

TEXAS RETROSPECTIVE RATING PLAN MANUAL

WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY INSURANCE

**Compiled by the
Texas Department of Insurance
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PREFACE

Preface to the Retrospective Rating Plan Manual for Workers Compensation and Employers Liability Insurance

A. Organization of Retrospective Rating Plan

This Plan has five parts and an Appendix:

Part One — Description of the Plan

Part Two — Operation of the Plan

Part Three — Administration of the Plan

Part Four — Premium Computation Tables

Part Five — Endorsements Required for Use of the Plan

Appendix

B. Jurisdiction Where this Independent Plan Applies — Texas*

C. Jurisdiction Where Other Independent Plans Apply

California
Delaware*

New Jersey
New York*

Pennsylvania*

* Independent Retrospective Rating Plans permit combination with States listed in D.

D. Jurisdiction Where National Council on Compensation Insurance Plan Applies

Alabama
Alaska
Arizona
Arkansas
Colorado
Connecticut
District of Columbia
Florida
Georgia
Hawaii*
Idaho
Illinois
Indiana*
Iowa
Kansas

Kentucky
Louisiana
Maine
Maryland
Massachusetts*
Minnesota*
Mississippi
Missouri
Montana
Nebraska
Nevada†
New Hampshire
New Mexico
North Carolina*
North Dakota†

Ohio†
Oklahoma
Oregon
Rhode Island
South Carolina
South Dakota
Tennessee
Utah
Vermont
Virginia*
Washington†
West Virginia†
Wisconsin*
Wyoming†

* Independent Bureau States

† Monopolistic State Fund—On an advisory basis, applies to Employers Liability only.

PART ONE

DESCRIPTION OF THE PLAN

I. INTRODUCTION

The rules contained in this manual apply only to Workers Compensation and Employers Liability Insurance when written either alone or in combination with other commercial casualty insurance. Refer to the Retrospective Rating Plan Manuals approved by the State Board of Insurance for rules that govern the other commercial casualty insurance.

A. GENERAL EXPLANATIONS

1. Plan is Optional

The application of this Plan is optional and may be used only upon election by the insured and acceptance by the insurance carrier.

2. Object of the Plan

This Plan adjusts the premium for the insurance to which it applies on the basis of losses incurred during the period covered by that insurance. The intent is to charge a premium which reflects those losses. Within the principle of insurance, retrospective rating establishes the reasonable cost of insurance by using losses incurred during the term of that insurance and adding the insurance carrier's expenses and the taxes on premiums.

3. Loss Control Incentive in Use of the Plan

The Plan provides an incentive to the insured to control and reduce losses because the retrospective premium will be the result of losses during the rating period. To the extent that the insured controls losses, there is a reward through lower premiums. The Plan also dispels any concerns the insured may have that its premium depends mostly upon losses incurred by other risks because the greatest part of the retrospective premium is used to pay for the insured's own losses.

4. Cost-Plus Feature of the Plan

The cost-plus characteristics of this Plan exist because the retrospective premium for a rating period is based on the incurred losses during that period, so that it is in the nature of a dollar for dollar cost method. Premium

under the Plan is the direct result of such incurred losses because the Plan reflects the cost of losses plus the insurance carrier's expenses in providing the insurance.

5. Experience Rating Plan Manual

Retrospective rating is an independent option and it is not a substitute for experience rating. Retrospective rating is superimposed upon the premium resulting from experience rating.

6. Risks Not Subject to Experience Rating

For risks not subject to experience rating, the retrospective rating premium is based on the premium determined by application of Manual or other authorized rates.

7. Risks Operating in More Than One State

This Plan may be applied on an intrastate or interstate basis.

8. Premium Discount

Any standard premium under this Plan is not subject to the premium discount provided in Rule VII of the Basic Manual for Workers Compensation and Employers Liability Insurance. The reason is that premium discount recognizes variations in issuing and servicing expenses whereas retrospective rating incorporates those elements by means of the factors used to compute premium under this Plan.

9. Expense Ratio Table

The Plan includes a table of compensation expense ratios for use by both stock and non-stock companies. This table is in Part Four. The table is required only for Rating Option V described in Part Two-II- "Retrospective Rating Options." For Rating Options I through IV, these expense ratios are included in the values in the Tables of Rating Values in Part Four. The purpose of the expense table is to indicate the amount of premium for company expenses, profit or contingencies, but not taxes. The total amount for such expense is determined by multiplying the standard premium of the risk by the factor for that size premium in the Table of Expense Ratios.

10. Increased Limits for Employers Liability

If the policy provides increased limits for Employers Liability, such premium and incurred losses shall be subject to the Plan.

11. Aircraft Classifications

If the insurance subject to the Plan includes any of the aircraft classifications, the premium and losses for such classifications may be excluded from the Plan by agreement in advance between the insured and the carrier.

12. Additional Coverages

Other commercial casualty insurance may be added to Rating Option V after this Plan has been applied to a risk provided the additions are not retroactive. Refer to Appendix for filing requirements.

13. Residual Market Premium

★ Residual market premium (RMP) is a proportionate share of either the deficit assessed or the surplus rebated to the member companies of the Texas Workers' Compensation Insurance Facility (Facility) based on its operating results. Refer to I-E in Part Two.

II. DEFINITIONS

A. Employer

Employer may be an individual, partnership, joint venture, corporation, association, a fiduciary such as a trustee, receiver or executor, or other legal entity.

B. Insured

Insured means the employer designated in the Information Page of the policy or policies to which this Plan is applied by the carrier which issued such insurance. Insured may be two or more legal entities. Refer to Experience Rating Plan Manual. The Experience Rating Plan Manual defines majority interest. It usually means:

1. Majority of voting stock, or
2. Majority of members or directors if there is no voting stock, or
3. Majority participation of general partners in profits of a partnership.

C. Risk

Risk means the insured to which this Plan is applied.

D. Rates

1. Authorized rate means either:

- a. the manual rate or any other rate that has been approved by the State Board of Insurance, or
- b. where applicable, the rate filed by the carrier and approved in accordance with state regulatory requirements.

2. Manual rate means the rate shown after the classification code number on the state rate pages of the Basic Manual for Workers Compensation and Employers Liability Insurance.

E. Standard Premium

For the purpose of this Plan, standard premium means the premium for the risk determined on the basis of authorized rates, any experience rating modification, loss constants where applicable, and minimum premiums. Determination of standard premium shall exclude:

1. Premium Discount.
2. The Expense Constant.
3. Premium resulting from the non-ratable catastrophe element in the manual rates for classifications listed in the Experience Rating Plan Manual.
4. Premium developed by the passenger seat surcharge under Code 7421—Aircraft Operation—flying crew.
5. Premium developed by the occupational disease rates for risks subject to the Federal Coal Mine Health and Safety Act.

F. Incurred Losses

Incurred losses used in the rating formula for determining premium under this Plan are those reported under the rules of the Unit Statistical Plan Manual adopted by the rating organization. Generally, incurred losses are the actual losses paid and outstanding, interest on judgments, expenses incurred in obtaining third party recoveries, and allocated loss adjustment expenses for employers liability losses.

Incurred losses resulting from an accident involving two or more persons under any classification code containing a non-ratable catastrophe element shall be limited to the two most costly claims, subject to any further loss limitation applicable.

The rating formula shall not include losses involving passenger employees resulting from the crash of an aircraft under classification Code 7421.

For complete details on instructions which shall be followed regarding incurred losses, refer to the Unit Statistical Plan Manual.

G. Rating Organization

The Rating Organization shall mean the Texas State Board of Insurance.

H. Anniversary Rating Date

1. Single Policy Risk

The anniversary rating date for application of this Plan is the effective month and day of the policy in effect.

2. Multiple Policy Risk

If the risk subject to the Plan includes more than one policy with different effective dates, the anniversary rating date shall be determined by the rating organization.

Note: The Plan applies for the period of the policy or policies subject to the Plan. If the period for the application of the Plan is changed, refer to Part Three.

I. Long-Term Construction Project

A long-term construction project means a construction or erection project expected to require more than 1 year for completion and let under one contract or more than one concurrent or consecutive contracts. Such a project may be insured under 1 year policies or policies issued for any period not longer than 3 years.

III. ELIGIBILITY FOR THE PLAN

A risk is eligible for this Plan if it satisfies the following Standard Premium requirements:

A. One Year Plan

1. For Rating Options I, II, III and IV, a risk is eligible for a one year plan if the estimated Standard Premium is at least \$15,000.
2. For Rating Option V, a risk is eligible for a one year plan if the estimated Standard Premium is at least \$25,000.

B. Three Year Plan

1. For Rating Options I, II, III and IV, a risk is eligible for a three year plan if the estimated Standard Premium for 3 years is at least \$45,000.
2. For Rating Option V, a risk is eligible for a three year plan if the estimated Standard Premium for 3 years is at least \$75,000.

Note: In A and B above, estimated Standard Premium for Rating Option V may include other casualty insurance. Refer to the Retrospective Rating Plan Manuals approved by the State Board of Insurance.

C. A Long-Term Construction Project is eligible for Rating Option V if the estimated Standard Premium is an average of \$25,000 or more per year. It is not eligible for any other Rating Option. For such a project, the retrospective rating premium shall be based on the entire period required for completion of the project.

D. Large Risk Alternative Rating Option

A risk is eligible for the Large Risk Alternative Rating Option if the estimated workers compensation standard premium exceeds an average of \$350,000 annually for the term of the plan in all states subject to interstate retrospective rating.

A risk is eligible for the Large Risk Alternative Rating Option, to apply on an intrastate basis, if the estimated workers compensation standard premium exceeds an average of \$100,000 annually for the term of the plan.

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PART TWO

OPERATION OF THE PLAN

I. HOW PREMIUM IS DETERMINED UNDER THE PLAN

For all Retrospective Rating Options, the retrospective premium is computed on the basis of the formulas in I-A and D of this Section of the Plan.

★ A. THE RETROSPECTIVE PREMIUM FORMULA

★

The retrospective premium for a risk subject to this Plan is determined by the following formula:

Retrospective Premium =

- a. Basic Premium
plus
- b. Converted Losses
- c. The sum of a + b is multiplied by the Tax Multiplier

This formula produces a retrospective premium which shall be subject to the Minimum Retrospective Premium and the Maximum Retrospective Premium.

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If the risk to which the Plan is applied includes more than one legal entity, a single retrospective premium is computed on the basis of the combined entities, not individually for each legal entity.

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B. DEFINITIONS OF TERMS USED FOR THE FORMULA

1. Standard Premium

Standard Premium is defined in Part One of this Plan. Refer to Part One-II-E.

★ 2. Basic Premium

The Basic Premium is a percentage of the Standard Premium. It is determined by multiplying the Standard Premium by a Basic Premium Factor.

For Retrospective Rating Options I, II, III and IV, Basic Premium Factors are in tables. Refer to Part Four-A.

For Retrospective Rating Option V, such factors are based on the Table of Compensation Expense Ratios and the Table of Insurance Charges. Refer to Part Four—B, C and D.

For Large Risk Alternative Rating Option, Basic Premium Factor is negotiated between the insured and the insurance carrier.

The Basic Premium provides: insurance carrier expenses such as for acquiring and servicing the insured's account; loss control services, premium audit and general administration of the insurance; an adjustment for limiting the retrospective premium between the minimum retrospective premium and the maximum retrospective premium; and an allowance for the insurance carrier's possible profit or contingencies.

The Basic Premium does not cover premium taxes nor claim adjustment expenses. The latter elements are usually provided by the Tax Multiplier and the Loss Conversion Factor.

3. Converted Losses

Converted Losses are based on the Incurred Losses of the risk during the period of the policy or policies to which this Plan is applied. A Loss Conversion Factor is applied to such losses to produce the Converted Losses. Refer to No. 4 below. Incurred losses are defined in Part One-II-F.

4. Loss Conversion Factor

The Loss Conversion Factor usually covers claim adjustment expenses and the cost of the insurance carrier's claim services such as investigation of claims and filing claim reports.

5. Tax Multiplier

The Tax Multiplier covers licenses, fees, assessments and taxes which the insurance carrier must pay on the premium which it collects.

6. Minimum Retrospective Premium ★

The Minimum Retrospective Premium is a percentage of the Standard Premium. The minimum retrospective premium shall not exceed the guaranteed cost (Standard Premium after premium discount) that would apply to the risk if the risk were not subject to retrospective rating. Exception: Cancellation of the Plan by the insured. Refer to III-B. The minimum retrospective premium is the least amount of premium to be paid by the risk subject to this Plan.

For Retrospective Rating Options I, II, III and IV, the Minimum Retrospective Premium Factors are in tables. Refer to Part Four-A.

For Retrospective Rating Option V and the Large Risk Alternative Rating Option, the Minimum Retrospective Premium Factor is established by agreement between the risk and the insurance carrier.

7. Maximum Retrospective Premium ★

The Maximum Retrospective Premium is a percentage of the Standard Premium. The maximum retrospective premium shall not be less than 100% nor greater than 500% of standard premium. The maximum retrospective premium is the greatest amount of premium to be paid by the risk subject to this Plan. It has the effect of placing a limit on the impact of incurred losses on the retrospective premium.

For Retrospective Rating Options I, II, III and IV, the Maximum Retrospective Premium Factors are in tables. Refer to Part Four-A.

For Retrospective Rating Option V and the Large Risk Alternative Rating Option, the Maximum Retrospective Premium Factor is established by agreement between the risk and the insurance carrier.

C. ADDITIONAL ELECTIVE ELEMENT FOR THE RETROSPECTIVE PREMIUM FORMULA ★

The insured and the insurance carrier may agree that the following additional elective premium element will be included in the Retrospective Premium Formula:

Excess Loss Premium

Note: This elective element is subject to the Tax Multiplier as shown in the Retrospective Premium Formula in D.

Explanation of Elective Premium Element

This elective premium element is permitted only if the total Standard Premium for all lines of insurance subject to the Plan is at least \$100,000. The use of this elective element is intended to avoid the possibility that high cost losses will have too great an impact on the retrospective premium. Election of a loss limitation places a limit on the amount of incurred loss arising out of any one accident, which will be included in the retrospective premium formula. Excess Loss Premium is the premium charge for such limitation on losses used in computing the retrospective premium. The loss limitations arising out of any one accident which may be used by agreement follow:

- i. \$25,000 per accident for a risk with total Standard Premium of at least \$100,000.
- ii. Higher than \$25,000 for a risk with total Standard Premium over \$100,000 provided such higher accident loss limitation does not exceed 50% of the Standard Premium.

For all risks, the insurance carrier pays all incurred losses regardless of any retrospective rating loss limitation.

Excess Loss Premium is computed as shown below:

$$\text{Standard Premium} \times \text{Excess Loss Premium Factor} \times \text{Loss Conversion Factor}$$

Note: For risks involving classifications where the rates include, or are increased to provide for coverage under the U.S. Longshore and Harbor Workers' Compensation Act, the Excess Loss Premium is computed as shown below:

$$\text{USL\&HW Standard Premium} \times \text{USL\&HW Excess Loss Premium Factor} \times \text{Texas Loss Conversion Factor}$$

The Texas Excess Loss Premium Factors are shown in Part Four of this Manual. The USL&HW Excess Loss Premium Factors are also in Part Four of this Manual. Use the Table of Classifications by Hazard Group in Part Four of this Manual to determine proper excess loss premium factor.

A loss limitation may be changed, or included, or excluded after this Plan has been applied to a risk provided the new agreement is not retroactive.

D. THE RETROSPECTIVE PREMIUM FORMULA WHEN ADDITIONAL ELECTIVE PREMIUM ELEMENT IS INCLUDED

The retrospective premium for a risk which has elected the additional elective premium element is determined by the following formula:

Retrospective Premium =

- a. Basic Premium
plus
- b. Converted Losses
plus
- c. Excess Loss Premium
- d. Multiply the sum of a + b + c by the Tax Multiplier

Note: Include Item C in the formula depending on whether such elective premium element is in the retrospective agreement.

The result of this calculation is the retrospective premium when the risk has elected the elective premium element. The retrospective premium shall not be less than the Minimum Retrospective Premium nor more than the Maximum Retrospective Premium.

E. TEXAS WORKERS COMPENSATION RESIDUAL MARKET PREMIUM

★ The RMP is a proportionate share of either the deficit assessed or the surplus rebated to the member companies of the Texas Workers' Compensation Insurance Facility (Facility) based on its operating results. For the purposes of this rule, an assessment results in an additional premium charge to the policyholder and a surplus results in a refund to the policyholder. The procedure set forth in this rule is the only allowable method for calculating RMP.

★ 1. 1991

The Texas Workers' Compensation (WC) retrospective premium for certain retrospectively rated policies effective on or after **May 1, 1991 through December 31, 1991** is the basis for determining RMP to be returned to or collected from policyholders. For purposes of this rule, "effective on" means the beginning date of the policy term.

- ★ a. The Texas Department of Insurance (TDI) shall publish the Residual Market Factor (RMF) for 1991 that each insurance carrier is required to use to calculate RMP.
- ★ b. The TDI shall determine the RMF for accident year 1991 by dividing the Total Assessed or Rebated Texas WC Residual Market Deficit or Surplus for the Accident Year based on operating results of the Facility as of December 31, 1993, by the Total Assessable Texas WC Voluntary Written Premium for 1991.
- ★ c. The insurance carriers shall calculate each policyholder's RMP by applying the RMF for the appropriate year to the policyholder's Texas WC retrospective premium.
- ★ d. The Facility reported a **surplus for accident year 1991**. Those policyholders with retrospectively rated policies effective from May 1, 1991 through December 31, 1991 that elected to pay the residual market premium as an elective element in addition to the retrospective premium shall be entitled to a proportionate share of the surplus. The insurance carriers shall apply the 1991 RMF to the latest retrospective premium calculated in accordance with the rules set forth in this Manual. The RMF shall apply to the maximum or minimum if either applies.
- ★ e. **Retrospective Premium Computations Affected**
RMP for each policyholder entitled to a proportionate share of the rebate shall be recalculated after updated factors are published.
 - i. If the carrier and insured have agreed that a retrospective premium computation is a final adjustment of premium, then a one-time recalculation of RMP will be required after updated factors are published in July 1997. The carrier shall make no further revision of the retrospective premium or of the RMP, except as permitted in this Manual for clerical error.

- ii. If the latest retrospective premium computation is being held open for subsequent adjustment, the carrier shall recalculate the RMP based upon the most recent published factor after each computation of retrospective premium. If the RMP is different than previously calculated, the carrier shall return the difference to or collect the difference from the policyholder accordingly.
 - iii. In a three-year plan or Long Term Construction Project plan, the RMF shall apply separately to each annual period as if the plan was written on one-year plans.
- f. 180-Day Requirement** ★
- Each insurance carrier shall calculate and return the appropriate RMP to each retrospectively rated policyholder with a policy effective on or after May 1, 1991 through December 31, 1991 that elected to pay the residual market premium as an additional effective element to the retrospective premium no later than 180 days after the effective date of this rule.
- g. Notification to TDI** ★
- Each insurance carrier is required to file with the Deputy Commissioner of Workers' Compensation of the TDI a report indicating the names of all 1991 retrospectively rated risks entitled to a surplus rebate in accordance with Rule E.1.d above, the amount of surplus rebate each received, and the date the surplus rebate was sent to each policyholder.
- 2. 1992, 1993, and 1994** ★
- The Texas Workers' Compensation (WC) retrospective premium for retrospectively rated policies effective on or after **January 1, 1992 through December 31, 1994** is the basis for determining RMP to be returned to or collected from policyholders. For purposes of this rule, "effective on" means the beginning date of the policy term.
- a. The Texas Department of Insurance (TDI) ★ shall publish the Residual Market Factor (RMF) for 1992, 1993 and 1994 that each insurance carrier is required to use to calculate RMP.
 - b. The TDI shall determine the 1992, 1993 ★ and 1994 RMFs by dividing the Total Assessed or Rebated Texas WC Residual Market Deficit or Surplus for the Accident Year by the Total Assessable Texas WC Voluntary Written Premium for the year to which the deficit or surplus relates.
- c. The insurance carriers shall calculate each ★ policyholder's RMP by applying the RMF for the appropriate year to the policyholder's Texas WC retrospective premium.
 - d. The Facility reported a **surplus for acci-★ dent year 1992**. Insurance carriers shall calculate the rebate for retrospectively rated policies effective on or after January 1, 1992 through December 31, 1992 by applying the 1992 RMF to the retrospective premium calculated in accordance with the rules set forth in this Manual. The RMF shall apply to the maximum or minimum if either applies.
 - e. The Facility reported a **surplus for acci-★ dent year 1993**. Insurance carriers shall calculate the rebate for retrospectively rated policies effective on or after January 1, 1993 through December 31, 1993 by applying the 1993 RMF to the retrospective premium calculated in accordance with the rules set forth in this Manual. The RMF shall apply to the maximum or minimum if either applies.
 - f. The Facility reported a **surplus for acci-★ dent year 1994**. Insurance carriers shall calculate the rebate for retrospectively rated policies effective on or after January 1, 1994 through December 31, 1994 by applying the 1994 RMF to the retrospective premium calculated in accordance with the rules set forth in this Manual. The RMF shall apply to the maximum or minimum if either applies.
- g. Retrospective Premium Computations** ★
Affected
- RMP for each policyholder entitled to a proportionate share of the rebate shall be recalculated after updated factors are published.
- i. If the carrier and insured have agreed that a retrospective premium computation is a final adjustment of premium, then a one-time recalculation of RMP will be required after updated factors are published in July 1997. The carrier shall make no further revision of the retrospective premium or of the RMP, except as permitted in this Manual for clerical error.

- ii. If the latest retrospective premium computation is being held open for subsequent adjustment, the carrier shall recalculate the RMP based upon the most recent published factor after each computation of retrospective premium. If the RMP is different than previously calculated, the carrier shall return the difference to or collect the difference from the policyholder accordingly.
- iii. In a three-year plan or Long Term Construction Project plan, the RMF shall apply separately to each annual period as if the plan was written on one-year plans.

★ **h. 180-Day Requirement**

Each insurance carrier shall calculate and return the appropriate RMP to each retrospectively rated policyholder no later than 180 days after the effective date of this rule.

★ **i. Notification to TDI**

Each insurance carrier is required to file with the Deputy Commissioner of Workers' Compensation of the TDI a report indicating the names of all 1992, 1993 and 1994 retrospectively rated risks, the amount of surplus rebate each received, and the date the surplus rebate was sent to each policyholder.

★ **3. Severability**

If any provision of this rule or its application to any entity or circumstance is held invalid, the invalidity does not effect other provisions or applications of this rule that can be given effect without the invalid provisions or application, and to this end the provisions of this rule are declared severable.

F. TEXAS WORKERS COMPENSATION
RESIDUAL MARKET PREMIUM FORMULA

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Texas WC Residual Market Premium = Texas WC Retrospective Premium multiplied by the Texas WC Residual Market Factor.

II. RETROSPECTIVE RATING OPTIONS TO BE ELECTED BY THE RISK

A. EXPLANATION

This Plan includes six Retrospective Rating Options which control the premium which results from the Retrospective Premium Formula. When the insured and the insurance carrier agree that this Plan shall apply to a risk, one of the Retrospective Rating Options shall be designated in the agreement as the basis on which the retrospective premium will be determined. The selection of a Retrospective Rating Option depends upon how the insured and the carrier evaluate the suitability of a specific option.

Note: Generally, the rating values applicable at the beginning of the Plan shall apply for the entire term of the Plan. Refer to Appendix, Rule D for exceptions.

B. TYPES OF RETROSPECTIVE RATING OPTIONS

There are three types of Retrospective Rating Options:

1. The first type of Retrospective Rating Option is based upon factors in standard tables which are included in this Plan. Refer to Part Four—Premium Computation Tables. Such Retrospective Rating Options may be applied to the risk in a single state or, if the risk operates in more than one state, the designated option may apply on an interstate basis. Rating Options I, II, III and IV are of this type and are described below:

Retrospective Rating Option I: The Minimum Retrospective Premium will be less than the Standard Premium but the Maximum Retrospective Premium for the risk will be equal to the Standard Premium.

Retrospective Rating Option II: The Minimum Retrospective Premium will be less than the Standard Premium and the Maximum Retrospective Premium will be more than the Standard Premium. By using this option, the insured ventures paying more than Standard Premium for the opportunity to obtain greater savings for controlled losses.

Retrospective Rating Option III: The Minimum Retrospective Premium is not specified in the table for this option. It depends only on the result of the retrospective premium formulas in I-A and D of this Section of the Plan. The Maximum Premium will be more than the Standard Premium and will be the

same as for Retrospective Rating Option II. Although the basic premium is higher than in Option II, there is a reward in Option III for unusually good loss results.

Retrospective Rating Option IV: The Minimum Retrospective Premium will be less than the Standard Premium and the Maximum Retrospective Premium will be more than the Standard Premium. The difference between this option and Options II and III is that Option IV provides a narrower range of minimum and maximum retrospective premiums. Favorable losses result in savings and there is protection against poor experience producing higher maximum premiums provided by the other options.

2. The second type of Retrospective Rating Option is not based upon standard tables to determine the premium factors. Factors for this option are determined for each risk by agreement between the insured and the insurance carrier, subject to the procedures described below:

Retrospective Rating Option V: The Basic Premium is determined by using the Table of Expense Ratios to determine the insurance carrier expenses and the Table of Insurance Charges for the remainder of the Basic Premium. The Minimum and Maximum Retrospective Premium are subject to agreement between the insured and the insurance carrier. The Tax Multiplier and Excess Loss Premium are determined on the basis of the state or states included in this option.

- a. Retrospective Rating Option V may be applied to any of the following types of insurance alone or to any combination of such insurance:

- Workers Compensation and Employers Liability
- Commercial General Liability
- Commercial Automobile Liability
- Commercial Automobile Physical Damage
- Glass Insurance
- Theft Insurance (except Accounts Receivable and Valuable Papers and Records)

For illustrations and examples of combinations, refer to the Retrospective Rating Plan Manuals approved by the State Board of Insurance.

Note: When Rating Option V includes Workers Compensation and other commercial casualty insurance, the total retrospective premium, including the minimum and maximum retrospective premium, is determined on the basis of all insurance in the plan.

- b. An average of the specified state tax multipliers weighted by the state standard premiums shall be used when computing the Basic Premium Factor. If the standard average tax multiplier prescribed by the National Council on Compensation Insurance is used, the Texas tax multiplier shall be weighted with the standard average when computing the Basic Premium Factor. Refer to Appendix, Rule G for additional information. Refer to the Table of Standard Ratios and Factors in Part Four.
- c. The Loss Conversion Factor for all retrospective rating options shall be that shown in the Table of Standard Ratios and Factors in Part Four.

3. Large Risk Alternative Rating Option

The third type of Retrospective Rating Option is not based upon standard tables to determine the premium factors.

The Large Risk Alternative Rating Option provides that a risk may be retrospectively rated as mutually agreed upon by carrier and insured, provided; however, (1) the maximum premium shall not be less than 100% nor greater than 500% of standard premium and the minimum premium shall not exceed the guaranteed cost that would apply to the risk if the risk were not subject to retrospective rating; and (2) the only allowable method for collecting the applicable Texas WC Residual Market Premium (RMP) shall be the Texas WC Residual Market Factor (RMF) determined in accordance with Part Two Section I.E. and residual market costs cannot be included in any other rating plan factors negotiated between the carrier and the insured; and (3) the RMF used in all retrospective premium adjustments under the plan shall not exceed the actual RMF determined by the State Board of Insurance (SBI) in accordance with Part Two Section I.E. Any amount of RMP in excess of the actual RMP as produced by applying the RMF determined by SBI shall be refunded to the Insured.

C. THREE YEAR PLAN—OPTIONAL

1. Retrospective Rating Options I, II, III and IV may also be applied to a risk for a period of three years. Refer to Part One-III-B for eligibility requirements. The factors for determining the retrospective premium for this option are in Part Four-A which includes tables designed for three year Plans.
2. Retrospective Rating Option V may also be applied to a risk for a period of three years. Follow the procedure and examples cited in B-2 above, but determine the insurance carrier expenses on the basis of the annual Standard Premium and the remainder of the Basic Premium by use of the Standard Premium for the 3 year period of the Plan.
3. Large Risk Alternative Rating Option may be applied to a risk for a period of three years.

D. LONG-TERM CONSTRUCTION PROJECTS

1. Retrospective Rating Option V may be applied to such projects in the following manner:
 - a. The project may be insured under a series of 1 year policies. Use Rule II-B above.
 - b. The project may be insured under a series of 3 year policies. Use Rule II-C above.
 - c. The Plan shall apply to such projects so that the Retrospective Premium is computed on the basis of the Standard Premium for the entire duration of the project.

Note: For determining retrospective premium for plans applied on a three year basis, or Long Term Construction Project, any revision in Tax Multipliers and Excess Loss Premium Factors shall be applied to policies as of the first normal anniversary date of the risk, which is on or after the date of such revision, unless the revision is authorized for application to outstanding policies.

III. CANCELATION OF POLICY

A. EXPLANATION

While the Cancellation Condition of the Standard Policy permits cancellation by the insured or insurance carrier, the premium determination for a can-

celed policy is controlled by Rule X—Cancellation in the Basic Manual for Workers Compensation and Employers Liability Insurance.

B. RETROSPECTIVE PREMIUM DETERMINATION UPON CANCELATION

1. Cancellation By the Insurance Carrier, except for non-payment of premium.
2. Cancellation By the Insured When Retiring From Business provided:
 - a. All work covered by the policy has been completed, or
 - b. All interest in any business covered by the policy has been sold, or
 - c. The insured has retired from all business covered by the policy.

Note: For the purpose of this rule, a material change in ownership of a corporation which results in elimination of experience under the rules of the Experience Rating Plan Manual does not constitute retiring from the business insured by the policy.

3. If the reason for the cancellation is No. 1 or 2 above, Retrospective Premium for the canceled policy shall be computed as follows:
 - a. Standard Premium: Determine the premium for the canceled policy on a pro rata basis in accordance with Basic Manual Rule X-B. The resulting premium shall be the Standard Premium.
 - b. Retrospective Premium: The retrospective premium for the canceled policy shall be determined by using the Retrospective Premium Formula in this Section of the Plan. Use the Standard Premium in a. above to establish the Basic Premium, and if applicable, Excess Loss Premium for the formula.

EXCEPTION FOR NON-PAYMENT OF PREMIUM:

If the cancellation by the insurance carrier is because of non-payment of premium by the insured, the Maximum Retrospective Premium shall be based on a Standard Premium which shall be the premium for the canceled policy (under Basic Manual Rule X-B) extended pro rata to an annual basis.

