		63,288,563	37,161,848	58.7%
2018-2028		24,516,678	22,198,084	90.5%

Projection Assumptions

Persistency			Claim Cost Trend	
Duration 0-1	179.0%	Ultimate	2018	12.0%
Rate Changes	Aging	R.S. Change	Ultimate	Effect. (4)
2017	1.5%	2.4%	4.0%	0.862
2018	1.5%	0.2%	1.8%	0.842
2019	1.5%	0.0%	1.5%	0.904
2020	1.5%	3.4%	5.0%	0.904
2021	1.5%	3.4%	5.0%	0.904
2022	1.5%	3.4%	5.0%	0.904
2023	1.5%	3.4%	5.0%	0.904
2024	1.5%	3.4%	5.0%	0.904
2025	1.5%	3.4%	5.0%	0.904
2026	1.5%	3.4%	5.0%	0.904
2027	1.5%	3.4%	5.0%	0.904
2028	1.5%	3.4%	5.0%	0.904

- (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) 2019+ rate increases are assumed to be 0.904 effective in the increase year and 0.096 effective in the following year.
- (5) 2020+ increases assumed to be claim cost trend net of aging at 1.5% per year. Ex: 2020 prem trend = (1.015^0.096) * (1.050^0.904) - 1 = 4.7%.

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

Exhibit VI

Without the 2019 Rate Action
Nationwide Experience

Issue Year	Experience Year	Earned Premium	Incurred Claims	Claim Ratio	Exposed Policies(1)	Persistency	Average Annual Premium(2)	Premium Trend(5)	Average Claim Cost(3)	Claim Cost Trend
All	1992	-	-	---	-	---	-	---	-	---
	1993	-	-	---	-	---	-	---	-	---
	1994	-	-	---	-	---	-	---	-	---
	1995	-	-	---	-	---	-	---	-	---
	1996	452,039	260,038	57.5%	5,195	---	1,044.17	---	600.66	---
	1997	2,060,385	1,368,177	66.4%	23,215	446.9%	1,065.03	2.0%	707.22	17.7%
	1998	4,467,829	2,776,012	62.1%	46,929	202.1%	1,142.45	7.3%	709.84	0.4%
	1999	6,924,126	4,293,184	62.0%	65,332	139.2%	1,271.80	11.3%	788.56	11.1%
	2000	12,634,230	8,200,907	64.9%	115,969	177.5%	1,307.34	2.8%	848.60	7.6%
	2001	23,754,485	15,272,709	64.3%	200,467	172.9%	1,421.95	8.8%	914.23	7.7%
	2002	32,213,543	20,346,336	63.2%	252,409	125.9%	1,531.49	7.7%	967.30	5.8%
	2003	43,401,451	27,819,993	64.1%	329,041	130.4%	1,582.83	3.4%	1,014.58	4.9%
	2004	57,670,532	39,711,425	68.9%	429,165	130.4%	1,612.54	1.9%	1,110.38	9.4%
	2005	75,892,898	53,400,690	70.4%	549,309	128.0%	1,657.93	2.8%	1,166.57	5.1%
	2006	85,699,661	59,925,231	69.9%	563,367	102.6%	1,825.45	10.1%	1,276.44	9.4%
	2007	78,467,515	55,903,529	71.2%	475,754	84.4%	1,979.20	8.4%	1,410.06	10.5%
	2008	72,864,095	49,652,198	68.1%	394,524	82.9%	2,216.26	12.0%	1,510.24	7.1%
	2009	65,185,354	44,342,489	68.0%	319,271	80.9%	2,450.03	10.5%	1,666.64	10.4%
	2010	57,676,165	40,289,122	69.9%	266,076	83.3%	2,601.19	6.2%	1,817.04	9.0%
	2011	49,229,516	33,714,508	68.5%	206,609	77.7%	2,859.29	9.9%	1,958.16	7.8%
	2012	44,180,235	29,024,420	65.7%	166,101	80.4%	3,191.81	11.6%	2,096.88	7.1%
	2013	38,763,939	24,349,250	62.8%	137,390	82.7%	3,385.74	6.1%	2,126.73	1.4%
	2014	34,386,213	21,375,663	62.2%	117,046	85.2%	3,525.41	4.1%	2,191.51	3.0%
	2015	29,526,280	19,005,315	64.4%	100,408	85.8%	3,528.76	0.1%	2,271.37	3.6%
	2016	26,154,907	17,003,285	65.0%	88,097	87.7%	3,562.65	1.0%	2,316.08	2.0%
	2017	22,959,468	15,803,302	68.8%	77,414	87.9%	3,558.96	-0.1%	2,449.68	5.8%
Thru 2017		864,564,866	583,837,784	67.5%	4,929,088					
2018		20,807,454	15,506,101	74.5%	68,124	88.0%	3,665.22	3.0%	2,731.39	11.5%
Thru 2018		885,372,320	599,343,885	67.7%	4,997,212					
2019		18,616,413	14,327,611	77.0%	59,949	88.0%	3,726.45	1.7%	2,867.96	5.0%
Thru 2019		903,988,733	613,671,496	67.9%	5,057,161					
2020		17,111,172	13,238,691	77.4%	52,755	88.0%	3,892.22	4.4%	3,011.36	5.0%
2021		15,810,583	12,232,453	77.4%	46,424	88.0%	4,086.83	5.0%	3,161.93	5.0%
2022		14,608,931	11,302,765	77.4%	40,853	88.0%	4,291.17	5.0%	3,320.03	5.0%
2023		13,498,792	10,443,855	77.4%	35,951	88.0%	4,505.73	5.0%	3,486.03	5.0%
2024		12,472,940	9,650,155	77.4%	31,637	88.0%	4,731.02	5.0%	3,660.33	5.0%
2025		11,525,176	8,916,892	77.4%	27,841	88.0%	4,967.57	5.0%	3,843.35	5.0%
2026		10,649,231	8,239,187	77.4%	24,500	88.0%	5,215.95	5.0%	4,035.52	5.0%
2027		9,839,894	7,613,016	77.4%	21,560	88.0%	5,476.75	5.0%	4,237.30	5.0%
2028		9,092,162	7,034,509	77.4%	18,973	88.0%	5,750.59	5.0%	4,449.17	5.0%
Thru 2028		1,018,597,614	702,343,019	69.0%	5,357,655					

