Filing at a Glance

Company:	Bankers Life and Casualty Company
Product Name:	2014 GR-A06
State:	District of Columbia
TOI:	MS05I Individual Medicare Supplement - Standard Plans
Sub-TOI:	MS05I.015 Multi-Plan
Filing Type:	Rate
Date Submitted:	10/15/2013
SERFF Tr Num:	BNLB-129248258
SERFF Status:	Assigned
State Tr Num:	
State Status:	
Co Tr Num:	
Implementation Date Requested:	01/01/2014
Author(s):	Diana Willis
Reviewer(s):	Donghan Xu (primary), Alula Selassie
Disposition Date:	
Disposition Status:	
Implementation Date:	

State Filing Description:

General Information

Project Name:
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 3%

Deemer Date:
Submitted By: Diana Willis

Status of Filing in Domicile: Authorized
Date Approved in Domicile: 08/12/2013
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 10/15/2013
State Status Changed:
Created By: Diana Willis
Corresponding Filing Tracking Number:

Filing Description:

INDIVIDUAL A&H
2014 Premium Rates for Standardized Medicare Supplement Policy Forms GR-A06D, GR-A06F, GR-A06G, GR-A06FH and GR-A06J

We are submitting the revised rates to be used beginning in 2014 for forms GR-A06D, GR-A06F, GR-A06G, GR-A06FH and GR-A06J. The forms were approved in your state on October 5, 1995 and GR-A06FH was approved on January 10, 2000. Form GR-A06J was approved on May 2, 2005. They are no longer available for sale.

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

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

These revised rate scales are intended to be effective January 1, 2014 through year-end or later, depending on the premium mode option chosen and will apply to in force only as it is no longer available for sale. With these revised rates the anticipated loss ratio standard of your state for these forms will be met.

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

Company and Contact

Filing Contact Information

Diana Willis, Actuarial Analyst
111 East Wacker Drive
Chicago, IL 60601

d.willis-panzica@banklife.com
312-396-6071 [Phone]
312-396-5907 [FAX]

State: *District of Columbia* ***Filing Company:*** *Bankers Life and Casualty Company*
TOI/Sub-TOI: *MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan*
Product Name: *2014 GR-A06*
Project Name/Number: */*

Filing Company Information

Bankers Life and Casualty Company
111 East Wacker Drive
Chicago, IL 60601
(312) 396-6000 ext. [Phone]

CoCode: 61263
Group Code: 233
Group Name:
FEIN Number: 36-0770740

State of Domicile: Illinois
Company Type:
State ID Number:

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

SERFF Tracking #:	*BNLB-129248258*	***State Tracking #:***		***Company Tracking #:***	

State:	*District of Columbia*	***Filing Company:***	*Bankers Life and Casualty Company*
TOI/Sub-TOI:	*MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan*		
Product Name:	*2014 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:	7.800%
Effective Date of Last Rate Revision:	01/28/2013
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Bankers Life and Casualty Company	3.000%	3.000%	$8,381	100	$279,371	4.500%	0.000%

SERFF Tracking #:	*BNLB-129248258*	***State Tracking #:***		***Company Tracking #:***	

State:	*District of Columbia*	***Filing Company:***	*Bankers Life and Casualty Company*
TOI/Sub-TOI:	*MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan*		
Product Name:	*2014 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 D	GR-A06D	Revised	Previous State Filing Number: Percent Rate Change Request:	Rates - Plan D.pdf,
2		Rate Sheet Plan F	GR-A06F	Revised	Previous State Filing Number: Percent Rate Change Request: 4.5	Rates - Plan F.pdf,
3		Rate Sheet Plan FH	GR-A06FH	Revised	Previous State Filing Number: Percent Rate Change Request: 4	Rates - Plan FH.pdf,
4		Rate Sheet Plan G	GR-A06G	Revised	Previous State Filing Number: Percent Rate Change Request:	Rates - Plan G.pdf,
5		Rate Sheet Plan J	GR-A06J	Revised	Previous State Filing Number: Percent Rate Change Request: 3	Rates - Plan J.pdf,

Bankers Life and Casualty Company

Standardized Medicare Supplement
Policy Form Series GR-A06

Annual Premium Rates* Male or Female

Attained Age	Plan D
65	$2,092.02
66	2,166.85
67	2,243.22
68	2,327.00
69	2,417.87
70	2,510.82
71	2,609.43
72	2,711.32
73	2,831.21
74	2,957.10
75	3,088.99
76	3,229.50
77	3,374.81
78	3,529.28
79	3,691.39
80+	3,862.55

*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

Attained Age	Plan F
65	$2,653.18
66	2,755.94
67	2,865.58
68	2,978.27
69	3,094.77
70	3,216.85
71	3,344.81
72	3,478.55
73	3,617.32
74	3,763.06
75	3,914.48
76	4,073.09
77	4,237.93
78	4,411.05
79	4,592.91
80+	4,782.61

*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

Attained Age	Plan FH
65	$403.41
66	417.92
67	433.09
68	448.58
69	464.72
70	481.52
71	498.87
72	516.76
73	535.96
74	555.70
75	576.21
76	597.49
77	619.63
78	642.76
79	666.43
80+	691.09

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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

Attained Age	Plan G
65	$2,293.84
66	2,390.49
67	2,491.62
68	2,597.43
69	2,709.80
70	2,825.21
71	2,946.96
72	3,074.70
73	3,207.68
74	3,347.97
75	3,495.13
76	3,649.17
77	3,811.39
78	3,982.44
79	4,161.24
80+	4,350.29

*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

Attained Age	Plan J
65	$1,918.35
66	2,002.57
67	2,090.82
68	2,179.18
69	2,271.04
70	2,366.60
71	2,466.42
72	2,570.71
73	2,682.96
74	2,800.45
75	2,922.85
76	3,050.59
77	3,184.34
78	3,331.17
79	3,484.44
80+	3,644.81

*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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SERFF Tracking #:	*BNLB-129248258*	***State Tracking #:***	***Company Tracking #:***

State:	*District of Columbia*	***Filing Company:***	*Bankers Life and Casualty Company*
TOI/Sub-TOI:	*MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan*		
Product Name:	*2014 GR-A06*		
Project Name/Number:	*/*		

Supporting Document Schedules

Satisfied - Item:	Cover Letter All Filings
Comments:	
Attachment(s):	Cover_A06_DC.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Certificate of Authority to File
Bypass Reason:	Not applicable - we are preparing and submitting our own rate filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	Rate Memo.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Justification
Comments:	
Attachment(s):	Exhibit I.pdf Exhibit II.pdf Exhibit III.pdf Exhibit IV.pdf Exhibit V.pdf Exhibit VI.pdf
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)

SERFF Tracking #:	*BNLB-129248258*	***State Tracking #:***	***Company Tracking #:***

State:	*District of Columbia*	***Filing Company:***	*Bankers Life and Casualty Company*
TOI/Sub-TOI:	*MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan*		
Product Name:	*2014 GR-A06*		
Project Name/Number:	*/*		

Bypass Reason:	Not applicable - this is not a P&C rate filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	Not applicable - this is not a P&C rate filing
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Certifications
Comments:	
Attachment(s):	Certification.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Unified Rate Review Template
Bypass Reason:	Not applicable
Attachment(s):	
Item Status:	
Status Date:	

BANKERS
LIFE AND CASUALTY COMPANY
We specialize in seniors

October 15, 2013

Diana S. Willis
Product & Risk Management

VIA-SERFF
Honorable William P White
Commissioner of Insurance
Government of the District of Columbia
Department of Insurance & Securities Regulation
810 First Street, N.E., Suite 701
Washington, D.C. 20002

ATTN: Reginald H. Berry

Re: INDIVIDUAL A&H
2014 Premium Rates for Standardized Medicare Supplement Policy Forms GR-A06D, GR-A06F, GR-A06G, GR-A06FH and GR-A06J

Dear Commissioner:

We are submitting the revised rates to be used beginning in 2014 for forms GR-A06D, GR-A06F, GR-A06G, GR-A06FH and GR-A06J. The forms were approved in your state on October 5, 1995 and GR-A06FH was approved on January 10, 2000. Form GR-A06J was approved on May 2, 2005. They are no longer available for sale.

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

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

These revised rate scales are intended to be effective January 1, 2014 through year-end or later, depending on the premium mode option chosen and will apply to in-force only as it is no longer available for sale. With these revised rates the anticipated loss ratio standard of your state for these forms will be met.

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

Very truly yours,

Diana S. Willis-Panzica

Diana S. Willis-Panzica, FLMI, AIRC
Actuarial Analyst

Enclosures

111 East Wacker Drive · Chicago, IL 60601
tel: 312-396-6071 · fax: 312-396-5907 · e-mail: d.willis-panzica@banklife.com

Bankers Life and Casualty Company

Rate Memorandum

Standardized Medicare Supplement
Policy Form Series GR-A06

1. Purpose of Filing

We are filing the 2014 rate schedules for these forms. Adjusted rates provide, as appropriate, for poorer than anticipated experience, claim cost trend increases, and benefit cost inflation. The rate scales for Plans D and G will not change for the year 2014.

2. General Description

a. Issuer - Bankers Life and Casualty Company.

b. Forms - GR-A06D, GR-A06F, GR-A06FH, GR-A06G and GR-A06J.

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 2014 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.

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 2014.

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 past experience, valued as of June 30, 2013.

Projected experience, assuming approval of the proposed 2014 increases, is provided in the enclosed Exhibit VI.

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.

9. Other

An Actuarial Certification is enclosed.

Bankers Life and Casualty Company

Exhibit I

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

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

* Benefits shaded are provided by the form.
** Benefits are paid subject to applicable deductible and/or coinsurance.