4. Cancellation* By the Insured, Except When Retiring From Business For the Reasons Stated in III-B-2 above.

Determine the Retrospective Premium as follows:

- a. The premium for the canceled policy is to be calculated on a short rate basis under Basic Manual Rule X-D.
- b. Use the Retrospective Premium Formula in this Section of the Plan to establish the Retrospective Premium as shown below:
 - i. Basic Premium and if applicable, Excess Loss Premium shall be computed by using the short rate premium in 4a above as the Standard Premium.
 - ii. Minimum Retrospective Premium shall be the short rate premium in 4a above.
 - iii. Maximum Retrospective Premium shall be based on a Standard Premium which shall be calculated by using the actual payroll for the period the policy was in effect, extending that payroll pro rata to an annual basis and then multiplying such extended payroll by the authorized rates and experience rating modification.

* Includes failure to renew a policy (or policies) prior to termination of the three year or long-term plan.

EXAMPLE: CALCULATION OF MAXIMUM RETROSPECTIVE PREMIUM UNDER RULE 4b:

Assume:

Policy in effect	185 days
Authorized Rate (per \$100 payroll)	\$ 5.00
Actual payroll for 185 days	\$555,000
Experience Rating Modification	1.00
Maximum Retrospective Premium	1.60

(a) Payroll extended to an annual basis:

$$\$555,000 \times \frac{365 \text{ days}}{185 \text{ days}} = \$1,095,000$$

(b) Annual Standard Premium =

$$\$1,095,000 \times 5.00 \text{ (per \$100)} \times 1.00 = \$54,750$$

(c) Maximum Retrospective Premium:

$$\$54,750 \times 1.60 = \$87,600$$

5. Cancellation of Three Year Plan

If a policy for a Three Year Retrospective Rating Option is canceled, or is not renewed, the Retrospective Premium shall be computed as follows:

- a. Determine premium for the canceled policy in accordance with Basic Manual Rules X-B or X-D depending on the reason for the cancellation. If the Plan was applied to a 3 year policy, each 12 month unit within such a policy is treated as a separate policy. Refer to Basic Manual Rule III-C-3.
- b. A short rate factor does not apply to any premium for completed 12 month policy units. Apply the short rate factor (under Basic Manual Rule X-D) only to the premium for the 12 month unit canceled by the insured when not retiring from the business.
- c. If the reason for the cancellation of the Three Year Plan is No. 1 or 2 in Rule B of this Section, the Total Standard Premium is the sum of the pro rata premium under Rule B and the Standard Premium for each completed 12 month unit. Use this total Standard Premium to establish the Basic Premium, and if applicable, Excess Loss Premium.
- d. If the cancellation by the carrier is caused by non-payment of premium by the insured, the Maximum Retrospective Premium shall be based on a Total Standard Premium which shall be the sum of the premium, extended pro rata to an annual basis, for the canceled 12 month unit of the policy (under Basic Manual Rule X-B) and the standard premium for each completed 12 month unit, such sum then extended pro rata to a 3 year basis.

e. If the reason for the cancellation of the Three Year Plan is No. 4 in Rule B of this Section, the Total Standard Premium shall be the sum of the short rate premium for the incompleted 12 month unit (under Basic Manual Rule X-D) and the standard premium for each completed 12 month unit. This total Standard Premium is the Minimum Retrospective Premium and also shall be used to determine the Basic

Premium, and if applicable, Excess Loss Premium. The Maximum Retrospective Premium shall be based on a Total Standard Premium which is the sum of the premium, extended pro rata to an annual basis, for the canceled 12 month unit of the policy (under Basic Manual Rule X-B) and the Standard Premium for each completed 12 month unit, such sum then extended pro rata to a 3 year basis.

EXAMPLE I: RETROSPECTIVE PREMIUM CALCULATION ON THREE YEAR POLICY CANCELED BY THE INSURED AFTER 185 DAYS

Actual Payroll for 185 days	\$ 555,000
Authorized Rate (per \$100 of payroll)	\$ 5.00
Experience Modification	1.00
Maximum Retrospective Premium Factor	1.60

- (a) Payroll extended to annual basis = $\$555,000 \times \frac{365 \text{ days}}{185 \text{ days}} =$ \$1,095,000
- (b) Annual Premium = $\$1,095,000 \times 5.00 \text{ (per } \$100) \times 1.00 =$ \$ 54,750
- (c) Short rate percentage for 185 days—Refer to Basic Manual Rule X-E 61%
- (d) Short Rate Premium for canceled policy = $\$54,750 \times .61 =$ \$ 33,398
- (e) Standard Premium—Short Rate Basis = \$ 33,398
- (f) Minimum Retrospective Premium \$ 33,398

Standard Premium is the Minimum Retrospective Premium and also is used to determine the Basic Premium, and if applicable, Excess Loss Premium.

(g) Maximum Retrospective Premium

Explanation: The Maximum Retrospective Premium is based on the Standard Premium without short rate factor, extended pro rata to a 3 year basis.

Calculation

- (i) Standard Premium for 185 days (not short rate) = $\$555,000 \times 5.00 \text{ (per } \$100) \times 1.00 =$ \$ 27,750
- (ii) Standard Premium without short rate factor extended to a 3 year basis = $\$27,750 \times \frac{1095 \text{ days}}{185 \text{ days}} =$ \$ 164,250
- (iii) Maximum Retrospective Premium = $\$164,250 \times 1.60 =$ \$ 262,800

EXAMPLE II: RETROSPECTIVE PREMIUM CALCULATION ON THREE YEAR POLICY CANCELED BY THE INSURED AFTER 1 YEAR AND 185 DAYS

Standard Premium for first 12 month unit	\$	50,000
Actual Payroll for 185 days of second 12 month unit	\$	555,000
Authorized Rate (per \$100 of payroll)	\$	5.00
Experience Modification—Use Experience Rating modification applicable to each 12 month unit.....		1.00
Maximum Retrospective Premium Factor		1.60
(a) Actual Payroll for 185 days extended to annual basis = $\$555,000 \times \frac{365 \text{ days}}{185 \text{ days}} =$	\$	1,095,000
(b) Annual Premium for second 12 month unit = $\$1,095,000 \times 5.00$ (per \$100) $\times 1.00 =$	\$	54,750
(c) Short rate percentage for 185 days—Refer to Basic Manual Rule X-E		61%
(d) Short Rate Premium for incomplete 12 month unit = $\$54,750 \times .61 =$	\$	33,398
(e) Total Standard Premium = $\$50,000 + 33,398 =$	\$	83,398
(f) Minimum Retrospective Premium	\$	83,398
Total Standard Premium is the Minimum Retrospective Premium and also is used to determine the Basic Premium, and if applicable, Excess Loss Premium.		
(g) Maximum Retrospective Premium		
Explanation: The Maximum Retrospective Premium is based on the Total Standard Premium without short rate factor, extended pro rata to a 3 year basis.		
Calculation		
i. Standard Premium for completed 12 month unit	\$	50,000
ii. Standard Premium for 185 days = $\$555,000 \times 5.00$ (per \$100) $\times 1.00 =$	\$	27,750
iii. Standard Premium for 185 days extended pro rata to annual basis = $\$27,750 \times \frac{365}{185} =$	\$	54,750
iv. Total Standard Premium = $\$50,000 + 54,750 =$	\$	104,750
v. Total Standard Premium extended pro rata to a 3 year basis = $\$104,750 \times \frac{3}{2} =$	\$	157,125
vi. Maximum Retrospective Premium = $\$157,125 \times 1.60 =$	\$	251,400

C. VALUATION OF LOSSES

If the policy is canceled by the insured or insurance carrier, the first determination of retrospective premium shall be based upon incurred losses valued six months after the termination date. For complete details on instructions which shall be followed regarding advance unit reports, refer to the Unit Statistical Plan Manual, Section I, Rule 4 (a).

PART THREE

ADMINISTRATION OF THE PLAN

I. ELECTION OF INSURED TO BE SUBJECT TO RETROSPECTIVE RATING

A. How the Insured Elects to be Subject to the Plan

1. The insured elects to be subject to this Plan by notifying the insurance carrier that it has agreed to application of the Plan. This notification shall be executed in writing using the Texas Notice of Election form (TX RR-100 A or TX RR-102) furnished by the insurance carrier.
2. Refer to the Appendix for specimen Notice of Election forms which shall be used for the election by the insured. No other form of election shall be acceptable.

B. How Carrier Accepts Election of the Insured

1. The carrier, based on the Texas Notice of Election signed by the insured, agrees to the election by attaching the appropriate Retrospective Premium Endorsement to the policy.
2. After the carrier accepts the insured's election to be subject to the Plan, the carrier shall provide the Texas Department of Insurance with one copy of the completed Notice of Election, form TX RR-100 A or TX RR-102, no later than sixty (60) days after the policy becomes effective in Texas. Refer to C below. The carrier shall include one additional copy of the completed Notice of Election form and a stamped self-addressed envelope if notification of receipt is desired.

Note: The rating organization must be notified by the carrier if they and the insured agree to shorten or lengthen the period of the Plan's application, up to a maximum of 60 days.

C. Retrospective Rating Plan Not Available

1. The Retrospective Rating Plan is not available unless the Texas Department of Insurance receives the completed Notice of Election form (TX RR-100 A or TX RR-102) within sixty (60) days after the policy becomes effective in Texas.

2. The Texas Department of Insurance will notify the carrier when the Notice of Election is not received within the required time frame by returning to the carrier a copy of the Notice of Election bearing the date it was received.

D. States in Which Selected Plan Applies

One or more additional states may be included in the Plan applicable to a risk after Plan effective date.

II. REPORTS OF PREMIUMS AND LOSSES UNDER THE PLAN

1. Premiums

The standard premiums used as the basis of the Retrospective Premium are those reported in accordance with the Unit Statistical Plan Manual.

2. Incurred Losses

The incurred losses used for determining the Retrospective Premium are those reported under the Unit Statistical Plan Manual.

Note: For complete details on instructions which shall be followed for Nos. 1 and 2 above, refer to the Unit Statistical Plan Manual.

3. Verification of Data

All data reported under the Unit Statistical Plan Manual shall be accepted as verified data for computation of the Retrospective Premium.

III. FILING REQUIREMENTS

1. Notice of Election

For requirements, refer to Appendix, "Filing Requirements," Section I.

2. Supplement to the Application for Approval of Proposed Retrospective Rating Values

For requirements, refer to Appendix, "Filing Requirements," Section II.

3. Factors for Retrospective Rating Option V

- a. For Rating Option V, two copies of form RR-1D (Rev. 83), "Application for Approval of Proposed Retrospective Rating Values" shall be filed for approval not later than 60 days after the effective date of the Plan. Refer to the Appendix for a copy of this form and for specific instructions regarding intrastate and interstate plans.
- b. Rating Option V requires a revised calculation of the Basic Premium Factor if any change results in an increase or decrease beyond the lowest or highest original estimated standard premium sizes selected. Form RR-1D (Rev. 83) shall be refiled if the Basic Premium Factor changes.

IV. COMPUTATION OF RETROSPECTIVE PREMIUM

GENERAL EXPLANATION

Under this Plan, retrospective premiums always are computed initially by the carrier, using premium and loss data which have been reported under the Unit Statistical Plan Manual. On a specific request basis, the retrospective premium calculated by the carrier may then be reported to the rating organization for verification. This is achieved by the rating organization use of the Unit Statistical Plan reports which must be submitted with the retrospective premium calculation. Refer to the Unit Statistical Plan Manual, Section I-3(b) for detailed instructions regarding these reports.

1. First Computation of Retrospective Premium

Under the Unit Statistical Plan Manual, the reports of losses and premiums are submitted to the rating organization. For complete details, refer to Section I-4 of that Manual. As soon as practicable after data have been prepared in accordance with the Unit Statistical Plan, the first retrospective premium computation shall be made by the insurance carrier.

On a specific request basis, this computation may be sent to the rating organization for verification before transmittal to the insured. The carrier shall notify the insured and return premium if the retrospective premium is less

than premium previously paid. The insured shall pay any premium greater than premium previously paid.

If the insured and carrier agree, the first computation of retrospective premium shall be the final adjustment of premium under this Plan. In the absence of such an agreement, additional retrospective premium computations shall be made by the carrier in accordance with Rule 2 below.

For plans applied on a three year basis or Long-Term Construction Projects, interim tentative adjustments of premium will be made unless the carrier and the insured agree not to make such adjustments.

Note: In certain cases, the carrier may make an early computation of retrospective premium. Such cases include bankruptcy, liquidation, reorganization, receivership, assignment for benefit of creditors, or other similar situations.

2. Retrospective Premium Adjustment After First Computation

- a. If the first or any other retrospective premium computation is not final, a subsequent computation and adjustment of premium subject to this Plan shall be made by the carrier 12 months after the previous computation. The procedure for such later computations shall be the same as in Rule 1 above except that such premium calculations shall be based upon the latest Unit Statistical Reports required by Section V of that Manual. If the insured and carrier agree, the latest computation shall be the final retrospective premium. Unless such an agreement has been made, the carrier shall continue to make such additional retrospective premium computations at intervals of 12 months.
- b. If a subsequent computation of retrospective premium results in no change from the previous computation, the insurance carrier shall notify the insured that there is no change in the premium payment and that subsequent computations of retrospective premium will be made in accordance with Rule 3a below.

3. Final Computation of Retrospective Premium

- a. Subsequent computations of retrospective premium shall be issued by the carrier in accordance with Rule 2 above until both the carrier and insured agree that the latest computation shall be the final retrospective premium under this Plan.
- b. When the carrier and insured have agreed to the final retrospective premium calculation, a revision of that premium adjustment is not permitted except for clerical error.

4. Verification of Retrospective Premium

On a specific request basis, any premium adjustment computation is subject to verification by the rating organization. Requests for verification may be made by the carrier, the insured or the State Board of Insurance. Premium adjustment computations shall be maintained by the carrier until final settlement under the Plan has been made and accepted by the insured and shall be available at all times for inspection by representatives of the State Board of Insurance. Carriers shall promptly provide the State Board of Insurance with all information as may be required or desired as respects interstate rated risks.

RATING OPTIONS I, II, III AND IV

ONE YEAR PLAN
TABLE OF RATING VALUES
4210191

Rating Formula:

$$\text{Retrospective Premium} = [\text{Basic Premium} + (\text{Standard Premium} \times \text{Excess Loss Premium Factor}^* \times \text{Loss Conversion Factor}) + (\text{Losses} \times \text{Loss Conversion Factor})] \times \text{Tax Multiplier}; \text{ Subject to Minimum and Maximum Premiums.}$$

Loss Conversion Factor = 1.108; Tax Multiplier—See Footnote.

* Excess Loss Premium Factor is zero when coverage is not subject to loss limitation.

Standard Premium (See Note)		PERCENTAGES OF STANDARD PREMIUM								
		Option I No Surcharge Option (Maximum Prem. = Standard Prem.)		With Surcharges						
				Option II With Specified Minimum Premium		Option III No Specified Minimum Prem.		Option II & III	Option IV	
Basic Prem.	Min. Prem.	Basic Prem.	Min. Prem.	Basic Prem.	Min. Prem.	Max. Prem.	Basic Prem.	Min. Prem.	Max. Prem.	
\$ 15,000	81.6%	89.1%	62.7%	67.2%	63.5%		175.0%	67.2%	75.7%	140.0%
16,000	81.0	88.8	61.7	66.9	62.7		173.9	65.9	75.4	140.0
17,000	80.4	88.5	60.6	66.6	62.0		172.7	64.6	75.1	140.0
18,000	80.2	88.1	59.6	66.3	61.2		171.6	63.3	74.8	140.0
19,000	79.9	87.6	58.5	66.0	60.5		170.5	62.0	74.5	140.0
20,000	79.7	87.3	57.5	65.8	59.8		169.3	60.7	74.2	140.0
21,000	79.5	86.8	57.3	65.6	59.5		167.1	60.1	73.8	140.0
22,000	79.2	86.2	57.1	65.4	59.3		164.8	59.6	73.4	140.0
23,000	78.7	85.9	56.9	65.2	59.1		162.5	59.0	73.0	140.0
24,000	78.1	85.4	56.8	65.0	58.9		160.2	58.5	72.6	140.0
25,000	77.5	85.0	56.6	64.8	58.7		158.0	57.9	72.2	138.9
27,500	76.1	84.5	55.2	64.6	57.8		156.9	56.7	71.9	138.4
30,000	74.7	84.0	53.8	64.4	56.8		155.9	55.4	71.6	137.8
32,500	74.5	83.5	52.4	64.2	55.8		154.9	54.1	71.3	137.3
35,000	74.4	83.0	51.0	64.0	54.8		153.8	52.8	71.0	136.8
37,500	74.2	82.6	49.6	63.8	53.9		152.8	51.5	70.7	136.2
40,000	74.0	81.8	49.0	63.2	53.1		152.2	51.1	69.8	135.9
42,500	73.8	81.0	48.3	62.4	52.4		151.6	50.7	68.9	135.6
45,000	73.5	80.2	47.7	61.8	51.6		150.9	50.3	68.0	135.3
47,500	73.2	79.4	47.1	61.0	50.9		150.3	49.9	67.2	134.9
50,000	72.9	78.6	46.5	60.5	50.1		149.7	49.4	66.4	134.6
52,500	72.6	78.0	46.2	59.9	49.6		149.1	49.3	65.6	134.3
55,000	72.2	77.4	45.9	59.1	49.1		148.5	49.1	64.8	134.0
57,500	71.8	76.9	45.7	58.7	48.6		147.8	48.9	64.1	133.6
60,000	71.4	76.4	45.4	58.0	48.0		147.2	48.7	63.4	133.3
62,500	71.0	76.0	45.1	57.4	47.5		146.6	48.5	62.7	133.0
65,000	70.5	75.6	44.5	57.0	47.0		146.4	48.2	62.3	132.9
67,500	70.1	75.2	44.0	56.6	46.4		146.1	47.9	61.9	132.7
70,000	69.7	74.9	43.4	56.2	45.9		145.9	47.5	61.4	132.4
72,500	69.3	74.4	42.9	55.8	45.3		145.6	47.2	60.9	132.0
75,000	68.9	74.0	42.3	55.4	44.8		145.4	46.9	60.4	131.7
80,000	68.1	73.6	41.5	55.0	43.9		145.1	46.1	59.9	131.3
85,000	67.3	73.2	40.8	54.7	43.1		144.9	45.3	59.4	131.0
90,000	66.6	72.8	40.0	54.4	42.3		144.5	44.5	59.0	130.6
95,000	65.9	72.4	39.2	54.1	41.5		144.3	43.7	58.6	130.2

Effective March 1, 1988—1.060
Effective January 1, 1989—1.048

Effective January 1, 1990—1.032
Effective January 1, 1991—1.032

RATING OPTIONS I, II, III AND IV

ONE YEAR PLAN—TABLE OF RATING VALUES (Contd.)

Standard Premium (See Note)	PERCENTAGES OF STANDARD PREMIUM								
	Option I No Surcharge Option (Maximum Prem. = Standard Prem.) Basic Prem. Min. Prem.		With Surcharges						
			Option II With Specified Minimum Premium Basic Prem. Min. Prem.		Option III No Specified Minimum Prem. Basic Prem.	Option II & III Max. Prem.	Option IV Basic Prem. Min. Prem. Max. Prem.		
\$ 100,000	65.2%	72.0%	38.4%	53.8%	40.7%	144.0%	42.9%	58.2%	129.9%
105,000	64.5	71.3	37.8	53.7	40.1	143.1	42.4	58.0	129.3
110,000	63.7	70.7	37.1	53.5	39.6	142.2	41.9	57.1	128.8
115,000	62.8	70.1	36.5	53.4	39.0	141.2	41.3	56.8	128.4
120,000	61.8	69.4	35.9	53.2	38.5	140.3	40.8	56.3	127.8
125,000	60.9	69.0	35.2	53.0	38.0	139.4	40.3	55.9	127.3
130,000	60.0	68.4	35.2	52.3	37.6	138.5	40.0	55.2	126.9
135,000	59.0	67.8	35.2	51.6	37.3	137.7	39.7	54.6	126.4
140,000	58.6	67.2	35.2	50.9	37.0	137.0	39.4	54.0	126.0
145,000	58.1	66.6	35.2	50.2	36.7	136.3	39.1	53.4	125.6
150,000	57.7	66.0	35.2	49.5	36.3	135.6	38.8	52.8	125.1
162,500	56.6	65.3	34.2	48.8	35.4	134.8	37.8	52.2	124.7
175,000	55.4	64.7	33.2	48.2	34.5	134.1	36.8	51.7	124.3
187,500	54.6	64.0	32.3	47.6	33.6	133.4	35.7	51.2	123.8
200,000	53.8	63.4	31.3	47.0	32.7	132.7	34.7	50.7	123.4
212,500	53.0	62.8	30.3	46.4	31.8	131.9	33.7	50.2	123.0
225,000	52.1	61.6	30.3	46.1	31.8	130.0	33.7	49.8	121.9
237,500	51.3	60.4	30.3	45.5	31.8	128.2	33.7	49.0	120.8
250,000	50.7	59.3	30.3	45.1	31.8	126.6	33.7	48.6	119.9
262,500	50.0	58.2	30.3	44.5	31.8	124.9	33.7	48.1	119.0
275,000	49.3	57.0	30.3	44.1	31.8	124.0	33.7	47.7	118.6
287,500	48.7	55.8	30.3	43.6	31.8	123.2	33.6	47.2	118.0
300,000	48.0	54.8	30.3	43.3	31.8	122.2	33.5	46.9	117.6
312,500	47.7	53.8	30.3	43.0	31.8	121.3	33.4	46.6	117.2
325,000	47.3	53.0	30.3	42.6	31.8	120.4	33.4	46.3	116.6
337,500	46.9	52.2	30.3	42.2	31.8	119.6	33.3	46.0	116.2
350,000	46.6	51.3	30.3	41.8	31.8	118.6	33.1	45.6	115.7
362,500	46.2	50.5	30.3	41.3	31.8	117.7	32.9	45.2	115.2
375,000	46.0	50.0	30.3	41.0	31.8	117.3	32.8	44.9	115.0
387,500	45.7	49.5	30.3	38.0	31.8	117.0	32.6	44.6	114.8
400,000	45.5	49.0	30.3	35.0	31.8	116.6	32.4	44.4	114.6
412,500	45.2	48.6	****	****	31.7	116.2	32.3	44.2	114.5
425,000	45.0	48.2	****	****	31.7	115.7	32.2	44.1	114.3
437,500	44.4	47.8	****	****	31.6	115.4	32.1	44.0	114.0
450,000	43.8	47.4	****	****	31.5	115.0	32.0	44.0	113.8

**** Not available at this premium size.

RATING OPTIONS I, II, III AND IV

ONE YEAR PLAN—TABLE OF RATING VALUES (Contd.)

Standard Premium (See Note)		PERCENTAGES OF STANDARD PREMIUM								
		Option I No Surcharge Option (Maximum Prem. = Standard Prem.) Basic Prem. Min. Prem.		With Surcharges						
				Option II With Specified Minimum Premium Basic Prem. Min. Prem.		Option III No Specified Minimum Prem. Basic Prem.		Option II & III Max. Prem.	Option IV Min. Prem. Max. Prem.	
\$	462,500	43.1%	47.0%	****	****	31.5%	114.6%	31.9%	44.0%	113.6%
	475,000	****	****	****	****	31.5	114.5	31.7	43.5	113.6
	487,500	****	****	****	****	31.5	114.5	31.5	43.5	113.5
	500,000 and over	****	****	****	****	31.5	114.4	31.3	43.5	113.5

**** Not available at this premium size.

Note: If the audited earned Standard Premium for a policy written under Rating Option I, II, III or IV lies between any two of the figures in the Standard Premium column, the percentages for the lower of these two amounts shall apply, provided, however, that if the audited earned Standard Premium of the policy is less than \$15,000, the percentages for a Standard Premium of \$15,000 shall apply. If the audited earned standard premium for a policy written under Option I exceeds \$462,500, the percentages shown for \$462,500 shall apply. If the audited earned standard premium for a policy written under Option II exceeds \$400,000, the percentages shown for \$400,000 shall apply.

RATING OPTIONS I, II, III AND IV

**THREE YEAR PLAN
TABLE OF RATING VALUES
4230191**

Rating Formula:

Retrospective Premium = [Basic Premium + (Standard Premium × Excess Loss Premium Factor* × Loss Conversion Factor) + (Losses × Loss Conversion Factor)] × Tax Multiplier; Subject to Minimum and Maximum Premiums.

Loss Conversion Factor = 1.108; Tax Multiplier—See Footnote.

* Excess Loss Premium Factor is zero when coverage is not subject to loss limitation.

Standard Premium (See Note)	PERCENTAGES OF STANDARD PREMIUM									
	Option I No Surcharge Option (Maximum Prem. = Standard Prem.)		With Surcharges							
	Basic Prem.	Min. Prem.	Option II With Specified Minimum Premium		Option III No Specified Minimum Premium.		Option II & III Max. Prem.	Option IV Min. Prem. Max. Prem.		
			Basic Prem.	Min. Prem.	Basic Prem.	Basic Prem.		Basic Prem.	Min. Prem.	Max. Prem.
\$ 45,000	75.5%	85.4%	43.1%	64.8%	50.5%	165.0%	52.0%	71.1%	135.0%	
47,500	75.3	84.6	42.3	63.5	49.6	164.5	52.0	70.0	134.8	
50,000	75.0	83.7	41.5	62.9	48.7	163.9	51.9	69.0	134.5	
52,500	74.8	82.8	41.3	61.9	48.0	163.4	51.5	68.0	134.3	
55,000	74.5	82.0	41.0	61.0	47.4	162.8	51.2	67.2	134.0	
57,500	74.2	81.1	40.8	60.2	46.7	162.3	50.8	66.4	133.7	
60,000	73.9	80.3	40.5	59.8	46.0	161.7	50.4	65.5	133.5	
62,500	73.6	79.5	40.3	59.6	45.4	161.2	50.0	64.7	133.2	
65,000	73.3	79.1	39.8	59.4	44.9	160.4	49.6	64.5	132.9	
67,500	72.6	78.7	39.4	59.0	44.4	159.6	49.2	64.1	132.5	
70,000	72.0	78.4	39.0	58.6	43.9	158.9	48.8	63.8	131.9	
72,500	71.3	77.9	38.6	58.3	43.4	158.1	48.4	63.5	131.3	
75,000	70.7	77.5	38.2	57.9	42.9	157.3	48.0	63.0	130.8	
80,000	69.4	77.1	37.5	57.7	42.1	156.6	47.4	62.7	130.1	
85,000	68.7	76.7	36.7	57.3	41.4	155.8	46.8	62.0	129.6	
90,000	68.0	76.3	35.9	57.1	40.6	155.0	46.2	61.6	129.0	
95,000	67.3	75.9	35.2	56.9	39.8	154.3	45.6	61.2	128.4	
100,000	66.6	75.5	34.4	56.6	39.0	153.5	45.0	60.7	127.8	
105,000	66.0	74.3	34.0	56.2	38.5	152.5	44.6	60.4	127.3	
110,000	65.4	73.1	33.7	55.9	38.1	151.5	44.2	59.7	126.8	
115,000	64.8	71.9	33.4	55.6	37.6	150.5	43.8	59.1	126.2	
120,000	64.1	71.1	33.0	55.3	37.1	149.5	43.4	58.5	125.7	
125,000	63.5	70.2	32.7	55.0	36.7	148.6	43.0	57.9	125.2	
130,000	62.9	69.5	32.6	54.5	36.4	147.6	42.7	57.2	124.7	
135,000	62.5	68.8	32.5	54.1	36.1	146.8	42.4	56.6	124.3	
140,000	62.2	68.2	32.4	53.7	35.8	146.0	42.2	55.9	123.9	
145,000	61.8	67.6	32.3	53.4	35.5	145.3	41.9	55.2	123.5	
150,000	61.4	67.0	32.2	52.5	35.2	144.5	41.6	54.5	123.1	
162,500	60.4	65.8	31.6	51.6	34.3	143.7	40.7	53.9	122.6	
175,000	59.4	65.1	31.0	50.7	33.5	143.0	39.8	53.3	122.2	

Effective March 1, 1988—1.060
Effective January 1, 1989—1.048

Effective January 1, 1990—1.052
Effective January 1, 1991—1.052

RATING OPTIONS I, II, III AND IV

THREE YEAR PLAN—TABLE OF RATING VALUES (Contd.)

Standard Premium (See Note)		PERCENTAGES OF STANDARD PREMIUM								
		Option I No Surcharge Option (Maximum Prem. = Standard Prem.) Basic Prem. Min. Prem.		With Surcharges						
				Option II With Specified Minimum Premium Basic Prem. Min. Prem.		Option III No Specified Minimum Prem. Basic Prem.	Option II & III Max. Prem.	Option IV Basic Prem. Min. Prem. Max. Prem.		
\$	187,500	58.4%	64.5%	30.3%	49.9%	32.6%	142.2%	38.8%	52.7%	121.8%
	200,000	57.4	63.9	29.7	49.2	31.7	141.4	37.9	52.2	121.4
	212,500	56.5	63.3	29.1	48.5	30.9	140.7	37.0	51.7	120.9
	225,000	55.5	62.1	29.1	48.0	30.9	139.0	37.0	50.9	120.0
	237,500	54.9	60.9	29.1	47.5	30.9	137.0	37.0	50.2	118.9
	250,000	54.4	59.8	29.1	47.0	30.9	135.4	37.0	49.6	118.2
	262,500	53.8	58.7	29.1	46.5	30.9	133.8	37.0	49.1	117.3
	275,000	53.3	57.5	29.1	46.0	30.9	132.6	37.0	48.5	116.9
	287,500	52.7	56.3	29.1	45.5	30.8	131.9	37.0	47.9	116.4
	300,000	51.8	55.3	29.1	45.1	30.8	130.9	37.0	47.6	116.0
	312,500	51.0	54.3	29.1	44.7	30.7	129.9	37.0	47.3	115.5
	325,000	50.1	53.5	29.1	44.1	30.7	128.9	37.0	46.9	115.0
	337,500	49.3	52.7	29.1	43.6	30.7	128.1	37.0	46.6	114.6
	350,000	48.4	51.8	29.1	43.1	30.5	127.1	36.8	46.1	114.1
	362,500	47.9	51.0	29.1	42.6	30.4	126.1	36.7	45.7	113.6
	375,000	47.4	50.5	29.1	42.4	30.3	125.5	36.5	45.4	113.4
	387,500	46.9	50.0	29.1	39.4	30.2	125.0	36.4	45.2	113.1
	400,000	46.4	49.5	29.1	36.4	30.1	124.4	36.2	45.0	112.9
	412,500	45.9	49.0	29.1	33.4	30.0	123.9	36.0	44.7	112.6
	425,000	45.4	48.5	****	****	30.0	123.3	35.7	44.4	112.4
	437,500	44.9	48.0	****	****	29.9	122.8	35.5	44.2	112.1
	450,000	44.4	47.5	****	****	29.8	122.2	35.3	44.0	111.8
	462,500	44.0	47.0	****	****	29.7	121.7	35.0	44.0	111.5
	475,000	43.5	46.7	****	****	29.5	121.7	34.8	43.5	111.5
	487,500	43.4	46.4	****	****	29.2	121.7	34.5	43.5	111.5
	500,000	43.2	46.1	****	****	29.0	121.7	34.3	43.5	111.5
	550,000	42.7	45.8	****	****	28.0	121.7	33.3	43.5	111.5
	600,000	42.1	45.6	****	****	27.0	121.7	32.4	43.5	111.5
	650,000	41.6	45.4	****	****	26.4	121.7	31.5	43.0	111.5
	700,000	40.9	45.2	****	****	25.8	121.7	30.6	43.0	111.5
	750,000	40.2	45.0	****	****	25.2	121.7	29.7	43.0	111.5
	and over									

**** Not available at this premium size.

NOTE: If the audited earned Standard Premium for a policy written under Rating Option I, II, III or IV lies between any two of the figures in the Standard Premium column, the percentage for the lower of these two amounts shall apply, provided; however, that if the audited earned Standard Premium for a policy is less than \$45,000, the percentages for a Standard Premium of \$45,000 shall apply. If the audited earned standard premium for a policy written under Option II exceeds \$412,500, the percentages shown for \$412,500 shall apply.