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2017	All	864,564,866	583,837,784	67.5%
2018	All	20,807,454	15,506,101	74.5%
2019	All	18,616,413	14,327,611	77.0%
2020-2028	All	114,608,881	88,671,523	77.4%
Cumulative	All	1,018,597,614	702,343,019	69.0%
Thru 2017		864,564,866	583,837,784	67.5%
2018-2028		154,032,748	118,505,235	76.9%

Projection Assumptions

Persistency			Claim Cost Trend	
Duration 0-1	176.0%	Ultimate	2018	11.5%
Ultimate	88.0%	Ultimate	5.0%	5.0%
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2017	1.3%	1.0%	2.4%	0.868
2018	1.3%	1.8%	3.2%	0.835
2019	1.3%	0.0%	1.3%	0.851
2020	1.3%	3.6%	5.0%	0.851
2021	1.3%	3.6%	5.0%	0.851
2022	1.3%	3.6%	5.0%	0.851
2023	1.3%	3.6%	5.0%	0.851
2024	1.3%	3.6%	5.0%	0.851
2025	1.3%	3.6%	5.0%	0.851
2026	1.3%	3.6%	5.0%	0.851
2027	1.3%	3.6%	5.0%	0.851
2028	1.3%	3.6%	5.0%	0.851

- (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) 2019+ rate increases are assumed to be 0.851 effective in the increase year and 0.149 effective in the following year.
- (5) 2020+ increases assumed to be claim cost trend net of aging at 1.3% per year. Ex: 2020 prem trend = (1.013^0.149) * (1.050^0.851) - 1 = 4.4%.

