

**State:** District of Columbia **Filing Company:** Bankers Life and Casualty Company  
**TOI/Sub-TOI:** MS02I Individual Medicare Supplement - Pre-Standardized/MS02I.000 Medicare Supplement - Pre-Standardized  
**Product Name:** 2014 PreStandardized Pool  
**Project Name/Number:** /

## Filing at a Glance

Company: Bankers Life and Casualty Company  
Product Name: 2014 PreStandardized Pool  
State: District of Columbia  
TOI: MS02I Individual Medicare Supplement - Pre-Standardized  
Sub-TOI: MS02I.000 Medicare Supplement - Pre-Standardized  
Filing Type: Rate  
Date Submitted: 03/21/2014  
SERFF Tr Num: BNLB-129467268  
SERFF Status: Closed-APPROVED  
State Tr Num:  
State Status:  
Co Tr Num:  
  
Implementation: 04/01/2014  
Date Requested:  
Author(s): Diana Willis  
Reviewer(s): Donghan Xu (primary), Alula Selassie  
Disposition Date: 04/04/2014  
Disposition Status: APPROVED  
Implementation Date: 04/04/2014

State Filing Description:

**State:** District of Columbia  
**TOI/Sub-TOI:** MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized  
**Product Name:** 2014 PreStandardized Pool  
**Project Name/Number:** /

## General Information

Project Name: Status of Filing in Domicile: Authorized  
 Project Number: Date Approved in Domicile: 09/20/2013  
 Requested Filing Mode: Review & Approval Domicile Status Comments:  
 Explanation for Combination/Other: Market Type: Individual  
 Submission Type: New Submission Individual Market Type:  
 Overall Rate Impact: Filing Status Changed: 04/04/2014  
 State Status Changed:  
 Deemer Date: Created By: Diana Willis  
 Submitted By: Diana Willis Corresponding Filing Tracking Number:

**Filing Description:**  
 INDIVIDUAL A & H  
 2014 Premium Rates for Policy Forms GR-A020 and GR-A002

We are filing the 2014 rates for the captioned policy forms. Forms GR-A020 and GR-A002 were originally approved in your State on July 23, 1990 and December 23 1988 respectively. None of these forms are being sold any longer.

These forms are guaranteed renewable and all are pre-standardized Medicare Supplement Parts A and B policies. The enclosed memorandum provides details concerning these forms and the expenses covered by each.

Even though benefits payable increased January 1, 2014 and the inflation in medical care costs is expected to continue, we are not changing the rates. The same rates as currently approved will continue to be used in 2014. The enclosed rates are intended to be effective through year-end and will apply to in-force business only. With these rates the required anticipated loss ratio standard of you state for this form will be met.

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](mailto:d.willis-panzica@banklife.com).

## Company and Contact

### Filing Contact Information

Diana Willis, Actuarial Analyst [d.willis-panzica@banklife.com](mailto: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 Company	CoCode: 61263	State of Domicile: Illinois
111 East Wacker Drive	Group Code: 233	Company Type:
Chicago, IL 60601	Group Name:	State ID Number:
(312) 396-6000 ext. [Phone]	FEIN Number: 36-0770740	

## Filing Fees

Fee Required? No  
 Retaliatory? No

**State:** District of Columbia

**Filing Company:** Bankers Life and Casualty Company

**TOI/Sub-TOI:** MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized

**Product Name:** 2014 PreStandardized Pool

**Project Name/Number:** /

Fee Explanation:

SERFF Tracking #:

BNLB-129467268

State Tracking #:

Company Tracking #:

State: District of Columbia

Filing Company: Bankers Life and Casualty Company

TOI/Sub-TOI: MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized

Product Name: 2014 PreStandardized Pool

Project Name/Number: /

### Rate Information

Rate data applies to filing.

Filing Method: SERFF

Rate Change Type: Neutral

Overall Percentage of Last Rate Revision: 0.000%

Effective Date of Last Rate Revision: 03/01/2013

Filing Method of Last Filing: SERFF

### Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Bankers Life and Casualty Company	0.000%	0.000%	\$0	11	\$50,481	0.000%	0.000%

**SERFF Tracking #:**

BNLB-129467268

**State Tracking #:****Company Tracking #:****State:** District of Columbia**Filing Company:** Bankers Life and Casualty Company**TOI/Sub-TOI:** MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized**Product Name:** 2014 PreStandardized Pool**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		GR-A002 PreStandardized Rate Sheet	GR-A002	Revised	Previous State Filing Number: BNLB-128908681 Percent Rate Change Request:	Rate Sheet - GR-A002.pdf,
2		GR-A020 PreStandardized Rate Sheet	GR-A020	Revised	Previous State Filing Number: BNLB-128908681 Percent Rate Change Request:	Rate Sheet - GR-A020.pdf,