Table of Insurance Charges – Group Assignments

<u>Group</u>	<u>Expected Loss Range</u>		<u>Group</u>	<u>Expected Loss Range</u>		<u>Group</u>	<u>Expected Loss Range</u>	
99	\$ 1 –	52	64	\$ 35,231 –	38,176	29	\$ 870,263 –	1,016,514
98	53 –	126	63	38,177 –	41,332	28	1,016,515 –	1,191,293
97	127 –	235	62	41,333 –	44,712	27	1,191,294 –	1,401,176
96	236 –	384	61	44,713 –	48,337	26	1,401,177 –	1,777,975
95	385 –	569	60	48,338 –	52,212	25	1,777,976 –	2,195,447
94	570 –	770	59	52,213 –	56,364	24	2,195,448 –	2,718,157
93	771 –	1,014	58	56,365 –	60,815	23	2,718,158 –	3,364,681
92	1,015 –	1,310	57	60,816 –	65,587	22	3,364,682 –	4,158,140
91	1,311 –	1,641	56	65,588 –	70,705	21	4,158,141 –	5,263,028
90	1,642 –	2,016	55	70,706 –	76,377	20	5,263,029 –	6,681,380
89	2,017 –	2,432	54	76,378 –	82,099	19	6,681,381 –	8,549,518
88	2,433 –	2,903	53	82,100 –	88,432	18	8,549,519 –	11,799,164
87	2,904 –	3,415	52	88,433 –	95,241	17	11,799,165 –	16,685,150
86	3,416 –	3,986	51	95,242 –	102,567	16	16,685,151 –	23,532,904
85	3,987 –	4,612	50	102,568 –	110,454	15	23,532,905 –	33,092,983
84	4,613 –	5,288	49	110,455 –	118,950	14	33,092,984 –	46,378,991
83	5,289 –	6,032	48	118,951 –	128,107	13	46,378,992 –	68,522,522
82	6,033 –	6,838	47	128,108 –	137,994	12	68,522,523 –	101,849,397
81	6,839 –	7,708	46	137,995 –	148,673	11	101,849,398 –	150,493,680
80	7,709 –	8,656	45	148,674 –	160,225	10	150,493,681 –	220,133,692
79	8,657 –	9,678	44	160,226 –	172,728	9	220,133,693 –	333,551,316
78	9,679 –	10,779	43	172,729 –	186,283	8	333,551,317 –	528,238,555
77	10,780 –	11,968	42	186,284 –	200,998	7	528,238,556 –	885,636,101
76	11,969 –	13,243	41	200,999 –	216,987	6	885,636,102 –	and over
75	13,244 –	14,621	40	216,988 –	234,390			
74	14,622 –	16,095	39	234,391 –	253,363			
73	16,096 –	17,682	38	253,364 –	274,833			
72	17,683 –	19,384	37	274,834 –	315,248			
71	19,385 –	21,207	36	315,249 –	362,199			
70	21,208 –	23,167	35	362,200 –	416,869			
69	23,168 –	25,258	34	416,870 –	480,730			
68	25,259 –	27,503	33	480,731 –	555,559			
67	27,504 –	29,901	32	555,560 –	643,522			
66	29,902 –	32,478	31	643,523 –	747,319			
65	32,479 –	35,230	30	747,320 –	870,262			

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	99	98	97	96	95	94	93	92	91	90
.01	1.000 .010	1.000 .010	.999 .009	.999 .009	.999 .009	.998 .008	.998 .008	.998 .008	.998 .008	.998 .008
.02	1.000 .020	.999 .019	.999 .019	.998 .018	.998 .018	.998 .018	.997 .017	.997 .017	.996 .016	.996 .016
.03	.999 .029	.999 .029	.998 .028	.997 .027	.997 .027	.996 .026	.996 .026	.995 .025	.994 .024	.994 .024
.04	.999 .039	.999 .039	.998 .038	.997 .037	.996 .036	.995 .035	.995 .035	.994 .034	.993 .033	.992 .032
.05	.999 .049	.998 .048	.997 .047	.996 .046	.995 .045	.994 .044	.993 .043	.992 .042	.991 .041	.990 .040
.06	.999 .059	.998 .058	.997 .057	.995 .055	.994 .054	.993 .053	.992 .052	.991 .051	.989 .049	.988 .048
.07	.999 .069	.997 .067	.996 .066	.994 .064	.993 .063	.992 .062	.990 .060	.989 .059	.987 .057	.986 .056
.08	.999 .079	.997 .077	.995 .075	.994 .074	.992 .072	.991 .071	.989 .069	.988 .068	.986 .066	.984 .064
.09	.998 .088	.997 .087	.995 .085	.993 .083	.992 .082	.990 .080	.988 .078	.987 .077	.985 .075	.983 .073
.10	.998 .098	.996 .096	.994 .094	.992 .092	.990 .090	.989 .089	.987 .087	.985 .085	.983 .083	.981 .081
.11	.998 .108	.996 .106	.994 .104	.992 .102	.990 .100	.988 .098	.986 .096	.984 .094	.981 .091	.979 .089
.12	.998 .118	.996 .116	.994 .114	.991 .111	.989 .109	.987 .107	.985 .105	.983 .103	.980 .100	.978 .098
.13	.998 .128	.995 .125	.993 .123	.990 .120	.988 .118	.985 .115	.983 .113	.981 .111	.978 .108	.976 .106
.14	.998 .138	.995 .135	.992 .132	.990 .130	.987 .127	.985 .125	.982 .122	.979 .119	.977 .117	.974 .114
.15	.997 .147	.995 .145	.992 .142	.989 .139	.987 .137	.984 .134	.981 .131	.978 .128	.976 .126	.973 .123
.16	.997 .157	.994 .154	.992 .152	.989 .149	.986 .146	.983 .143	.980 .140	.977 .137	.974 .134	.971 .131
.17	.997 .167	.994 .164	.991 .161	.988 .158	.985 .155	.982 .152	.979 .149	.976 .146	.973 .143	.970 .140
.18	.997 .177	.994 .174	.991 .171	.988 .168	.985 .165	.982 .162	.979 .159	.975 .155	.972 .152	.969 .149
.19	.997 .187	.993 .183	.990 .180	.987 .177	.983 .173	.980 .170	.977 .167	.973 .163	.970 .160	.967 .157
.20	.997 .197	.993 .193	.990 .190	.986 .186	.983 .183	.979 .179	.976 .176	.972 .172	.969 .169	.965 .165
.21	.996 .206	.993 .203	.989 .199	.986 .196	.982 .192	.979 .189	.975 .185	.971 .181	.968 .178	.964 .174
.22	.996 .216	.993 .213	.989 .209	.985 .205	.982 .202	.978 .198	.974 .194	.970 .190	.966 .186	.963 .183
.23	.996 .226	.992 .222	.989 .219	.985 .215	.981 .211	.977 .207	.973 .203	.969 .199	.965 .195	.961 .191
.24	.996 .236	.992 .232	.988 .228	.984 .224	.980 .220	.976 .216	.972 .212	.968 .208	.964 .204	.960 .200
.25	.996 .246	.992 .242	.988 .238	.984 .234	.980 .230	.976 .226	.971 .221	.967 .217	.963 .213	.959 .209
.26	.996 .256	.992 .252	.987 .247	.983 .243	.979 .239	.975 .235	.970 .230	.966 .226	.962 .222	.957 .217
.27	.996 .266	.991 .261	.987 .257	.983 .253	.978 .248	.974 .244	.970 .240	.965 .235	.961 .231	.956 .226

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	99	98	97	96	95	94	93	92	91	90
.28	.996 .276	.991 .271	.987 .267	.982 .262	.978 .258	.973 .253	.969 .249	.964 .244	.960 .240	.955 .235
.29	.995 .285	.991 .281	.986 .276	.982 .272	.977 .267	.972 .262	.968 .258	.963 .253	.958 .248	.954 .244
.30	.995 .295	.991 .291	.986 .286	.981 .281	.976 .276	.972 .272	.967 .267	.962 .262	.957 .257	.952 .252
.31	.995 .305	.991 .301	.986 .296	.981 .291	.976 .286	.972 .282	.967 .277	.962 .272	.957 .267	.952 .262
.32	.995 .315	.990 .310	.986 .306	.981 .301	.976 .296	.971 .291	.966 .286	.961 .281	.956 .276	.951 .271
.33	.995 .325	.990 .320	.985 .315	.980 .310	.975 .305	.970 .300	.965 .295	.960 .290	.955 .285	.950 .280
.34	.995 .335	.990 .330	.985 .325	.980 .320	.975 .315	.969 .309	.964 .304	.959 .299	.954 .294	.948 .288
.35	.995 .345	.990 .340	.984 .334	.979 .329	.974 .324	.969 .319	.963 .313	.958 .308	.953 .303	.947 .297
.36	.995 .355	.989 .349	.984 .344	.979 .339	.973 .333	.968 .328	.962 .322	.957 .317	.951 .311	.946 .306
.37	.995 .365	.989 .359	.984 .354	.978 .348	.973 .343	.967 .337	.961 .331	.956 .326	.950 .320	.945 .315
.38	.995 .375	.989 .369	.984 .364	.978 .358	.973 .353	.967 .347	.961 .341	.956 .336	.950 .330	.944 .324
.39	.994 .384	.989 .379	.983 .373	.978 .368	.972 .362	.966 .356	.961 .351	.955 .345	.949 .339	.943 .333
.40	.994 .394	.989 .389	.983 .383	.977 .377	.971 .371	.966 .366	.960 .360	.954 .354	.948 .348	.942 .342
.41	.994 .404	.988 .398	.982 .392	.977 .387	.971 .381	.965 .375	.959 .369	.953 .363	.947 .357	.941 .351
.42	.994 .414	.988 .408	.982 .402	.977 .397	.971 .391	.965 .385	.959 .379	.953 .373	.947 .367	.941 .361
.43	.994 .424	.988 .418	.982 .412	.976 .406	.970 .400	.964 .394	.958 .388	.952 .382	.946 .376	.939 .369
.44	.994 .434	.988 .428	.982 .422	.976 .416	.969 .409	.963 .403	.957 .397	.951 .391	.945 .385	.938 .378
.45	.994 .444	.988 .438	.981 .431	.975 .425	.969 .419	.962 .412	.956 .406	.950 .400	.944 .394	.937 .387
.46	.994 .454	.988 .448	.981 .441	.975 .435	.969 .429	.962 .422	.956 .416	.950 .410	.943 .403	.937 .397
.47	.994 .464	.987 .457	.981 .451	.975 .445	.968 .438	.962 .432	.955 .425	.949 .419	.942 .412	.936 .406
.48	.994 .474	.987 .467	.981 .461	.974 .454	.967 .447	.961 .441	.954 .434	.948 .428	.941 .421	.935 .415
.49	.994 .484	.987 .477	.981 .471	.974 .464	.967 .457	.961 .451	.954 .444	.948 .438	.941 .431	.934 .424
.50	.993 .493	.987 .487	.980 .480	.974 .474	.967 .467	.960 .460	.953 .453	.947 .447	.940 .440	.933 .433
.51	.993 .503	.987 .497	.980 .490	.973 .483	.966 .476	.959 .469	.953 .463	.946 .456	.939 .449	.932 .442
.52	.993 .513	.987 .507	.980 .500	.973 .493	.966 .486	.959 .479	.953 .473	.946 .466	.939 .459	.932 .452
.53	.993 .523	.986 .516	.979 .509	.972 .502	.966 .496	.959 .489	.952 .482	.945 .475	.938 .468	.931 .461
.54	.993 .533	.986 .526	.979 .519	.972 .512	.965 .505	.958 .498	.951 .491	.944 .484	.937 .477	.930 .470

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	99	98	97	96	95	94	93	92	91	90
.55	.993 .543	.986 .536	.979 .529	.972 .522	.965 .515	.958 .508	.951 .501	.944 .494	.936 .486	.929 .479
.56	.993 .553	.986 .546	.979 .539	.971 .531	.964 .524	.957 .517	.950 .510	.943 .503	.935 .495	.928 .488
.57	.993 .563	.986 .556	.979 .549	.971 .541	.964 .534	.957 .527	.950 .520	.943 .513	.935 .505	.928 .498
.58	.993 .573	.986 .566	.978 .558	.971 .551	.964 .544	.956 .536	.949 .529	.942 .522	.934 .514	.927 .507
.59	.993 .583	.985 .575	.978 .568	.970 .560	.963 .553	.955 .545	.948 .538	.941 .531	.933 .523	.926 .516
.60	.993 .593	.985 .585	.978 .578	.970 .570	.963 .563	.955 .555	.948 .548	.940 .540	.933 .533	.925 .525
.61	.993 .603	.985 .595	.977 .587	.970 .580	.962 .572	.955 .565	.947 .557	.939 .549	.932 .542	.924 .534
.62	.993 .613	.985 .605	.977 .597	.970 .590	.962 .582	.955 .575	.947 .567	.939 .559	.932 .552	.924 .544
.63	.992 .622	.985 .615	.977 .607	.969 .599	.962 .592	.954 .584	.946 .576	.938 .568	.931 .561	.923 .553
.64	.992 .632	.985 .625	.977 .617	.969 .609	.962 .602	.954 .594	.946 .586	.938 .578	.931 .571	.923 .563
.65	.992 .642	.984 .634	.977 .627	.969 .619	.961 .611	.953 .603	.945 .595	.937 .587	.930 .580	.922 .572
.66	.992 .652	.984 .644	.976 .636	.968 .628	.960 .620	.952 .612	.944 .604	.936 .596	.929 .589	.921 .581
.67	.992 .662	.984 .654	.976 .646	.968 .638	.960 .630	.952 .622	.944 .614	.936 .606	.928 .598	.920 .590
.68	.992 .672	.984 .664	.976 .656	.968 .648	.960 .640	.952 .632	.944 .624	.935 .615	.927 .607	.919 .599
.69	.992 .682	.984 .674	.976 .666	.968 .658	.960 .650	.952 .642	.944 .634	.935 .625	.927 .617	.919 .609
.70	.992 .692	.984 .684	.975 .675	.967 .667	.959 .659	.951 .651	.943 .643	.934 .634	.926 .626	.918 .618
.71	.992 .702	.984 .694	.975 .685	.967 .677	.959 .669	.951 .661	.943 .653	.934 .644	.926 .636	.918 .628
.72	.992 .712	.983 .703	.975 .695	.967 .687	.958 .678	.950 .670	.942 .662	.933 .653	.925 .645	.917 .637
.73	.992 .722	.983 .713	.975 .705	.967 .697	.958 .688	.950 .680	.942 .672	.933 .663	.925 .655	.917 .647
.74	.992 .732	.983 .723	.975 .715	.966 .706	.958 .698	.949 .689	.941 .681	.932 .672	.924 .664	.916 .656
.75	.992 .742	.983 .733	.975 .725	.966 .716	.958 .708	.949 .699	.941 .691	.932 .682	.924 .674	.915 .665
.76	.991 .751	.983 .743	.974 .734	.966 .726	.957 .717	.949 .709	.940 .700	.931 .691	.923 .683	.914 .674
.77	.991 .761	.983 .753	.974 .744	.966 .736	.957 .727	.949 .719	.940 .710	.931 .701	.923 .693	.914 .684
.78	.991 .771	.983 .763	.974 .754	.965 .745	.956 .736	.948 .728	.939 .719	.930 .710	.922 .702	.913 .693
.79	.991 .781	.983 .773	.974 .764	.965 .755	.956 .746	.948 .738	.939 .729	.930 .720	.921 .711	.913 .703
.80	.991 .791	.982 .782	.974 .774	.965 .765	.956 .756	.947 .747	.938 .738	.929 .729	.920 .720	.912 .712
.81	.991 .801	.982 .792	.974 .784	.965 .775	.956 .766	.947 .757	.938 .748	.929 .739	.920 .730	.911 .721

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	99	98	97	96	95	94	93	92	91	90
.82	.991	.982	.973	.964	.955	.946	.937	.928	.919	.910
	.811	.802	.793	.784	.775	.766	.757	.748	.739	.730
.83	.991	.982	.973	.964	.955	.946	.937	.928	.919	.910
	.821	.812	.803	.794	.785	.776	.767	.758	.749	.740
.84	.991	.982	.973	.964	.955	.945	.936	.927	.918	.909
	.831	.822	.813	.804	.795	.785	.776	.767	.758	.749
.85	.991	.982	.973	.964	.955	.945	.936	.927	.918	.909
	.841	.832	.823	.814	.805	.795	.786	.777	.768	.759
.86	.991	.982	.973	.964	.955	.945	.936	.927	.918	.909
	.851	.842	.833	.824	.815	.805	.796	.787	.778	.769
.87	.991	.982	.972	.963	.954	.945	.935	.926	.917	.908
	.861	.852	.842	.833	.824	.815	.805	.796	.787	.778
.88	.991	.982	.972	.963	.954	.945	.935	.926	.917	.907
	.871	.862	.852	.843	.834	.825	.815	.806	.797	.787
.89	.991	.981	.972	.963	.953	.944	.935	.925	.916	.906
	.881	.871	.862	.853	.843	.834	.825	.815	.806	.796
.90	.991	.981	.972	.963	.953	.944	.935	.925	.916	.906
	.891	.881	.872	.863	.853	.844	.835	.825	.816	.806
.91	.991	.981	.972	.962	.953	.943	.934	.924	.915	.905
	.901	.891	.882	.872	.863	.853	.844	.834	.825	.815
.92	.991	.981	.972	.962	.953	.943	.934	.924	.915	.905
	.911	.901	.892	.882	.873	.863	.854	.844	.835	.825
.93	.990	.981	.971	.962	.952	.942	.933	.923	.914	.904
	.920	.911	.901	.892	.882	.872	.863	.853	.844	.834
.94	.990	.981	.971	.962	.952	.942	.933	.923	.913	.904
	.930	.921	.911	.902	.892	.882	.873	.863	.853	.844
.95	.990	.981	.971	.961	.951	.942	.932	.922	.912	.903
	.940	.931	.921	.911	.901	.892	.882	.872	.862	.853
.96	.990	.981	.971	.961	.951	.942	.932	.922	.912	.902
	.950	.941	.931	.921	.911	.902	.892	.882	.872	.862
.97	.990	.981	.971	.961	.951	.942	.932	.922	.912	.902
	.960	.951	.941	.931	.921	.912	.902	.892	.882	.872
.98	.990	.980	.970	.961	.951	.941	.931	.921	.911	.901
	.970	.960	.950	.941	.931	.921	.911	.901	.891	.881
.99	.990	.980	.970	.961	.951	.941	.931	.921	.911	.901
	.980	.970	.960	.951	.941	.931	.921	.911	.901	.891
1.00	.990	.980	.970	.960	.950	.940	.930	.920	.910	.900
1.01	.990	.980	.970	.960	.950	.940	.930	.920	.910	.900
1.02	.990	.980	.970	.960	.950	.940	.930	.920	.910	.900
1.03	.990	.980	.970	.959	.949	.939	.929	.919	.909	.899
1.04	.990	.980	.970	.959	.949	.939	.929	.919	.909	.899
1.05	.990	.980	.970	.959	.949	.939	.929	.919	.909	.898
1.06	.990	.979	.969	.959	.949	.938	.928	.918	.908	.897
1.07	.990	.979	.969	.959	.949	.938	.928	.918	.908	.897
1.08	.990	.979	.969	.958	.948	.938	.927	.917	.906	.896
1.09	.990	.979	.969	.958	.948	.938	.927	.917	.906	.896
1.10	.990	.979	.969	.958	.948	.938	.927	.917	.906	.896
1.11	.989	.979	.968	.958	.947	.937	.926	.916	.905	.895
1.12	.989	.979	.968	.958	.947	.937	.926	.916	.905	.894
1.13	.989	.979	.968	.957	.947	.936	.925	.915	.904	.893
1.14	.989	.979	.968	.957	.947	.936	.925	.915	.904	.893
1.15	.989	.979	.968	.957	.947	.936	.925	.915	.904	.893
1.16	.989	.978	.968	.957	.946	.935	.925	.914	.903	.892
1.17	.989	.978	.968	.957	.946	.935	.925	.914	.903	.892

TABLE OF INSURANCE CHARGES

EXPECTED LOSS GROUP

ENTRY RATIO	99	98	97	96	95	94	93	92	91	90
1.18	.989	.978	.967	.956	.945	.935	.924	.913	.902	.891
1.19	.989	.978	.967	.956	.945	.935	.924	.913	.902	.891
1.20	.989	.978	.967	.956	.945	.934	.923	.912	.901	.890
1.21	.989	.978	.967	.956	.945	.934	.923	.912	.901	.889
1.22	.989	.978	.967	.956	.945	.934	.923	.912	.900	.889
1.23	.989	.978	.966	.955	.944	.933	.922	.911	.899	.888
1.24	.989	.978	.966	.955	.944	.933	.922	.911	.899	.888
1.25	.989	.978	.966	.955	.944	.933	.922	.911	.899	.888
1.26	.989	.977	.966	.955	.943	.932	.921	.910	.898	.887
1.27	.989	.977	.966	.955	.943	.932	.921	.910	.898	.887
1.28	.989	.977	.966	.954	.943	.931	.920	.909	.897	.886
1.29	.989	.977	.966	.954	.943	.931	.920	.909	.897	.885
1.30	.989	.977	.966	.954	.943	.931	.920	.909	.897	.885
1.31	.988	.977	.965	.954	.942	.931	.919	.908	.896	.884
1.32	.988	.977	.965	.954	.942	.931	.919	.908	.896	.884
1.33	.988	.977	.965	.953	.942	.930	.918	.907	.895	.883
1.34	.988	.977	.965	.953	.942	.930	.918	.907	.895	.883
1.35	.988	.977	.965	.953	.942	.930	.918	.907	.895	.883
1.36	.988	.976	.964	.953	.941	.929	.917	.906	.894	.882
1.37	.988	.976	.964	.953	.941	.929	.917	.906	.894	.882
1.38	.988	.976	.964	.952	.940	.928	.916	.905	.893	.881
1.39	.988	.976	.964	.952	.940	.928	.916	.905	.892	.880
1.40	.988	.976	.964	.952	.940	.928	.916	.905	.892	.880
1.41	.988	.976	.964	.952	.940	.928	.916	.904	.891	.879
1.42	.988	.976	.964	.952	.940	.928	.916	.904	.891	.879
1.43	.988	.976	.964	.952	.940	.928	.916	.904	.891	.879
1.44	.988	.975	.963	.951	.939	.927	.915	.903	.890	.878
1.45	.988	.975	.963	.951	.939	.927	.915	.903	.890	.878
1.46	.988	.975	.963	.951	.938	.926	.914	.902	.889	.877
1.47	.988	.975	.963	.951	.938	.926	.914	.901	.889	.876
1.48	.988	.975	.963	.951	.938	.926	.914	.901	.889	.876
1.49	.987	.975	.962	.950	.938	.925	.913	.900	.888	.875
1.50	.987	.975	.962	.950	.938	.925	.913	.900	.888	.875
1.51	.987	.975	.962	.950	.938	.925	.913	.900	.888	.875
1.52	.987	.975	.962	.949	.937	.924	.912	.899	.887	.874
1.53	.987	.975	.962	.949	.937	.924	.912	.899	.887	.874
1.54	.987	.974	.962	.949	.936	.924	.911	.898	.886	.873
1.55	.987	.974	.962	.949	.936	.924	.911	.898	.885	.873
1.56	.987	.974	.962	.949	.936	.924	.911	.898	.885	.872
1.57	.987	.974	.961	.948	.936	.923	.910	.897	.884	.871
1.58	.987	.974	.961	.948	.936	.923	.910	.897	.884	.871
1.59	.987	.974	.961	.948	.936	.923	.910	.897	.884	.871
1.60	.987	.974	.961	.948	.935	.922	.909	.896	.883	.870
1.61	.987	.974	.961	.948	.935	.922	.909	.896	.883	.870
1.62	.987	.974	.960	.947	.934	.921	.908	.895	.882	.869
1.63	.987	.974	.960	.947	.934	.921	.908	.895	.882	.869
1.64	.987	.974	.960	.947	.934	.921	.908	.895	.882	.869
1.65	.987	.973	.960	.947	.934	.921	.907	.894	.881	.868
1.66	.987	.973	.960	.947	.934	.921	.907	.894	.881	.867
1.67	.987	.973	.960	.947	.934	.921	.907	.894	.881	.867
1.68	.987	.973	.960	.946	.933	.920	.907	.893	.880	.866
1.69	.987	.973	.960	.946	.933	.920	.907	.893	.880	.866
1.70	.987	.973	.960	.946	.933	.920	.907	.893	.880	.866
1.71	.986	.973	.959	.946	.932	.919	.906	.892	.879	.865

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	99	98	97	96	95	94	93	92	91	90
1.72	.986	.973	.959	.946	.932	.919	.906	.892	.878	.865
1.73	.986	.973	.959	.946	.932	.919	.906	.892	.878	.865
1.74	.986	.973	.959	.945	.932	.918	.905	.891	.877	.864
1.75	.986	.973	.959	.945	.932	.918	.905	.891	.877	.864
1.76	.986	.972	.958	.945	.931	.917	.904	.890	.876	.863
1.77	.986	.972	.958	.945	.931	.917	.904	.890	.876	.862
1.78	.986	.972	.958	.945	.931	.917	.904	.890	.876	.862
1.79	.986	.972	.958	.944	.930	.917	.903	.889	.875	.861
1.80	.986	.972	.958	.944	.930	.917	.903	.889	.875	.861
1.81	.986	.972	.958	.944	.930	.917	.903	.889	.875	.861
1.82	.986	.972	.958	.944	.930	.916	.902	.888	.874	.860
1.83	.986	.972	.958	.944	.930	.916	.902	.888	.874	.860
1.84	.986	.972	.958	.944	.930	.916	.902	.888	.874	.860
1.85	.986	.971	.957	.943	.929	.915	.901	.887	.873	.859
1.86	.986	.971	.957	.943	.929	.915	.901	.887	.873	.858
1.87	.986	.971	.957	.943	.929	.915	.901	.887	.873	.858
1.88	.986	.971	.957	.943	.928	.914	.900	.886	.872	.857
1.89	.986	.971	.957	.943	.928	.914	.900	.886	.872	.857
1.90	.986	.971	.957	.943	.928	.914	.900	.886	.872	.857
1.91	.985	.971	.956	.942	.928	.913	.899	.885	.871	.856
1.92	.985	.971	.956	.942	.928	.913	.899	.885	.870	.856
1.93	.985	.971	.956	.942	.928	.913	.899	.885	.870	.856
1.94	.985	.971	.956	.942	.927	.913	.898	.884	.869	.855
1.95	.985	.971	.956	.942	.927	.913	.898	.884	.869	.855
1.96	.985	.971	.956	.942	.927	.913	.898	.884	.869	.854
1.97	.985	.970	.956	.941	.926	.912	.897	.883	.868	.853
1.98	.985	.970	.956	.941	.926	.912	.897	.883	.868	.853
1.99	.985	.970	.956	.941	.926	.912	.897	.883	.868	.853
2.00	.985	.970	.955	.940	.926	.911	.897	.882	.867	.852
2.01	.985	.970	.955	.940	.926	.911	.897	.882	.867	.852
2.02	.985	.970	.955	.940	.926	.911	.897	.882	.867	.852
2.03	.985	.970	.955	.940	.925	.910	.896	.881	.866	.851
2.04	.985	.970	.955	.940	.925	.910	.896	.881	.866	.851
2.05	.985	.970	.955	.940	.925	.910	.896	.881	.866	.851
2.06	.985	.970	.954	.939	.924	.910	.895	.880	.865	.850
2.07	.985	.970	.954	.939	.924	.910	.895	.880	.865	.850
2.08	.985	.970	.954	.939	.924	.910	.895	.880	.865	.849
2.09	.985	.969	.954	.939	.924	.909	.894	.879	.864	.848
2.10	.985	.969	.954	.939	.924	.909	.894	.879	.864	.848
2.11	.985	.969	.954	.939	.924	.909	.894	.879	.863	.848
2.12	.984	.969	.954	.938	.923	.908	.893	.878	.862	.847
2.13	.984	.969	.954	.938	.923	.908	.893	.878	.862	.847
2.14	.984	.969	.954	.938	.923	.908	.893	.878	.862	.847
2.15	.984	.969	.953	.938	.922	.907	.892	.877	.861	.846
2.16	.984	.969	.953	.938	.922	.907	.892	.877	.861	.846
2.17	.984	.969	.953	.938	.922	.907	.892	.877	.861	.846
2.18	.984	.968	.953	.937	.922	.906	.891	.876	.860	.845
2.19	.984	.968	.953	.937	.922	.906	.891	.876	.860	.844
2.20	.984	.968	.953	.937	.922	.906	.891	.876	.860	.844
2.21	.984	.968	.952	.937	.921	.906	.890	.875	.859	.843
2.22	.984	.968	.952	.937	.921	.906	.890	.875	.859	.843
2.23	.984	.968	.952	.937	.921	.906	.890	.875	.859	.843
2.24	.984	.968	.952	.936	.920	.905	.889	.874	.858	.842
2.25	.984	.968	.952	.936	.920	.905	.889	.874	.858	.842