Bankers Life and Casualty Company

Exhibit II

2014 Rate Adjustments

District of Columbia

Form	Rate Change
GR-A06D	0.0%
GR-A06F	4.5%
GR-A06FH	4.0%
GR-A06G	0.0%
GR-A06J	3.0%

Bankers Life and Casualty Company

Exhibit III

Standardized Medicare Supplement
Policy Form Series GR-A06

Rate History

	A06D	A06F	A06FH	A06G	A06J
1997	7.5%	6.0%	n/a	0.0%	N/A
1998	9.0%	5.5%	n/a	6.0%	N/A
1999	15.0%	11.5%	n/a	12.5%	N/A
2000	15.0%	0.0%	n/a	0.0%	N/A
2001	18.0%	15.0%	15.0%	15.5%	N/A
2002	7.0%	3.0%	14.0%	0.0%	N/A
2003	5.5%	0.0%	0.0%	10.0%	N/A
2004	0.0%	0.0%	-30.0%	3.5%	N/A
2005	15.0%	0.0%	0.0%	0.0%	N/A
2006	14.0%	13.0%	-10.0%	14.5%	0.0%
2007	0.0%	4.5%	0.0%	3.0%	5.0%
2008	0.0%	7.0%	0.0%	7.5%	6.5%
2009	0.0%	9.5%	0.0%	10.5%	9.5%
2010	4.0%	15.0%	0.0%	4.5%	9.5%
2011	15.0%	12.5%	0.0%	15.0%	6.0%
2012	0.0%	9.0%	0.0%	13.0%	6.0%
2013	4.0%	8.0%	0.0%	8.0%	8.0%

Bankers Life and Casualty Company

Exhibit IV

Policy Form Series GR-A06

In-force Policy History

District of Columbia

Year-End	GR-A06D	GR-A06F	GR-A06FH	GR-A06G	GR-A06J
1996	6	0	N/A	2	N/A
1997	11	1	N/A	3	N/A
1998	16	4	N/A	4	N/A
1999	14	13	N/A	4	N/A
2000	10	17	0	8	N/A
2001	6	33	0	13	N/A
2002	4	34	0	16	N/A
2003	4	33	0	16	N/A
2004	4	39	2	18	N/A
2005	3	53	4	15	N/A
2006	3	42	2	9	37
2007	3	39	4	9	58
2008	3	34	4	8	76
2009	2	30	5	7	107
2010	2	21	4	6	114
2011	2	14	4	4	92
2012	2	12	3	3	84
As of 6/2013	2	11	3	4	80

Nationwide

Year-End	GR-A06D	GR-A06F	GR-A06FH	GR-A06G	GR-A06J
1996	10,284	5,945	N/A	1,128	N/A
1997	16,546	10,518	N/A	3,012	N/A
1998	21,774	14,420	N/A	4,629	N/A
1999	20,045	17,999	N/A	6,311	N/A
2000	16,562	25,727	564	13,546	N/A
2001	13,124	32,659	1,434	18,020	N/A
2002	10,683	34,319	1,739	23,670	N/A
2003	8,919	37,002	2,255	31,568	N/A
2004	7,444	41,095	3,577	40,042	N/A
2005	5,785	43,248	4,778	51,096	468
2006	4,095	36,006	5,544	43,137	26,104
2007	3,286	31,291	5,779	37,390	45,943
2008	2,753	30,326	6,432	30,047	64,380
2009	2,930	32,046	9,037	24,536	79,683
2010	2,846	30,256	11,986	19,956	77,105
2011	2,149	24,074	9,250	15,555	59,566
2012	1,694	19,849	7,710	12,718	48,315
As of 6/2013	1,517	18,142	7,016	11,387	43,419

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Nationwide Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
GR-A06D	1995	71	92	130.6%
	1996	3,503,035	2,152,104	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	7,581,772	60.4%
	2007	10,075,760	5,944,642	59.0%
	2008	8,437,315	5,212,267	61.8%
	2009	7,941,617	5,285,137	66.5%
	2010	8,267,431	5,372,122	65.0%
	2011	7,262,455	4,614,748	63.5%
	2012	6,181,587	4,066,042	65.8%
	1-3/2013	1,432,859	959,126	66.9%
	Total	242,319,178	158,092,105	65.2%
GR-A06F	1995	115	46	39.6%
	1996	2,826,885	1,753,347	62.0%
	1997	10,221,535	6,708,885	65.6%
	1998	16,215,579	10,630,350	65.6%
	1999	22,376,011	14,979,312	66.9%
	2000	31,520,019	21,439,666	68.0%
	2001	47,622,041	30,888,730	64.9%
	2002	57,719,291	36,538,229	63.3%
	2003	65,008,059	41,236,116	63.4%
	2004	73,866,702	49,834,746	67.5%
	2005	82,672,990	56,599,819	68.5%
	2006	84,118,233	57,340,997	68.2%
	2007	76,045,137	52,200,360	68.6%
	2008	74,949,134	52,527,975	70.1%
	2009	80,908,945	57,072,268	70.5%
	2010	91,301,401	63,078,808	69.1%
	2011	80,047,528	53,351,079	66.6%
	2012	71,305,385	45,215,743	63.4%
	1-3/2013	16,505,182	12,541,176	76.0%
	Total	985,230,173	663,937,650	67.4%

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Nationwide Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
GR-A06FH	2000	201,137	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	1,456,693	44.8%
	2008	3,618,759	1,615,240	44.6%
	2009	4,525,520	2,161,163	47.8%
	2010	7,754,491	4,638,919	59.8%
	2011	6,214,752	4,372,910	70.4%
	2012	5,422,279	3,825,280	70.5%
	1-3/2013	1,235,777	508,355	41.1%
	Total	44,413,605	22,334,582	50.3%
GR-A06G	1996	452,039	260,038	57.5%
	1997	2,060,385	1,368,177	66.4%
	1998	4,467,829	2,776,012	62.1%
	1999	6,924,126	4,293,184	62.0%
	2000	12,634,230	8,200,907	64.9%
	2001	23,754,485	15,272,709	64.3%
	2002	32,213,543	20,346,336	63.2%
	2003	43,401,451	27,819,993	64.1%
	2004	57,670,532	39,711,517	68.9%
	2005	75,892,898	53,401,890	70.4%
	2006	85,699,661	59,925,590	69.9%
	2007	78,467,515	55,904,431	71.2%
	2008	72,864,095	49,655,591	68.1%
	2009	65,185,354	44,361,620	68.1%
	2010	57,676,165	40,301,464	69.9%
	2011	49,229,516	33,725,538	68.5%
	2012	44,180,235	29,038,686	65.7%
	1-3/2013	10,181,960	6,812,073	66.9%
	Total	722,956,019	493,175,756	68.2%
GR-A06J	2004	0	-326	0.0%
	2005	81,624	40,253	49.3%
	2006	24,999,059	16,087,921	64.4%
	2007	64,971,791	44,992,142	69.2%
	2008	103,429,248	72,899,672	70.5%
	2009	144,276,111	102,188,307	70.8%
	2010	175,562,896	123,577,057	70.4%
	2011	159,291,054	108,383,474	68.0%
	2012	146,113,873	92,368,293	63.2%
	1-3/2013	34,485,351	25,563,721	74.1%
	Total	853,211,009	586,100,513	68.7%

Bankers Life and Casualty Company

Exhibit V

Policy Form Series GR-A06

Nationwide Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
All	1995	186	138	74.3%
	1996	6,781,958	4,165,489	61.4%
	1997	25,116,808	16,675,913	66.4%
	1998	40,704,380	27,337,337	67.2%
	1999	54,132,480	36,571,677	67.6%
	2000	69,028,463	46,322,099	67.1%
	2001	95,433,658	61,106,091	64.0%
	2002	111,944,297	69,914,747	62.5%
	2003	129,114,726	81,386,827	63.0%
	2004	150,434,172	101,322,323	67.4%
	2005	176,350,408	120,805,284	68.5%
	2006	210,489,071	142,240,560	67.6%
	2007	232,811,100	160,498,268	68.9%
	2008	263,298,551	181,910,744	69.1%
	2009	302,837,548	211,068,496	69.7%
	2010	340,562,384	236,968,368	69.6%
	2011	302,045,304	204,447,749	67.7%
	2012	273,203,360	174,514,044	63.9%
	1-3/2013	63,841,129	46,384,452	72.7%
	Total	2,848,129,984	1,923,640,606	67.5%