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

Exhibit VI

Without the 2019 Rate Action
Nationwide Experience

Issue Year	Experience Year	Earned Premium	Incurred Claims	Claim Ratio	Exposed Policies(1)	Persistency	Average Annual Premium(2)	Premium Trend(5)	Average Claim Cost(3)	Claim Cost Trend
All	1992	-	-	---	-	---	-	---	-	---
	1993	-	-	---	-	---	-	---	-	---
	1994	-	-	---	-	---	-	---	-	---
	1995	-	-	---	-	---	-	---	-	---
	1996	-	-	---	-	---	-	---	-	---
	1997	-	-	---	-	---	-	---	-	---
	1998	-	-	---	-	---	-	---	-	---
	1999	-	-	---	-	---	-	---	-	---
	2000	-	-	---	-	---	-	---	-	---
	2001	-	-	---	-	---	-	---	-	---
	2002	-	-	---	-	---	-	---	-	---
	2003	-	-	---	-	---	-	---	-	---
	2004	-	-	---	-	---	-	---	-	---
	2005	81,624	37,314	45.7%	514	---	1,905.62	---	871.13	---
	2006	24,999,059	16,084,120	64.3%	167,005	32491.2%	1,796.29	-5.7%	1,155.71	32.7%
	2007	64,971,791	44,985,007	69.2%	434,051	259.9%	1,796.24	0.0%	1,243.68	7.6%
	2008	103,429,248	72,890,825	70.5%	665,694	153.4%	1,864.45	3.8%	1,313.95	5.7%
	2009	144,276,111	102,150,321	70.8%	865,255	130.0%	2,000.93	7.3%	1,416.70	7.8%
	2010	175,562,896	123,482,499	70.3%	987,921	114.2%	2,132.51	6.6%	1,499.91	5.9%
	2011	159,291,054	108,408,827	68.1%	793,310	80.3%	2,409.52	13.0%	1,639.85	9.3%
	2012	146,113,873	92,434,259	63.3%	632,191	79.7%	2,773.48	15.1%	1,754.55	7.0%
	2013	133,033,460	82,183,476	61.8%	523,465	82.8%	3,049.68	10.0%	1,883.99	7.4%
	2014	120,040,538	75,321,721	62.7%	444,236	84.9%	3,242.62	6.3%	2,034.64	8.0%
	2015	108,673,108	69,105,006	63.6%	386,396	87.0%	3,374.98	4.1%	2,146.14	5.5%
	2016	99,659,174	63,796,785	64.0%	340,724	88.2%	3,509.91	4.0%	2,246.87	4.7%
	2017	91,946,307	61,015,614	66.4%	302,471	88.8%	3,647.81	3.9%	2,420.69	7.7%
Thru 2017		1,372,078,244	911,895,774	66.5%	6,543,233					
2018		84,803,742	60,820,354	71.7%	269,199	89.0%	3,780.27	3.6%	2,711.17	12.0%
Thru 2018		1,456,881,986	972,716,128	66.8%	6,812,432					
2019		78,119,937	57,107,159	73.1%	239,587	89.0%	3,912.73	3.5%	2,860.28	5.5%
Thru 2019		1,535,001,923	1,029,823,287	67.1%	7,052,019					
2020		73,149,415	53,620,740	73.3%	213,232	89.0%	4,116.61	5.2%	3,017.60	5.5%
2021		68,683,414	50,347,098	73.3%	189,776	89.0%	4,343.02	5.5%	3,183.57	5.5%
2022		64,490,484	47,273,560	73.3%	168,901	89.0%	4,581.89	5.5%	3,358.67	5.5%
2023		60,553,334	44,387,581	73.3%	150,322	89.0%	4,833.89	5.5%	3,543.40	5.5%
2024		56,856,688	41,677,884	73.3%	133,787	89.0%	5,099.75	5.5%	3,738.29	5.5%
2025		53,385,431	39,133,348	73.3%	119,070	89.0%	5,380.24	5.5%	3,943.90	5.5%
2026		50,126,081	36,744,113	73.3%	105,972	89.0%	5,676.15	5.5%	4,160.81	5.5%
2027		47,065,857	34,500,820	73.3%	94,315	89.0%	5,988.34	5.5%	4,389.65	5.5%
2028		44,192,312	32,394,405	73.3%	83,940	89.0%	6,317.70	5.5%	4,631.08	5.5%
Thru 2028		2,053,504,939	1,409,902,836	68.7%	8,311,334					

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2017	All	1,372,078,244	911,895,774	66.5%
2018	All	84,803,742	60,820,354	71.7%
2019	All	78,119,937	57,107,159	73.1%
2020-2028	All	518,503,016	380,079,549	73.3%
Cumulative	All	2,053,504,939	1,409,902,836	68.7%
Thru 2017		1,372,078,244	911,895,774	66.5%
2018-2028		681,426,695	498,007,062	73.1%

Projection Assumptions

Persistency			Claim Cost Trend	
Duration 0-1	178.0%	Ultimate	2018	12.0%
Ultimate	89.0%	Ultimate	5.5%	5.5%
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2017	3.1%	1.4%	4.6%	0.838
2018	3.1%	0.5%	3.7%	0.792
2019	3.1%	0.0%	3.1%	0.880
2020	3.1%	2.3%	5.5%	0.880
2021	3.1%	2.3%	5.5%	0.880
2022	3.1%	2.3%	5.5%	0.880
2023	3.1%	2.3%	5.5%	0.880
2024	3.1%	2.3%	5.5%	0.880
2025	3.1%	2.3%	5.5%	0.880
2026	3.1%	2.3%	5.5%	0.880
2027	3.1%	2.3%	5.5%	0.880
2028	3.1%	2.3%	5.5%	0.880

- (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) 2019+ rate increases are assumed to be 0.880 effective in the increase year and 0.120 effective in the following year.
- (5) 2020+ increases assumed to be claim cost trend net of aging at 3.1% per year. Ex: 2020 prem trend = (1.031^0.120) * (1.055^0.880) - 1 = 5.2%.



RHODE ISLAND ACTUARIAL CERTIFICATION

Carrier: Bankers Life and Casualty Company

Submission:

Policy Forms GR-A05C, GR-A05F, GR-A06A, GR-A06C 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: 7/9/2018

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

Reset Form

STATE OF RHODE ISLAND
ACTUARIAL CERTIFICATION

Carrier: BANKERS LIFE AND CASUALTY COMPANY

Submission:
2019 Premium Rates for Policy Form Series GR-A05 and GR-A06

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.