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	99	98	97	96	95	94	93	92	91	90
2.26	.984	.968	.952	.936	.920	.905	.889	.874	.858	.842
2.27	.984	.968	.952	.936	.920	.904	.888	.873	.857	.841
2.28	.984	.968	.952	.936	.920	.904	.888	.873	.857	.841
2.29	.984	.968	.952	.936	.920	.904	.888	.873	.857	.841
2.30	.984	.968	.952	.936	.920	.904	.888	.873	.857	.841
2.31	.984	.967	.951	.935	.919	.903	.888	.872	.856	.840
2.32	.984	.967	.951	.935	.919	.903	.888	.872	.856	.839
2.33	.984	.967	.951	.935	.919	.903	.888	.872	.856	.839
2.34	.983	.967	.951	.935	.918	.902	.887	.871	.855	.838
2.35	.983	.967	.951	.935	.918	.902	.887	.871	.854	.838
2.36	.983	.967	.951	.935	.918	.902	.887	.871	.854	.838
2.37	.983	.967	.950	.934	.918	.902	.886	.870	.853	.837
2.38	.983	.967	.950	.934	.918	.902	.886	.870	.853	.837
2.39	.983	.967	.950	.934	.918	.902	.886	.870	.853	.837
2.40	.983	.967	.950	.933	.917	.901	.885	.869	.852	.836
2.41	.983	.967	.950	.933	.917	.901	.885	.869	.852	.836
2.42	.983	.967	.950	.933	.917	.901	.885	.869	.852	.836
2.43	.983	.967	.950	.933	.917	.901	.885	.869	.852	.836
2.44	.983	.966	.950	.933	.916	.900	.884	.868	.851	.835
2.45	.983	.966	.950	.933	.916	.900	.884	.868	.851	.835
2.46	.983	.966	.950	.933	.916	.900	.884	.868	.851	.834
2.47	.983	.966	.949	.932	.916	.899	.883	.867	.850	.834
2.48	.983	.966	.949	.932	.916	.899	.883	.867	.850	.833
2.49	.983	.966	.949	.932	.916	.899	.883	.867	.850	.833
2.50	.983	.966	.949	.932	.915	.899	.882	.866	.849	.832
2.51	.983	.966	.949	.932	.915	.899	.882	.866	.849	.832
2.52	.983	.966	.949	.932	.915	.899	.882	.866	.849	.832
2.53	.983	.966	.949	.932	.915	.899	.882	.866	.849	.832
2.54	.983	.965	.948	.931	.914	.898	.881	.865	.848	.831
2.55	.983	.965	.948	.931	.914	.898	.881	.865	.848	.831
2.56	.983	.965	.948	.931	.914	.898	.881	.865	.848	.831
2.57	.982	.965	.948	.931	.914	.897	.880	.864	.847	.830
2.58	.982	.965	.948	.931	.914	.897	.880	.864	.847	.830
2.59	.982	.965	.948	.931	.914	.897	.880	.864	.846	.829
2.60	.982	.965	.948	.931	.914	.897	.880	.864	.846	.829
2.61	.982	.965	.947	.930	.913	.896	.879	.863	.845	.828
2.62	.982	.965	.947	.930	.913	.896	.879	.863	.845	.828
2.63	.982	.965	.947	.930	.913	.896	.879	.863	.845	.828
2.64	.982	.965	.947	.930	.912	.895	.878	.862	.844	.827
2.65	.982	.965	.947	.930	.912	.895	.878	.862	.844	.827
2.66	.982	.965	.947	.930	.912	.895	.878	.862	.844	.827
2.67	.982	.965	.947	.930	.912	.895	.878	.861	.844	.827
2.68	.982	.964	.947	.929	.912	.895	.878	.861	.843	.826
2.69	.982	.964	.947	.929	.912	.895	.878	.860	.843	.826
2.70	.982	.964	.947	.929	.912	.895	.878	.860	.843	.826
2.71	.982	.964	.946	.929	.911	.894	.877	.859	.842	.825
2.72	.982	.964	.946	.929	.911	.894	.877	.859	.842	.825
2.73	.982	.964	.946	.929	.911	.894	.877	.859	.842	.825
2.74	.982	.964	.946	.929	.911	.894	.877	.859	.842	.824
2.75	.982	.964	.946	.928	.910	.893	.876	.858	.841	.823
2.76	.982	.964	.946	.928	.910	.893	.876	.858	.841	.823
2.77	.982	.964	.946	.928	.910	.893	.876	.858	.841	.823
2.78	.982	.963	.945	.928	.910	.892	.875	.857	.840	.822
2.79	.982	.963	.945	.928	.910	.892	.875	.857	.840	.822

TABLE OF INSURANCE CHARGES

EXPECTED LOSS GROUP

ENTRY RATIO	99	98	97	96	95	94	93	92	91	90
2.80	.982	.963	.945	.928	.910	.892	.875	.857	.840	.822
2.81	.982	.963	.945	.928	.910	.892	.875	.857	.840	.822
2.82	.982	.963	.945	.927	.909	.891	.874	.856	.839	.821
2.83	.982	.963	.945	.927	.909	.891	.874	.856	.839	.821
2.84	.982	.963	.945	.927	.909	.891	.874	.856	.838	.821
2.85	.981	.963	.945	.926	.908	.891	.873	.855	.838	.820
2.86	.981	.963	.945	.926	.908	.891	.873	.855	.837	.820
2.87	.981	.963	.945	.926	.908	.891	.873	.855	.837	.819
2.88	.981	.963	.945	.926	.908	.891	.873	.855	.837	.819
2.89	.981	.963	.944	.926	.908	.890	.872	.854	.836	.818
2.90	.981	.963	.944	.926	.908	.890	.872	.854	.836	.818
2.91	.981	.963	.944	.926	.908	.890	.872	.854	.836	.818
2.92	.981	.963	.944	.926	.908	.890	.872	.854	.836	.818
2.93	.981	.962	.944	.925	.907	.889	.871	.853	.835	.817
2.94	.981	.962	.944	.925	.907	.889	.871	.853	.835	.817
2.95	.981	.962	.944	.925	.907	.889	.871	.853	.835	.817
2.96	.981	.962	.943	.925	.906	.888	.870	.852	.834	.816
2.97	.981	.962	.943	.925	.906	.888	.870	.852	.834	.816
2.98	.981	.962	.943	.925	.906	.888	.870	.852	.834	.816
2.99	.981	.962	.943	.925	.906	.888	.870	.852	.834	.816
3.00	.981	.962	.943	.924	.906	.887	.869	.851	.833	.815

TABLE OF INSURANCE CHARGES

EXPECTED LOSS GROUP

ENTRY RATIO	89	88	87	86	85	84	83	82	81	80
.01	.997 .007	.997 .007	.997 .007	.997 .007	.997 .007	.997 .007	.996 .006	.996 .006	.996 .006	.996 .006
.02	.995 .015	.995 .015	.994 .014	.994 .014	.993 .013	.993 .013	.992 .012	.992 .012	.991 .011	.991 .011
.03	.993 .023	.992 .022	.992 .022	.991 .021	.990 .020	.990 .020	.989 .019	.988 .018	.988 .018	.987 .017
.04	.991 .031	.990 .030	.989 .029	.988 .028	.988 .028	.987 .027	.986 .026	.985 .025	.984 .024	.983 .023
.05	.989 .039	.988 .038	.987 .037	.985 .035	.984 .034	.983 .033	.982 .032	.981 .031	.980 .030	.979 .029
.06	.987 .047	.986 .046	.984 .044	.983 .043	.982 .042	.980 .040	.979 .039	.977 .037	.976 .036	.975 .035
.07	.984 .054	.983 .053	.981 .051	.980 .050	.978 .048	.977 .047	.975 .045	.974 .044	.972 .042	.971 .041
.08	.983 .063	.981 .061	.979 .059	.977 .057	.976 .056	.974 .054	.972 .052	.970 .050	.968 .048	.967 .047
.09	.981 .071	.979 .069	.977 .067	.975 .065	.973 .063	.971 .061	.969 .059	.967 .057	.965 .055	.964 .054
.10	.979 .079	.976 .076	.974 .074	.972 .072	.970 .070	.968 .068	.966 .066	.964 .064	.962 .062	.960 .060
.11	.977 .087	.975 .085	.973 .083	.970 .080	.968 .078	.968 .078	.963 .076	.961 .073	.959 .069	.956 .066
.12	.975 .095	.973 .093	.970 .090	.968 .088	.965 .085	.963 .083	.960 .080	.957 .077	.955 .075	.952 .072
.13	.973 .103	.970 .100	.968 .098	.965 .095	.963 .093	.960 .090	.957 .087	.955 .085	.952 .082	.949 .079
.14	.971 .111	.969 .109	.966 .106	.963 .103	.960 .100	.958 .098	.955 .095	.952 .092	.949 .089	.946 .086
.15	.970 .120	.967 .117	.964 .114	.961 .111	.958 .108	.955 .105	.952 .102	.949 .099	.946 .096	.943 .093
.16	.968 .128	.965 .125	.962 .122	.959 .119	.956 .116	.953 .113	.950 .110	.947 .107	.943 .103	.940 .100
.17	.967 .137	.964 .134	.960 .130	.957 .127	.954 .124	.951 .121	.947 .117	.944 .114	.940 .110	.937 .107
.18	.965 .145	.962 .142	.959 .139	.955 .135	.952 .132	.948 .128	.945 .125	.941 .121	.938 .118	.934 .114
.19	.963 .153	.960 .150	.956 .146	.953 .143	.949 .139	.945 .135	.942 .132	.938 .128	.935 .125	.931 .121
.20	.962 .162	.958 .158	.954 .154	.951 .151	.947 .147	.943 .143	.939 .139	.936 .136	.932 .132	.928 .128
.21	.960 .170	.956 .166	.952 .162	.949 .159	.945 .155	.941 .151	.937 .147	.933 .143	.929 .139	.925 .135
.22	.959 .179	.955 .175	.951 .171	.947 .167	.943 .163	.939 .159	.935 .155	.931 .151	.927 .147	.923 .143
.23	.957 .187	.953 .183	.949 .179	.945 .175	.941 .171	.937 .167	.932 .162	.928 .158	.924 .154	.920 .150
.24	.956 .196	.951 .191	.947 .187	.943 .183	.939 .179	.934 .174	.930 .170	.926 .166	.921 .161	.917 .157
.25	.954 .204	.950 .200	.946 .196	.941 .191	.937 .187	.933 .183	.928 .178	.924 .174	.919 .169	.915 .165
.26	.953 .213	.948 .208	.944 .204	.939 .199	.935 .195	.930 .190	.926 .186	.921 .181	.916 .176	.912 .172
.27	.952 .222	.947 .217	.943 .213	.938 .208	.933 .203	.929 .199	.924 .194	.919 .189	.914 .184	.910 .180

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	89	88	87	86	85	84	83	82	81	80
.28	.950	.946	.941	.936	.932	.927	.922	.917	.912	.908
	.230	.226	.221	.216	.212	.207	.202	.197	.192	.188
.29	.949	.944	.939	.934	.929	.925	.920	.915	.910	.905
	.239	.234	.229	.224	.219	.215	.210	.205	.200	.195
.30	.948	.943	.938	.933	.928	.923	.918	.913	.908	.903
	.248	.243	.238	.233	.228	.223	.218	.213	.208	.203
.31	.947	.942	.937	.932	.927	.921	.916	.911	.906	.901
	.257	.252	.247	.242	.237	.231	.226	.221	.216	.211
.32	.946	.941	.935	.930	.925	.920	.914	.909	.904	.899
	.266	.261	.255	.250	.245	.240	.234	.229	.224	.219
.33	.944	.939	.934	.929	.923	.918	.913	.907	.902	.896
	.274	.269	.264	.259	.253	.248	.243	.237	.232	.226
.34	.943	.938	.932	.927	.921	.916	.910	.905	.899	.894
	.283	.278	.272	.267	.261	.256	.250	.245	.239	.234
.35	.942	.936	.931	.925	.920	.914	.908	.903	.897	.892
	.292	.286	.281	.275	.270	.264	.258	.253	.247	.242
.36	.940	.935	.929	.924	.918	.912	.907	.901	.895	.890
	.300	.295	.289	.284	.278	.272	.267	.261	.255	.250
.37	.939	.933	.928	.922	.916	.911	.905	.899	.893	.887
	.309	.303	.298	.292	.286	.281	.275	.269	.263	.257
.38	.939	.933	.927	.921	.915	.909	.903	.897	.891	.885
	.319	.313	.307	.301	.295	.289	.283	.277	.271	.265
.39	.938	.932	.926	.920	.914	.908	.902	.896	.890	.884
	.328	.322	.316	.310	.304	.298	.292	.286	.280	.274
.40	.936	.930	.925	.919	.913	.907	.900	.894	.888	.882
	.336	.330	.325	.319	.313	.307	.300	.294	.288	.282
.41	.935	.929	.923	.917	.911	.905	.899	.893	.886	.880
	.345	.339	.333	.327	.321	.315	.309	.303	.296	.290
.42	.935	.928	.922	.916	.910	.903	.897	.891	.884	.878
	.355	.348	.342	.336	.330	.323	.317	.311	.304	.298
.43	.933	.927	.921	.914	.908	.902	.895	.889	.883	.876
	.363	.357	.351	.344	.338	.332	.325	.319	.313	.306
.44	.932	.926	.919	.913	.907	.900	.894	.887	.881	.874
	.372	.366	.359	.353	.347	.340	.334	.327	.321	.314
.45	.931	.925	.918	.912	.906	.899	.893	.886	.880	.873
	.381	.375	.368	.362	.356	.349	.343	.336	.330	.323
.46	.930	.924	.917	.911	.904	.898	.891	.884	.878	.871
	.390	.384	.377	.371	.364	.358	.351	.344	.338	.331
.47	.929	.923	.916	.909	.903	.896	.889	.883	.876	.869
	.399	.393	.386	.379	.373	.366	.359	.353	.346	.339
.48	.928	.922	.915	.908	.902	.895	.888	.882	.875	.868
	.408	.402	.395	.388	.382	.375	.368	.362	.355	.348
.49	.928	.921	.914	.907	.900	.894	.887	.880	.873	.866
	.418	.411	.404	.397	.390	.384	.377	.370	.363	.356
.50	.926	.920	.913	.906	.899	.892	.885	.878	.871	.864
	.426	.420	.413	.406	.399	.392	.385	.378	.371	.364
.51	.925	.919	.912	.905	.898	.891	.884	.877	.870	.863
	.435	.429	.422	.415	.408	.401	.394	.387	.380	.373
.52	.925	.918	.911	.904	.897	.890	.882	.875	.868	.861
	.445	.438	.431	.424	.417	.410	.402	.395	.388	.381
.53	.924	.917	.910	.903	.896	.889	.881	.874	.867	.860
	.454	.447	.440	.433	.426	.419	.411	.404	.397	.390
.54	.923	.915	.908	.901	.894	.887	.880	.872	.865	.858
	.463	.455	.448	.441	.434	.427	.420	.412	.405	.398

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	89	88	87	86	85	84	83	82	81	80
.55	.922	.915	.908	.901	.893	.886	.879	.872	.864	.857
	.472	.465	.458	.451	.443	.436	.429	.422	.414	.407
.56	.921	.914	.906	.899	.892	.884	.877	.870	.862	.855
	.481	.474	.466	.459	.452	.444	.437	.430	.422	.415
.57	.921	.913	.906	.899	.891	.884	.876	.869	.861	.854
	.491	.483	.476	.469	.461	.454	.446	.439	.431	.424
.58	.919	.912	.905	.897	.890	.882	.875	.867	.859	.852
	.499	.492	.485	.477	.470	.462	.455	.447	.439	.432
.59	.918	.911	.904	.896	.889	.881	.874	.866	.858	.851
	.508	.501	.494	.486	.479	.471	.464	.456	.448	.441
.60	.918	.910	.903	.895	.887	.880	.872	.864	.856	.849
	.518	.510	.503	.495	.487	.480	.472	.464	.456	.449
.61	.917	.909	.902	.894	.886	.879	.871	.863	.855	.848
	.527	.519	.512	.504	.496	.489	.481	.473	.465	.458
.62	.916	.909	.901	.893	.885	.877	.869	.861	.854	.846
	.536	.529	.521	.513	.505	.497	.489	.481	.474	.466
.63	.915	.908	.900	.892	.884	.876	.868	.860	.853	.845
	.545	.538	.530	.522	.514	.506	.498	.490	.483	.475
.64	.915	.907	.899	.891	.883	.876	.868	.860	.852	.844
	.555	.547	.539	.531	.523	.516	.508	.500	.492	.484
.65	.914	.906	.898	.890	.882	.874	.866	.858	.850	.842
	.564	.556	.548	.540	.532	.524	.516	.508	.500	.492
.66	.913	.905	.897	.889	.881	.873	.865	.857	.849	.841
	.573	.565	.557	.549	.541	.533	.525	.517	.509	.501
.67	.912	.904	.896	.888	.880	.872	.864	.856	.848	.840
	.582	.574	.566	.558	.550	.542	.534	.526	.518	.510
.68	.911	.903	.895	.887	.879	.870	.862	.854	.846	.838
	.591	.583	.575	.567	.559	.550	.542	.534	.526	.518
.69	.911	.903	.895	.886	.878	.870	.861	.853	.845	.837
	.601	.593	.585	.576	.568	.560	.551	.543	.535	.527
.70	.910	.902	.894	.885	.877	.869	.860	.852	.844	.836
	.610	.602	.594	.585	.577	.569	.560	.552	.544	.536
.71	.909	.901	.893	.884	.876	.867	.859	.850	.842	.834
	.619	.611	.603	.594	.586	.577	.569	.560	.552	.544
.72	.908	.900	.892	.883	.875	.866	.858	.849	.841	.833
	.628	.620	.612	.603	.595	.586	.578	.569	.561	.553
.73	.908	.900	.891	.883	.874	.866	.857	.849	.840	.832
	.638	.630	.621	.613	.604	.596	.587	.579	.570	.562
.74	.907	.899	.890	.882	.873	.865	.856	.848	.839	.830
	.647	.639	.630	.622	.613	.605	.596	.588	.579	.570
.75	.907	.898	.889	.881	.872	.863	.855	.846	.837	.829
	.657	.648	.639	.631	.622	.613	.605	.596	.587	.579
.76	.906	.897	.888	.880	.871	.862	.854	.845	.836	.828
	.666	.657	.648	.640	.631	.622	.614	.605	.596	.588
.77	.905	.897	.888	.879	.870	.862	.853	.844	.835	.826
	.675	.667	.658	.649	.640	.632	.623	.614	.605	.596
.78	.904	.896	.887	.878	.869	.861	.852	.843	.834	.825
	.684	.676	.667	.658	.649	.641	.632	.623	.614	.605
.79	.904	.895	.886	.878	.869	.860	.851	.842	.833	.824
	.694	.685	.676	.668	.659	.650	.641	.632	.623	.614
.80	.903	.894	.885	.876	.867	.858	.849	.840	.831	.822
	.703	.694	.685	.676	.667	.658	.649	.640	.631	.622
.81	.902	.893	.884	.875	.866	.857	.848	.839	.830	.821
	.712	.703	.694	.685	.676	.667	.658	.649	.640	.631

TABLE OF INSURANCE CHARGES

EXPECTED LOSS GROUP

ENTRY RATIO	89	88	87	86	85	84	83	82	81	80
.82	.901	.892	.883	.874	.865	.856	.847	.838	.829	.820
	.721	.712	.703	.694	.685	.676	.667	.658	.649	.640
.83	.901	.892	.883	.874	.865	.856	.847	.838	.828	.819
	.731	.722	.713	.704	.695	.686	.677	.668	.658	.649
.84	.900	.891	.882	.873	.864	.855	.846	.837	.827	.818
	.740	.731	.722	.713	.704	.695	.686	.677	.667	.658
.85	.900	.891	.882	.872	.863	.854	.845	.836	.826	.817
	.750	.741	.732	.722	.713	.704	.695	.686	.676	.667
.86	.899	.890	.881	.871	.862	.853	.843	.834	.825	.815
	.759	.750	.741	.731	.722	.713	.703	.694	.685	.675
.87	.898	.889	.880	.870	.861	.852	.842	.833	.824	.814
	.768	.759	.750	.740	.731	.722	.712	.703	.694	.684
.88	.898	.889	.879	.870	.860	.851	.842	.832	.823	.813
	.778	.769	.759	.750	.740	.731	.722	.712	.703	.693
.89	.897	.888	.878	.869	.859	.850	.841	.831	.822	.812
	.787	.778	.768	.759	.749	.740	.731	.721	.712	.702
.90	.897	.887	.878	.868	.859	.849	.840	.830	.821	.811
	.797	.787	.778	.768	.759	.749	.740	.730	.721	.711
.91	.896	.886	.877	.867	.858	.848	.839	.829	.820	.810
	.806	.796	.787	.777	.768	.758	.749	.739	.730	.720
.92	.895	.886	.876	.867	.857	.848	.838	.828	.819	.809
	.815	.806	.796	.787	.777	.768	.758	.748	.739	.729
.93	.894	.885	.875	.866	.856	.847	.837	.827	.818	.808
	.824	.815	.805	.796	.786	.777	.767	.757	.748	.738
.94	.894	.884	.874	.865	.855	.845	.835	.826	.816	.806
	.834	.824	.814	.805	.795	.785	.775	.766	.756	.746
.95	.893	.883	.873	.864	.854	.844	.834	.825	.815	.805
	.843	.833	.823	.814	.804	.794	.784	.775	.765	.755
.96	.893	.883	.873	.863	.853	.843	.834	.824	.814	.804
	.853	.843	.833	.823	.813	.803	.794	.784	.774	.764
.97	.892	.882	.872	.863	.853	.843	.833	.823	.813	.803
	.862	.852	.842	.833	.823	.813	.803	.793	.783	.773
.98	.891	.881	.871	.862	.852	.842	.832	.822	.812	.802
	.871	.861	.851	.842	.832	.822	.812	.802	.792	.782
.99	.891	.881	.871	.861	.851	.841	.831	.821	.811	.801
	.881	.871	.861	.851	.841	.831	.821	.811	.801	.791
1.00	.890	.880	.870	.860	.850	.840	.830	.820	.810	.800
1.01	.890	.880	.870	.860	.850	.840	.830	.820	.810	.800
1.02	.890	.880	.870	.859	.849	.839	.829	.819	.809	.799
1.03	.889	.879	.869	.858	.848	.838	.828	.818	.808	.798
1.04	.888	.878	.868	.858	.848	.838	.827	.817	.807	.797
1.05	.888	.878	.868	.857	.847	.837	.827	.816	.806	.796
1.06	.887	.877	.867	.856	.846	.836	.826	.815	.805	.795
1.07	.887	.877	.866	.856	.846	.835	.825	.815	.804	.794
1.08	.886	.875	.865	.854	.844	.833	.823	.813	.802	.792
1.09	.885	.875	.864	.854	.843	.833	.822	.812	.801	.791
1.10	.885	.874	.864	.853	.843	.832	.821	.811	.800	.790
1.11	.884	.873	.863	.852	.842	.831	.820	.810	.799	.789
1.12	.884	.873	.862	.852	.841	.830	.820	.809	.798	.788
1.13	.883	.872	.861	.851	.840	.829	.819	.808	.797	.787
1.14	.882	.872	.861	.850	.839	.829	.818	.807	.796	.786
1.15	.882	.871	.860	.850	.839	.828	.817	.806	.796	.785
1.16	.881	.870	.859	.849	.838	.827	.816	.805	.795	.784
1.17	.881	.870	.859	.848	.837	.826	.815	.804	.794	.783

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	89	88	87	86	85	84	83	82	81	80
1.18	.880	.869	.858	.847	.836	.825	.814	.803	.793	.782
1.19	.880	.869	.857	.846	.835	.825	.814	.803	.792	.781
1.20	.879	.868	.856	.845	.834	.823	.813	.802	.791	.780
1.21	.878	.867	.856	.845	.834	.823	.812	.801	.790	.779
1.22	.878	.867	.856	.844	.833	.822	.811	.800	.789	.778
1.23	.877	.866	.855	.843	.832	.821	.810	.799	.788	.777
1.24	.877	.865	.854	.843	.832	.820	.809	.798	.787	.776
1.25	.876	.865	.854	.842	.831	.820	.808	.797	.786	.775
1.26	.875	.864	.853	.841	.830	.819	.807	.796	.785	.774
1.27	.875	.864	.852	.841	.829	.818	.807	.795	.784	.773
1.28	.874	.863	.851	.840	.828	.817	.806	.794	.783	.771
1.29	.874	.862	.851	.839	.828	.816	.805	.793	.782	.770
1.30	.874	.862	.850	.839	.827	.816	.804	.792	.781	.769
1.31	.873	.861	.849	.838	.826	.815	.803	.791	.780	.768
1.32	.872	.861	.849	.837	.825	.814	.802	.791	.779	.767
1.33	.871	.860	.848	.836	.824	.813	.801	.790	.778	.766
1.34	.871	.860	.848	.836	.824	.813	.801	.790	.778	.766
1.35	.871	.859	.847	.836	.824	.812	.800	.789	.777	.765
1.36	.870	.858	.846	.835	.823	.811	.799	.788	.776	.764
1.37	.870	.858	.846	.834	.822	.810	.799	.787	.775	.763
1.38	.869	.857	.845	.833	.821	.809	.798	.786	.774	.762
1.39	.868	.856	.844	.832	.821	.809	.797	.785	.773	.761
1.40	.868	.856	.844	.832	.820	.808	.796	.784	.772	.760
1.41	.867	.855	.843	.831	.819	.807	.795	.783	.771	.759
1.42	.867	.855	.842	.830	.818	.806	.794	.782	.770	.758
1.43	.866	.854	.842	.830	.818	.806	.793	.781	.769	.757
1.44	.865	.853	.841	.829	.817	.805	.792	.780	.768	.756
1.45	.865	.853	.841	.828	.816	.804	.792	.780	.767	.755
1.46	.864	.852	.840	.827	.815	.803	.791	.779	.766	.754
1.47	.864	.851	.839	.827	.814	.802	.790	.778	.765	.753
1.48	.864	.851	.839	.826	.814	.801	.789	.777	.765	.752
1.49	.863	.850	.838	.826	.813	.801	.789	.777	.764	.752
1.50	.863	.850	.838	.825	.813	.800	.788	.776	.764	.751
1.51	.862	.850	.837	.825	.812	.800	.787	.775	.763	.750
1.52	.861	.849	.836	.824	.811	.799	.786	.774	.762	.749
1.53	.861	.848	.836	.823	.810	.798	.785	.773	.761	.748
1.54	.860	.847	.835	.822	.809	.797	.784	.772	.760	.747
1.55	.860	.847	.834	.821	.809	.796	.784	.771	.759	.746
1.56	.859	.847	.834	.821	.808	.795	.783	.770	.758	.745
1.57	.858	.846	.833	.820	.807	.794	.782	.769	.757	.744
1.58	.858	.845	.832	.819	.807	.794	.781	.768	.756	.743
1.59	.858	.845	.832	.819	.807	.794	.781	.768	.756	.743
1.60	.857	.844	.831	.818	.806	.793	.780	.767	.755	.742
1.61	.857	.844	.831	.818	.805	.792	.779	.767	.754	.741
1.62	.856	.843	.830	.817	.804	.791	.778	.766	.753	.740
1.63	.856	.842	.829	.816	.803	.790	.777	.765	.752	.739
1.64	.855	.842	.829	.816	.803	.790	.777	.764	.751	.738
1.65	.854	.841	.828	.815	.802	.789	.776	.763	.750	.737
1.66	.854	.841	.827	.814	.801	.788	.775	.762	.749	.736
1.67	.854	.841	.827	.814	.801	.788	.775	.762	.749	.736
1.68	.853	.840	.826	.813	.800	.787	.774	.761	.748	.735
1.69	.853	.839	.826	.813	.799	.786	.773	.760	.747	.734
1.70	.852	.839	.825	.812	.799	.785	.772	.759	.746	.733
1.71	.851	.838	.824	.811	.798	.784	.771	.758	.745	.732

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	89	88	87	86	85	84	83	82	81	80
1.72	.851	.837	.824	.810	.797	.784	.770	.757	.744	.731
1.73	.851	.837	.824	.810	.797	.784	.770	.757	.744	.731
1.74	.850	.836	.823	.809	.796	.783	.769	.756	.743	.730
1.75	.850	.836	.822	.809	.795	.782	.769	.755	.742	.729
1.76	.849	.835	.821	.808	.794	.781	.768	.754	.741	.728
1.77	.848	.835	.821	.807	.794	.780	.767	.754	.740	.727
1.78	.848	.834	.821	.807	.793	.780	.766	.753	.739	.726
1.79	.847	.834	.820	.806	.793	.779	.766	.753	.739	.726
1.80	.847	.833	.820	.806	.792	.779	.765	.752	.738	.725
1.81	.847	.833	.819	.805	.791	.778	.764	.751	.737	.724
1.82	.846	.832	.818	.804	.790	.777	.763	.750	.736	.723
1.83	.846	.832	.818	.804	.790	.776	.762	.749	.735	.722
1.84	.846	.832	.818	.804	.790	.776	.762	.749	.735	.722
1.85	.845	.831	.817	.803	.789	.775	.761	.748	.734	.721
1.86	.844	.830	.816	.802	.788	.774	.761	.747	.733	.720
1.87	.844	.830	.816	.802	.788	.774	.760	.746	.732	.719
1.88	.843	.829	.815	.801	.787	.773	.759	.745	.731	.718
1.89	.843	.829	.815	.801	.787	.773	.759	.745	.731	.718
1.90	.843	.828	.814	.800	.786	.772	.758	.744	.731	.717
1.91	.842	.827	.813	.799	.785	.771	.757	.743	.730	.716
1.92	.841	.827	.813	.798	.784	.770	.756	.742	.729	.715
1.93	.841	.827	.812	.798	.784	.769	.755	.742	.728	.714
1.94	.840	.826	.812	.797	.783	.769	.755	.741	.728	.714
1.95	.840	.826	.811	.797	.783	.768	.754	.741	.727	.713
1.96	.840	.825	.811	.796	.782	.768	.754	.740	.726	.712
1.97	.839	.824	.810	.795	.781	.767	.753	.739	.725	.711
1.98	.839	.824	.810	.795	.781	.767	.753	.739	.725	.710
1.99	.838	.824	.809	.795	.780	.766	.752	.738	.724	.710
2.00	.837	.823	.808	.794	.779	.765	.751	.737	.723	.709
2.01	.837	.822	.808	.793	.779	.764	.750	.736	.722	.708
2.02	.837	.822	.808	.793	.779	.764	.750	.736	.722	.707
2.03	.836	.821	.807	.792	.778	.763	.749	.735	.721	.706
2.04	.836	.821	.806	.792	.777	.763	.748	.734	.720	.706
2.05	.836	.821	.806	.791	.776	.762	.747	.733	.719	.705
2.06	.835	.820	.805	.791	.776	.762	.747	.733	.719	.704
2.07	.835	.820	.805	.790	.775	.761	.746	.732	.718	.703
2.08	.834	.819	.804	.789	.775	.760	.746	.731	.717	.702
2.09	.833	.818	.803	.788	.774	.759	.745	.730	.716	.702
2.10	.833	.818	.803	.788	.774	.759	.745	.730	.716	.701
2.11	.833	.818	.803	.788	.773	.758	.744	.729	.715	.700
2.12	.832	.817	.802	.787	.772	.757	.743	.728	.714	.699
2.13	.832	.817	.802	.787	.772	.757	.743	.728	.714	.699
2.14	.832	.816	.801	.786	.771	.757	.742	.727	.713	.698
2.15	.831	.815	.800	.785	.770	.756	.741	.726	.712	.697
2.16	.830	.815	.800	.785	.770	.755	.740	.726	.711	.696
2.17	.830	.815	.800	.785	.770	.755	.740	.726	.711	.696
2.18	.829	.814	.799	.784	.769	.754	.739	.725	.710	.695
2.19	.829	.814	.798	.783	.768	.753	.738	.724	.709	.694
2.20	.829	.814	.798	.783	.768	.753	.738	.724	.709	.694
2.21	.828	.813	.797	.782	.767	.752	.737	.723	.708	.693
2.22	.828	.812	.797	.782	.766	.751	.737	.722	.707	.692
2.23	.828	.812	.797	.782	.766	.751	.737	.722	.707	.692
2.24	.827	.811	.796	.781	.765	.750	.736	.721	.706	.691
2.25	.826	.811	.795	.780	.765	.750	.735	.720	.705	.690