Bankers Life and Casualty Company
Policy Form GR-A06D

Exhibit VI

With the 2014 Rate Action
Nationwide Experience

Issue Year	Experience Year	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio	Exposed Policies(1)	Persistency	Average Annual Premium(2)	Premium Trend(5)	Average Claim Cost(3)	Claim Cost Trend
2007	1996	0.0	3,503,035	2,152,104	61.4%	45,921	4592100.0%	915.41	7.8%	562.38	-49.3%
&	1997	0.7	12,834,889	8,598,851	67.0%	165,974	361.4%	927.97	1.4%	621.70	10.5%
prior	1998	1.1	20,020,971	13,930,975	69.6%	235,084	141.6%	1,021.98	10.1%	711.11	14.4%
	1999	1.7	24,832,343	17,299,180	69.7%	254,485	108.3%	1,170.95	14.6%	815.73	14.7%
	2000	2.5	24,673,077	16,653,431	67.5%	217,803	85.6%	1,359.38	16.1%	917.53	12.5%
	2001	3.3	23,068,105	14,761,568	64.0%	176,593	81.1%	1,567.54	15.3%	1,003.09	9.3%
	2002	4.1	20,475,450	12,688,594	62.0%	140,373	79.5%	1,750.38	11.7%	1,084.70	8.1%
	2003	4.9	18,903,639	11,993,719	63.4%	116,612	83.1%	1,945.29	11.1%	1,234.22	13.8%
	2004	5.8	16,862,582	11,231,262	66.6%	97,465	83.6%	2,076.14	6.7%	1,382.81	12.0%
	2005	6.7	15,000,637	9,746,473	65.0%	78,536	80.6%	2,292.04	10.4%	1,489.22	7.7%
	2006	7.6	12,545,355	7,581,772	60.4%	57,191	72.8%	2,632.31	14.8%	1,590.83	6.8%
	2007	8.6	10,075,760	5,944,642	59.0%	43,341	75.8%	2,789.72	6.0%	1,645.92	3.5%
	2008	9.6	8,393,066	5,187,752	61.8%	35,201	81.2%	2,861.19	2.6%	1,768.50	7.4%
	2009	10.7	7,214,368	4,753,236	65.9%	29,320	83.3%	2,952.67	3.2%	1,945.39	10.0%
	2010	11.7	6,195,977	3,893,855	62.8%	24,267	82.8%	3,063.90	3.8%	1,925.51	-1.0%
	2011	12.7	5,448,476	3,249,658	59.6%	19,226	79.2%	3,400.69	11.0%	2,028.29	5.3%
	2012	13.7	4,650,308	2,901,735	62.4%	15,776	82.1%	3,537.25	4.0%	2,207.20	8.8%
	Thru 2012	4.8	234,698,108	152,568,899	65.0%	1,753,169					
	2013	14.7	3,813,704	2,460,061	64.5%	12,384	78.5%	3,695.45	4.5%	2,383.78	8.0%
	Thru 2013	5.0	238,511,812	155,028,960	65.0%	1,765,553					
	2014	15.7	3,045,144	2,085,543	68.5%	9,721	78.5%	3,759.05	1.7%	2,574.48	8.0%
	Thru 2014	5.1	241,556,956	157,114,503	65.0%	1,775,274					
2008	2008	0.0	44,250	24,515	55.4%	243	---	2,185.16	---	1,210.62	---
	2009	1.0	103,092	62,344	60.5%	573	235.8%	2,159.00	-1.2%	1,305.63	7.8%
	2010	2.0	93,934	41,898	44.6%	482	84.1%	2,338.61	8.3%	1,043.10	-20.1%
	2011	3.0	82,149	44,306	53.9%	374	77.6%	2,635.80	12.7%	1,421.57	36.3%
	2012	4.0	71,602	79,514	111.0%	300	80.2%	2,864.08	8.7%	3,180.56	123.7%
	Thru 2012	2.1	395,027	252,576	63.9%	1,972					
	2013	5.0	58,846	67,555	114.8%	236	78.5%	2,992.17	4.5%	3,435.00	8.0%
	Thru 2013	2.5	453,873	320,131	70.5%	2,208					
	2014	6.0	46,923	57,193	121.9%	185	78.5%	3,043.67	1.7%	3,709.80	8.0%
	Thru 2014	2.8	500,796	377,324	75.3%	2,393					
2009	2009	0.0	624,157	469,557	75.2%	3,753	---	1,995.71	---	1,501.38	---
	2010	1.0	1,151,008	821,913	71.4%	6,797	181.1%	2,032.09	1.8%	1,451.07	-3.4%
	2011	2.0	921,967	666,202	72.3%	4,809	70.8%	2,300.60	13.2%	1,662.39	14.6%
	2012	3.0	807,006	622,361	77.1%	3,517	73.1%	2,753.50	19.7%	2,123.49	27.7%
	Thru 2012	1.5	3,504,139	2,580,033	73.6%	18,876					
	2013	4.0	661,869	527,666	79.7%	2,761	78.5%	2,876.65	4.5%	2,293.37	8.0%
	Thru 2013	1.9	4,166,008	3,107,699	74.6%	21,637					
	2014	5.0	528,416	447,276	84.6%	2,167	78.5%	2,926.16	1.7%	2,476.84	8.0%
	Thru 2014	2.3	4,694,424	3,554,975	75.7%	23,804					
2010	2010	0.0	826,511	614,456	74.3%	5,158	---	1,922.86	---	1,429.52	---
	2011	1.0	809,862	654,582	80.8%	4,569	88.6%	2,127.02	10.6%	1,719.19	20.3%
	2012	2.0	652,671	462,433	70.9%	3,096	67.8%	2,529.73	18.9%	1,792.38	4.3%
	Thru 2012	0.9	2,289,044	1,731,470	75.6%	12,823					
	2013	3.0	535,181	391,993	73.2%	2,430	78.5%	2,642.87	4.5%	1,935.77	8.0%
	Thru 2013	1.3	2,824,225	2,123,463	75.2%	15,253					
	2014	4.0	427,449	332,410	77.8%	1,908	78.5%	2,688.36	1.7%	2,090.63	8.0%
	Thru 2014	1.7	3,251,674	2,455,873	75.5%	17,161					
All	1996	0.0	3,503,035	2,152,104	61.4%	45,921	4592100.0%	915.41	7.8%	562.38	-49.3%
	1997	0.7	12,834,889	8,598,851	67.0%	165,974	361.4%	927.97	1.4%	621.70	10.5%
	1998	1.1	20,020,971	13,930,975	69.6%	235,084	141.6%	1,021.98	10.1%	711.11	14.4%
	1999	1.7	24,832,343	17,299,180	69.7%	254,485	108.3%	1,170.95	14.6%	815.73	14.7%
	2000	2.5	24,673,077	16,653,431	67.5%	217,803	85.6%	1,359.38	16.1%	917.53	12.5%
	2001	3.3	23,068,105	14,761,568	64.0%	176,593	81.1%	1,567.54	15.3%	1,003.09	9.3%
	2002	4.1	20,475,450	12,688,594	62.0%	140,373	79.5%	1,750.38	11.7%	1,084.70	8.1%
	2003	4.9	18,903,639	11,993,719	63.4%	116,612	83.1%	1,945.29	11.1%	1,234.22	13.8%
	2004	5.8	16,862,582	11,231,262	66.6%	97,465	83.6%	2,076.14	6.7%	1,382.81	12.0%
	2005	6.7	15,000,637	9,746,473	65.0%	78,536	80.6%	2,292.04	10.4%	1,489.22	7.7%
	2006	7.6	12,545,355	7,581,772	60.4%	57,191	72.8%	2,632.31	14.8%	1,590.83	6.8%
	2007	8.6	10,075,760	5,944,642	59.0%	43,341	75.8%	2,789.72	6.0%	1,645.92	3.5%
	2008	9.6	8,437,315	5,212,267	61.8%	35,444	81.8%	2,856.56	2.4%	1,764.68	7.2%
	2009	9.7	7,941,617	5,285,137	66.5%	33,646	94.9%	2,832.41	-0.8%	1,884.97	6.8%
	2010	8.9	8,267,431	5,372,122	65.0%	36,704	109.1%	2,702.95	-4.6%	1,756.36	-6.8%
	2011	9.9	7,262,455	4,614,748	63.5%	28,978	79.0%	3,007.44	11.3%	1,911.00	8.8%
	2012	10.9	6,181,587	4,066,042	65.8%	22,689	78.3%	3,269.38	8.7%	2,150.49	12.5%
	Thru 2012	4.7	240,886,318	157,132,979	65.2%	1,786,840					
	2013	11.9	5,069,600	3,447,275	68.0%	17,811	78.5%	3,415.60	4.5%	2,322.57	8.0%
	Thru 2013	4.9	245,955,918	160,580,254	65.3%	1,804,651					
	2014	12.9	4,047,932	2,922,422	72.2%	13,981	78.5%	3,474.37	1.7%	2,508.34	8.0%
	Thru 2014	5.0	250,003,850	163,502,676	65.4%	1,818,632					
	2015	13.9	3,358,606	2,477,615	73.8%	10,975	78.5%	3,672.28	5.7%	2,709.01	8.0%
	2016	14.9	2,799,538	2,100,430	75.0%	8,615	78.5%	3,899.53	6.2%	2,925.73	8.0%
	2017	15.9	2,333,708	1,780,805	76.3%	6,763	78.5%	4,140.84	6.2%	3,159.79	8.0%
	2018	16.9	1,945,346	1,509,778	77.6%	5,309	78.5%	4,397.09	6.2%	3,412.57	8.0%
	2019	17.9	1,621,765	1,280,125	78.9%	4,168	78.5%	4,669.19	6.2%	3,685.58	8.0%
	2020	18.9	1,351,917	1,085,331	80.3%	3,272	78.5%	4,958.13	6.2%	3,980.43	8.0%
	2021	19.9	1,127,138	920,314	81.7%	2,569	78.5%	5,264.95	6.2%	4,298.86	8.0%
	2022	20.9	939,714	780,372	83.0%	2,017	78.5%	5,590.76	6.2%	4,642.77	8.0%
	2023	21.9	783,154	661,455	84.5%	1,583	78.5%	5,936.73	6.2%	5,014.19	8.0%
	Thru 2023	5.7	266,264,736	176,098,901	66.1%	1,863,903					

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2012	All	240,886,318	157,132,979	65.2%
2013	All	5,069,600	3,447,275	68.0%
2014	All	4,047,932	2,922,422	72.2%
2015-2023	All	16,260,886	12,596,225	77.5%
Cumulative	All	266,264,736	176,098,901	66.1%
Thru 2012		240,886,318	157,132,979	65.2%
2013-2023		25,378,418	18,965,922	74.7%

Projection Assumptions

Persistency			Claim Cost Trend	
Duration 0-1	157.0%		2013	8.0%
Ultimate	78.5%		Ultimate	8.0%
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2012	1.4%	5.9%	7.4%	0.910
2013	1.4%	2.9%	4.3%	0.886
2014	1.4%	0.0%	1.4%	0.900
2015	1.4%	4.8%	6.2%	0.900
2016	1.4%	4.8%	6.2%	0.900
2017	1.4%	4.8%	6.2%	0.900
2018	1.4%	4.8%	6.2%	0.900
2019	1.4%	4.8%	6.2%	0.900
2020	1.4%	4.8%	6.2%	0.900
2021	1.4%	4.8%	6.2%	0.900
2022	1.4%	4.8%	6.2%	0.900
2023	1.4%	4.8%	6.2%	0.900

(1) Sum of mean in-force policies as of each month in the experience month.
(2) 12*Earned Premium/Exposed Policies.
(3) 12*Incurred Claims/Exposed Policies.
(4) 2014+ rate increases are assumed to be 0.900 effective in the increase year and 0.100 effective in the following year.
(5) 2015+ increases assumed to be claim cost trend net of aging at 3.1% per year. Ex: 2015 prem trend = (1.014^0.100) * (1.062^0.900) - 1 = 5.7%.