BANKERS LIFE AND CASUALTY COMPANY  
Chicago, Illinois

Annual Premium Rates\*  
Policy Form GR-A002  
Male or Female

Age At Issue	Part A Deductible Coverage	Basic Part B Coverage	Basic Part A Coverage	Part B Deductible Coverage	Other Part B Coverage	Per \$100 Part B Policy Deductible	Home Health Care	Private Room Package
65	\$618.54	\$1,436.39	\$56.94	\$250.03	\$893.34	\$239.21	\$680.72	\$395.56
66	634.58	1,463.44	58.25	254.73	908.83	242.62	709.30	408.00
67	662.18	1,505.77	60.98	261.38	935.56	248.20	774.87	427.63
68	694.03	1,551.81	64.14	267.71	962.72	253.00	856.25	451.74
69	725.88	1,595.99	67.09	272.40	988.79	257.98	941.77	476.07
70	755.12	1,635.37	69.71	277.42	1,012.46	263.04	1,019.56	498.98
71	782.61	1,668.75	71.34	281.23	1,031.77	267.31	1,086.10	520.47
72	804.98	1,695.59	73.96	286.25	1,047.05	271.15	1,136.72	538.36
73	825.16	1,715.55	76.36	289.63	1,059.37	274.56	1,176.43	555.60
74	843.92	1,732.24	78.00	293.45	1,069.08	278.14	1,207.19	570.43
75	865.08	1,750.24	79.64	298.14	1,077.92	282.32	1,240.14	588.98
76	889.08	1,771.08	81.71	301.74	1,090.03	285.90	1,287.92	611.34
77	924.54	1,804.35	84.76	306.98	1,106.28	290.62	1,366.68	641.01
78	974.39	1,855.84	89.67	314.18	1,134.10	295.85	1,496.06	683.89
79	1,045.85	1,935.47	96.22	322.47	1,177.63	302.57	1,699.95	744.54
80 & OVER	1,147.41	2,053.51	105.49	333.38	1,242.54	311.91	2,007.15	829.74

These rates are intended for calendar year 2014.

The premium for a policy with a Policy Deductible on Usual and Customary excess charges is determined by adding the premium for Part A Deductible (if selected), Basic Part A Coverage, Basic Part B Coverage, Part B Deductible Coverage (if selected), Other Part B Coverage and subtracting the Per \$100 Part B Deductible times the Part B Deductible divided by 100.

\*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  
Chicago, Illinois

Policy Form GR-A020

Premium Rates

The enclosed rates are intended for calendar year 2014.

The total premium for a policy is obtained by:

- 1) Adding the premium for Basic Part A and Basic Part B Coverage;
- 2) Adding the premium for Part A Deductible Coverage (optional);
- 3) Adding the premium for Part B Deductible Coverage (optional);
- 4) Adding the premium for Other Part B Coverage (optional);
- 5) Subtracting the Per \$100 Part B Policy Deductible premium times the Part B Policy Deductible divided by 100 (optional);
- 6) Adding the premium for the Private Room Package (optional);

BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Policy Form GR-A020

Annual Premium Rates\*

Male or Female

Issue Age	Part A Coverage		Part B Coverage			Per \$100 Part B Policy Deductible	Private Room Package
	Deductible	Basic	Basic	Deductible	Other		
65	\$650.61	\$70.58	\$1,511.55	\$254.18	\$933.16	\$226.12	\$431.23
66	765.16	82.80	1,778.93	299.02	1,097.99	265.66	506.40
67	798.87	85.31	1,831.95	305.56	1,129.41	271.50	532.36
68	857.01	89.56	1,917.69	314.29	1,177.74	277.79	579.05
69	899.01	92.18	1,978.35	320.40	1,214.17	283.46	611.67
70	930.10	94.69	2,021.22	326.07	1,238.50	288.08	636.32
71	952.68	95.34	2,048.06	331.09	1,253.44	292.71	653.23
72	970.03	96.44	2,066.27	335.02	1,264.24	296.55	667.96
73	987.59	96.87	2,081.00	338.94	1,271.23	299.95	682.14
74	1,006.25	97.85	2,096.60	343.20	1,278.97	303.62	698.07
75	1,033.85	97.96	2,118.75	346.91	1,290.97	307.46	721.19
76	1,069.19	101.13	2,153.65	352.91	1,306.79	312.17	752.94
77	1,119.26	102.87	2,204.38	359.67	1,333.84	317.23	797.12
78	1,186.46	105.82	2,279.00	368.51	1,370.93	323.52	855.92
79	1,275.26	111.27	2,381.00	378.76	1,425.15	331.37	932.17
80+	1,389.59	118.14	2,515.29	390.65	1,496.39	340.27	1,029.92