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	89	88	87	86	85	84	83	82	81	80
2.26	.826	.810	.795	.779	.764	.749	.734	.719	.704	.689
2.27	.825	.810	.794	.779	.764	.749	.734	.719	.704	.689
2.28	.825	.809	.794	.778	.763	.748	.733	.718	.703	.688
2.29	.825	.809	.793	.778	.763	.747	.732	.717	.702	.687
2.30	.825	.809	.793	.778	.763	.747	.732	.717	.702	.687
2.31	.824	.808	.792	.777	.762	.746	.731	.716	.701	.686
2.32	.823	.808	.792	.776	.761	.746	.730	.715	.700	.685
2.33	.823	.808	.792	.776	.761	.746	.730	.715	.700	.685
2.34	.822	.807	.791	.775	.760	.745	.729	.714	.699	.684
2.35	.822	.806	.790	.775	.759	.744	.729	.713	.698	.683
2.36	.822	.806	.790	.775	.759	.744	.729	.713	.698	.683
2.37	.821	.805	.789	.774	.758	.743	.728	.712	.697	.682
2.38	.821	.805	.789	.773	.758	.742	.727	.712	.696	.681
2.39	.821	.805	.789	.773	.758	.742	.727	.712	.696	.681
2.40	.820	.804	.788	.772	.757	.741	.726	.711	.695	.680
2.41	.820	.803	.787	.772	.756	.740	.725	.710	.695	.679
2.42	.820	.803	.787	.772	.756	.740	.725	.710	.695	.679
2.43	.819	.803	.787	.771	.755	.740	.724	.709	.694	.678
2.44	.819	.802	.786	.771	.755	.739	.724	.709	.694	.678
2.45	.818	.802	.786	.770	.754	.739	.723	.708	.693	.677
2.46	.818	.802	.785	.769	.754	.738	.722	.707	.692	.676
2.47	.817	.801	.785	.769	.753	.738	.722	.707	.692	.676
2.48	.817	.801	.784	.768	.753	.737	.721	.706	.691	.675
2.49	.817	.800	.784	.768	.752	.736	.720	.705	.690	.674
2.50	.816	.800	.783	.767	.752	.736	.720	.705	.690	.674
2.51	.816	.799	.783	.767	.751	.735	.719	.704	.689	.673
2.52	.815	.799	.782	.766	.750	.734	.719	.703	.688	.672
2.53	.815	.799	.782	.766	.750	.734	.719	.703	.688	.672
2.54	.814	.798	.781	.765	.749	.733	.718	.702	.687	.671
2.55	.814	.798	.781	.765	.749	.733	.718	.702	.687	.671
2.56	.814	.797	.781	.765	.749	.733	.717	.701	.686	.670
2.57	.813	.796	.780	.764	.748	.732	.716	.700	.685	.669
2.58	.813	.796	.780	.764	.748	.732	.716	.700	.685	.669
2.59	.813	.796	.779	.763	.747	.731	.715	.699	.684	.668
2.60	.812	.796	.779	.763	.746	.730	.714	.698	.683	.667
2.61	.812	.795	.778	.762	.746	.730	.714	.698	.683	.667
2.62	.811	.795	.778	.762	.745	.729	.713	.697	.682	.666
2.63	.811	.795	.778	.762	.745	.729	.713	.697	.682	.666
2.64	.810	.794	.777	.761	.744	.728	.712	.696	.681	.665
2.65	.810	.793	.776	.760	.744	.727	.711	.696	.680	.664
2.66	.810	.793	.776	.760	.744	.727	.711	.696	.680	.664
2.67	.810	.793	.776	.759	.743	.727	.711	.695	.679	.663
2.68	.809	.792	.775	.759	.743	.726	.710	.695	.679	.663
2.69	.809	.792	.775	.758	.742	.726	.710	.694	.678	.662
2.70	.808	.791	.775	.758	.741	.725	.709	.693	.677	.661
2.71	.808	.791	.774	.757	.741	.725	.709	.693	.677	.661
2.72	.807	.790	.774	.757	.740	.724	.708	.692	.676	.660
2.73	.807	.790	.774	.757	.740	.724	.708	.692	.676	.660
2.74	.807	.790	.773	.756	.740	.723	.707	.691	.675	.659
2.75	.806	.789	.772	.755	.739	.722	.706	.690	.674	.658
2.76	.806	.789	.772	.755	.739	.722	.706	.690	.674	.658
2.77	.806	.789	.772	.755	.738	.721	.705	.689	.673	.657
2.78	.805	.788	.771	.754	.738	.721	.705	.689	.673	.657
2.79	.805	.788	.771	.754	.737	.720	.704	.688	.672	.656

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	89	88	87	86	85	84	83	82	81	80
2.80	.804	.787	.770	.753	.736	.720	.703	.687	.671	.655
2.81	.804	.787	.770	.753	.736	.720	.703	.687	.671	.655
2.82	.803	.786	.769	.752	.735	.719	.702	.686	.670	.654
2.83	.803	.786	.769	.752	.735	.719	.702	.686	.670	.654
2.84	.803	.786	.769	.751	.735	.718	.702	.685	.669	.653
2.85	.802	.785	.768	.751	.734	.718	.701	.685	.669	.653
2.86	.802	.785	.768	.750	.734	.717	.701	.684	.668	.652
2.87	.802	.784	.767	.750	.733	.716	.700	.683	.667	.651
2.88	.802	.784	.767	.750	.733	.716	.700	.683	.667	.651
2.89	.801	.783	.766	.749	.732	.715	.699	.682	.666	.650
2.90	.801	.783	.766	.749	.732	.715	.699	.682	.666	.650
2.91	.800	.783	.766	.748	.731	.715	.698	.681	.665	.649
2.92	.800	.782	.765	.748	.731	.714	.697	.681	.664	.648
2.93	.799	.782	.765	.747	.730	.714	.697	.680	.664	.648
2.94	.799	.781	.764	.747	.730	.713	.696	.680	.663	.647
2.95	.799	.781	.764	.747	.730	.713	.696	.680	.663	.647
2.96	.798	.780	.763	.746	.729	.712	.695	.679	.662	.646
2.97	.798	.780	.763	.746	.729	.712	.695	.679	.662	.646
2.98	.798	.780	.763	.745	.728	.711	.694	.678	.661	.645
2.99	.798	.780	.762	.745	.727	.710	.693	.677	.660	.644
3.00	.797	.779	.762	.744	.727	.710	.693	.677	.660	.644

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	79	78	77	76	75	74	73	72	71	70
.01	.995	.995	.995	.995	.995	.995	.994	.994	.994	.994
	.005	.005	.005	.005	.005	.005	.004	.004	.004	.004
.02	.990	.990	.990	.990	.989	.989	.988	.988	.988	.987
	.010	.010	.010	.010	.009	.009	.008	.008	.008	.007
.03	.986	.986	.985	.985	.984	.984	.983	.983	.982	.981
	.016	.016	.015	.015	.014	.014	.013	.013	.012	.011
.04	.982	.981	.980	.980	.979	.978	.977	.977	.976	.975
	.022	.021	.020	.020	.019	.018	.017	.017	.016	.015
.05	.978	.977	.976	.975	.974	.973	.972	.972	.971	.970
	.028	.027	.026	.025	.024	.023	.022	.022	.021	.020
.06	.974	.972	.971	.970	.969	.968	.967	.966	.965	.964
	.034	.032	.031	.030	.029	.028	.027	.026	.025	.024
.07	.970	.968	.967	.966	.965	.964	.963	.961	.960	.959
	.040	.038	.037	.036	.035	.034	.033	.031	.030	.029
.08	.966	.964	.963	.962	.960	.959	.958	.956	.955	.953
	.046	.044	.043	.042	.040	.039	.038	.036	.035	.033
.09	.962	.960	.959	.958	.956	.954	.953	.951	.950	.948
	.052	.050	.049	.048	.046	.044	.043	.041	.040	.038
.10	.958	.956	.955	.953	.951	.949	.948	.946	.945	.943
	.058	.056	.055	.053	.051	.049	.048	.046	.045	.043
.11	.954	.952	.951	.949	.947	.945	.943	.941	.940	.938
	.064	.062	.061	.059	.057	.055	.053	.051	.050	.048
.12	.950	.948	.947	.945	.943	.941	.939	.937	.935	.933
	.070	.068	.067	.065	.063	.061	.059	.057	.055	.053
.13	.947	.945	.943	.941	.939	.936	.934	.932	.930	.928
	.077	.075	.073	.071	.069	.066	.064	.062	.060	.058
.14	.943	.941	.939	.937	.935	.932	.930	.928	.926	.923
	.083	.081	.079	.077	.075	.072	.070	.068	.066	.063
.15	.940	.938	.936	.934	.931	.928	.926	.924	.921	.919
	.090	.088	.086	.084	.081	.078	.076	.074	.071	.069
.16	.937	.934	.932	.930	.927	.924	.922	.920	.917	.915
	.097	.094	.092	.090	.087	.084	.082	.080	.077	.075
.17	.934	.931	.929	.926	.923	.920	.917	.915	.912	.910
	.104	.101	.099	.096	.093	.090	.087	.085	.082	.080
.18	.931	.928	.925	.923	.920	.917	.914	.911	.908	.906
	.111	.108	.105	.103	.100	.097	.094	.091	.088	.086
.19	.928	.925	.922	.919	.916	.913	.910	.907	.904	.901
	.118	.115	.112	.109	.106	.103	.100	.097	.094	.091
.20	.925	.922	.919	.916	.912	.909	.906	.903	.900	.897
	.125	.122	.119	.116	.112	.109	.106	.103	.100	.097
.21	.922	.918	.915	.912	.909	.906	.903	.899	.896	.893
	.132	.128	.125	.122	.119	.116	.113	.109	.106	.103
.22	.919	.915	.912	.909	.906	.902	.899	.895	.892	.889
	.139	.135	.132	.129	.126	.122	.119	.115	.112	.109
.23	.916	.912	.909	.906	.902	.899	.896	.892	.889	.885
	.146	.142	.139	.136	.132	.129	.126	.122	.119	.115
.24	.913	.909	.906	.903	.899	.895	.892	.888	.885	.881
	.153	.149	.146	.143	.139	.135	.132	.128	.125	.121
.25	.910	.906	.903	.900	.896	.892	.889	.885	.881	.877
	.160	.156	.153	.150	.146	.142	.139	.135	.131	.127
.26	.908	.904	.900	.897	.893	.889	.885	.881	.877	.873
	.168	.164	.160	.157	.153	.149	.145	.141	.137	.133
.27	.905	.901	.898	.894	.890	.886	.882	.878	.874	.870
	.175	.171	.168	.164	.160	.156	.152	.148	.144	.140

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	79	78	77	76	75	74	73	72	71	70
.28	.903	.899	.895	.891	.887	.883	.879	.875	.871	.867
	.183	.179	.175	.171	.167	.163	.159	.155	.151	.147
.29	.900	.896	.892	.888	.884	.879	.875	.871	.867	.863
	.190	.186	.182	.178	.174	.169	.165	.161	.157	.153
.30	.898	.894	.890	.886	.881	.876	.872	.868	.864	.860
	.198	.194	.190	.186	.181	.176	.172	.168	.164	.160
.31	.896	.891	.887	.883	.878	.873	.869	.865	.860	.856
	.206	.201	.197	.193	.188	.183	.179	.175	.170	.166
.32	.894	.889	.884	.880	.875	.870	.866	.862	.857	.853
	.214	.209	.204	.200	.195	.190	.186	.182	.177	.173
.33	.891	.886	.882	.878	.873	.868	.863	.859	.854	.850
	.221	.216	.212	.208	.203	.198	.193	.189	.184	.180
.34	.889	.884	.879	.875	.870	.865	.860	.856	.851	.846
	.229	.224	.219	.215	.210	.205	.200	.196	.191	.186
.35	.887	.882	.877	.872	.867	.862	.857	.853	.848	.843
	.237	.232	.227	.222	.217	.212	.207	.203	.198	.193
.36	.885	.880	.875	.870	.865	.860	.855	.850	.845	.840
	.245	.240	.235	.230	.225	.220	.215	.210	.205	.200
.37	.882	.877	.872	.867	.862	.857	.852	.847	.842	.837
	.252	.247	.242	.237	.232	.227	.222	.217	.212	.207
.38	.880	.875	.870	.865	.860	.855	.850	.844	.839	.834
	.260	.255	.250	.245	.240	.235	.230	.224	.219	.214
.39	.878	.873	.868	.863	.857	.852	.847	.841	.836	.831
	.268	.263	.258	.253	.247	.242	.237	.231	.226	.221
.40	.876	.871	.866	.860	.854	.849	.844	.838	.833	.828
	.276	.271	.266	.260	.254	.249	.244	.238	.233	.228
.41	.874	.869	.864	.858	.852	.847	.842	.836	.831	.825
	.284	.279	.274	.268	.262	.257	.252	.246	.241	.235
.42	.872	.867	.862	.856	.849	.844	.839	.833	.828	.822
	.292	.287	.282	.276	.269	.264	.259	.253	.248	.242
.43	.870	.865	.860	.854	.847	.842	.837	.831	.825	.820
	.300	.295	.290	.284	.277	.272	.267	.261	.255	.250
.44	.868	.863	.858	.851	.844	.839	.834	.828	.822	.817
	.308	.303	.298	.291	.284	.279	.274	.268	.262	.257
.45	.866	.861	.856	.849	.842	.837	.832	.826	.820	.814
	.316	.311	.306	.299	.292	.287	.282	.276	.270	.264
.46	.864	.859	.854	.847	.840	.835	.829	.823	.817	.812
	.324	.319	.314	.307	.300	.295	.289	.283	.277	.272
.47	.862	.857	.852	.845	.838	.833	.827	.821	.815	.809
	.332	.327	.322	.315	.308	.303	.297	.291	.285	.279
.48	.861	.855	.850	.843	.836	.830	.824	.818	.812	.806
	.341	.335	.330	.323	.316	.310	.304	.298	.292	.286
.49	.859	.853	.848	.841	.834	.828	.822	.816	.810	.804
	.349	.343	.338	.331	.324	.318	.312	.306	.300	.294
.50	.857	.851	.846	.839	.831	.826	.820	.814	.807	.801
	.357	.351	.346	.339	.331	.326	.320	.314	.307	.301
.51	.856	.849	.844	.837	.829	.823	.817	.811	.804	.798
	.366	.359	.354	.347	.339	.333	.327	.321	.314	.308
.52	.854	.848	.842	.835	.827	.821	.815	.809	.802	.796
	.374	.368	.362	.355	.347	.341	.335	.329	.322	.316
.53	.853	.846	.840	.833	.825	.819	.813	.807	.800	.793
	.383	.376	.370	.363	.355	.349	.343	.337	.330	.323
.54	.851	.844	.838	.831	.823	.817	.811	.805	.798	.791
	.391	.384	.378	.371	.363	.357	.351	.345	.338	.331

TABLE OF INSURANCE CHARGES

EXPECTED LOSS GROUP

ENTRY RATIO	79	78	77	76	75	74	73	72	71	70
.55	.850	.843	.837	.829	.821	.815	.809	.802	.795	.788
	.400	.393	.387	.379	.371	.365	.359	.352	.345	.338
.56	.848	.841	.835	.827	.819	.813	.806	.800	.793	.786
	.408	.401	.395	.387	.379	.373	.366	.360	.353	.346
.57	.846	.839	.833	.826	.818	.811	.804	.798	.791	.784
	.416	.409	.403	.396	.388	.381	.374	.368	.361	.354
.58	.845	.838	.831	.824	.816	.809	.802	.795	.788	.781
	.425	.418	.411	.404	.396	.389	.382	.375	.368	.361
.59	.843	.836	.830	.822	.814	.807	.800	.793	.786	.779
	.433	.426	.420	.412	.404	.397	.390	.383	.376	.369
.60	.842	.835	.828	.820	.812	.805	.798	.791	.784	.777
	.442	.435	.428	.420	.412	.405	.398	.391	.384	.377
.61	.840	.833	.826	.818	.810	.803	.796	.789	.782	.774
	.450	.443	.436	.428	.420	.413	.406	.399	.392	.384
.62	.838	.831	.825	.817	.808	.801	.794	.787	.780	.772
	.458	.451	.445	.437	.428	.421	.414	.407	.400	.392
.63	.837	.830	.823	.815	.806	.799	.792	.785	.778	.770
	.467	.460	.453	.445	.436	.429	.422	.415	.408	.400
.64	.835	.828	.821	.813	.805	.798	.791	.783	.776	.768
	.475	.468	.461	.453	.445	.438	.431	.423	.416	.408
.65	.834	.827	.820	.812	.803	.796	.789	.781	.773	.766
	.484	.477	.470	.462	.453	.446	.439	.431	.423	.416
.66	.833	.825	.818	.810	.801	.794	.787	.779	.771	.764
	.493	.485	.478	.470	.461	.454	.447	.439	.431	.424
.67	.831	.823	.816	.808	.799	.792	.785	.777	.769	.762
	.501	.493	.486	.478	.469	.462	.455	.447	.439	.432
.68	.830	.822	.815	.807	.798	.791	.783	.775	.767	.760
	.510	.502	.496	.487	.478	.471	.463	.455	.447	.440
.69	.828	.820	.813	.805	.796	.789	.781	.773	.765	.758
	.518	.510	.503	.495	.486	.479	.471	.463	.455	.448
.70	.827	.819	.812	.803	.794	.787	.779	.771	.763	.756
	.527	.519	.512	.503	.494	.487	.479	.471	.463	.456
.71	.825	.817	.810	.802	.793	.786	.778	.770	.761	.753
	.535	.527	.520	.512	.503	.496	.488	.480	.471	.463
.72	.824	.816	.809	.800	.791	.784	.776	.768	.759	.751
	.544	.536	.529	.520	.511	.504	.496	.488	.479	.471
.73	.823	.815	.807	.798	.789	.782	.774	.766	.757	.749
	.553	.545	.537	.528	.519	.512	.504	.496	.487	.479
.74	.821	.813	.806	.797	.788	.780	.772	.764	.755	.747
	.561	.553	.546	.537	.528	.520	.512	.504	.495	.487
.75	.820	.812	.804	.795	.786	.778	.770	.762	.753	.745
	.570	.562	.554	.545	.536	.528	.520	.512	.503	.495
.76	.819	.811	.803	.794	.785	.777	.769	.761	.752	.743
	.579	.571	.563	.554	.545	.537	.529	.521	.512	.503
.77	.817	.809	.801	.792	.783	.775	.767	.759	.750	.741
	.587	.579	.571	.562	.553	.545	.537	.529	.520	.511
.78	.816	.808	.800	.791	.782	.774	.765	.757	.748	.739
	.596	.588	.580	.571	.562	.554	.545	.537	.528	.519
.79	.815	.807	.798	.789	.780	.772	.763	.755	.746	.737
	.605	.597	.588	.579	.570	.562	.553	.545	.536	.527
.80	.813	.805	.797	.788	.778	.770	.762	.753	.744	.735
	.613	.605	.597	.588	.578	.570	.562	.553	.544	.535
.81	.812	.804	.796	.787	.777	.769	.760	.751	.742	.733
	.622	.614	.606	.597	.587	.579	.570	.561	.552	.543

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	79	78	77	76	75	74	73	72	71	70
.82	.811	.803	.794	.785	.775	.767	.758	.749	.740	.731
	.631	.623	.614	.605	.595	.587	.578	.569	.560	.551
.83	.810	.801	.793	.784	.774	.766	.757	.748	.739	.730
	.640	.631	.623	.614	.604	.596	.587	.578	.569	.560
.84	.809	.800	.791	.782	.772	.764	.755	.746	.737	.728
	.649	.640	.631	.622	.612	.604	.595	.586	.577	.568
.85	.808	.799	.790	.781	.771	.762	.753	.744	.735	.726
	.658	.649	.640	.631	.621	.612	.603	.594	.585	.576
.86	.806	.798	.789	.779	.769	.761	.752	.743	.734	.725
	.666	.658	.649	.639	.629	.621	.612	.603	.594	.585
.87	.805	.796	.787	.778	.768	.759	.750	.741	.732	.723
	.675	.666	.657	.648	.638	.629	.620	.611	.602	.593
.88	.804	.795	.786	.776	.766	.757	.748	.739	.730	.721
	.684	.675	.666	.656	.646	.637	.628	.619	.610	.601
.89	.803	.794	.785	.775	.765	.756	.747	.738	.728	.719
	.693	.684	.675	.665	.655	.646	.637	.628	.618	.609
.90	.802	.792	.783	.774	.764	.755	.746	.736	.726	.717
	.702	.692	.683	.674	.664	.655	.646	.636	.626	.617
.91	.800	.791	.782	.772	.762	.753	.744	.734	.725	.716
	.710	.701	.692	.682	.672	.663	.654	.644	.635	.626
.92	.799	.790	.781	.771	.761	.752	.743	.733	.723	.714
	.719	.710	.701	.691	.681	.672	.663	.653	.643	.634
.93	.798	.788	.779	.769	.759	.750	.741	.731	.721	.712
	.728	.718	.709	.699	.689	.680	.671	.661	.651	.642
.94	.797	.787	.778	.768	.758	.749	.740	.730	.720	.710
	.737	.727	.718	.708	.698	.689	.680	.670	.660	.650
.95	.796	.786	.777	.766	.756	.747	.738	.728	.718	.708
	.746	.736	.727	.716	.706	.697	.688	.678	.668	.658
.96	.794	.784	.775	.765	.755	.745	.736	.726	.716	.707
	.754	.744	.735	.725	.715	.705	.696	.686	.676	.667
.97	.793	.783	.774	.764	.754	.744	.735	.725	.715	.705
	.763	.753	.744	.734	.724	.714	.705	.695	.685	.675
.98	.792	.782	.773	.762	.752	.742	.733	.723	.713	.703
	.772	.762	.753	.742	.732	.722	.713	.703	.693	.683
.99	.791	.781	.772	.761	.751	.741	.732	.722	.712	.701
	.781	.771	.762	.751	.741	.731	.722	.712	.702	.691
1.00	.790	.780	.770	.760	.750	.740	.730	.720	.710	.700
1.01	.790	.780	.770	.760	.750	.740	.730	.720	.710	.700
1.02	.788	.778	.769	.758	.748	.738	.729	.719	.709	.698
1.03	.787	.777	.768	.757	.747	.737	.727	.717	.707	.696
1.04	.786	.776	.766	.755	.745	.735	.726	.716	.706	.695
1.05	.785	.775	.765	.754	.744	.734	.724	.714	.704	.693
1.06	.784	.774	.764	.753	.743	.733	.723	.713	.702	.691
1.07	.783	.773	.763	.752	.741	.731	.721	.711	.701	.690
1.08	.781	.771	.761	.750	.740	.730	.720	.710	.699	.688
1.09	.780	.770	.760	.749	.739	.729	.718	.708	.697	.686
1.10	.779	.769	.759	.748	.737	.727	.717	.707	.696	.685
1.11	.778	.768	.758	.747	.736	.726	.715	.705	.694	.683
1.12	.777	.767	.757	.746	.735	.725	.714	.704	.693	.682
1.13	.776	.766	.755	.744	.734	.723	.712	.702	.691	.680
1.14	.775	.765	.754	.743	.732	.722	.711	.701	.690	.679
1.15	.774	.764	.753	.742	.731	.721	.710	.699	.688	.677
1.16	.773	.763	.752	.741	.730	.719	.708	.698	.687	.676
1.17	.772	.761	.751	.739	.728	.718	.707	.696	.685	.674

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	79	78	77	76	75	74	73	72	71	70
1.18	.771	.760	.749	.738	.727	.716	.705	.695	.684	.673
1.19	.770	.759	.748	.737	.726	.715	.704	.693	.682	.671
1.20	.769	.758	.747	.736	.725	.714	.703	.692	.681	.669
1.21	.768	.757	.746	.734	.723	.712	.701	.690	.679	.668
1.22	.767	.756	.745	.733	.722	.711	.700	.689	.678	.666
1.23	.766	.755	.744	.732	.721	.710	.699	.687	.676	.665
1.24	.765	.753	.742	.731	.720	.709	.698	.686	.675	.663
1.25	.764	.752	.741	.729	.718	.707	.696	.685	.674	.662
1.26	.763	.751	.740	.728	.717	.706	.695	.683	.672	.660
1.27	.762	.750	.739	.727	.716	.705	.694	.682	.670	.658
1.28	.760	.749	.738	.726	.715	.703	.692	.680	.669	.657
1.29	.759	.748	.737	.725	.714	.702	.691	.679	.667	.655
1.30	.758	.746	.735	.723	.712	.701	.690	.678	.666	.654
1.31	.757	.745	.734	.722	.711	.699	.688	.676	.664	.652
1.32	.756	.744	.733	.721	.710	.698	.687	.675	.663	.651
1.33	.755	.743	.732	.720	.709	.697	.686	.674	.662	.649
1.34	.754	.742	.731	.719	.707	.695	.684	.672	.660	.648
1.35	.753	.741	.730	.718	.706	.694	.683	.671	.659	.646
1.36	.752	.740	.729	.717	.705	.693	.682	.670	.658	.645
1.37	.751	.739	.728	.716	.704	.692	.680	.668	.656	.643
1.38	.750	.738	.725	.714	.703	.691	.679	.667	.655	.642
1.39	.749	.737	.725	.713	.702	.690	.678	.666	.654	.641
1.40	.748	.736	.724	.712	.700	.688	.677	.665	.652	.639
1.41	.747	.735	.723	.711	.699	.687	.675	.663	.651	.638
1.42	.746	.734	.722	.710	.698	.686	.674	.662	.649	.636
1.43	.745	.733	.721	.709	.697	.685	.673	.661	.648	.635
1.44	.744	.732	.720	.708	.696	.683	.671	.659	.646	.633
1.45	.743	.731	.719	.707	.695	.682	.670	.658	.645	.632
1.46	.742	.730	.718	.705	.693	.681	.669	.657	.644	.631
1.47	.741	.729	.717	.704	.692	.680	.668	.655	.643	.630
1.48	.740	.728	.716	.703	.691	.678	.666	.654	.641	.628
1.49	.739	.727	.714	.702	.690	.677	.665	.652	.640	.627
1.50	.738	.726	.713	.701	.689	.676	.664	.651	.639	.626
1.51	.737	.725	.712	.700	.688	.675	.663	.650	.638	.625
1.52	.736	.724	.711	.699	.687	.674	.661	.648	.636	.623
1.53	.735	.723	.710	.698	.686	.673	.660	.647	.635	.622
1.54	.734	.722	.709	.697	.685	.672	.659	.646	.633	.620
1.55	.733	.721	.708	.695	.683	.670	.658	.645	.632	.619
1.56	.732	.720	.707	.694	.682	.669	.656	.643	.631	.618
1.57	.731	.719	.706	.693	.681	.668	.655	.642	.629	.616
1.58	.730	.718	.705	.692	.680	.667	.654	.641	.628	.615
1.59	.730	.717	.704	.691	.679	.666	.653	.640	.627	.614
1.60	.729	.716	.703	.690	.678	.665	.652	.639	.626	.612
1.61	.728	.715	.702	.689	.677	.664	.650	.637	.624	.611
1.62	.727	.714	.701	.688	.676	.663	.649	.636	.623	.610
1.63	.726	.713	.700	.687	.675	.662	.648	.635	.622	.608
1.64	.725	.712	.699	.686	.674	.661	.647	.634	.621	.607
1.65	.724	.711	.698	.685	.673	.660	.646	.633	.620	.606
1.66	.723	.710	.697	.684	.672	.659	.645	.632	.618	.604
1.67	.723	.709	.696	.683	.670	.657	.643	.630	.617	.603
1.68	.722	.708	.695	.682	.669	.656	.642	.629	.616	.602
1.69	.721	.707	.694	.681	.668	.655	.641	.628	.615	.601
1.70	.720	.706	.693	.680	.667	.654	.640	.627	.613	.599
1.71	.719	.705	.692	.679	.666	.653	.639	.626	.612	.598