Bankers Life and Casualty Company
Policy Form GR-A06F

Exhibit VI

With the 2014 Rate Action
Nationwide Experience

Issue Year	Experience Year	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio	Exposed Policies(1)	Persistency	Average Annual Premium(2)	Premium Trend(5)	Average Claim Cost(3)	Claim Cost Trend
2007	1996	0.0	2,826,885	1,753,347	62.0%	27,918	2791800.0%	1,215.08	-11.9%	753.64	38.0%
&	1997	0.7	10,221,535	6,708,885	65.6%	101,483	363.5%	1,208.66	-0.5%	793.30	5.3%
prior	1998	1.2	16,215,579	10,630,350	65.6%	151,859	149.6%	1,281.37	6.0%	840.02	5.9%
	1999	1.6	22,376,011	14,979,312	66.9%	195,078	128.5%	1,376.43	7.4%	921.44	9.7%
	2000	1.8	31,520,019	21,439,666	68.0%	260,959	133.8%	1,449.42	5.3%	985.89	7.0%
	2001	2.0	47,622,041	30,888,730	64.9%	362,203	138.8%	1,577.75	8.9%	1,023.36	3.8%
	2002	2.4	57,719,291	36,538,229	63.3%	403,597	111.4%	1,716.15	8.8%	1,086.38	6.2%
	2003	2.9	65,008,059	41,236,116	63.4%	423,314	104.9%	1,842.83	7.4%	1,168.95	7.6%
	2004	3.2	73,866,702	49,834,746	67.5%	469,917	111.0%	1,886.29	2.4%	1,272.60	8.9%
	2005	3.6	82,672,990	56,599,819	68.5%	505,172	107.5%	1,963.84	4.1%	1,344.49	5.6%
	2006	4.1	84,118,233	57,340,997	68.2%	470,885	93.2%	2,143.66	9.2%	1,461.27	8.7%
	2007	4.9	76,045,137	52,200,360	68.6%	394,500	83.8%	2,313.16	7.9%	1,587.84	8.7%
	2008	5.8	69,524,820	48,591,424	69.9%	333,045	84.4%	2,505.06	8.3%	1,750.81	10.3%
	2009	6.8	62,593,311	43,059,355	68.8%	275,918	82.8%	2,722.26	8.7%	1,872.70	7.0%
	2010	7.9	56,976,564	37,378,430	65.6%	227,747	82.5%	3,002.10	10.3%	1,969.47	5.2%
	2011	8.9	49,585,071	31,913,253	64.4%	181,717	79.8%	3,274.44	9.1%	2,107.45	7.0%
	2012	9.9	44,639,496	26,971,625	60.4%	150,344	82.7%	3,562.99	8.8%	2,152.79	2.2%
	Thru 2012	4.6	853,531,860	568,064,690	66.6%	4,935,657					
	2013	10.9	37,616,199	23,520,552	62.5%	122,530	81.5%	3,683.95	3.4%	2,303.49	7.0%
	Thru 2013	4.9	891,148,059	591,585,242	66.4%	5,058,187					
	2014	11.9	31,964,911	20,511,072	64.2%	99,862	81.5%	3,841.09	4.3%	2,464.73	7.0%
	Thru 2014	5.1	923,112,970	612,096,314	66.3%	5,158,049					
2008	2008	0.0	5,424,314	3,936,550	72.6%	30,039	---	2,166.91	---	1,572.58	---
	2009	1.0	10,015,975	7,253,698	72.4%	52,570	175.0%	2,286.32	5.5%	1,655.78	5.3%
	2010	2.0	8,989,767	6,713,150	74.7%	44,013	83.7%	2,451.03	7.2%	1,830.32	10.5%
	2011	3.0	8,134,991	5,628,036	69.2%	36,546	83.0%	2,671.15	9.0%	1,847.98	1.0%
	2012	4.0	7,335,824	4,964,404	67.7%	29,876	81.7%	2,946.51	10.3%	1,994.00	7.9%
	Thru 2012	2.0	39,900,872	28,495,839	71.4%	193,044					
	2013	5.0	6,181,684	4,329,212	70.0%	24,349	81.5%	3,046.54	3.4%	2,133.58	7.0%
	Thru 2013	2.4	46,082,556	32,825,051	71.2%	217,393					
	2014	6.0	5,252,856	3,775,205	71.9%	19,844	81.5%	3,176.49	4.3%	2,282.93	7.0%
	Thru 2014	2.8	51,335,412	36,600,256	71.3%	237,237					
2009	2009	0.0	8,299,659	6,759,216	81.4%	42,715	---	2,331.64	---	1,898.88	---
	2010	1.0	14,583,513	10,467,984	71.8%	71,587	167.6%	2,444.61	4.8%	1,754.73	-7.6%
	2011	2.0	12,382,902	8,657,957	69.9%	55,901	78.1%	2,658.18	8.7%	1,858.56	5.9%
	2012	3.0	10,823,826	7,333,720	67.8%	44,438	79.5%	2,922.86	10.0%	1,980.39	6.6%
	Thru 2012	1.6	46,089,900	33,218,877	72.1%	214,641					
	2013	4.0	9,120,919	6,395,379	70.1%	36,217	81.5%	3,022.09	3.4%	2,119.02	7.0%
	Thru 2013	2.0	55,210,819	39,614,256	71.8%	250,858					
	2014	5.0	7,750,672	5,577,114	72.0%	29,517	81.5%	3,151.00	4.3%	2,267.35	7.0%
	Thru 2014	2.3	62,961,491	45,191,370	71.8%	280,375					
2010	2010	0.0	10,751,556	8,519,243	79.2%	50,762	---	2,541.64	---	2,013.93	---
	2011	1.0	9,944,564	7,151,832	71.9%	42,847	84.4%	2,785.14	9.6%	2,002.99	-0.5%
	2012	2.0	8,506,239	5,945,993	69.9%	33,489	78.2%	3,048.01	9.4%	2,130.61	6.4%
	Thru 2012	0.9	29,202,358	21,617,068	74.0%	127,098					
	2013	3.0	7,168,064	5,185,291	72.3%	27,294	81.5%	3,151.49	3.4%	2,279.75	7.0%
	Thru 2013	1.3	36,370,422	26,802,359	73.7%	154,392					
	2014	4.0	6,091,274	4,521,908	74.2%	22,245	81.5%	3,285.92	4.3%	2,439.33	7.0%
	Thru 2014	1.7	42,461,696	31,324,267	73.8%	176,637					
All	1996	0.0	2,826,885	1,753,347	62.0%	27,918	2791800.0%	1,215.08	-11.9%	753.64	38.0%
	1997	0.7	10,221,535	6,708,885	65.6%	101,483	363.5%	1,208.66	-0.5%	793.30	5.3%
	1998	1.2	16,215,579	10,630,350	65.6%	151,859	149.6%	1,281.37	6.0%	840.02	5.9%
	1999	1.6	22,376,011	14,979,312	66.9%	195,078	128.5%	1,376.43	7.4%	921.44	9.7%
	2000	1.8	31,520,019	21,439,666	68.0%	260,959	133.8%	1,449.42	5.3%	985.89	7.0%
	2001	2.0	47,622,041	30,888,730	64.9%	362,203	138.8%	1,577.75	8.9%	1,023.36	3.8%
	2002	2.4	57,719,291	36,538,229	63.3%	403,597	111.4%	1,716.15	8.8%	1,086.38	6.2%
	2003	2.9	65,008,059	41,236,116	63.4%	423,314	104.9%	1,842.83	7.4%	1,168.95	7.6%
	2004	3.2	73,866,702	49,834,746	67.5%	469,917	111.0%	1,886.29	2.4%	1,272.60	8.9%
	2005	3.6	82,672,990	56,599,819	68.5%	505,172	107.5%	1,963.84	4.1%	1,344.49	5.6%
	2006	4.1	84,118,233	57,340,997	68.2%	470,885	93.2%	2,143.66	9.2%	1,461.27	8.7%
	2007	4.9	76,045,137	52,200,360	68.6%	394,500	83.8%	2,313.16	7.9%	1,587.84	8.7%
	2008	5.4	74,949,134	52,527,975	70.1%	363,084	92.0%	2,477.08	7.1%	1,736.06	9.3%
	2009	5.4	80,908,945	57,072,268	70.5%	371,203	102.2%	2,615.57	5.6%	1,844.99	6.3%
	2010	5.3	91,301,401	63,078,808	69.1%	394,109	106.2%	2,779.98	6.3%	1,920.65	4.1%
	2011	6.2	80,047,528	53,351,079	66.6%	317,011	80.4%	3,030.09	9.0%	2,019.53	5.1%
	2012	7.3	71,305,385	45,215,743	63.4%	258,147	81.4%	3,314.64	9.4%	2,101.86	4.1%
	Thru 2012	4.3	968,724,991	651,396,475	67.2%	5,470,440					
	2013	8.3	60,086,866	39,430,434	65.6%	210,390	81.5%	3,427.17	3.4%	2,248.99	7.0%
	Thru 2013	4.5	1,028,811,857	690,826,909	67.1%	5,680,830					
	2014	9.3	51,059,713	34,385,299	67.3%	171,468	81.5%	3,573.36	4.3%	2,406.42	7.0%
	Thru 2014	4.7	1,079,871,570	725,212,208	67.2%	5,852,298					
	2015	10.3	43,519,583	29,985,649	68.9%	139,746	81.5%	3,737.03	4.6%	2,574.87	7.0%
	2016	11.3	37,097,987	26,148,979	70.5%	113,893	81.5%	3,908.72	4.6%	2,755.11	7.0%
	2017	12.3	31,624,023	22,803,285	72.1%	92,823	81.5%	4,088.30	4.6%	2,947.97	7.0%
	2018	13.3	26,957,793	19,885,685	73.8%	75,651	81.5%	4,276.13	4.6%	3,154.33	7.0%
	2019	14.3	22,980,167	17,341,418	75.5%	61,656	81.5%	4,472.59	4.6%	3,375.13	7.0%
	2020	15.3	19,589,460	15,122,696	77.2%	50,250	81.5%	4,678.08	4.6%	3,611.39	7.0%
	2021	16.3	16,699,028	13,187,836	79.0%	40,954	81.5%	4,893.01	4.6%	3,864.19	7.0%
	2022	17.3	14,235,189	11,500,612	80.8%	33,378	81.5%	5,117.81	4.6%	4,134.68	7.0%
	2023	18.3	12,134,669	10,029,089	82.6%	27,203	81.5%	5,352.94	4.6%	4,424.11	7.0%
	Thru 2023	6.2	1,304,709,469	891,217,457	68.3%	6,487,852					