Signature of qualified actuary: 

Name (typed or printed): Christopher J. Conforti, A.S.A., M.A.A.A.

Title or business affiliation: Actuary

Date: 9 July 2018

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 2019 rate schedules for these forms. Adjusted rates provide, as appropriate, for poorer than anticipated experience, claim cost trend increases, and benefit cost inflation.

2. General Description

- a. Issuer - Bankers Life and Casualty Company.
- b. Forms - GR-A05C, GR-A05F, GR-A06A, GR-A06C 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 2019 rates have been placed on file 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 2019 and are intended to be effective January 1, 2019 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 March 31, 2018.

Projected experience, assuming approval of the proposed 2019 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

Standardized Medicare Supplement
Policy Form Series GR-A06

Annual Premium Rates* Male or Female

<u>Attained Age</u>	<u>Plan E</u>
65	\$2,325.47
66	2,403.47
67	2,484.42
68	2,573.76
69	2,667.91
70	2,765.65
71	2,866.99
72	2,973.36
73	3,096.74
74	3,226.88
75	3,361.72
76	3,503.53
77	3,652.22
78	3,808.55
79	3,971.20
80+	4,145.86

* 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 F</u>
65	\$2,596.78
66	2,697.58
67	2,803.72
68	2,913.79
69	3,028.23
70	3,148.12
71	3,272.81
72	3,402.95
73	3,538.12
74	3,681.46
75	3,828.73
76	3,984.08
77	4,146.51
78	4,314.29
79	4,491.78
80+	4,676.47

* 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-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	\$2,665.61
66	2,769.58
67	2,878.12
68	2,991.79
69	3,108.85
70	3,231.25
71	3,359.21
72	3,492.95
73	3,631.61
74	3,778.55
75	3,930.73
76	4,089.78
77	4,255.93
78	4,428.40
79	4,610.91
80+	4,800.51

* 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-A06

Annual Premium Rates* Male or Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$2,119.29
66	2,170.56
67	2,222.93
68	2,281.73
69	2,343.69
70	2,407.73
71	2,473.40
72	2,540.71
73	2,627.43
74	2,718.41
75	2,811.03
76	2,909.54
77	3,008.27
78	3,112.77
79	3,219.79
80+	3,332.15

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

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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

* 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 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

* 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 FH</u>
65	\$509.23
66	527.67
67	546.65
68	566.29
69	586.58
70	607.74
71	629.56
72	652.25
73	676.58
74	701.45
75	727.41
76	754.25
77	782.28
78	811.19
79	841.30
80+	872.39

* 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. 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 G</u>
65	\$2,465.87
66	2,568.74
67	2,677.50
68	2,791.83
69	2,911.72
70	3,036.19
71	3,166.12
72	3,303.57
73	3,447.46
74	3,598.55
75	3,756.30
76	3,921.35
77	4,096.00
78	4,279.60
79	4,472.14
80+	4,674.18

* 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 J</u>
65	\$2,294.38
66	2,395.29
67	2,501.11
68	2,606.71
69	2,716.34
70	2,831.32
71	2,950.34
72	3,074.81
73	3,209.32
74	3,349.72
75	3,496.33
76	3,649.50
77	3,809.10
78	3,984.08
79	4,167.46
80+	4,359.67

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

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Bankers Life and Casualty Company – Consumer Narrative

2019 Standardized Medicare Supplement Rate Revision and Annual Loss Ratio Filing

Medicare Supplement Rates Changing in 2019

Bankers Life and Casualty Company regularly reviews the experience of its Medicare supplement business to ensure it will be able to honor its commitment to pay claims. Primary factors impacting premium rates are the rising cost of healthcare and impact of claims experience.

Based on the actual and projected Medicare supplement experience, a premium increase is necessary to bring projected future claims, relative to projected premiums, in line with the target relationships approved by the Office of the Health Insurance Commissioner.

The company has requested an overall premium increase of 6.8%. Claims experience has been much higher than expected, requiring this increase. The proposed rate increases by plan and form are shown in the table below.

The proposed increases have been filed with and will be reviewed by the Office of the Health Insurance Commissioner. This filing complies with the laws and regulations of the State of Rhode Island and will not be implemented until approved by the Office of the Health Insurance Commissioner.

Plan Letter	Form Name	Rate Increase
A	GR-A06A	10.3%
C	GR-A05C, GR-A06C	0.0%
D	GR-A06D	0.0%
E	GR-A06E	10.3%
F	GR-A05F, GR-A06F	10.3%
FH*	GR-A06FH	10.3%
G	GR-A06G	10.3%
J	GR-A06J	10.3%

*High Deductible Plan F