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	79	78	77	76	75	74	73	72	71	70
1.72	.718	.704	.691	.678	.665	.652	.638	.625	.611	.597
1.73	.717	.703	.690	.677	.664	.651	.637	.624	.610	.596
1.74	.716	.702	.689	.676	.663	.649	.636	.622	.608	.594
1.75	.715	.701	.688	.675	.662	.648	.635	.621	.607	.593
1.76	.714	.700	.687	.674	.661	.647	.634	.620	.606	.592
1.77	.713	.699	.686	.673	.660	.646	.633	.619	.605	.591
1.78	.713	.699	.685	.672	.659	.645	.632	.618	.604	.589
1.79	.712	.698	.684	.671	.658	.644	.631	.617	.603	.588
1.80	.711	.697	.683	.670	.657	.643	.630	.616	.602	.587
1.81	.710	.696	.682	.669	.656	.642	.629	.615	.601	.586
1.82	.709	.695	.681	.668	.655	.641	.627	.613	.599	.585
1.83	.708	.694	.680	.667	.654	.640	.626	.612	.598	.583
1.84	.707	.693	.679	.666	.653	.639	.625	.611	.597	.582
1.85	.706	.692	.679	.665	.652	.638	.624	.610	.596	.581
1.86	.706	.692	.678	.664	.651	.637	.623	.609	.595	.580
1.87	.705	.691	.677	.663	.650	.636	.622	.608	.594	.579
1.88	.704	.690	.676	.662	.649	.635	.621	.607	.592	.578
1.89	.703	.689	.675	.661	.648	.634	.620	.606	.591	.577
1.90	.702	.688	.674	.660	.647	.633	.619	.605	.590	.576
1.91	.701	.687	.673	.659	.646	.632	.618	.604	.589	.575
1.92	.700	.686	.672	.658	.645	.631	.617	.603	.588	.574
1.93	.700	.686	.671	.657	.644	.630	.616	.602	.587	.573
1.94	.699	.685	.670	.657	.644	.629	.615	.600	.586	.571
1.95	.698	.684	.669	.656	.643	.628	.614	.599	.585	.570
1.96	.697	.683	.669	.655	.642	.627	.613	.598	.584	.569
1.97	.696	.682	.668	.654	.641	.626	.612	.597	.583	.568
1.98	.695	.681	.667	.653	.640	.625	.611	.596	.582	.567
1.99	.695	.681	.666	.652	.639	.624	.610	.595	.581	.566
2.00	.694	.680	.665	.651	.638	.623	.609	.594	.580	.565
2.01	.693	.679	.664	.650	.637	.622	.608	.593	.579	.564
2.02	.692	.678	.663	.649	.636	.621	.607	.592	.578	.563
2.03	.691	.677	.662	.648	.635	.620	.606	.591	.577	.561
2.04	.691	.676	.661	.647	.634	.619	.605	.590	.575	.560
2.05	.690	.676	.661	.647	.633	.618	.604	.589	.574	.559
2.06	.689	.675	.660	.646	.632	.617	.603	.588	.573	.558
2.07	.688	.674	.659	.645	.632	.617	.602	.587	.572	.557
2.08	.687	.673	.658	.644	.631	.616	.601	.586	.571	.556
2.09	.687	.672	.657	.643	.630	.615	.600	.585	.570	.555
2.10	.686	.671	.656	.642	.629	.614	.599	.584	.569	.554
2.11	.685	.671	.656	.642	.628	.613	.598	.583	.568	.553
2.12	.684	.670	.655	.641	.627	.612	.597	.582	.567	.552
2.13	.684	.669	.654	.640	.626	.611	.596	.581	.566	.551
2.14	.683	.668	.653	.639	.625	.610	.595	.580	.565	.550
2.15	.682	.667	.652	.638	.624	.609	.594	.579	.564	.549
2.16	.681	.666	.651	.637	.623	.608	.593	.578	.563	.548
2.17	.681	.666	.651	.637	.622	.607	.592	.577	.562	.547
2.18	.680	.665	.650	.636	.621	.606	.591	.576	.561	.546
2.19	.679	.664	.649	.635	.620	.605	.590	.575	.560	.545
2.20	.679	.663	.648	.634	.619	.604	.589	.574	.559	.544
2.21	.678	.662	.647	.633	.618	.603	.588	.573	.558	.543
2.22	.677	.662	.647	.632	.618	.603	.588	.572	.557	.542
2.23	.677	.661	.646	.632	.617	.602	.587	.571	.556	.541
2.24	.676	.660	.645	.631	.616	.601	.586	.571	.556	.540
2.25	.675	.659	.644	.630	.615	.600	.585	.570	.555	.539

TABLE OF INSURANCE CHARGES

EXPECTED LOSS GROUP

ENTRY RATIO	79	78	77	76	75	74	73	72	71	70
2.26	.674	.659	.644	.629	.614	.599	.584	.569	.554	.538
2.27	.674	.658	.643	.628	.613	.598	.583	.568	.553	.537
2.28	.673	.657	.642	.628	.613	.598	.583	.567	.552	.536
2.29	.672	.656	.641	.627	.612	.597	.582	.566	.551	.535
2.30	.672	.656	.641	.626	.611	.596	.581	.565	.550	.534
2.31	.671	.655	.640	.625	.610	.595	.580	.564	.549	.533
2.32	.670	.654	.639	.624	.609	.594	.579	.563	.548	.532
2.33	.670	.654	.639	.624	.609	.594	.579	.563	.547	.531
2.34	.669	.653	.638	.623	.608	.593	.578	.562	.546	.530
2.35	.668	.652	.637	.622	.607	.592	.577	.561	.545	.529
2.36	.667	.651	.636	.621	.606	.591	.576	.560	.544	.528
2.37	.667	.651	.636	.620	.605	.590	.575	.559	.543	.527
2.38	.666	.650	.635	.620	.605	.589	.574	.558	.542	.526
2.39	.665	.649	.634	.619	.604	.588	.573	.557	.541	.525
2.40	.665	.649	.633	.618	.603	.587	.572	.556	.540	.524
2.41	.664	.648	.633	.617	.602	.587	.572	.556	.539	.523
2.42	.663	.647	.632	.616	.601	.586	.571	.555	.538	.522
2.43	.663	.647	.631	.616	.601	.585	.570	.554	.537	.521
2.44	.662	.646	.631	.615	.600	.584	.569	.553	.537	.521
2.45	.661	.645	.630	.614	.599	.583	.568	.552	.536	.520
2.46	.660	.644	.629	.613	.598	.582	.567	.551	.535	.519
2.47	.660	.644	.628	.613	.598	.582	.567	.551	.534	.518
2.48	.659	.643	.628	.612	.597	.581	.566	.550	.533	.517
2.49	.658	.642	.627	.611	.596	.580	.565	.549	.532	.516
2.50	.658	.642	.626	.610	.595	.579	.564	.548	.531	.515
2.51	.657	.641	.625	.610	.595	.579	.563	.547	.530	.514
2.52	.656	.640	.625	.609	.594	.578	.562	.546	.529	.513
2.53	.656	.640	.624	.608	.593	.577	.562	.546	.529	.513
2.54	.655	.639	.623	.607	.592	.576	.561	.545	.528	.512
2.55	.654	.638	.622	.607	.592	.576	.560	.544	.527	.511
2.56	.654	.638	.622	.606	.591	.575	.559	.543	.526	.510
2.57	.653	.637	.621	.605	.590	.574	.558	.542	.525	.509
2.58	.652	.636	.620	.604	.589	.573	.558	.542	.525	.509
2.59	.652	.636	.620	.604	.589	.573	.557	.541	.524	.508
2.60	.651	.635	.619	.603	.588	.572	.556	.540	.523	.507
2.61	.650	.634	.618	.602	.587	.571	.555	.539	.522	.506
2.62	.650	.634	.618	.602	.586	.570	.554	.538	.521	.505
2.63	.649	.633	.617	.601	.586	.570	.554	.538	.521	.505
2.64	.648	.632	.616	.600	.585	.569	.553	.537	.520	.504
2.65	.648	.631	.615	.599	.584	.568	.552	.536	.519	.503
2.66	.647	.631	.615	.599	.584	.568	.551	.535	.518	.502
2.67	.647	.630	.614	.598	.583	.567	.551	.535	.518	.502
2.68	.646	.629	.613	.597	.582	.566	.550	.534	.517	.501
2.69	.645	.629	.613	.597	.581	.565	.549	.533	.516	.500
2.70	.645	.628	.612	.596	.581	.565	.548	.532	.515	.499
2.71	.644	.627	.611	.595	.580	.564	.548	.531	.514	.498
2.72	.643	.627	.611	.595	.579	.563	.547	.530	.513	.497
2.73	.643	.626	.610	.594	.579	.563	.546	.530	.513	.497
2.74	.642	.625	.609	.593	.578	.562	.545	.529	.512	.496
2.75	.641	.625	.609	.593	.577	.561	.545	.528	.511	.495
2.76	.641	.624	.608	.592	.576	.560	.544	.527	.510	.494
2.77	.640	.623	.607	.591	.575	.560	.543	.526	.509	.493
2.78	.640	.623	.607	.591	.575	.559	.542	.526	.509	.493
2.79	.639	.622	.606	.590	.574	.558	.542	.525	.508	.492

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	79	78	77	76	75	74	73	72	71	70
2.80	.638	.621	.605	.589	.574	.558	.541	.524	.507	.491
2.81	.638	.621	.605	.589	.573	.557	.540	.523	.506	.490
2.82	.637	.620	.604	.588	.572	.556	.539	.522	.505	.489
2.83	.637	.619	.603	.587	.572	.556	.539	.522	.505	.489
2.84	.636	.619	.603	.587	.571	.555	.538	.521	.504	.488
2.85	.636	.618	.602	.586	.570	.554	.537	.520	.503	.487
2.86	.635	.618	.601	.585	.570	.553	.536	.519	.502	.486
2.87	.634	.617	.601	.585	.569	.553	.536	.519	.502	.485
2.88	.634	.616	.600	.584	.568	.552	.535	.518	.501	.485
2.89	.633	.616	.599	.583	.568	.551	.534	.517	.500	.484
2.90	.633	.615	.599	.583	.567	.550	.533	.516	.499	.483
2.91	.632	.615	.598	.582	.566	.550	.533	.516	.499	.482
2.92	.631	.614	.597	.581	.566	.549	.532	.515	.498	.482
2.93	.631	.613	.597	.581	.565	.548	.531	.514	.497	.481
2.94	.630	.613	.596	.580	.564	.548	.531	.514	.497	.480
2.95	.630	.612	.595	.579	.564	.547	.530	.513	.496	.479
2.96	.629	.611	.595	.579	.563	.546	.529	.512	.495	.478
2.97	.629	.611	.594	.578	.562	.545	.528	.511	.494	.478
2.98	.628	.610	.593	.577	.562	.545	.528	.511	.494	.477
2.99	.627	.610	.593	.577	.561	.544	.527	.510	.493	.476
3.00	.627	.609	.592	.576	.560	.543	.526	.509	.492	.475

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	69	68	67	66	65	64	63	62	61	60
.01	.994 .004	.993 .003	.993 .003	.993 .003	.993 .003	.992 .002	.992 .002	.992 .002	.992 .002	.992 .002
.02	.987 .007	.986 .006	.986 .006	.986 .006	.985 .005	.985 .005	.985 .005	.984 .004	.984 .004	.984 .004
.03	.981 .011	.980 .010	.980 .010	.980 .010	.979 .009	.978 .008	.978 .008	.977 .007	.977 .007	.976 .006
.04	.975 .015	.974 .014	.973 .013	.973 .013	.972 .012	.971 .011	.971 .011	.970 .010	.970 .010	.969 .009
.05	.969 .019	.968 .018	.967 .017	.966 .016	.965 .015	.964 .014	.963 .013	.962 .012	.962 .012	.961 .011
.06	.963 .023	.962 .022	.961 .021	.960 .020	.959 .019	.958 .018	.957 .017	.956 .016	.955 .015	.954 .014
.07	.958 .028	.956 .026	.955 .025	.954 .024	.953 .023	.952 .022	.951 .021	.950 .020	.949 .019	.948 .018
.08	.952 .032	.950 .030	.949 .029	.948 .028	.947 .027	.945 .025	.944 .024	.943 .023	.942 .022	.941 .021
.09	.946 .036	.945 .035	.943 .033	.942 .032	.940 .030	.939 .029	.937 .027	.936 .026	.935 .025	.934 .024
.10	.941 .041	.939 .039	.937 .037	.936 .036	.934 .034	.933 .033	.931 .031	.930 .030	.928 .028	.927 .027
.11	.936 .046	.934 .044	.932 .042	.931 .041	.929 .039	.927 .037	.926 .036	.924 .034	.922 .032	.921 .031
.12	.931 .051	.929 .049	.926 .046	.925 .045	.923 .043	.921 .041	.919 .039	.917 .037	.915 .035	.914 .034
.13	.926 .056	.924 .054	.921 .051	.919 .049	.917 .047	.915 .045	.913 .043	.911 .041	.909 .039	.908 .038
.14	.921 .061	.919 .059	.916 .056	.914 .054	.912 .052	.910 .050	.907 .047	.905 .045	.903 .043	.902 .042
.15	.916 .066	.914 .064	.911 .061	.909 .059	.907 .057	.905 .055	.902 .052	.900 .050	.898 .048	.896 .046
.16	.912 .072	.909 .069	.907 .067	.904 .064	.902 .062	.899 .059	.897 .057	.894 .054	.892 .052	.890 .050
.17	.907 .077	.904 .074	.902 .072	.899 .069	.896 .066	.894 .064	.891 .061	.888 .058	.886 .056	.884 .054
.18	.903 .083	.900 .080	.897 .077	.894 .074	.891 .071	.889 .069	.886 .066	.883 .063	.881 .061	.879 .059
.19	.898 .088	.895 .085	.892 .082	.889 .079	.886 .076	.883 .073	.880 .070	.877 .067	.875 .065	.873 .063
.20	.894 .094	.891 .091	.888 .088	.885 .085	.882 .082	.879 .079	.876 .076	.873 .073	.870 .070	.867 .067
.21	.890 .100	.886 .096	.883 .093	.880 .090	.877 .087	.874 .084	.871 .081	.868 .078	.865 .075	.862 .072
.22	.886 .106	.882 .102	.879 .099	.876 .096	.872 .092	.869 .089	.866 .086	.863 .083	.860 .080	.857 .077
.23	.882 .112	.878 .108	.875 .105	.871 .101	.868 .098	.865 .095	.861 .091	.858 .088	.855 .085	.852 .082
.24	.877 .117	.874 .114	.870 .110	.866 .106	.863 .103	.860 .100	.856 .096	.853 .093	.850 .090	.847 .087
.25	.873 .123	.870 .120	.866 .116	.862 .112	.859 .109	.855 .105	.851 .101	.848 .098	.845 .095	.842 .092
.26	.869 .129	.866 .126	.862 .122	.858 .118	.854 .114	.851 .111	.847 .107	.843 .103	.839 .099	.836 .096
.27	.866 .136	.862 .132	.858 .128	.854 .124	.850 .120	.847 .117	.843 .113	.839 .109	.835 .105	.832 .102

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	69	68	67	66	65	64	63	62	61	60
.28	.862	.858	.854	.850	.846	.842	.838	.834	.830	.827
	.142	.138	.134	.130	.126	.122	.118	.114	.110	.107
.29	.858	.854	.850	.846	.842	.838	.834	.830	.826	.823
	.148	.144	.140	.136	.132	.128	.124	.120	.116	.113
.30	.855	.851	.846	.842	.838	.834	.829	.825	.821	.818
	.155	.151	.146	.142	.138	.134	.129	.125	.121	.118
.31	.851	.847	.842	.838	.834	.830	.825	.821	.817	.813
	.161	.157	.152	.148	.144	.140	.135	.131	.127	.123
.32	.848	.844	.839	.835	.830	.826	.822	.817	.813	.809
	.168	.164	.159	.155	.150	.146	.142	.137	.133	.129
.33	.845	.840	.835	.830	.826	.821	.817	.812	.808	.804
	.175	.170	.165	.160	.156	.151	.147	.142	.138	.134
.34	.841	.836	.831	.826	.822	.817	.813	.808	.804	.800
	.181	.176	.171	.166	.162	.157	.153	.148	.144	.140
.35	.838	.833	.828	.823	.819	.814	.809	.804	.800	.796
	.188	.183	.178	.173	.169	.164	.159	.154	.150	.146
.36	.835	.829	.824	.819	.815	.810	.805	.800	.796	.792
	.195	.189	.184	.179	.175	.170	.165	.160	.156	.152
.37	.832	.826	.821	.816	.811	.806	.801	.797	.792	.787
	.202	.196	.191	.186	.181	.176	.171	.167	.162	.157
.38	.829	.823	.818	.813	.808	.803	.798	.793	.788	.783
	.209	.203	.198	.193	.188	.183	.178	.173	.168	.163
.39	.826	.820	.814	.809	.804	.799	.794	.789	.784	.779
	.216	.210	.204	.199	.194	.189	.184	.179	.174	.169
.40	.823	.817	.811	.806	.801	.795	.790	.785	.780	.775
	.223	.217	.211	.206	.201	.195	.190	.185	.180	.175
.41	.820	.814	.808	.803	.798	.792	.787	.782	.776	.771
	.230	.224	.218	.213	.208	.202	.197	.192	.186	.181
.42	.817	.811	.805	.800	.794	.789	.783	.778	.772	.767
	.237	.231	.225	.220	.214	.209	.203	.198	.192	.187
.43	.814	.807	.801	.796	.790	.785	.779	.774	.768	.763
	.244	.237	.231	.226	.220	.215	.209	.204	.198	.193
.44	.811	.804	.798	.793	.787	.782	.776	.771	.765	.760
	.251	.244	.238	.233	.227	.222	.216	.211	.205	.200
.45	.808	.801	.795	.790	.784	.778	.773	.767	.761	.756
	.258	.251	.245	.240	.234	.228	.223	.217	.211	.206
.46	.805	.799	.792	.786	.781	.775	.769	.763	.757	.752
	.265	.259	.252	.246	.241	.235	.229	.223	.217	.212
.47	.802	.796	.789	.783	.777	.772	.766	.760	.754	.748
	.272	.266	.259	.253	.248	.242	.236	.230	.224	.218
.48	.799	.793	.786	.780	.775	.769	.763	.757	.751	.745
	.279	.273	.266	.260	.255	.249	.243	.237	.231	.225
.49	.797	.790	.783	.777	.771	.765	.759	.753	.747	.741
	.287	.280	.273	.267	.261	.255	.249	.243	.237	.231
.50	.794	.788	.781	.775	.769	.763	.756	.750	.744	.738
	.294	.288	.281	.275	.269	.263	.256	.250	.244	.238
.51	.791	.785	.778	.772	.766	.760	.753	.747	.741	.735
	.301	.295	.288	.282	.276	.270	.263	.257	.251	.245
.52	.789	.782	.775	.769	.763	.756	.750	.743	.737	.731
	.309	.302	.295	.289	.283	.276	.270	.263	.257	.251
.53	.786	.779	.772	.766	.760	.753	.747	.740	.734	.728
	.316	.309	.302	.296	.290	.283	.277	.270	.264	.258
.54	.784	.777	.770	.764	.757	.751	.744	.737	.731	.724
	.324	.317	.310	.304	.297	.291	.284	.277	.271	.264

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	69	68	67	66	65	64	63	62	61	60
.55	.781	.774	.767	.761	.754	.748	.741	.734	.728	.721
	.331	.324	.317	.311	.304	.298	.291	.284	.278	.271
.56	.779	.772	.764	.758	.751	.745	.738	.731	.725	.718
	.339	.332	.324	.318	.311	.305	.298	.291	.285	.278
.57	.777	.770	.762	.755	.749	.742	.735	.728	.721	.714
	.347	.340	.332	.325	.319	.312	.305	.298	.291	.284
.58	.774	.767	.759	.752	.746	.739	.732	.725	.718	.711
	.354	.347	.339	.332	.326	.319	.312	.305	.298	.291
.59	.772	.764	.757	.749	.743	.736	.729	.722	.715	.708
	.362	.354	.347	.339	.333	.326	.319	.312	.305	.298
.60	.770	.762	.755	.747	.740	.733	.726	.719	.712	.705
	.370	.362	.355	.347	.340	.333	.326	.319	.312	.305
.61	.767	.759	.752	.744	.737	.730	.723	.716	.709	.702
	.377	.369	.362	.354	.347	.340	.333	.326	.319	.312
.62	.765	.757	.750	.742	.735	.728	.720	.713	.705	.698
	.385	.377	.370	.362	.355	.348	.340	.333	.325	.318
.63	.763	.755	.747	.739	.732	.725	.718	.711	.703	.696
	.393	.385	.377	.369	.362	.355	.348	.341	.333	.326
.64	.761	.753	.745	.737	.730	.723	.715	.708	.700	.693
	.401	.393	.385	.377	.370	.363	.355	.348	.340	.333
.65	.758	.750	.743	.735	.728	.720	.712	.705	.697	.690
	.408	.400	.393	.385	.378	.370	.362	.355	.347	.340
.66	.756	.748	.740	.732	.725	.717	.709	.702	.694	.687
	.416	.408	.400	.392	.385	.377	.369	.362	.354	.347
.67	.754	.746	.738	.730	.722	.714	.707	.699	.691	.684
	.424	.416	.408	.400	.392	.384	.377	.369	.361	.354
.68	.752	.743	.735	.727	.719	.711	.704	.696	.688	.681
	.432	.423	.415	.407	.399	.391	.384	.376	.368	.361
.69	.750	.741	.733	.725	.717	.709	.702	.694	.686	.678
	.440	.431	.423	.415	.407	.399	.392	.384	.376	.368
.70	.748	.739	.731	.723	.715	.707	.699	.691	.683	.675
	.448	.439	.431	.423	.415	.407	.399	.391	.383	.375
.71	.745	.737	.729	.721	.713	.704	.696	.688	.680	.672
	.455	.447	.439	.431	.422	.414	.406	.398	.390	.382
.72	.743	.734	.726	.718	.710	.702	.694	.686	.678	.670
	.463	.454	.446	.438	.430	.422	.414	.406	.398	.390
.73	.741	.732	.724	.716	.707	.699	.691	.683	.675	.667
	.471	.462	.454	.446	.437	.429	.421	.413	.405	.397
.74	.739	.730	.722	.713	.705	.697	.689	.680	.672	.664
	.479	.470	.462	.453	.445	.437	.429	.420	.412	.404
.75	.737	.728	.720	.711	.703	.695	.687	.678	.670	.661
	.487	.478	.470	.461	.453	.445	.437	.428	.420	.411
.76	.734	.726	.717	.708	.700	.692	.684	.675	.667	.658
	.494	.486	.477	.468	.460	.452	.444	.435	.427	.418
.77	.732	.724	.715	.706	.698	.690	.682	.673	.665	.656
	.502	.494	.485	.476	.468	.460	.452	.443	.435	.426
.78	.730	.722	.713	.704	.696	.687	.679	.670	.662	.653
	.510	.502	.493	.484	.476	.467	.459	.450	.442	.433
.79	.728	.720	.711	.702	.694	.685	.677	.668	.660	.651
	.518	.510	.501	.492	.484	.475	.467	.458	.450	.441
.80	.726	.718	.709	.700	.691	.683	.674	.665	.657	.648
	.526	.518	.509	.500	.491	.483	.474	.465	.457	.448
.81	.724	.716	.707	.698	.689	.681	.672	.663	.655	.646
	.534	.526	.517	.508	.499	.491	.482	.473	.465	.456

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	69	68	67	66	65	64	63	62	61	60
.82	.722	.714	.705	.696	.687	.678	.669	.660	.652	.643
	.542	.534	.525	.516	.507	.498	.489	.480	.472	.463
.83	.721	.712	.703	.694	.685	.676	.667	.658	.650	.641
	.551	.542	.533	.524	.515	.506	.497	.488	.480	.471
.84	.719	.710	.701	.692	.683	.674	.665	.656	.647	.638
	.559	.550	.541	.532	.523	.514	.505	.496	.487	.478
.85	.717	.708	.699	.690	.681	.672	.663	.654	.645	.636
	.567	.558	.549	.540	.531	.522	.513	.504	.495	.486
.86	.715	.706	.696	.687	.678	.669	.660	.651	.642	.633
	.575	.566	.556	.547	.538	.529	.520	.511	.502	.493
.87	.713	.704	.694	.685	.676	.667	.658	.649	.639	.630
	.583	.574	.564	.555	.546	.537	.528	.519	.509	.500
.88	.711	.702	.692	.683	.674	.665	.656	.647	.637	.628
	.591	.582	.572	.563	.554	.545	.536	.527	.517	.508
.89	.709	.700	.691	.682	.672	.663	.654	.645	.635	.626
	.599	.590	.581	.572	.562	.553	.544	.535	.525	.516
.90	.707	.698	.689	.679	.670	.661	.651	.642	.632	.623
	.607	.598	.589	.579	.570	.561	.551	.542	.532	.523
.91	.706	.697	.687	.677	.668	.659	.649	.640	.630	.621
	.616	.607	.597	.587	.578	.569	.559	.550	.540	.531
.92	.704	.695	.685	.675	.666	.657	.647	.638	.628	.619
	.624	.615	.605	.595	.586	.577	.567	.558	.548	.539
.93	.702	.693	.683	.673	.664	.654	.644	.635	.625	.616
	.632	.623	.613	.603	.594	.584	.574	.565	.555	.546
.94	.700	.691	.681	.671	.662	.652	.642	.633	.623	.614
	.640	.631	.621	.611	.602	.592	.582	.573	.563	.554
.95	.698	.689	.679	.669	.660	.650	.640	.631	.621	.611
	.648	.639	.629	.619	.610	.600	.590	.581	.571	.561
.96	.697	.687	.677	.667	.658	.648	.638	.629	.619	.609
	.657	.647	.637	.627	.618	.608	.598	.589	.579	.569
.97	.695	.685	.675	.665	.656	.646	.636	.627	.617	.607
	.665	.655	.645	.635	.626	.616	.606	.597	.587	.577
.98	.693	.683	.673	.663	.653	.644	.634	.624	.614	.604
	.673	.663	.653	.643	.633	.624	.614	.604	.594	.584
.99	.691	.681	.671	.661	.651	.642	.632	.622	.612	.602
	.681	.671	.661	.651	.641	.632	.622	.612	.602	.592
1.00	.690	.680	.670	.660	.650	.640	.630	.620	.610	.600
1.01	.688	.678	.668	.658	.648	.638	.628	.618	.608	.598
1.02	.686	.676	.666	.656	.646	.636	.626	.616	.606	.596
1.03	.685	.674	.664	.654	.644	.634	.624	.614	.604	.594
1.04	.683	.672	.662	.652	.642	.632	.622	.612	.602	.591
1.05	.681	.670	.660	.650	.640	.630	.620	.610	.600	.589
1.06	.680	.669	.659	.649	.638	.628	.618	.607	.597	.587
1.07	.678	.667	.657	.647	.636	.626	.616	.605	.595	.584
1.08	.676	.665	.655	.645	.634	.624	.614	.603	.593	.582
1.09	.675	.664	.653	.643	.632	.622	.612	.601	.591	.580
1.10	.673	.662	.652	.642	.631	.620	.610	.599	.589	.578
1.11	.671	.660	.650	.640	.629	.618	.608	.597	.587	.576
1.12	.670	.659	.648	.638	.627	.616	.606	.595	.585	.574
1.13	.668	.657	.646	.636	.625	.614	.604	.593	.583	.572
1.14	.666	.655	.645	.634	.624	.613	.602	.591	.581	.570
1.15	.665	.654	.643	.632	.622	.611	.600	.589	.579	.568
1.16	.663	.652	.641	.630	.620	.609	.598	.587	.577	.566
1.17	.662	.651	.640	.629	.619	.608	.597	.586	.575	.564

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	69	68	67	66	65	64	63	62	61	60
1.18	.660	.649	.638	.627	.617	.606	.595	.584	.573	.562
1.19	.658	.647	.636	.625	.615	.604	.593	.582	.571	.560
1.20	.657	.646	.635	.624	.613	.602	.591	.580	.569	.558
1.21	.655	.644	.633	.622	.611	.600	.589	.578	.567	.556
1.22	.654	.642	.631	.620	.609	.598	.587	.576	.565	.554
1.23	.652	.641	.630	.619	.608	.597	.586	.575	.563	.552
1.24	.651	.639	.628	.617	.606	.595	.584	.573	.561	.550
1.25	.649	.638	.627	.616	.605	.593	.582	.571	.559	.548
1.26	.647	.636	.625	.614	.603	.592	.581	.570	.558	.547
1.27	.646	.634	.623	.612	.601	.590	.579	.568	.556	.545
1.28	.644	.633	.622	.611	.599	.588	.577	.566	.554	.543
1.29	.643	.631	.620	.609	.597	.586	.575	.564	.552	.541
1.30	.641	.630	.619	.608	.596	.585	.573	.562	.550	.539
1.31	.640	.628	.617	.606	.594	.583	.572	.561	.549	.538
1.32	.638	.626	.615	.604	.592	.581	.570	.559	.547	.536
1.33	.637	.625	.614	.603	.591	.580	.568	.557	.545	.534
1.34	.635	.623	.612	.601	.589	.578	.566	.555	.543	.532
1.35	.634	.622	.611	.600	.588	.577	.565	.554	.542	.530
1.36	.632	.620	.609	.598	.586	.575	.563	.552	.540	.528
1.37	.631	.619	.608	.597	.585	.573	.561	.550	.538	.526
1.38	.629	.618	.606	.595	.583	.571	.559	.548	.536	.524
1.39	.628	.616	.605	.594	.582	.570	.558	.547	.535	.523
1.40	.626	.615	.603	.592	.580	.568	.556	.545	.533	.521
1.41	.625	.613	.602	.590	.578	.566	.555	.543	.531	.519
1.42	.623	.612	.600	.589	.577	.565	.553	.542	.530	.518
1.43	.622	.610	.599	.587	.575	.563	.552	.540	.528	.516
1.44	.620	.609	.597	.585	.573	.561	.550	.538	.526	.514
1.45	.619	.608	.596	.584	.572	.560	.549	.537	.525	.513
1.46	.617	.606	.594	.582	.570	.558	.547	.535	.523	.511
1.47	.616	.605	.593	.581	.569	.557	.546	.534	.522	.510
1.48	.614	.603	.591	.579	.567	.555	.544	.532	.520	.508
1.49	.613	.602	.590	.578	.566	.554	.542	.530	.518	.506
1.50	.612	.601	.589	.577	.565	.553	.541	.529	.517	.505
1.51	.610	.599	.587	.575	.563	.551	.539	.527	.515	.503
1.52	.609	.598	.586	.574	.562	.550	.538	.526	.514	.501
1.53	.607	.596	.584	.572	.560	.548	.536	.524	.512	.499
1.54	.606	.595	.583	.571	.559	.546	.534	.522	.510	.498
1.55	.605	.594	.582	.570	.558	.545	.533	.521	.509	.496
1.56	.603	.592	.580	.568	.556	.543	.531	.519	.507	.494
1.57	.602	.591	.579	.567	.555	.542	.530	.518	.506	.493
1.58	.601	.589	.577	.565	.553	.540	.528	.516	.504	.491
1.59	.599	.588	.576	.564	.552	.539	.527	.515	.503	.490
1.60	.598	.587	.575	.563	.550	.538	.525	.513	.501	.488
1.61	.597	.585	.573	.561	.549	.536	.524	.512	.500	.487
1.62	.595	.584	.572	.560	.547	.535	.522	.510	.498	.485
1.63	.594	.583	.571	.559	.546	.534	.521	.509	.497	.484
1.64	.593	.581	.569	.557	.544	.532	.519	.507	.495	.482
1.65	.591	.580	.568	.556	.543	.531	.518	.506	.494	.481
1.66	.590	.579	.567	.555	.542	.529	.517	.504	.492	.479
1.67	.589	.577	.565	.553	.540	.528	.515	.503	.491	.478
1.68	.588	.576	.564	.552	.539	.527	.514	.502	.490	.477
1.69	.586	.575	.563	.551	.538	.525	.513	.500	.488	.475
1.70	.585	.573	.561	.549	.536	.524	.511	.499	.487	.474
1.71	.584	.572	.560	.548	.535	.522	.510	.497	.485	.472