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2012	All	968,724,991	651,396,475	67.2%
2013	All	60,086,866	39,430,434	65.6%
2014	All	51,059,713	34,385,299	67.3%
2015-2023	All	224,837,899	166,005,249	73.8%
Cumulative	All	1,304,709,469	891,217,457	68.3%
Thru 2012		968,724,991	651,396,475	67.2%
2013-2023		335,984,478	239,820,982	71.4%

Projection Assumptions

Persistency			Claim Cost Trend	
Duration 0-1	163.0%		2013	7.0%
Ultimate	81.5%		Ultimate	7.0%
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2012	0.0%	6.0%	6.0%	0.880
2013	0.0%	3.1%	3.1%	0.858
2014	0.0%	4.5%	4.5%	0.850
2015	0.0%	4.6%	4.6%	0.850
2016	0.0%	4.6%	4.6%	0.850
2017	0.0%	4.6%	4.6%	0.850
2018	0.0%	4.6%	4.6%	0.850
2019	0.0%	4.6%	4.6%	0.850
2020	0.0%	4.6%	4.6%	0.850
2021	0.0%	4.6%	4.6%	0.850
2022	0.0%	4.6%	4.6%	0.850
2023	0.0%	4.6%	4.6%	0.850

(1) Sum of mean in-force policies as of each month in the experience month.
(2) 12*Earned Premium/Exposed Policies.
(3) 12*Incurred Claims/Exposed Policies.
(4) 2014+ rate increases are assumed to be 0.850 effective in the increase year and 0.150 effective in the following year.
(5) 2015+ increases assumed to be claim cost trend net of aging at 2.3% per year. Ex: 2015 prem trend = (1.045^0.150) * (1.046^0.850) - 1 = 4.6%.

Bankers Life and Casualty Company
Policy Form GR-A06FH

Exhibit VI

With the 2014 Rate Action
Nationwide Experience

Issue Year	Experience Year	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio	Exposed Policies(1)	Persistency	Average Annual Premium(2)	Premium Trend(5)	Average Claim Cost(3)	Claim Cost Trend
2007	1996	---	-	-	---	-	---	-	---	-	---
&	1997	---	-	-	---	-	---	-	---	-	---
prior	1998	---	-	-	---	-	---	-	---	-	---
	1999	---	-	-	---	-	---	-	---	-	---
	2000	0.0	201,137	28,095	14.0%	2,874	---	839.82	---	117.31	---
	2001	0.4	989,027	183,084	18.5%	13,690	476.3%	866.93	3.2%	160.48	36.8%
	2002	0.9	1,536,013	341,589	22.2%	20,042	146.4%	919.68	6.1%	204.52	27.4%
	2003	1.4	1,801,577	336,999	18.7%	23,832	118.9%	907.14	-1.4%	169.69	-17.0%
	2004	1.7	2,034,356	545,125	26.8%	35,396	148.5%	689.69	-24.0%	184.81	8.9%
	2005	1.8	2,702,259	1,016,849	37.6%	50,539	142.8%	641.63	-7.0%	241.44	30.6%
	2006	2.0	3,126,762	1,304,280	41.7%	63,521	125.7%	590.69	-7.9%	246.40	2.1%
	2007	2.5	3,250,896	1,456,693	44.8%	66,154	104.1%	589.70	-0.2%	264.24	7.2%
	2008	3.4	3,036,901	1,418,336	46.7%	60,165	90.9%	605.71	2.7%	282.89	7.1%
	2009	4.4	2,583,983	1,420,333	55.0%	49,008	81.5%	632.71	4.5%	347.78	22.9%
	2010	5.5	2,295,220	1,381,507	60.2%	42,186	86.1%	652.89	3.2%	392.98	13.0%
	2011	6.5	2,035,005	1,294,758	63.6%	36,202	85.8%	674.55	3.3%	429.18	9.2%
	2012	7.5	1,900,196	1,471,176	77.4%	32,029	88.5%	711.93	5.5%	551.19	28.4%
	Thru 2012	3.2	27,493,332	12,198,824	44.4%	495,638					
	2013	8.5	1,776,862	1,474,698	83.0%	28,666	89.5%	743.82	4.5%	617.33	12.0%
	Thru 2013	3.6	29,270,194	13,673,522	46.7%	524,304					
	2014	9.5	1,661,803	1,475,583	88.8%	25,656	89.5%	777.27	4.5%	690.17	11.8%
	Thru 2014	3.9	30,931,997	15,149,105	49.0%	549,960					
2008	2008	0.0	581,857	196,904	33.8%	12,736	---	548.23	---	185.53	---
	2009	1.0	872,763	422,520	48.4%	18,594	146.0%	563.25	2.7%	272.68	47.0%
	2010	2.0	704,514	395,820	56.2%	14,786	79.5%	571.77	1.5%	321.24	17.8%
	2011	3.0	603,448	442,594	73.3%	12,441	84.1%	582.06	1.8%	426.91	32.9%
	2012	4.0	538,355	349,977	65.0%	10,532	84.7%	613.39	5.4%	398.76	-6.6%
	Thru 2012	1.9	3,300,938	1,807,815	54.8%	69,089					
	2013	5.0	503,396	350,812	69.7%	9,426	89.5%	640.86	4.5%	446.61	12.0%
	Thru 2013	2.3	3,804,334	2,158,627	56.7%	78,515					
	2014	6.0	470,785	351,015	74.6%	8,436	89.5%	669.68	4.5%	499.31	11.8%
	Thru 2014	2.7	4,275,119	2,509,642	58.7%	86,951					
2009	2009	0.0	1,068,774	318,310	29.8%	22,960	---	558.59	---	166.36	---
	2010	1.0	1,811,603	1,011,843	55.9%	38,841	169.2%	559.70	0.2%	312.61	87.9%
	2011	2.0	1,386,544	886,501	63.9%	28,928	74.5%	575.17	2.8%	367.74	17.6%
	2012	3.0	1,204,277	656,127	54.5%	23,502	81.2%	614.90	6.9%	335.02	-8.9%
	Thru 2012	1.5	5,471,198	2,872,781	52.5%	114,231					
	2013	4.0	1,126,090	657,698	58.4%	21,034	89.5%	642.44	4.5%	375.22	12.0%
	Thru 2013	1.9	6,597,288	3,530,479	53.5%	135,265					
	2014	5.0	1,053,149	658,091	62.5%	18,825	89.5%	671.33	4.5%	419.50	11.8%
	Thru 2014	2.3	7,650,437	4,188,570	54.7%	154,090					
2010	2010	0.0	2,943,154	1,849,749	62.8%	59,950	---	589.12	---	370.26	---
	2011	1.0	2,189,754	1,749,057	79.9%	43,853	73.1%	599.21	1.7%	478.61	29.3%
	2012	2.0	1,779,452	1,348,000	75.8%	33,288	75.9%	641.48	7.1%	485.94	1.5%
	Thru 2012	0.8	6,912,360	4,946,806	71.6%	137,091					
	2013	3.0	1,663,964	1,351,237	81.2%	29,793	89.5%	670.21	4.5%	544.25	12.0%
	Thru 2013	1.3	8,576,324	6,298,043	73.4%	166,884					
	2014	4.0	1,556,236	1,352,071	86.9%	26,665	89.5%	700.35	4.5%	608.47	11.8%
	Thru 2014	1.7	10,132,560	7,650,114	75.5%	193,549					
All	1996	---	-	-	---	-	---	-	---	-	---
	1997	---	-	-	---	-	---	-	---	-	---
	1998	---	-	-	---	-	---	-	---	-	---
	1999	---	-	-	---	-	---	-	---	-	---
	2000	0.0	201,137	28,095	14.0%	2,874	---	839.82	---	117.31	---
	2001	0.4	989,027	183,084	18.5%	13,690	476.3%	866.93	3.2%	160.48	36.8%
	2002	0.9	1,536,013	341,589	22.2%	20,042	146.4%	919.68	6.1%	204.52	27.4%
	2003	1.4	1,801,577	336,999	18.7%	23,832	118.9%	907.14	-1.4%	169.69	-17.0%
	2004	1.7	2,034,356	545,125	26.8%	35,396	148.5%	689.69	-24.0%	184.81	8.9%
	2005	1.8	2,702,259	1,016,849	37.6%	50,539	142.8%	641.63	-7.0%	241.44	30.6%
	2006	2.0	3,126,762	1,304,280	41.7%	63,521	125.7%	590.69	-7.9%	246.40	2.1%
	2007	2.5	3,250,896	1,456,693	44.8%	66,154	104.1%	589.70	-0.2%	264.24	7.2%
	2008	2.9	3,618,759	1,615,240	44.6%	72,901	110.2%	595.67	1.0%	265.88	0.6%
	2009	2.7	4,525,520	2,161,163	47.8%	90,562	124.2%	599.66	0.7%	286.37	7.7%
	2010	2.0	7,754,491	4,638,919	59.8%	155,763	172.0%	597.41	-0.4%	357.38	24.8%
	2011	3.2	6,214,752	4,372,910	70.4%	121,424	78.0%	614.19	2.8%	432.16	20.9%
	2012	4.4	5,422,279	3,825,280	70.5%	99,351	81.8%	654.92	6.6%	462.03	6.9%
	Thru 2012	2.5	43,177,829	21,826,227	50.5%	816,049					
	2013	5.4	5,070,312	3,834,445	75.6%	88,919	89.5%	684.26	4.5%	517.47	12.0%
	Thru 2013	2.8	48,248,141	25,660,672	53.2%	904,968					
	2014	6.4	4,741,973	3,836,760	80.9%	79,582	89.5%	715.03	4.5%	578.54	11.8%
	Thru 2014	3.1	52,990,114	29,497,432	55.7%	984,550					
	2015	7.4	4,492,612	3,746,599	83.4%	69,634	87.5%	774.21	8.3%	645.65	11.6%
	2016	8.4	4,276,169	3,651,992	85.4%	60,930	87.5%	842.18	8.8%	719.25	11.4%
	2017	9.4	4,062,838	3,553,423	87.5%	53,314	87.5%	914.47	8.6%	799.81	11.2%
	2018	10.4	3,897,237	3,490,716	89.6%	47,183	88.5%	991.18	8.4%	887.79	11.0%
	2019	11.4	3,731,649	3,422,926	91.7%	41,757	88.5%	1,072.39	8.2%	983.67	10.8%
	2020	12.4	3,566,650	3,350,402	93.9%	36,955	88.5%	1,158.16	8.0%	1,087.94	10.6%
	2021	13.4	3,402,764	3,273,471	96.2%	32,705	88.5%	1,248.53	7.8%	1,201.09	10.4%
	2022	14.4	3,240,546	3,192,523	98.5%	28,944	88.5%	1,343.51	7.6%	1,323.60	10.2%
	2023	15.4	3,080,396	3,107,868	100.9%	25,615	88.5%	1,443.09	7.4%	1,455.96	10.0%
	Thru 2023	6.2	86,740,975	60,287,352	69.5%	1,381,587					