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 0.515 for Semi-Annual  
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 0.09167 for Monthly Direct Bill

BANKERS LIFE AND CASUALTY COMPANY  
Chicago, Illinois

Policy Form GR-A020

Premium Rates

The enclosed rates are intended for calendar year 2014.

The total premium for a policy is obtained by:

- 1) Adding the premium for Basic Part A and Basic Part B Coverage;
- 2) Adding the premium for Part A Deductible Coverage (optional);
- 3) Adding the premium for Part B Deductible Coverage (optional);
- 4) Adding the premium for Other Part B Coverage (optional);
- 5) Subtracting the Per \$100 Part B Policy Deductible premium times the Part B Policy Deductible divided by 100 (optional);
- 6) Adding the premium for the Private Room Package (optional);

For inforce business, it is our expectation that premiums will not change for the first three policy years. If experience develops more adversely than anticipated we may require rate changes before that time. If required, these changes will be filed for approval.

BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Policy Form GR-A020

Annual Premium Rates\*

1991 Issues

Male or Female

Issue Age	Part A Coverage		Part B Coverage			Per \$100 Part B Policy Deductible	Private Room Package
	Deductible	Basic	Basic	Deductible	Other		
65	\$601.41	\$66.44	\$1,305.26	\$248.83	\$806.39	\$221.58	\$395.56
66	620.61	67.20	1,336.79	254.18	824.94	226.12	411.05
67	648.43	68.94	1,376.72	260.18	848.39	230.83	431.89
68	695.34	72.65	1,441.19	267.16	885.81	236.42	469.96
69	729.70	75.16	1,486.79	272.07	912.65	241.05	496.36
70	755.23	76.47	1,518.97	276.98	930.54	245.06	516.21
71	773.45	77.45	1,539.26	281.34	941.99	248.46	530.61
72	787.52	78.00	1,553.33	284.18	949.85	251.87	541.63
73	801.16	79.42	1,563.59	287.78	955.19	255.10	553.41
74	817.30	79.42	1,575.91	291.38	961.19	257.98	566.40
75	838.47	79.85	1,591.84	295.42	969.92	261.55	585.49
76	868.03	82.04	1,618.35	299.78	981.92	265.57	611.01
77	908.83	83.34	1,657.19	305.56	1,002.32	269.67	646.58
78	963.48	85.74	1,712.82	312.87	1,030.25	275.17	694.03
79	1,035.16	90.65	1,789.29	322.14	1,071.05	281.10	756.54
80+	1,128.10	95.34	1,890.31	332.29	1,124.17	289.22	835.85

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BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Policy Form GR-A020

Annual Premium Rates\*

1992 Issues

Male or Female

Issue Age	Part A Coverage		Part B Coverage			Per \$100 Part B Policy Deductible	Private Room Package
	Deductible	Basic	Basic	Deductible	Other		
65	\$624.43	\$68.40	\$1,412.93	\$248.83	\$872.28	\$221.58	\$410.61
66	644.61	69.93	1,446.32	254.18	892.90	226.12	427.09
67	672.98	71.89	1,489.41	260.18	919.08	230.83	448.91
68	721.96	75.16	1,560.31	267.16	959.23	236.42	488.18
69	757.85	78.00	1,609.62	272.07	987.59	241.05	515.12
70	784.14	79.85	1,644.42	276.98	1,007.45	245.06	536.40
71	802.68	80.40	1,666.35	281.34	1,020.32	248.46	550.58
72	817.85	81.71	1,681.19	284.18	1,027.85	251.87	561.92
73	831.81	82.14	1,692.31	287.78	1,033.96	255.10	574.47
74	848.17	82.14	1,706.17	291.38	1,041.05	257.98	588.21
75	870.43	82.47	1,723.73	295.42	1,049.99	261.55	607.41
76	901.19	84.76	1,752.42	299.78	1,063.19	265.57	634.25
77	944.06	86.84	1,793.44	305.56	1,085.23	269.67	671.23
78	1,000.25	89.56	1,853.55	312.87	1,115.01	275.17	719.88
79	1,075.19	94.14	1,936.13	322.14	1,158.75	281.10	785.78
80+	1,170.32	98.94	2,046.09	332.29	1,216.68	289.22	867.92