TABLE OF INSURANCE CHARGES

EXPECTED LOSS GROUP

ENTRY RATIO	69	68	67	66	65	64	63	62	61	60
1.72	.583	.571	.559	.547	.534	.521	.509	.496	.484	.471
1.73	.581	.569	.557	.545	.532	.519	.507	.494	.482	.469
1.74	.580	.568	.556	.544	.531	.518	.506	.493	.481	.468
1.75	.579	.567	.555	.543	.530	.517	.505	.492	.479	.466
1.76	.578	.566	.554	.542	.529	.516	.503	.490	.478	.465
1.77	.576	.564	.552	.540	.527	.514	.502	.489	.477	.464
1.78	.575	.563	.551	.539	.526	.513	.501	.488	.475	.462
1.79	.574	.562	.550	.538	.525	.512	.499	.486	.474	.461
1.80	.573	.561	.549	.537	.524	.511	.498	.485	.472	.459
1.81	.572	.560	.547	.535	.522	.509	.497	.484	.471	.458
1.82	.570	.558	.546	.534	.521	.508	.495	.482	.469	.456
1.83	.569	.557	.545	.533	.520	.507	.494	.481	.468	.455
1.84	.568	.556	.544	.532	.519	.506	.493	.480	.467	.454
1.85	.567	.555	.542	.530	.517	.504	.491	.478	.465	.452
1.86	.566	.554	.541	.529	.516	.503	.490	.477	.464	.451
1.87	.564	.552	.540	.528	.515	.502	.489	.476	.463	.450
1.88	.563	.551	.539	.526	.513	.500	.487	.474	.461	.448
1.89	.562	.550	.538	.525	.512	.499	.486	.473	.460	.447
1.90	.561	.549	.536	.524	.510	.496	.485	.472	.459	.446
1.91	.560	.548	.535	.523	.509	.497	.484	.471	.458	.445
1.92	.559	.547	.534	.521	.508	.495	.482	.469	.456	.443
1.93	.557	.545	.533	.520	.507	.494	.481	.468	.455	.442
1.94	.556	.544	.532	.519	.506	.493	.480	.467	.454	.441
1.95	.555	.543	.531	.518	.505	.492	.479	.466	.453	.440
1.96	.554	.542	.529	.516	.503	.490	.477	.464	.451	.438
1.97	.553	.541	.528	.515	.502	.489	.476	.463	.450	.437
1.98	.552	.540	.527	.514	.501	.488	.475	.462	.449	.436
1.99	.551	.539	.526	.513	.500	.487	.474	.461	.448	.435
2.00	.550	.538	.525	.512	.499	.486	.473	.460	.447	.434
2.01	.549	.537	.524	.511	.498	.484	.471	.458	.445	.432
2.02	.547	.535	.523	.510	.497	.483	.470	.457	.444	.431
2.03	.546	.534	.522	.509	.496	.482	.469	.456	.443	.430
2.04	.545	.533	.520	.507	.494	.481	.468	.455	.442	.429
2.05	.544	.532	.519	.506	.493	.480	.467	.454	.441	.428
2.06	.543	.531	.518	.505	.492	.478	.465	.452	.439	.426
2.07	.542	.530	.517	.504	.491	.477	.464	.451	.438	.425
2.08	.541	.529	.516	.503	.490	.476	.463	.450	.437	.424
2.09	.540	.528	.515	.502	.489	.475	.462	.449	.436	.423
2.10	.539	.527	.514	.501	.488	.474	.461	.448	.435	.422
2.11	.538	.526	.513	.500	.487	.473	.460	.447	.434	.420
2.12	.537	.525	.512	.499	.486	.472	.459	.446	.433	.419
2.13	.536	.524	.511	.498	.485	.471	.458	.445	.432	.418
2.14	.535	.523	.510	.497	.483	.470	.457	.443	.430	.417
2.15	.534	.522	.509	.496	.482	.469	.456	.442	.429	.416
2.16	.533	.521	.508	.495	.481	.468	.455	.441	.428	.415
2.17	.532	.520	.507	.494	.480	.467	.454	.440	.427	.413
2.18	.531	.519	.506	.493	.479	.466	.453	.439	.426	.412
2.19	.530	.518	.505	.492	.478	.465	.452	.438	.425	.411
2.20	.529	.517	.504	.491	.477	.464	.451	.437	.424	.410
2.21	.528	.515	.503	.489	.476	.462	.449	.436	.423	.409
2.22	.527	.514	.502	.488	.475	.461	.448	.435	.422	.408
2.23	.526	.513	.501	.487	.474	.460	.447	.434	.421	.407
2.24	.525	.512	.500	.486	.473	.459	.446	.433	.420	.406
2.25	.524	.511	.499	.485	.472	.458	.445	.432	.419	.405

TABLE OF INSURANCE CHARGES

EXPECTED LOSS GROUP

ENTRY RATIO	69	68	67	66	65	64	63	62	61	60
2.26	.523	.510	.498	.484	.470	.457	.444	.430	.417	.403
2.27	.522	.509	.497	.483	.469	.456	.443	.429	.416	.402
2.28	.521	.508	.496	.482	.468	.455	.442	.428	.415	.401
2.29	.520	.508	.495	.482	.468	.454	.441	.428	.414	.400
2.30	.519	.507	.494	.481	.467	.453	.440	.427	.413	.399
2.31	.518	.506	.493	.480	.466	.452	.439	.426	.412	.398
2.32	.517	.505	.492	.479	.465	.451	.438	.425	.411	.397
2.33	.516	.504	.491	.478	.464	.450	.437	.424	.410	.396
2.34	.515	.503	.490	.477	.463	.449	.436	.423	.409	.395
2.35	.514	.502	.489	.476	.462	.448	.435	.422	.408	.394
2.36	.513	.501	.488	.475	.461	.447	.434	.421	.407	.393
2.37	.512	.500	.487	.474	.460	.446	.433	.420	.406	.392
2.38	.511	.499	.486	.473	.459	.445	.432	.419	.405	.391
2.39	.510	.498	.485	.472	.458	.444	.431	.418	.404	.390
2.40	.509	.497	.484	.471	.457	.443	.430	.417	.403	.389
2.41	.508	.496	.483	.470	.456	.442	.429	.416	.402	.388
2.42	.507	.495	.482	.469	.455	.441	.428	.415	.401	.387
2.43	.507	.494	.482	.468	.454	.440	.427	.414	.400	.386
2.44	.506	.493	.481	.467	.453	.440	.427	.413	.400	.386
2.45	.505	.492	.480	.466	.452	.439	.426	.412	.399	.385
2.46	.504	.491	.479	.465	.451	.438	.425	.411	.398	.384
2.47	.503	.491	.478	.465	.451	.437	.424	.411	.397	.383
2.48	.502	.490	.477	.464	.450	.436	.423	.410	.396	.382
2.49	.501	.489	.476	.463	.449	.435	.422	.409	.395	.381
2.50	.500	.488	.475	.462	.448	.434	.421	.408	.394	.380
2.51	.499	.487	.474	.461	.447	.433	.420	.407	.393	.379
2.52	.499	.486	.474	.460	.446	.432	.419	.406	.392	.378
2.53	.498	.485	.473	.459	.445	.431	.418	.405	.391	.377
2.54	.497	.484	.472	.458	.444	.430	.417	.404	.390	.376
2.55	.496	.483	.471	.457	.443	.429	.416	.403	.389	.375
2.56	.495	.483	.470	.457	.442	.429	.415	.402	.388	.374
2.57	.494	.482	.469	.456	.441	.428	.414	.401	.387	.373
2.58	.493	.481	.468	.455	.441	.427	.414	.401	.387	.373
2.59	.492	.480	.467	.454	.440	.426	.413	.400	.386	.372
2.60	.492	.479	.467	.453	.439	.425	.412	.399	.385	.371
2.61	.491	.478	.466	.452	.438	.424	.411	.398	.384	.370
2.62	.490	.477	.465	.451	.437	.423	.410	.397	.383	.369
2.63	.489	.477	.464	.451	.436	.423	.409	.396	.382	.367
2.64	.488	.476	.463	.450	.435	.422	.408	.395	.381	.367
2.65	.487	.475	.462	.449	.434	.421	.407	.394	.380	.366
2.66	.487	.474	.462	.448	.434	.420	.407	.394	.380	.365
2.67	.486	.473	.461	.447	.433	.419	.406	.393	.379	.364
2.68	.485	.472	.460	.446	.432	.418	.405	.392	.378	.363
2.69	.484	.472	.459	.446	.431	.418	.404	.391	.377	.362
2.70	.483	.471	.458	.445	.430	.417	.403	.390	.376	.361
2.71	.482	.470	.457	.444	.429	.416	.402	.389	.375	.360
2.72	.482	.469	.457	.443	.428	.415	.401	.388	.374	.360
2.73	.481	.468	.456	.442	.428	.414	.401	.388	.374	.359
2.74	.480	.468	.455	.442	.427	.414	.400	.387	.373	.358
2.75	.479	.467	.454	.441	.426	.413	.399	.386	.372	.357
2.76	.478	.466	.453	.440	.425	.412	.398	.385	.371	.356
2.77	.478	.465	.453	.439	.424	.411	.397	.384	.370	.355
2.78	.477	.464	.452	.438	.423	.410	.396	.383	.369	.355
2.79	.476	.464	.451	.438	.423	.410	.396	.383	.369	.354

TABLE OF INSURANCE CHARGES
EXPECTED LOSS GROUP

ENTRY RATIO	69	68	67	66	65	64	63	62	61	60
2.80	.475	.463	.450	.437	.422	.409	.395	.382	.368	.353
2.81	.474	.462	.449	.436	.421	.408	.394	.381	.367	.352
2.82	.474	.461	.448	.435	.420	.407	.393	.380	.366	.351
2.83	.473	.460	.447	.434	.419	.406	.392	.379	.365	.350
2.84	.472	.460	.447	.433	.419	.405	.391	.378	.364	.350
2.85	.471	.459	.446	.433	.418	.405	.391	.378	.364	.349
2.86	.470	.458	.445	.432	.417	.404	.390	.377	.363	.348
2.87	.470	.457	.444	.431	.416	.403	.389	.376	.362	.347
2.88	.469	.456	.443	.430	.415	.402	.388	.375	.361	.346
2.89	.468	.456	.443	.430	.415	.402	.388	.375	.361	.346
2.90	.467	.455	.442	.429	.414	.401	.387	.374	.360	.345
2.91	.467	.454	.441	.428	.413	.400	.386	.373	.359	.344
2.92	.466	.453	.440	.427	.412	.399	.385	.372	.358	.343
2.93	.465	.453	.440	.426	.412	.398	.384	.371	.357	.342
2.94	.464	.452	.439	.426	.411	.398	.384	.371	.357	.342
2.95	.463	.451	.438	.425	.410	.397	.383	.370	.356	.341
2.96	.463	.450	.437	.424	.409	.396	.382	.369	.355	.340
2.97	.462	.450	.437	.423	.409	.395	.381	.368	.354	.339
2.98	.461	.449	.436	.423	.408	.395	.381	.368	.354	.339
2.99	.460	.448	.435	.422	.407	.394	.380	.367	.353	.338
3.00	.460	.447	.434	.421	.406	.393	.379	.366	.352	.337

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	59	58	57	56	55	54	53	52	51	50
.01	.992	.992	.992	.992	.992	.992	.991	.991	.991	.991
	.002	.002	.002	.002	.002	.002	.001	.001	.001	.001
.02	.984	.983	.983	.983	.983	.983	.982	.982	.982	.982
	.004	.003	.003	.003	.003	.003	.002	.002	.002	.002
.03	.976	.976	.975	.975	.974	.974	.974	.973	.973	.973
	.006	.006	.005	.005	.004	.004	.004	.003	.003	.003
.04	.969	.968	.967	.967	.966	.966	.965	.964	.964	.964
	.009	.008	.007	.007	.006	.006	.005	.004	.004	.004
.05	.961	.961	.960	.960	.959	.958	.957	.956	.956	.955
	.011	.011	.010	.010	.009	.008	.007	.006	.006	.005
.06	.954	.953	.952	.952	.951	.950	.949	.948	.947	.946
	.014	.013	.012	.012	.011	.010	.009	.008	.007	.006
.07	.947	.946	.945	.944	.943	.942	.941	.940	.939	.938
	.017	.016	.015	.014	.013	.012	.011	.010	.009	.008
.08	.940	.939	.938	.936	.935	.934	.933	.932	.931	.930
	.020	.019	.018	.016	.015	.014	.013	.012	.011	.010
.09	.933	.932	.931	.929	.928	.927	.925	.924	.923	.922
	.023	.022	.021	.019	.018	.017	.015	.014	.013	.012
.10	.928	.925	.924	.922	.921	.919	.918	.918	.915	.914
	.026	.025	.024	.022	.021	.019	.018	.016	.015	.014
.11	.920	.918	.917	.915	.914	.912	.911	.909	.908	.906
	.030	.028	.027	.025	.024	.022	.021	.019	.018	.016
.12	.913	.911	.910	.908	.906	.905	.903	.901	.900	.898
	.033	.031	.030	.028	.026	.025	.023	.021	.020	.018
.13	.907	.905	.904	.902	.900	.898	.896	.894	.892	.891
	.037	.035	.034	.032	.030	.028	.026	.024	.022	.021
.14	.900	.898	.897	.895	.893	.891	.889	.887	.885	.884
	.040	.038	.037	.035	.033	.031	.029	.027	.025	.024
.15	.895	.893	.891	.889	.887	.884	.882	.879	.877	.876
	.045	.043	.041	.039	.037	.034	.032	.029	.027	.026
.16	.888	.886	.884	.882	.880	.877	.875	.872	.870	.869
	.048	.046	.044	.042	.040	.037	.035	.032	.030	.029
.17	.882	.880	.878	.876	.873	.871	.868	.866	.863	.861
	.052	.050	.048	.046	.043	.041	.038	.036	.033	.031
.18	.877	.874	.872	.870	.867	.865	.862	.860	.857	.855
	.057	.054	.052	.050	.047	.045	.042	.040	.037	.035
.19	.871	.868	.866	.864	.861	.858	.856	.853	.850	.848
	.061	.058	.056	.054	.051	.048	.046	.043	.040	.038
.20	.865	.863	.860	.858	.855	.852	.849	.846	.843	.841
	.065	.063	.060	.058	.055	.052	.049	.046	.043	.041
.21	.860	.857	.854	.852	.849	.846	.843	.840	.837	.834
	.070	.067	.064	.062	.059	.056	.053	.050	.047	.044
.22	.854	.851	.848	.845	.842	.839	.836	.833	.830	.827
	.074	.071	.068	.065	.062	.059	.056	.053	.050	.047
.23	.849	.846	.843	.840	.837	.834	.830	.827	.824	.821
	.079	.076	.073	.070	.067	.064	.060	.057	.054	.051
.24	.844	.841	.838	.834	.831	.828	.824	.821	.818	.815
	.084	.081	.078	.074	.071	.068	.064	.061	.058	.055
.25	.839	.836	.833	.829	.826	.822	.819	.815	.812	.809
	.089	.086	.083	.079	.076	.072	.069	.065	.062	.059
.26	.833	.830	.827	.823	.820	.816	.813	.809	.806	.802
	.093	.090	.087	.083	.080	.076	.073	.069	.066	.062
.27	.829	.825	.822	.818	.815	.811	.807	.803	.800	.796
	.099	.095	.092	.088	.085	.081	.077	.073	.070	.066

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	59	58	57	56	55	54	53	52	51	50
.28	.824	.820	.817	.813	.809	.805	.801	.797	.794	.790
	.104	.100	.097	.093	.089	.085	.081	.077	.074	.070
.29	.819	.816	.812	.808	.804	.800	.796	.792	.788	.784
	.109	.106	.102	.098	.094	.090	.086	.082	.078	.074
.30	.814	.811	.807	.803	.799	.795	.791	.787	.783	.779
	.114	.111	.107	.103	.099	.095	.091	.087	.083	.079
.31	.810	.806	.802	.798	.794	.789	.785	.781	.777	.773
	.120	.116	.112	.108	.104	.099	.095	.091	.087	.083
.32	.805	.801	.797	.793	.788	.784	.779	.775	.771	.767
	.125	.121	.117	.113	.108	.104	.099	.095	.091	.087
.33	.800	.796	.792	.788	.783	.779	.774	.770	.765	.761
	.130	.126	.122	.118	.113	.109	.104	.100	.095	.091
.34	.796	.791	.787	.783	.778	.774	.769	.765	.760	.756
	.136	.131	.127	.123	.118	.114	.109	.105	.100	.096
.35	.791	.787	.782	.778	.773	.768	.764	.759	.754	.750
	.141	.137	.132	.128	.123	.118	.114	.109	.104	.100
.36	.787	.783	.778	.774	.769	.764	.759	.754	.749	.745
	.147	.143	.138	.134	.129	.124	.119	.114	.109	.105
.37	.783	.778	.773	.769	.764	.759	.754	.749	.744	.739
	.153	.148	.143	.139	.134	.129	.124	.119	.114	.109
.38	.779	.774	.769	.765	.760	.754	.749	.744	.739	.734
	.159	.154	.149	.145	.140	.134	.129	.124	.119	.114
.39	.774	.769	.764	.760	.755	.749	.744	.739	.734	.729
	.164	.159	.154	.150	.145	.139	.134	.129	.124	.119
.40	.770	.765	.760	.755	.750	.745	.740	.734	.729	.724
	.170	.165	.160	.155	.150	.145	.140	.134	.129	.124
.41	.766	.761	.756	.750	.745	.740	.735	.729	.724	.719
	.176	.171	.166	.160	.155	.150	.145	.139	.134	.129
.42	.762	.757	.752	.746	.741	.735	.730	.724	.719	.714
	.182	.177	.172	.166	.161	.155	.150	.144	.139	.134
.43	.758	.753	.748	.742	.737	.731	.725	.719	.714	.709
	.188	.183	.178	.172	.167	.161	.155	.149	.144	.139
.44	.755	.749	.744	.738	.733	.727	.721	.715	.710	.704
	.195	.189	.184	.178	.173	.167	.161	.155	.150	.144
.45	.750	.745	.739	.733	.728	.722	.716	.710	.705	.699
	.200	.195	.189	.183	.178	.172	.166	.160	.155	.149
.46	.746	.741	.735	.729	.723	.717	.712	.706	.700	.694
	.206	.201	.195	.189	.183	.177	.172	.166	.160	.154
.47	.743	.737	.731	.725	.719	.713	.708	.702	.696	.690
	.213	.207	.201	.195	.189	.183	.178	.172	.166	.160
.48	.739	.733	.727	.721	.715	.709	.703	.697	.691	.685
	.219	.213	.207	.201	.195	.189	.183	.177	.171	.165
.49	.735	.729	.723	.717	.711	.705	.699	.693	.687	.680
	.225	.219	.213	.207	.201	.195	.189	.183	.177	.170
.50	.732	.726	.720	.714	.707	.701	.695	.688	.682	.675
	.232	.226	.220	.214	.207	.201	.195	.188	.182	.175
.51	.729	.722	.716	.710	.703	.697	.691	.684	.678	.671
	.239	.232	.226	.220	.213	.207	.201	.194	.188	.181
.52	.725	.718	.712	.706	.699	.693	.687	.680	.673	.667
	.245	.238	.232	.226	.219	.213	.207	.200	.193	.187
.53	.721	.715	.708	.702	.695	.689	.683	.676	.669	.663
	.251	.245	.238	.232	.225	.219	.213	.206	.199	.193
.54	.718	.711	.704	.698	.691	.685	.678	.671	.664	.658
	.258	.251	.244	.238	.231	.225	.218	.211	.204	.198

TABLE OF INSURANCE CHARGES

EXPECTED LOSS GROUP

ENTRY RATIO	59	58	57	56	55	54	53	52	51	50
.55	.715	.708	.701	.695	.688	.681	.674	.667	.660	.654
	.265	.258	.251	.245	.238	.231	.224	.217	.210	.204
.56	.711	.704	.697	.691	.684	.677	.670	.663	.656	.649
	.271	.264	.257	.251	.244	.237	.230	.223	.216	.209
.57	.708	.701	.694	.688	.681	.674	.666	.659	.652	.645
	.278	.271	.264	.258	.251	.244	.236	.229	.222	.215
.58	.704	.697	.690	.684	.677	.670	.662	.655	.648	.641
	.284	.277	.270	.264	.257	.250	.242	.235	.228	.221
.59	.701	.694	.687	.680	.673	.666	.659	.651	.644	.637
	.291	.284	.277	.270	.263	.256	.249	.241	.234	.227
.60	.698	.691	.684	.676	.669	.662	.655	.647	.640	.633
	.298	.291	.284	.276	.269	.262	.255	.247	.240	.233
.61	.695	.688	.681	.673	.666	.659	.651	.644	.636	.629
	.305	.298	.291	.283	.276	.269	.261	.254	.246	.239
.62	.691	.684	.677	.669	.662	.655	.647	.640	.632	.625
	.311	.304	.297	.289	.282	.275	.267	.260	.252	.245
.63	.689	.681	.674	.666	.659	.652	.644	.637	.629	.621
	.319	.311	.304	.296	.289	.282	.274	.267	.259	.251
.64	.686	.678	.671	.663	.656	.648	.640	.633	.625	.617
	.326	.318	.311	.303	.296	.288	.280	.273	.265	.257
.65	.682	.675	.667	.659	.652	.644	.636	.629	.621	.613
	.332	.325	.317	.309	.302	.294	.286	.279	.271	.263
.66	.679	.672	.664	.656	.648	.641	.633	.625	.617	.609
	.339	.332	.324	.316	.308	.301	.293	.285	.277	.269
.67	.676	.669	.661	.653	.645	.638	.630	.622	.614	.606
	.346	.339	.331	.323	.315	.308	.300	.292	.284	.276
.68	.673	.666	.658	.650	.642	.634	.626	.618	.610	.602
	.353	.346	.338	.330	.322	.314	.306	.298	.290	.282
.69	.670	.662	.654	.646	.638	.631	.623	.615	.607	.599
	.360	.352	.344	.336	.328	.321	.313	.305	.297	.289
.70	.667	.659	.651	.643	.635	.627	.619	.611	.603	.595
	.367	.359	.351	.343	.335	.327	.319	.311	.303	.295
.71	.664	.656	.648	.640	.632	.624	.616	.608	.600	.591
	.374	.366	.358	.350	.342	.334	.326	.318	.310	.301
.72	.662	.653	.645	.637	.629	.621	.612	.604	.596	.587
	.382	.373	.365	.357	.349	.341	.332	.324	.316	.307
.73	.659	.650	.642	.634	.626	.618	.609	.601	.593	.584
	.389	.380	.372	.364	.356	.348	.339	.331	.323	.314
.74	.656	.647	.639	.631	.622	.614	.606	.597	.589	.580
	.396	.387	.379	.371	.362	.354	.346	.337	.329	.320
.75	.653	.645	.636	.628	.619	.611	.603	.594	.586	.577
	.403	.395	.386	.378	.369	.361	.353	.344	.336	.327
.76	.650	.642	.633	.625	.616	.608	.600	.591	.583	.574
	.410	.402	.393	.385	.376	.368	.360	.351	.343	.334
.77	.648	.639	.630	.622	.613	.605	.596	.587	.579	.570
	.418	.409	.400	.392	.383	.375	.366	.357	.349	.340
.78	.645	.636	.627	.619	.610	.602	.593	.584	.576	.567
	.425	.416	.407	.399	.390	.382	.373	.364	.356	.347
.79	.642	.633	.624	.616	.607	.599	.590	.581	.573	.564
	.432	.423	.414	.406	.397	.389	.380	.371	.363	.354
.80	.639	.630	.621	.613	.604	.596	.587	.578	.569	.560
	.439	.430	.421	.413	.404	.396	.387	.378	.369	.360
.81	.637	.628	.619	.611	.602	.593	.584	.574	.566	.557
	.447	.438	.429	.421	.412	.403	.394	.384	.376	.367

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	59	58	57	56	55	54	53	52	51	50
.82	.634	.625	.616	.608	.599	.590	.581	.571	.562	.553
	.454	.445	.436	.428	.419	.410	.401	.391	.382	.373
.83	.632	.623	.614	.605	.596	.587	.578	.568	.559	.550
	.462	.453	.444	.435	.426	.417	.408	.398	.389	.380
.84	.629	.620	.611	.602	.593	.584	.575	.565	.556	.547
	.469	.460	.451	.442	.433	.424	.415	.405	.396	.387
.85	.627	.618	.609	.599	.590	.581	.572	.563	.553	.544
	.477	.468	.459	.449	.440	.431	.422	.413	.403	.394
.86	.624	.615	.606	.596	.587	.578	.569	.560	.550	.541
	.484	.475	.466	.456	.447	.438	.429	.420	.410	.401
.87	.621	.612	.603	.593	.584	.575	.566	.557	.547	.538
	.491	.482	.473	.463	.454	.445	.436	.427	.417	.408
.88	.619	.609	.600	.590	.581	.572	.563	.554	.544	.535
	.499	.489	.480	.470	.461	.452	.443	.434	.424	.415
.89	.617	.607	.598	.588	.579	.570	.560	.551	.541	.532
	.507	.497	.488	.478	.469	.460	.450	.441	.431	.422
.90	.614	.604	.595	.585	.576	.567	.557	.548	.538	.529
	.514	.504	.495	.485	.476	.467	.457	.448	.438	.429
.91	.612	.602	.593	.583	.574	.564	.554	.545	.535	.526
	.522	.512	.503	.493	.484	.474	.464	.455	.445	.436
.92	.609	.599	.590	.580	.571	.561	.551	.542	.532	.523
	.529	.519	.510	.500	.491	.481	.471	.462	.452	.443
.93	.606	.596	.587	.577	.568	.558	.548	.539	.529	.520
	.536	.526	.517	.507	.498	.488	.478	.469	.459	.450
.94	.604	.594	.585	.575	.566	.556	.546	.537	.527	.517
	.544	.534	.525	.515	.506	.496	.486	.477	.467	.457
.95	.602	.592	.582	.572	.563	.553	.543	.534	.524	.514
	.552	.542	.532	.522	.513	.503	.493	.484	.474	.464
.96	.600	.590	.580	.570	.560	.551	.541	.531	.521	.511
	.560	.550	.540	.530	.520	.511	.501	.491	.481	.471
.97	.597	.587	.577	.567	.557	.548	.538	.528	.518	.508
	.567	.557	.547	.537	.527	.518	.508	.498	.488	.478
.98	.595	.585	.575	.565	.555	.546	.536	.526	.516	.506
	.575	.565	.555	.545	.535	.526	.516	.506	.496	.486
.99	.592	.582	.572	.562	.552	.543	.533	.523	.513	.503
	.582	.572	.562	.552	.542	.533	.523	.513	.503	.493
1.00	.590	.580	.570	.560	.550	.540	.530	.520	.510	.500
1.01	.588	.578	.568	.558	.548	.538	.528	.518	.508	.498
1.02	.585	.575	.565	.555	.545	.535	.525	.515	.505	.495
1.03	.583	.573	.563	.553	.543	.532	.522	.512	.502	.492
1.04	.581	.571	.560	.550	.540	.530	.520	.510	.500	.490
1.05	.579	.569	.558	.548	.538	.527	.517	.507	.497	.487
1.06	.576	.566	.556	.546	.536	.525	.515	.505	.495	.484
1.07	.574	.564	.553	.543	.533	.522	.512	.502	.492	.482
1.08	.572	.562	.551	.541	.531	.520	.510	.500	.490	.479
1.09	.570	.560	.549	.539	.528	.518	.508	.497	.487	.476
1.10	.568	.558	.547	.537	.526	.516	.506	.495	.485	.474
1.11	.565	.555	.544	.534	.523	.513	.503	.492	.482	.471
1.12	.563	.553	.542	.532	.521	.511	.501	.490	.480	.469
1.13	.561	.551	.540	.530	.519	.508	.498	.487	.477	.466
1.14	.559	.549	.538	.528	.517	.506	.496	.485	.475	.464
1.15	.557	.547	.536	.526	.515	.504	.494	.483	.473	.462
1.16	.555	.544	.533	.523	.512	.501	.491	.480	.470	.459
1.17	.553	.542	.531	.521	.510	.499	.489	.478	.468	.457

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	59	58	57	56	55	54	53	52	51	50
1.18	.551	.540	.529	.519	.508	.497	.487	.476	.466	.455
1.19	.549	.538	.527	.517	.506	.495	.484	.473	.463	.452
1.20	.547	.536	.525	.515	.504	.493	.482	.471	.461	.450
1.21	.545	.534	.523	.513	.502	.491	.480	.469	.459	.448
1.22	.543	.532	.521	.511	.500	.489	.478	.467	.457	.446
1.23	.541	.530	.519	.508	.497	.486	.475	.465	.454	.443
1.24	.539	.528	.517	.506	.495	.484	.473	.463	.452	.441
1.25	.537	.526	.515	.504	.493	.482	.471	.461	.450	.439
1.26	.535	.524	.513	.502	.491	.480	.469	.458	.448	.437
1.27	.533	.522	.511	.500	.489	.478	.467	.456	.446	.435
1.28	.531	.520	.509	.498	.487	.476	.465	.454	.444	.433
1.29	.529	.518	.507	.496	.485	.474	.463	.452	.442	.431
1.30	.528	.517	.506	.494	.483	.472	.461	.451	.439	.428
1.31	.526	.515	.504	.492	.481	.470	.459	.448	.437	.426
1.32	.524	.513	.502	.490	.479	.468	.457	.446	.435	.424
1.33	.522	.511	.500	.488	.477	.466	.455	.444	.433	.422
1.34	.520	.509	.498	.486	.475	.464	.453	.442	.431	.420
1.35	.519	.507	.496	.484	.473	.462	.451	.440	.429	.418
1.36	.517	.505	.494	.482	.471	.460	.449	.438	.427	.416
1.37	.515	.503	.492	.480	.469	.458	.447	.436	.425	.414
1.38	.513	.501	.490	.478	.467	.456	.445	.434	.423	.412
1.39	.511	.500	.488	.476	.465	.454	.443	.432	.421	.410
1.40	.509	.498	.486	.474	.463	.452	.441	.431	.419	.408
1.41	.508	.496	.485	.473	.462	.451	.440	.429	.417	.406
1.42	.506	.495	.483	.471	.460	.449	.438	.427	.415	.404
1.43	.504	.492	.481	.469	.458	.447	.436	.425	.413	.402
1.44	.502	.490	.479	.467	.456	.445	.434	.423	.411	.400
1.45	.501	.489	.477	.465	.454	.443	.432	.421	.409	.398
1.46	.499	.487	.476	.464	.453	.441	.430	.419	.407	.396
1.47	.498	.486	.474	.462	.451	.439	.428	.417	.405	.394
1.48	.496	.484	.472	.460	.449	.438	.427	.416	.404	.393
1.49	.494	.482	.470	.458	.447	.436	.425	.414	.402	.391
1.50	.493	.481	.469	.457	.446	.434	.423	.412	.400	.389
1.51	.491	.479	.467	.455	.444	.432	.421	.410	.398	.387
1.52	.489	.477	.465	.453	.442	.431	.420	.409	.397	.386
1.53	.487	.475	.463	.451	.440	.429	.418	.407	.395	.384
1.54	.486	.474	.462	.450	.439	.427	.416	.405	.393	.382
1.55	.484	.472	.460	.448	.437	.425	.414	.403	.391	.380
1.56	.482	.470	.458	.446	.435	.424	.413	.402	.390	.379
1.57	.481	.469	.457	.445	.434	.422	.411	.400	.388	.377
1.58	.479	.467	.455	.443	.432	.420	.409	.398	.386	.375
1.59	.478	.465	.453	.441	.430	.419	.408	.397	.385	.374
1.60	.476	.464	.452	.440	.429	.417	.406	.395	.383	.372
1.61	.475	.462	.450	.438	.427	.415	.404	.393	.381	.370
1.62	.473	.461	.449	.437	.426	.414	.403	.392	.380	.369
1.63	.472	.459	.447	.435	.424	.412	.401	.390	.378	.367
1.64	.470	.457	.445	.433	.422	.410	.399	.388	.376	.365
1.65	.469	.456	.444	.432	.421	.409	.398	.387	.375	.364
1.66	.467	.454	.442	.430	.419	.407	.396	.385	.373	.362
1.67	.466	.453	.441	.429	.418	.406	.395	.384	.372	.361
1.68	.464	.452	.439	.427	.416	.404	.393	.382	.370	.359
1.69	.463	.450	.438	.426	.415	.403	.392	.381	.369	.358
1.70	.461	.449	.436	.424	.413	.401	.390	.379	.367	.356
1.71	.460	.447	.435	.423	.412	.400	.389	.378	.366	.355