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2012	All	43,177,829	21,826,227	50.5%
2013	All	5,070,312	3,834,445	75.6%
2014	All	4,741,973	3,836,760	80.9%
2015-2023	All	33,750,861	30,789,920	91.2%
Cumulative	All	86,740,975	60,287,352	69.5%
Thru 2012		43,177,829	21,826,227	50.5%
2013-2023		43,563,146	38,461,125	88.3%

Projection Assumptions

Persistency			Claim Cost Trend	
Duration 0-1	179.0%		2013	12.0%
Ultimate	88.5%		Ultimate	10.0%
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2012	0.5%	4.4%	4.9%	0.873
2013	0.5%	3.9%	4.5%	0.863
2014	0.5%	4.0%	4.6%	0.850
2015	0.5%	8.3%	8.9%	0.850
2016	0.5%	8.2%	8.7%	0.850
2017	0.5%	8.0%	8.6%	0.850
2018	0.5%	7.8%	8.4%	0.850
2019	0.5%	7.6%	8.2%	0.850
2020	0.5%	7.4%	8.0%	0.850
2021	0.5%	7.2%	7.8%	0.850
2022	0.5%	7.0%	7.6%	0.850
2023	0.5%	6.8%	7.4%	0.850

(1) Sum of mean in-force policies as of each month in the experience month.
(2) 12*Earned Premium/Exposed Policies.
(3) 12*Incurred Claims/Exposed Policies.
(4) 2014+ rate increases are assumed to be 0.850 effective in the increase year and 0.150 effective in the following year.
(5) 2015+ increases assumed to be claim cost trend net of aging at 3.0% per year. Ex: 2015 prem trend = (1.046^0.150) * (1.089^0.850) - 1 = 8.3%.