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**State:** District of Columbia **Filing Company:** Bankers Life and Casualty Company  
**TOI/Sub-TOI:** MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized  
**Product Name:** 2014 PreStandardized Pool  
**Project Name/Number:** /

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Cover Letter All Filings
<b>Comments:</b>	
<b>Attachment(s):</b>	Cover_Prepool_DC.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Certificate of Authority to File
<b>Bypass Reason:</b>	Not applicable - we are preparing our own rate filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Memorandum
<b>Comments:</b>	
<b>Attachment(s):</b>	Certification.pdf Actuarial Memo.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Justification
<b>Comments:</b>	
<b>Attachment(s):</b>	Exhibit I.pdf Exhibit II.pdf Exhibit III.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
<b>Bypass Reason:</b>	Not applicable - not P&C
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
<b>Bypass Reason:</b>	Not applicable - not P&C
<b>Attachment(s):</b>	

SERFF Tracking #:

BNLB-129467268

State Tracking #:

Company Tracking #:

State: District of Columbia

Filing Company: Bankers Life and Casualty Company

TOI/Sub-TOI: MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized

Product Name: 2014 PreStandardized Pool

Project Name/Number: /

<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Bypassed - Item:</b>	Actuarial Memorandum and Certifications
<b>Bypass Reason:</b>	Not applicable
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Bypassed - Item:</b>	Unified Rate Review Template
<b>Bypass Reason:</b>	Not applicable
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	



**BANKERS**  
LIFE AND CASUALTY COMPANY

*We specialize in seniors*

March 21, 2014

**Diana S. Willis-Panzica**  
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 Policy Forms  
GR-A020 and GR-A002

Dear Commissioner:

We are filing the 2014 rates for the captioned policy forms. Forms GR-A020 and GR-A002 were originally approved in your State on July 23, 1990 and December 23 1988 respectively. None of these forms are being sold any longer.

These forms are guaranteed renewable and all are pre-standardized Medicare Supplement Parts A and B policies. The enclosed memorandum provides details concerning these forms and the expenses covered by each.

Even though benefits payable increased January 1, 2014 and the inflation in medical care costs is expected to continue, we are not changing the rates. The same rates as currently approved will continue to be used in 2014. The enclosed rates are intended to be effective through year-end and will apply to in-force business only. With these rates the required anticipated loss ratio standard of you state for this form will be met.

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](mailto:d.willis-panzica@banklife.com).

Very truly yours.



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

Enclosures

**Bankers Life and Casualty Company**

District of Columbia

Policy Forms GR-75R, GR-A002, GR-A020 & P1-56566-A

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.

21 March 2014

Date



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Christopher J. Conforti, A.S.A., M.A.A.A.  
Actuary  
Bankers Life and Casualty Company  
111 East Wacker Drive, Suite 2100  
Chicago, IL 60601  
(312) 396-7668

# **Bankers Life and Casualty Company**

## **Rate Memorandum**

### **Forms GR-A020 and GR-A002**

#### **1. Annual Filing of Premium as Required by Minimum Standards**

Premium rates in your state for the above forms are not changing at this time. We are filing the current rate schedules which will continue to be used through calendar year 2014. This pool includes all pre-standardization Medicare supplement business for Bankers Life and Casualty Company in the District of Columbia.

#### **2. General Description**

- a. Issuer - Bankers Life and Casualty Company.
- b. Forms - GR-A020 and GR-A002
- c. Policy Type - Pre-standardization Medicare supplement policies.
- d. Benefit Description - These forms provide Medicare Parts A and B wraparound coverage. Policyholders may choose optional coverages subject to state mandates under all forms. There is no dollar maximum on total benefit payments.
- e. Marketing Method – Forms GR-A020 and GR-A002 were marketed primarily by Bankers Life and Casualty Company's licensed agents. They are no longer sold.
- f. Issue Age Limits - Ages 65 and over.
- g. Premium Basis - Premiums for all forms are based on the insured's age at issue.
- h. Domiciliary State Status - The 2014 rates have been placed on file with the Illinois Department of Insurance for all forms.

#### **3. Scope of Request**

- a. Overall increase - The premium increase is 0.0%.
- b. Variations by cell - The increase is uniform and does not vary by cell.