Bankers Life and Casualty Company
Policy Form GR-A06G

Exhibit VI

With the 2014 Rate Action
Nationwide Experience

Issue Year	Experience Year	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio	Exposed Policies(1)	Persistency	Average Annual Premium(2)	Premium Trend(5)	Average Claim Cost(3)	Claim Cost Trend
2007	1996	0.0	452,039	260,038	57.5%	5,195	---	1,044.17	---	600.66	---
&	1997	0.5	2,060,385	1,368,177	66.4%	23,215	446.9%	1,065.03	2.0%	707.22	17.7%
prior	1998	0.9	4,467,829	2,776,012	62.1%	46,929	202.1%	1,142.45	7.3%	709.84	0.4%
	1999	1.4	6,924,126	4,293,184	62.0%	65,332	139.2%	1,271.80	11.3%	788.56	11.1%
	2000	1.3	12,634,230	8,200,907	64.9%	115,969	177.5%	1,307.34	2.8%	848.60	7.6%
	2001	1.4	23,754,485	15,272,709	64.3%	200,467	172.9%	1,421.95	8.8%	914.23	7.7%
	2002	1.7	32,213,543	20,346,336	63.2%	252,409	125.9%	1,531.49	7.7%	967.30	5.8%
	2003	2.0	43,401,451	27,819,993	64.1%	329,041	130.4%	1,582.83	3.4%	1,014.58	4.9%
	2004	2.2	57,670,532	39,711,517	68.9%	429,165	130.4%	1,612.54	1.9%	1,110.38	9.4%
	2005	2.4	75,892,898	53,401,890	70.4%	549,309	128.0%	1,657.93	2.8%	1,166.60	5.1%
	2006	2.8	85,699,661	59,925,590	69.9%	563,367	102.6%	1,825.45	10.1%	1,276.45	9.4%
	2007	3.6	78,467,515	55,904,431	71.2%	475,754	84.4%	1,979.20	8.4%	1,410.08	10.5%
	2008	4.5	71,315,809	48,552,450	68.1%	385,320	81.0%	2,220.98	12.2%	1,512.07	7.2%
	2009	5.6	61,984,377	42,187,532	68.1%	301,053	78.1%	2,470.70	11.2%	1,681.60	11.2%
	2010	6.5	53,003,429	37,183,323	70.2%	240,877	80.0%	2,640.52	6.9%	1,852.40	10.2%
	2011	7.5	45,519,227	31,245,212	68.6%	188,562	78.3%	2,896.82	9.7%	1,988.43	7.3%
	2012	8.5	41,203,505	27,224,749	66.1%	152,881	81.1%	3,234.16	11.6%	2,136.94	7.5%
	Thru 2012	3.9	696,665,041	475,674,049	68.3%	4,324,845					
	2013	9.5	35,018,669	23,778,777	67.9%	123,069	80.5%	3,414.54	5.6%	2,318.58	8.5%
	Thru 2013	4.2	731,683,710	499,452,826	68.3%	4,447,914					
	2014	10.5	28,423,718	20,769,079	73.1%	99,071	80.5%	3,442.83	0.8%	2,515.66	8.5%
	Thru 2014	4.4	760,107,428	520,221,905	68.4%	4,546,985					
2008	2008	0.0	1,548,286	1,103,141	71.2%	9,204	---	2,018.63	---	1,438.25	---
	2009	1.0	2,031,509	1,420,249	69.9%	11,471	124.6%	2,125.19	5.3%	1,485.75	3.3%
	2010	2.0	1,738,154	1,207,333	69.5%	9,199	80.2%	2,267.40	6.7%	1,574.95	6.0%
	2011	3.0	1,426,772	1,017,438	71.3%	6,838	74.3%	2,503.84	10.4%	1,785.50	13.4%
	2012	4.0	1,226,166	720,782	58.8%	5,374	78.6%	2,738.00	9.4%	1,609.49	-9.9%
	Thru 2012	1.8	7,970,887	5,468,943	68.6%	42,086					
	2013	5.0	1,042,101	629,541	60.4%	4,326	80.5%	2,890.71	5.6%	1,746.30	8.5%
	Thru 2013	2.2	9,012,988	6,098,484	67.7%	46,412					
	2014	6.0	845,737	549,790	65.0%	3,482	80.5%	2,914.66	0.8%	1,894.74	8.5%
	Thru 2014	2.5	9,858,725	6,648,274	67.4%	49,894					
2009	2009	0.0	1,169,469	753,840	64.5%	6,747	---	2,079.98	---	1,340.76	---
	2010	1.0	1,706,852	1,154,227	67.6%	9,526	141.2%	2,150.14	3.4%	1,453.99	8.4%
	2011	2.0	1,276,303	895,498	70.2%	6,451	67.7%	2,374.15	10.4%	1,665.78	14.6%
	2012	3.0	955,042	631,446	66.1%	4,439	68.8%	2,581.78	8.7%	1,707.00	2.5%
	Thru 2012	1.4	5,107,666	3,435,011	67.3%	27,163					
	2013	4.0	811,601	551,463	67.9%	3,573	80.5%	2,725.78	5.6%	1,852.10	8.5%
	Thru 2013	1.8	5,919,267	3,986,474	67.3%	30,736					
	2014	5.0	658,690	481,617	73.1%	2,876	80.5%	2,748.36	0.8%	2,009.53	8.5%
	Thru 2014	2.1	6,577,957	4,468,091	67.9%	33,612					
2010	2010	0.0	1,227,730	756,581	61.6%	6,474	---	2,275.68	---	1,402.37	---
	2011	1.0	1,007,214	567,390	56.3%	4,758	73.5%	2,540.26	11.6%	1,431.00	2.0%
	2012	2.0	795,522	461,710	58.0%	3,407	71.6%	2,801.96	10.3%	1,626.22	13.6%
	Thru 2012	0.9	3,030,466	1,785,680	58.9%	14,639					
	2013	3.0	676,204	403,324	59.6%	2,743	80.5%	2,958.24	5.6%	1,764.45	8.5%
	Thru 2013	1.2	3,706,670	2,189,004	59.1%	17,382					
	2014	4.0	548,826	352,255	64.2%	2,208	80.5%	2,982.75	0.8%	1,914.43	8.5%
	Thru 2014	1.6	4,255,496	2,541,259	59.7%	19,590					
All	1996	0.0	452,039	260,038	57.5%	5,195	---	1,044.17	---	600.66	---
	1997	0.5	2,060,385	1,368,177	66.4%	23,215	446.9%	1,065.03	2.0%	707.22	17.7%
	1998	0.9	4,467,829	2,776,012	62.1%	46,929	202.1%	1,142.45	7.3%	709.84	0.4%
	1999	1.4	6,924,126	4,293,184	62.0%	65,332	139.2%	1,271.80	11.3%	788.56	11.1%
	2000	1.3	12,634,230	8,200,907	64.9%	115,969	177.5%	1,307.34	2.8%	848.60	7.6%
	2001	1.4	23,754,485	15,272,709	64.3%	200,467	172.9%	1,421.95	8.8%	914.23	7.7%
	2002	1.7	32,213,543	20,346,336	63.2%	252,409	125.9%	1,531.49	7.7%	967.30	5.8%
	2003	2.0	43,401,451	27,819,993	64.1%	329,041	130.4%	1,582.83	3.4%	1,014.58	4.9%
	2004	2.2	57,670,532	39,711,517	68.9%	429,165	130.4%	1,612.54	1.9%	1,110.38	9.4%
	2005	2.4	75,892,898	53,401,890	70.4%	549,309	128.0%	1,657.93	2.8%	1,166.60	5.1%
	2006	2.8	85,699,661	59,925,590	69.9%	563,367	102.6%	1,825.45	10.1%	1,276.45	9.4%
	2007	3.6	78,467,515	55,904,431	71.2%	475,754	84.4%	1,979.20	8.4%	1,410.08	10.5%
	2008	4.4	72,864,095	49,655,591	68.1%	394,524	82.9%	2,216.26	12.0%	1,510.34	7.1%
	2009	5.3	65,185,354	44,361,620	68.1%	319,271	80.9%	2,450.03	10.5%	1,667.36	10.4%
	2010	6.1	57,676,165	40,301,464	69.9%	266,076	83.3%	2,601.19	6.2%	1,817.59	9.0%
	2011	7.1	49,229,516	33,725,538	68.5%	206,609	77.7%	2,859.29	9.9%	1,958.80	7.8%
	2012	8.1	44,180,235	29,038,686	65.7%	166,101	80.4%	3,191.81	11.6%	2,097.91	7.1%
	Thru 2012	3.9	712,774,060	486,363,683	68.2%	4,408,733					
	2013	9.1	37,548,575	25,363,105	67.5%	133,711	80.5%	3,369.83	5.6%	2,276.23	8.5%
	Thru 2013	4.1	750,322,635	511,726,788	68.2%	4,542,444					
	2014	10.1	30,476,971	22,152,741	72.7%	107,637	80.5%	3,397.75	0.8%	2,469.72	8.5%
	Thru 2014	4.4	780,799,606	533,879,529	68.4%	4,650,081					
	2015	11.1	25,897,932	19,348,859	74.7%	86,648	80.5%	3,586.64	5.6%	2,679.65	8.5%
	2016	12.1	22,130,333	16,899,863	76.4%	69,752	80.5%	3,807.26	6.2%	2,907.42	8.5%
	2017	13.1	18,910,618	14,760,665	78.1%	56,150	80.5%	4,041.45	6.2%	3,154.55	8.5%
	2018	14.1	16,159,508	12,892,418	79.8%	45,201	80.5%	4,290.04	6.2%	3,422.69	8.5%
	2019	15.1	13,808,624	11,260,624	81.5%	36,387	80.5%	4,553.92	6.2%	3,713.62	8.5%
	2020	16.1	11,799,867	9,835,472	83.4%	29,292	80.5%	4,834.03	6.2%	4,029.28	8.5%
	2021	17.1	10,083,142	8,590,528	85.2%	23,580	80.5%	5,131.37	6.2%	4,371.77	8.5%
	2022	18.1	8,616,246	7,503,221	87.1%	18,982	80.5%	5,447.00	6.2%	4,743.37	8.5%
	2023	19.1	7,362,959	6,553,715	89.0%	15,281	80.5%	5,782.05	6.2%	5,146.56	8.5%
	Thru 2023	5.8	915,568,835	641,524,894	70.1%	5,031,354					

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2012	All	712,774,060	486,363,683	68.2%
2013	All	37,548,575	25,363,105	67.5%
2014	All	30,476,971	22,152,741	72.7%
2015-2023	All	134,769,229	107,645,365	79.9%
Cumulative	All	915,568,835	641,524,894	70.1%
Thru 2012		712,774,060	486,363,683	68.2%
2013-2023		202,794,775	155,161,211	76.5%

Projection Assumptions

Persistency			Claim Cost Trend	
Duration 0-1	161.0%		2013	8.5%
Ultimate	80.5%		Ultimate	8.5%
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2012	0.4%	7.0%	7.4%	0.908
2013	0.4%	5.0%	5.4%	0.908
2014	0.4%	0.0%	0.4%	0.900
2015	0.4%	5.8%	6.2%	0.900
2016	0.4%	5.8%	6.2%	0.900
2017	0.4%	5.8%	6.2%	0.900
2018	0.4%	5.8%	6.2%	0.900
2019	0.4%	5.8%	6.2%	0.900
2020	0.4%	5.8%	6.2%	0.900
2021	0.4%	5.8%	6.2%	0.900
2022	0.4%	5.8%	6.2%	0.900
2023	0.4%	5.8%	6.2%	0.900

(1) Sum of mean in-force policies as of each month in the experience month.
(2) 12*Earned Premium/Exposed Policies.
(3) 12*Incurred Claims/Exposed Policies.
(4) 2014+ rate increases are assumed to be 0.900 effective in the increase year and 0.100 effective in the following year.
(5) 2015+ increases assumed to be claim cost trend net of aging at 2.6% per year. Ex: 2015 prem trend = (1.004^0.100) * (1.062^0.900) - 1 = 5.6%.

Bankers Life and Casualty Company
Policy Form GR-A06J

Exhibit VI

With the 2014 Rate Action
Nationwide Experience

Issue Year	Experience Year	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio	Exposed Policies(1)	Persistency	Average Annual Premium(2)	Premium Trend(5)	Average Claim Cost(3)	Claim Cost Trend
2007	1996	---	-	-	---	-	---	-	---	-	---
&	1997	---	-	-	---	-	---	-	---	-	---
prior	1998	---	-	-	---	-	---	-	---	-	---
	1999	---	-	-	---	-	---	-	---	-	---
	2000	---	-	-	---	-	---	-	---	-	---
	2001	---	-	-	---	-	---	-	---	-	---
	2002	---	-	-	---	-	---	-	---	-	---
	2003	---	-	-	---	-	---	-	---	-	---
	2004	---	-	(326)	---	-	---	-	---	-	---
	2005	0.0	81,624	40,253	49.3%	514	---	1,905.62	---	939.75	---
	2006	0.0	24,999,059	16,087,921	64.4%	167,013	32492.8%	1,796.20	-5.7%	1,155.93	23.0%
	2007	1.0	64,971,791	44,992,142	69.2%	434,068	259.9%	1,796.17	0.0%	1,243.83	7.6%
	2008	2.0	79,341,173	56,165,957	70.8%	504,406	116.2%	1,887.56	5.1%	1,336.21	7.4%
	2009	3.0	76,181,243	53,730,199	70.5%	434,660	86.2%	2,103.20	11.4%	1,483.37	11.0%
	2010	4.0	70,801,151	49,293,284	69.6%	368,487	84.8%	2,305.68	9.6%	1,605.27	8.2%
	2011	5.0	63,012,835	43,293,656	68.7%	291,383	79.1%	2,595.05	12.6%	1,782.96	11.1%
	2012	6.0	58,392,925	36,702,576	62.9%	236,021	81.0%	2,968.87	14.4%	1,866.07	4.7%
	Thru 2012	3.2	437,781,802	300,305,661	68.6%	2,436,552					
	2013	7.0	50,520,011	31,804,784	63.0%	187,637	79.5%	3,230.92	8.8%	2,034.02	9.0%
	Thru 2013	3.6	488,301,813	332,110,445	68.0%	2,624,189					
	2014	8.0	42,476,815	27,560,337	64.9%	149,171	79.5%	3,417.03	5.8%	2,217.08	9.0%
	Thru 2014	4.0	530,778,628	359,670,782	67.8%	2,773,360					
2008	2008	0.0	24,088,075	16,733,715	69.5%	161,312	---	1,791.91	---	1,244.82	---
	2009	1.0	43,413,650	30,560,037	70.4%	273,549	169.6%	1,904.46	6.3%	1,340.60	7.7%
	2010	2.0	40,521,486	28,660,940	70.7%	232,538	85.0%	2,091.09	9.8%	1,479.03	10.3%
	2011	3.0	35,772,676	24,834,582	69.4%	181,701	78.1%	2,362.52	13.0%	1,640.14	10.9%
	2012	4.0	33,013,823	21,414,722	64.9%	145,252	79.9%	2,727.44	15.4%	1,769.18	7.9%
	Thru 2012	2.1	176,809,710	122,203,996	69.1%	994,352					
	2013	5.0	28,562,549	18,556,929	65.0%	115,475	79.5%	2,968.18	8.8%	1,928.41	9.0%
	Thru 2013	2.5	205,372,259	140,760,925	68.5%	1,109,827					
	2014	6.0	24,015,282	16,080,596	67.0%	91,803	79.5%	3,139.15	5.8%	2,101.97	9.0%
	Thru 2014	2.8	229,387,541	156,841,521	68.4%	1,201,630					
2009	2009	0.0	24,681,218	17,898,071	72.5%	157,063	---	1,885.71	---	1,367.46	---
	2010	1.0	43,250,177	31,339,478	72.5%	261,332	166.4%	1,985.99	5.3%	1,439.07	5.2%
	2011	2.0	38,600,570	25,881,321	67.0%	204,264	78.2%	2,267.69	14.2%	1,520.46	5.7%
	2012	3.0	35,041,735	22,372,761	63.8%	160,290	78.5%	2,623.38	15.7%	1,674.92	10.2%
	Thru 2012	1.6	141,573,700	97,491,631	68.9%	782,949					
	2013	4.0	30,317,322	19,387,140	63.9%	127,431	79.5%	2,854.94	8.8%	1,825.66	9.0%
	Thru 2013	2.0	171,891,022	116,878,771	68.0%	910,380					
	2014	5.0	25,490,697	16,799,990	65.9%	101,308	79.5%	3,019.39	5.8%	1,989.97	9.0%
	Thru 2014	2.4	197,381,719	133,678,761	67.7%	1,011,688					
2010	2010	0.0	20,990,081	14,283,355	68.0%	125,566	---	2,005.96	---	1,365.02	---
	2011	1.0	21,904,973	14,373,914	65.6%	115,962	92.4%	2,266.77	13.0%	1,487.44	9.0%
	2012	2.0	19,665,391	11,878,234	60.4%	90,628	78.2%	2,603.88	14.9%	1,572.79	5.7%
	Thru 2012	1.0	62,560,446	40,535,503	64.8%	332,156					
	2013	3.0	17,013,891	10,293,040	60.5%	72,049	79.5%	2,833.72	8.8%	1,714.34	9.0%
	Thru 2013	1.4	79,574,337	50,828,543	63.9%	404,205					
	2014	4.0	14,305,192	8,919,438	62.4%	57,279	79.5%	2,996.95	5.8%	1,868.63	9.0%
	Thru 2014	1.8	93,879,529	59,747,981	63.6%	461,484					
All	1996	---	-	-	---	-	---	-	---	-	---
	1997	---	-	-	---	-	---	-	---	-	---
	1998	---	-	-	---	-	---	-	---	-	---
	1999	---	-	-	---	-	---	-	---	-	---
	2000	---	-	-	---	-	---	-	---	-	---
	2001	---	-	-	---	-	---	-	---	-	---
	2002	---	-	-	---	-	---	-	---	-	---
	2003	---	-	-	---	-	---	-	---	-	---
	2004	---	-	(326)	---	-	---	-	---	-	---
	2005	0.0	81,624	40,253	49.3%	514	---	1,905.62	---	939.75	---
	2006	0.0	24,999,059	16,087,921	64.4%	167,013	32492.8%	1,796.20	-5.7%	1,155.93	23.0%
	2007	1.0	64,971,791	44,992,142	69.2%	434,068	259.9%	1,796.17	0.0%	1,243.83	7.6%
	2008	1.5	103,429,248	72,899,672	70.5%	665,718	153.4%	1,864.38	3.8%	1,314.06	5.6%
	2009	1.9	144,276,111	102,188,307	70.8%	865,272	130.0%	2,000.89	7.3%	1,417.20	7.8%
	2010	2.3	175,562,896	123,577,057	70.4%	987,923	114.2%	2,132.51	6.6%	1,501.05	5.9%
	2011	3.3	159,291,054	108,383,474	68.0%	793,310	80.3%	2,409.52	13.0%	1,639.46	9.2%
	2012	4.3	146,113,873	92,368,293	63.2%	632,191	79.7%	2,773.48	15.1%	1,753.30	6.9%
	Thru 2012	2.5	818,725,658	560,536,792	68.5%	4,546,009					
	2013	5.3	126,413,773	80,041,893	63.3%	502,592	79.5%	3,018.28	8.8%	1,911.10	9.0%
	Thru 2013	2.9	945,139,431	640,578,685	67.8%	5,048,601					
	2014	6.3	106,287,986	69,360,361	65.3%	399,561	79.5%	3,192.14	5.8%	2,083.10	9.0%
	Thru 2014	3.2	1,051,427,417	709,939,046	67.5%	5,448,162					
	2015	7.3	90,403,210	60,104,334	66.5%	317,651	79.5%	3,415.19	7.0%	2,270.58	9.0%
	2016	8.3	77,033,929	52,083,458	67.6%	252,533	79.5%	3,660.54	7.2%	2,474.93	9.0%
	2017	9.3	65,641,630	45,132,918	68.8%	200,764	79.5%	3,923.51	7.2%	2,697.67	9.0%
	2018	10.3	55,933,874	39,109,833	69.9%	159,607	79.5%	4,205.37	7.2%	2,940.46	9.0%
	2019	11.3	47,662,094	33,890,727	71.1%	126,888	79.5%	4,507.48	7.2%	3,205.10	9.0%
	2020	12.3	40,613,518	29,368,030	72.3%	100,876	79.5%	4,831.30	7.2%	3,493.56	9.0%
	2021	13.3	34,607,114	25,448,730	73.5%	80,196	79.5%	5,178.38	7.2%	3,807.98	9.0%
	2022	14.3	29,489,222	22,052,669	74.8%	63,756	79.5%	5,550.39	7.2%	4,150.70	9.0%
	2023	15.3	25,128,134	19,109,720	76.0%	50,686	79.5%	5,949.13	7.2%	4,524.26	9.0%
	Thru 2023	5.4	1,517,940,142	1,036,239,465	68.3%	6,801,119					

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2012	All	818,725,658	560,536,792	68.5%
2013	All	126,413,773	80,041,893	63.3%
2014	All	106,287,986	69,360,361	65.3%
2015-2023	All	466,512,725	326,300,419	69.9%
Cumulative	All	1,517,940,142	1,036,239,465	68.3%
Thru 2012		818,725,658	560,536,792	68.5%
2013-2023		699,214,484	475,702,673	68.0%

Projection Assumptions

Persistency			Claim Cost Trend	
Duration 0-1	159.0%		2013	9.0%
Ultimate	79.5%		Ultimate	9.0%
Rate Changes	Aging	R.S. Change	Total	Effect. (4)
2012	2.2%	8.7%	11.1%	0.879
2013	2.2%	6.2%	8.5%	0.877
2014	2.2%	3.0%	5.2%	0.900
2015	2.2%	4.9%	7.2%	0.900
2016	2.2%	4.9%	7.2%	0.900
2017	2.2%	4.9%	7.2%	0.900
2018	2.2%	4.9%	7.2%	0.900
2019	2.2%	4.9%	7.2%	0.900
2020	2.2%	4.9%	7.2%	0.900
2021	2.2%	4.9%	7.2%	0.900
2022	2.2%	4.9%	7.2%	0.900
2023	2.2%	4.9%	7.2%	0.900

(1) Sum of mean in-force policies as of each month in the experience month.
(2) 12*Earned Premium/Exposed Policies.
(3) 12*Incurred Claims/Exposed Policies.
(4) 2014+ rate increases are assumed to be 0.900 effective in the increase year and 0.100 effective in the following year.
(5) 2015+ increases assumed to be claim cost trend net of aging at 3.9% per year. Ex: 2015 prem trend = (1.052^0.100) * (1.072^0.900) - 1 = 7.0%.

Bankers Life and Casualty Company

District of Columbia

Policy Forms GR-A06D, GR-A06F, GR-A06FH, GR-A06FH and GR-A06J

I hereby certify that to the best of my knowledge and belief:

(a) the assumptions present my best judgment as to the expected value for each assumption and are consistent with the Company's business plan at the time of this filing;

(b) the anticipated lifetime loss ratio, future loss ratios, and third-year loss ratio all exceed the applicable ratio;

(c) no policies have differing methodologies in the District of Columbia; and

(d) this submission is consistent with current standards of practice as promulgated by the Actuarial Standards Board.

14 October 2013

Date

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