#### **4. Rates and Rating Factors**

- a. Current rates - The current rates are enclosed.
- b. Proposed rates - The proposed rates are enclosed.
- c. Period rates apply - The proposed rates are intended for calendar year 2014.

#### **5. Rate History for Last Five Years**

Please refer to the enclosed Exhibit I.

**6. In-force Counts**

Please refer to the enclosed Exhibit II.

**7. Experience**

Past experience, valued as of December 31, 2013, is provided in the enclosed Exhibit III.

Since District of Columbia experience is not credible, even after pooling of forms, the increase is based upon the pooled Nationwide experience. This pooled experience is provided in Exhibit III.

**8. Loss Ratio Compliance**

The minimum loss ratio standard for these pre-standardization individual Medicare supplement products presumed reasonable in the District of Columbia is 60% over the lifetime of the contracts.

We expect the loss ratio for this business will meet or exceed the applicable standard over the lifetime of the contracts.

**9. Other**

An actuarial certification is enclosed.

**Bankers Life and Casualty Company**

Exhibit I

Rate History

<u>Year</u>	<u>GR-A002</u>	<u>GR-A020</u>
2009	11.0%	11.0%
2010	4.5%	4.5%
2011	5.0%	5.0%
2012	0.0%	0.0%
2013	0.0%	0.0%

Bankers Life and Casualty Company

Exhibit II

In-force Policy History

Policy Form GR-A020			Policy Form GR-A002		
Year End	Nationwide	Dist. of Col.	Year End	Nationwide	Dist. of Col.
1990	15,240	0	1989	23,074	0
1991	62,356	45	1990	68,283	63
1992	70,190	64	1991	70,332	62
1993	54,497	56	1992	60,959	51
1994	43,695	51	1993	50,953	47
1995	36,437	46	1994	43,476	40
1996	30,384	41	1995	37,556	34
1997	24,494	34	1996	31,735	30
1998	20,480	32	1997	26,628	22
1999	17,291	30	1998	22,719	19
2000	15,215	27	1999	19,911	19
2001	12,872	24	2000	18,021	15
2002	11,239	21	2001	15,959	15
2003	9,922	21	2002	14,044	13
2004	8,842	20	2003	12,511	9
2005	7,858	17	2004	11,116	9
2006	6,720	17	2005	9,694	9
2007	5,835	16	2006	8,228	9
2008	5,056	14	2007	7,041	8
2009	4,435	14	2008	6,105	8
2010	3,854	11	2009	5,232	7
2011	3,332	10	2010	4,504	6
2012	2,904	8	2011	3,856	6
2013	2,502	7	2012	3,258	5
			2013	2,702	4

All Policy Forms as of 12/2013

Year End	Nationwide	Dist. of Col.
2013	5,204	11

**Bankers Life and Casualty Company**  
 Exhibit III  
 Policy Forms GR-A020, GR-A002 and GR-75R  
 Nationwide Experience

<b>Experience Period</b>	<b>Earned Premium</b>	<b>Incurred Claims</b>	<b>Claim Ratio</b>
1989	5,680,957	2,296,194	40.4%
1990	51,464,979	25,952,719	50.4%
1991	117,346,189	64,134,681	54.7%
1992	160,101,617	87,094,106	54.4%
1993	142,302,170	80,956,875	56.9%
1994	119,542,807	72,901,256	61.0%
1995	102,163,344	68,591,969	67.1%
1996	93,680,252	62,772,477	67.0%
1997	84,253,568	58,226,885	69.1%
1998	75,782,978	51,888,089	68.5%
1999	68,431,295	48,507,229	70.9%
2000	63,232,460	44,561,930	70.5%
2001	60,780,921	43,463,235	71.5%
2002	55,739,533	39,085,307	70.1%
2003	52,258,124	36,949,671	70.7%
2004	48,601,274	34,364,950	70.7%
2005	44,474,635	31,998,907	71.9%
2006	39,919,817	28,126,803	70.5%
2007	35,940,725	26,847,502	74.7%
2008	32,145,387	24,052,028	74.8%
2009	28,709,305	21,383,306	74.5%
2010	24,972,538	18,837,817	75.4%
2011	21,836,140	16,679,588	76.4%
2012	18,566,980	14,501,252	78.1%
1-9/2013	12,397,956	9,674,091	78.0%
<b>Total</b>	<b>1,560,325,949</b>	<b>1,013,848,869</b>	<b>65.0%</b>