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	59	58	57	56	55	54	53	52	51	50
1.72	.458	.446	.433	.421	.410	.398	.387	.376	.364	.353
1.73	.456	.444	.431	.419	.408	.397	.386	.375	.363	.352
1.74	.455	.443	.430	.418	.407	.395	.384	.373	.361	.350
1.75	.454	.441	.428	.416	.405	.394	.383	.372	.360	.349
1.76	.452	.440	.427	.415	.404	.392	.381	.370	.358	.347
1.77	.451	.439	.426	.414	.403	.391	.380	.369	.357	.346
1.78	.450	.437	.424	.412	.401	.389	.378	.367	.355	.344
1.79	.448	.436	.423	.411	.400	.388	.377	.366	.354	.343
1.80	.447	.434	.421	.409	.398	.386	.375	.364	.352	.341
1.81	.446	.433	.420	.408	.397	.385	.374	.363	.351	.340
1.82	.444	.431	.418	.406	.395	.384	.373	.362	.350	.339
1.83	.443	.430	.417	.405	.394	.382	.371	.360	.348	.337
1.84	.441	.428	.415	.403	.392	.381	.370	.359	.347	.336
1.85	.440	.427	.414	.402	.391	.379	.368	.357	.345	.334
1.86	.439	.426	.413	.401	.390	.378	.367	.356	.344	.333
1.87	.437	.424	.411	.399	.388	.377	.366	.355	.343	.332
1.88	.436	.423	.410	.398	.387	.375	.364	.353	.341	.330
1.89	.434	.422	.409	.397	.386	.374	.363	.352	.340	.329
1.90	.433	.420	.407	.395	.384	.373	.362	.351	.339	.328
1.91	.432	.419	.406	.394	.383	.371	.360	.349	.337	.326
1.92	.430	.418	.405	.393	.382	.370	.359	.348	.336	.325
1.93	.429	.416	.403	.391	.380	.369	.358	.347	.335	.324
1.94	.428	.415	.402	.390	.379	.367	.356	.345	.333	.322
1.95	.427	.414	.401	.389	.378	.366	.355	.344	.332	.321
1.96	.425	.412	.399	.387	.376	.365	.354	.343	.331	.320
1.97	.424	.411	.398	.386	.375	.364	.352	.342	.330	.319
1.98	.423	.410	.397	.385	.374	.362	.351	.340	.328	.317
1.99	.421	.408	.395	.383	.372	.361	.349	.339	.327	.316
2.00	.420	.407	.394	.382	.371	.360	.348	.338	.326	.315
2.01	.419	.406	.393	.381	.370	.359	.347	.337	.325	.314
2.02	.418	.405	.392	.380	.369	.357	.346	.335	.323	.312
2.03	.416	.403	.390	.378	.367	.356	.344	.334	.322	.311
2.04	.415	.402	.389	.377	.366	.355	.343	.333	.321	.310
2.05	.414	.401	.388	.376	.365	.354	.342	.332	.320	.309
2.06	.413	.400	.387	.375	.364	.353	.341	.331	.319	.308
2.07	.411	.398	.385	.373	.362	.351	.339	.329	.317	.306
2.08	.410	.397	.384	.372	.361	.350	.338	.328	.316	.305
2.09	.409	.396	.383	.371	.360	.349	.337	.327	.315	.304
2.10	.408	.395	.382	.370	.359	.348	.336	.325	.314	.303
2.11	.407	.394	.380	.368	.357	.346	.335	.324	.313	.302
2.12	.406	.393	.379	.367	.356	.345	.334	.323	.312	.301
2.13	.405	.392	.378	.366	.355	.344	.332	.321	.310	.299
2.14	.403	.390	.377	.365	.354	.343	.331	.320	.309	.298
2.15	.402	.389	.376	.364	.353	.342	.330	.319	.308	.297
2.16	.401	.388	.375	.363	.352	.341	.329	.318	.307	.296
2.17	.400	.387	.373	.361	.350	.339	.328	.317	.306	.295
2.18	.399	.386	.372	.360	.349	.338	.327	.316	.305	.294
2.19	.398	.385	.371	.359	.348	.337	.326	.315	.304	.293
2.20	.397	.384	.370	.358	.347	.336	.325	.314	.303	.292
2.21	.396	.383	.369	.357	.346	.335	.324	.313	.302	.291
2.22	.395	.382	.368	.356	.345	.334	.323	.312	.301	.290
2.23	.394	.380	.367	.355	.344	.333	.322	.311	.300	.289
2.24	.392	.379	.366	.353	.342	.331	.320	.309	.298	.287
2.25	.391	.378	.365	.352	.341	.330	.319	.308	.297	.286

TABLE OF INSURANCE CHARGES

EXPECTED LOSS GROUP

ENTRY RATIO	59	58	57	56	55	54	53	52	51	50
2.26	.390	.376	.363	.351	.340	.329	.318	.307	.296	.285
2.27	.389	.375	.362	.350	.339	.328	.317	.306	.295	.284
2.28	.388	.374	.361	.349	.338	.327	.316	.305	.294	.283
2.29	.387	.373	.360	.348	.337	.326	.315	.304	.293	.282
2.30	.386	.372	.359	.347	.336	.325	.314	.303	.292	.281
2.31	.385	.371	.358	.346	.335	.324	.313	.302	.291	.280
2.32	.384	.370	.357	.345	.334	.323	.312	.301	.290	.279
2.33	.383	.369	.356	.344	.333	.322	.311	.300	.289	.278
2.34	.382	.368	.355	.343	.332	.321	.310	.299	.288	.277
2.35	.381	.367	.354	.342	.331	.320	.309	.298	.287	.276
2.36	.380	.366	.353	.341	.330	.319	.308	.297	.286	.275
2.37	.379	.365	.352	.340	.329	.318	.307	.296	.285	.274
2.38	.378	.364	.351	.339	.328	.317	.306	.295	.284	.273
2.39	.376	.363	.350	.337	.326	.315	.305	.294	.283	.272
2.40	.375	.362	.349	.336	.325	.314	.304	.293	.282	.271
2.41	.374	.361	.348	.335	.324	.313	.303	.292	.281	.270
2.42	.373	.360	.347	.334	.323	.312	.302	.291	.280	.269
2.43	.372	.359	.346	.333	.322	.311	.301	.290	.280	.269
2.44	.372	.358	.345	.333	.322	.311	.300	.290	.279	.268
2.45	.371	.357	.344	.332	.321	.310	.299	.289	.278	.267
2.46	.370	.356	.343	.331	.320	.309	.298	.288	.277	.266
2.47	.369	.355	.342	.330	.319	.308	.297	.287	.276	.265
2.48	.368	.355	.341	.329	.318	.307	.297	.286	.275	.264
2.49	.367	.354	.340	.328	.317	.306	.296	.285	.274	.263
2.50	.366	.353	.339	.327	.316	.305	.295	.284	.274	.263
2.51	.365	.352	.338	.326	.315	.304	.294	.283	.273	.262
2.52	.364	.351	.337	.325	.314	.303	.293	.282	.272	.261
2.53	.363	.350	.336	.324	.313	.302	.292	.281	.271	.260
2.54	.362	.349	.335	.323	.312	.301	.291	.280	.270	.259
2.55	.361	.348	.334	.323	.312	.301	.290	.280	.269	.258
2.56	.360	.347	.333	.322	.311	.300	.289	.279	.269	.258
2.57	.359	.346	.332	.321	.310	.299	.288	.278	.268	.257
2.58	.359	.345	.332	.319	.309	.298	.287	.277	.267	.256
2.59	.358	.344	.331	.318	.308	.297	.286	.276	.266	.255
2.60	.357	.343	.330	.317	.307	.296	.285	.275	.265	.254
2.61	.356	.342	.329	.316	.306	.295	.284	.274	.264	.253
2.62	.355	.341	.328	.315	.305	.294	.283	.273	.263	.252
2.63	.354	.340	.327	.315	.304	.293	.283	.273	.263	.252
2.64	.353	.340	.326	.314	.304	.293	.282	.272	.262	.250
2.65	.352	.339	.325	.313	.303	.292	.281	.271	.261	.249
2.66	.352	.338	.325	.312	.302	.291	.280	.270	.260	.249
2.67	.351	.337	.324	.311	.301	.290	.279	.269	.259	.248
2.68	.350	.336	.323	.310	.300	.289	.278	.268	.258	.247
2.69	.349	.335	.322	.310	.299	.288	.278	.268	.258	.246
2.70	.348	.334	.321	.309	.298	.287	.277	.267	.257	.246
2.71	.347	.333	.320	.308	.297	.286	.276	.266	.256	.245
2.72	.346	.333	.319	.307	.297	.286	.275	.265	.255	.244
2.73	.346	.332	.319	.306	.296	.285	.274	.264	.254	.243
2.74	.345	.331	.318	.306	.295	.284	.274	.264	.254	.243
2.75	.343	.330	.317	.305	.294	.283	.273	.263	.253	.242
2.76	.342	.329	.316	.304	.293	.282	.272	.262	.252	.241
2.77	.341	.328	.315	.303	.292	.281	.271	.261	.251	.240
2.78	.341	.328	.314	.302	.292	.281	.270	.260	.250	.239
2.79	.340	.327	.314	.302	.291	.280	.270	.260	.250	.239

TABLE OF INSURANCE CHARGES

EXPECTED LOSS GROUP

ENTRY RATIO	59	58	57	56	55	54	53	52	51	50
2.80	.339	.326	.313	.301	.290	.279	.269	.259	.249	.238
2.81	.338	.325	.312	.300	.289	.278	.268	.258	.248	.237
2.82	.337	.324	.311	.299	.288	.277	.267	.257	.247	.236
2.83	.336	.323	.310	.298	.287	.277	.267	.257	.247	.236
2.84	.336	.323	.309	.298	.287	.276	.266	.256	.246	.235
2.85	.335	.322	.309	.297	.286	.275	.265	.255	.245	.234
2.86	.334	.321	.308	.296	.285	.274	.264	.254	.244	.233
2.87	.333	.320	.307	.295	.284	.274	.264	.254	.244	.233
2.88	.332	.319	.306	.294	.283	.273	.263	.253	.243	.232
2.89	.332	.319	.306	.294	.283	.272	.262	.252	.242	.231
2.90	.331	.318	.305	.293	.282	.271	.261	.251	.241	.231
2.91	.330	.317	.304	.292	.281	.271	.261	.251	.241	.230
2.92	.329	.316	.303	.291	.280	.270	.260	.250	.240	.229
2.93	.328	.315	.302	.290	.279	.269	.259	.249	.239	.229
2.94	.328	.315	.302	.290	.279	.268	.258	.248	.238	.228
2.95	.327	.314	.301	.289	.278	.268	.258	.248	.238	.228
2.96	.326	.313	.300	.288	.277	.267	.257	.247	.237	.227
2.97	.325	.312	.299	.287	.276	.266	.256	.246	.236	.225
2.98	.325	.312	.299	.287	.276	.266	.256	.246	.236	.225
2.99	.324	.311	.298	.286	.275	.265	.255	.245	.235	.224
3.00	.323	.310	.297	.285	.274	.264	.254	.244	.234	.223

TABLE OF INSURANCE CHARGES

EXPECTED LOSS GROUP

ENTRY RATIO	49	48	47	46	45	44	43	42	41	40
.01	.990	.990	.990	.990	.990	.990	.990	.990	.990	.990
	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
.02	.981	.981	.981	.981	.981	.981	.981	.981	.981	.981
	.001	.001	.001	.001	.001	.001	.001	.001	.001	.001
.03	.972	.972	.972	.972	.972	.971	.971	.971	.971	.971
	.002	.002	.002	.002	.002	.001	.001	.001	.001	.001
.04	.963	.963	.963	.963	.963	.962	.962	.962	.962	.962
	.003	.003	.003	.003	.003	.002	.002	.002	.002	.002
.05	.955	.954	.954	.954	.954	.953	.953	.953	.952	.952
	.005	.004	.004	.004	.004	.003	.003	.003	.002	.002
.06	.946	.945	.945	.945	.945	.944	.944	.944	.943	.943
	.006	.005	.005	.005	.005	.004	.004	.004	.003	.003
.07	.937	.937	.936	.935	.935	.935	.934	.934	.933	.933
	.007	.007	.006	.005	.005	.005	.004	.004	.003	.003
.08	.929	.929	.928	.927	.927	.927	.926	.926	.925	.924
	.009	.009	.008	.007	.007	.007	.006	.006	.005	.004
.09	.921	.920	.919	.918	.918	.918	.917	.917	.916	.915
	.011	.010	.009	.008	.008	.008	.007	.007	.006	.005
.10	.913	.912	.911	.910	.910	.909	.908	.907	.907	.906
	.013	.012	.011	.010	.010	.009	.008	.007	.007	.006
.11	.905	.904	.903	.902	.901	.900	.899	.898	.898	.897
	.015	.014	.013	.012	.011	.010	.009	.008	.008	.007
.12	.897	.896	.895	.894	.893	.892	.891	.890	.889	.889
	.017	.016	.015	.014	.013	.012	.011	.010	.009	.009
.13	.890	.888	.887	.886	.885	.883	.882	.881	.880	.880
	.020	.018	.017	.016	.015	.013	.012	.011	.010	.010
.14	.882	.880	.879	.878	.877	.875	.874	.873	.872	.871
	.022	.020	.019	.018	.017	.015	.014	.013	.012	.011
.15	.874	.872	.871	.870	.869	.867	.866	.865	.864	.863
	.024	.022	.021	.020	.019	.017	.016	.015	.014	.013
.16	.867	.865	.864	.862	.861	.859	.857	.856	.855	.854
	.027	.025	.024	.022	.021	.019	.017	.016	.015	.014
.17	.860	.858	.856	.854	.853	.851	.849	.848	.847	.845
	.030	.028	.026	.024	.023	.021	.019	.018	.017	.015
.18	.853	.851	.849	.847	.845	.843	.841	.840	.838	.837
	.033	.031	.029	.027	.025	.023	.021	.020	.018	.017
.19	.846	.844	.842	.840	.838	.836	.833	.832	.830	.829
	.036	.034	.032	.030	.028	.026	.023	.022	.020	.019
.20	.838	.836	.834	.832	.830	.828	.826	.825	.823	.821
	.038	.036	.034	.032	.030	.028	.026	.025	.023	.021
.21	.832	.829	.827	.825	.823	.821	.818	.817	.815	.813
	.042	.039	.037	.035	.033	.031	.028	.027	.025	.023
.22	.825	.822	.820	.817	.815	.813	.810	.809	.807	.805
	.045	.042	.040	.037	.035	.033	.030	.028	.027	.025
.23	.819	.816	.814	.811	.809	.806	.804	.801	.799	.797
	.049	.046	.044	.041	.039	.036	.034	.031	.029	.027
.24	.812	.809	.806	.804	.801	.798	.796	.793	.791	.789
	.052	.049	.046	.044	.041	.038	.036	.033	.031	.029
.25	.806	.803	.799	.797	.794	.791	.789	.786	.784	.781
	.056	.053	.049	.047	.044	.041	.039	.036	.034	.031
.26	.799	.796	.792	.790	.787	.784	.782	.779	.777	.774
	.059	.056	.052	.050	.047	.044	.042	.039	.037	.034
.27	.793	.790	.786	.784	.781	.778	.775	.772	.769	.767
	.063	.060	.056	.054	.051	.048	.045	.042	.039	.037

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	49	48	47	46	45	44	43	42	41	40
.28	.787	.784	.780	.777	.774	.770	.767	.764	.761	.759
	.067	.064	.060	.057	.054	.050	.047	.044	.041	.039
.29	.781	.777	.773	.770	.767	.763	.760	.757	.754	.752
	.071	.067	.063	.060	.057	.053	.050	.047	.044	.042
.30	.775	.771	.767	.764	.760	.756	.753	.750	.747	.744
	.075	.071	.067	.064	.060	.056	.053	.050	.047	.044
.31	.769	.765	.761	.758	.754	.750	.747	.744	.740	.737
	.079	.075	.071	.068	.064	.060	.057	.054	.050	.047
.32	.763	.759	.755	.751	.748	.744	.740	.736	.733	.730
	.083	.079	.075	.071	.068	.064	.060	.056	.053	.050
.33	.757	.753	.749	.745	.741	.737	.733	.729	.726	.723
	.087	.083	.079	.075	.071	.067	.063	.059	.056	.053
.34	.752	.748	.743	.739	.735	.731	.727	.723	.720	.716
	.092	.088	.083	.079	.075	.071	.067	.063	.060	.056
.35	.746	.742	.737	.733	.729	.724	.720	.716	.713	.709
	.096	.092	.087	.083	.079	.074	.070	.066	.063	.059
.36	.740	.736	.731	.727	.723	.718	.714	.710	.706	.703
	.100	.096	.091	.087	.083	.078	.074	.070	.066	.063
.37	.735	.730	.725	.721	.716	.712	.707	.703	.699	.696
	.105	.100	.095	.091	.086	.082	.077	.073	.069	.066
.38	.730	.725	.720	.715	.711	.706	.701	.697	.693	.689
	.110	.105	.100	.095	.091	.086	.081	.077	.073	.069
.39	.724	.719	.714	.709	.705	.700	.695	.691	.687	.682
	.114	.109	.104	.099	.095	.090	.085	.081	.077	.072
.40	.719	.714	.709	.704	.699	.694	.689	.685	.680	.676
	.119	.114	.109	.104	.099	.094	.089	.085	.080	.076
.41	.714	.708	.703	.698	.693	.688	.683	.679	.674	.670
	.124	.118	.113	.108	.103	.098	.093	.089	.084	.080
.42	.709	.703	.698	.693	.688	.682	.677	.672	.668	.664
	.129	.123	.118	.113	.108	.102	.097	.092	.088	.084
.43	.704	.698	.693	.688	.682	.677	.671	.666	.662	.657
	.134	.128	.123	.118	.112	.107	.101	.096	.092	.087
.44	.698	.693	.687	.682	.676	.671	.665	.660	.656	.651
	.138	.133	.127	.122	.116	.111	.105	.100	.095	.091
.45	.693	.688	.682	.676	.671	.665	.659	.654	.649	.645
	.143	.138	.132	.126	.121	.115	.109	.104	.099	.095
.46	.688	.683	.677	.671	.665	.659	.653	.648	.643	.638
	.148	.143	.137	.131	.125	.119	.113	.108	.103	.098
.47	.684	.678	.672	.666	.660	.654	.648	.643	.638	.633
	.154	.148	.142	.136	.130	.124	.118	.113	.108	.103
.48	.679	.673	.667	.661	.655	.649	.642	.637	.632	.626
	.159	.153	.147	.141	.135	.129	.122	.117	.112	.106
.49	.674	.668	.662	.656	.650	.644	.637	.632	.626	.621
	.164	.158	.152	.146	.140	.134	.127	.122	.116	.111
.50	.669	.663	.657	.651	.644	.638	.631	.626	.620	.615
	.169	.163	.157	.151	.144	.138	.131	.126	.120	.115
.51	.665	.659	.653	.646	.640	.633	.626	.621	.615	.610
	.175	.169	.163	.156	.150	.143	.136	.131	.125	.120
.52	.661	.654	.648	.641	.634	.627	.620	.615	.609	.604
	.181	.174	.168	.161	.154	.147	.140	.135	.129	.124
.53	.656	.649	.643	.636	.629	.622	.615	.610	.604	.598
	.186	.179	.173	.166	.159	.152	.145	.140	.134	.128
.54	.652	.645	.639	.632	.625	.618	.610	.604	.599	.593
	.192	.185	.179	.172	.165	.158	.150	.144	.139	.133

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	49	48	47	46	45	44	43	42	41	40
.55	.647	.640	.634	.627	.620	.613	.605	.599	.593	.587
	.197	.190	.184	.177	.170	.163	.155	.149	.143	.137
.56	.643	.636	.629	.622	.615	.608	.600	.594	.588	.582
	.203	.196	.189	.182	.175	.168	.160	.154	.148	.142
.57	.639	.632	.625	.617	.610	.603	.595	.589	.583	.576
	.209	.202	.195	.187	.180	.173	.165	.159	.153	.146
.58	.634	.627	.620	.612	.605	.598	.590	.584	.578	.571
	.214	.207	.200	.192	.185	.178	.170	.164	.158	.151
.59	.630	.623	.616	.608	.601	.593	.586	.579	.572	.566
	.220	.213	.206	.198	.191	.183	.176	.169	.162	.156
.60	.626	.619	.611	.604	.596	.588	.581	.574	.567	.561
	.226	.219	.211	.204	.196	.188	.181	.174	.167	.161
.61	.621	.614	.607	.599	.592	.584	.577	.570	.563	.556
	.231	.224	.217	.209	.202	.194	.187	.180	.173	.166
.62	.617	.610	.602	.595	.587	.579	.572	.565	.558	.551
	.237	.230	.222	.215	.207	.199	.192	.185	.178	.171
.63	.614	.606	.598	.591	.583	.575	.567	.560	.553	.546
	.244	.236	.228	.221	.213	.205	.197	.190	.183	.176
.64	.610	.602	.594	.587	.579	.571	.563	.555	.548	.541
	.250	.242	.234	.227	.219	.211	.203	.195	.188	.181
.65	.606	.598	.590	.582	.574	.566	.558	.550	.543	.536
	.256	.248	.240	.232	.224	.216	.208	.200	.193	.186
.66	.602	.594	.586	.578	.570	.562	.554	.546	.539	.532
	.262	.254	.246	.238	.230	.222	.214	.206	.199	.192
.67	.598	.590	.582	.574	.566	.557	.549	.541	.534	.527
	.268	.260	.252	.244	.236	.227	.219	.211	.204	.197
.68	.594	.586	.578	.570	.562	.553	.545	.537	.530	.522
	.274	.266	.258	.250	.242	.233	.225	.217	.210	.202
.69	.591	.583	.574	.566	.557	.548	.540	.532	.525	.517
	.281	.273	.264	.256	.247	.238	.230	.222	.215	.207
.70	.587	.579	.570	.562	.553	.544	.536	.528	.520	.513
	.287	.279	.270	.262	.253	.244	.236	.228	.220	.213
.71	.583	.575	.566	.558	.549	.540	.532	.524	.516	.508
	.293	.285	.276	.268	.259	.250	.242	.234	.226	.218
.72	.579	.571	.562	.554	.545	.536	.528	.520	.512	.504
	.299	.291	.282	.274	.265	.256	.248	.240	.232	.224
.73	.576	.567	.558	.550	.541	.532	.524	.516	.508	.500
	.306	.297	.288	.280	.271	.262	.254	.246	.238	.230
.74	.572	.564	.555	.546	.538	.529	.520	.512	.504	.496
	.312	.304	.295	.286	.278	.269	.260	.252	.244	.236
.75	.569	.560	.551	.542	.534	.525	.516	.508	.500	.492
	.319	.310	.301	.292	.284	.275	.266	.258	.250	.242
.76	.565	.556	.547	.538	.530	.521	.512	.504	.495	.487
	.325	.316	.307	.298	.290	.281	.272	.264	.255	.247
.77	.562	.553	.544	.535	.526	.517	.508	.500	.491	.483
	.332	.323	.314	.305	.296	.287	.278	.270	.261	.253
.78	.558	.549	.540	.531	.522	.513	.504	.495	.487	.479
	.338	.329	.320	.311	.302	.293	.284	.275	.267	.259
.79	.555	.546	.537	.528	.519	.509	.500	.491	.483	.475
	.345	.336	.327	.318	.309	.299	.290	.281	.273	.265
.80	.551	.542	.533	.524	.515	.505	.496	.487	.479	.471
	.351	.342	.333	.324	.315	.305	.296	.287	.279	.271
.81	.548	.539	.530	.521	.512	.502	.493	.484	.475	.467
	.358	.349	.340	.331	.322	.312	.303	.294	.285	.277

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	49	48	47	46	45	44	43	42	41	40
.82	.544	.535	.526	.517	.508	.498	.489	.480	.471	.463
	.364	.355	.346	.337	.328	.318	.309	.300	.291	.283
.83	.541	.532	.523	.514	.504	.495	.485	.476	.467	.459
	.371	.362	.353	.344	.334	.325	.315	.306	.297	.289
.84	.538	.529	.520	.511	.501	.492	.482	.473	.464	.455
	.378	.369	.360	.351	.341	.332	.322	.313	.304	.295
.85	.535	.525	.516	.507	.497	.488	.478	.469	.460	.451
	.385	.375	.366	.357	.347	.338	.328	.319	.310	.301
.86	.532	.522	.513	.504	.494	.485	.475	.466	.457	.448
	.392	.382	.373	.364	.354	.345	.335	.326	.317	.308
.87	.529	.519	.510	.500	.491	.481	.471	.462	.453	.444
	.399	.389	.380	.370	.361	.351	.341	.332	.323	.314
.88	.525	.516	.506	.497	.487	.478	.468	.459	.450	.440
	.405	.396	.386	.377	.367	.358	.348	.339	.330	.320
.89	.522	.513	.503	.493	.484	.474	.464	.455	.446	.436
	.412	.403	.393	.383	.374	.364	.354	.345	.336	.326
.90	.519	.510	.500	.490	.481	.471	.461	.452	.443	.433
	.419	.410	.400	.390	.381	.371	.361	.352	.343	.333
.91	.516	.507	.497	.487	.478	.468	.458	.449	.439	.430
	.426	.417	.407	.397	.388	.378	.368	.359	.349	.340
.92	.513	.504	.494	.484	.474	.464	.454	.445	.435	.426
	.433	.424	.414	.404	.394	.384	.374	.365	.355	.346
.93	.510	.501	.491	.481	.471	.461	.451	.442	.432	.423
	.440	.431	.421	.411	.401	.391	.381	.372	.362	.353
.94	.508	.498	.488	.478	.468	.458	.448	.438	.429	.419
	.448	.438	.428	.418	.408	.398	.388	.378	.369	.359
.95	.505	.495	.485	.475	.465	.455	.445	.435	.426	.416
	.455	.445	.435	.425	.415	.405	.395	.385	.376	.366
.96	.502	.492	.482	.472	.462	.452	.442	.432	.423	.413
	.462	.452	.442	.432	.422	.412	.402	.392	.383	.373
.97	.499	.489	.479	.469	.459	.449	.439	.429	.420	.410
	.469	.459	.449	.439	.429	.419	.409	.399	.390	.380
.98	.496	.486	.476	.466	.456	.446	.436	.426	.416	.406
	.476	.466	.456	.446	.436	.426	.416	.406	.396	.386
.99	.493	.483	.473	.463	.453	.443	.433	.423	.413	.403
	.483	.473	.463	.453	.443	.433	.423	.413	.403	.393
1.00	.490	.480	.470	.460	.450	.440	.430	.420	.410	.400
1.01	.487	.477	.467	.457	.447	.437	.427	.417	.407	.397
1.02	.484	.474	.464	.454	.444	.434	.424	.414	.404	.394
1.03	.482	.472	.462	.452	.441	.431	.421	.411	.401	.391
1.04	.479	.469	.459	.449	.438	.428	.418	.408	.398	.388
1.05	.476	.466	.456	.446	.435	.425	.415	.405	.395	.385
1.06	.474	.463	.453	.443	.432	.422	.412	.402	.392	.381
1.07	.471	.461	.451	.441	.430	.420	.410	.400	.389	.379
1.08	.469	.458	.448	.438	.427	.417	.407	.397	.386	.376
1.09	.466	.455	.445	.435	.424	.414	.404	.394	.383	.373
1.10	.464	.453	.443	.433	.422	.412	.402	.392	.381	.371
1.11	.461	.450	.440	.430	.419	.409	.399	.389	.378	.368
1.12	.459	.448	.438	.427	.417	.406	.396	.386	.375	.365
1.13	.456	.445	.435	.425	.414	.404	.394	.384	.373	.362
1.14	.454	.443	.433	.422	.412	.401	.391	.381	.370	.359
1.15	.451	.441	.430	.420	.409	.399	.389	.379	.368	.357
1.16	.449	.438	.428	.417	.407	.396	.386	.376	.365	.354
1.17	.446	.436	.425	.415	.404	.394	.384	.373	.363	.352

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	49	48	47	46	45	44	43	42	41	40
1.18	.444	.434	.423	.412	.402	.391	.381	.371	.360	.349
1.19	.441	.431	.420	.410	.399	.389	.379	.368	.358	.347
1.20	.439	.429	.418	.408	.397	.387	.377	.366	.355	.344
1.21	.437	.427	.416	.405	.395	.384	.374	.363	.353	.342
1.22	.435	.424	.413	.403	.392	.382	.372	.361	.350	.339
1.23	.432	.422	.411	.401	.390	.380	.370	.359	.348	.337
1.24	.430	.420	.409	.398	.388	.377	.367	.356	.346	.335
1.25	.428	.417	.406	.396	.385	.375	.365	.354	.343	.332
1.26	.426	.415	.404	.394	.383	.373	.363	.352	.341	.330
1.27	.424	.413	.402	.392	.381	.371	.361	.350	.339	.328
1.28	.422	.411	.400	.389	.379	.368	.358	.347	.336	.325
1.29	.420	.409	.398	.387	.377	.366	.356	.345	.334	.323
1.30	.417	.406	.395	.385	.374	.364	.354	.343	.322	.321
1.31	.415	.404	.393	.383	.372	.362	.352	.341	.330	.319
1.32	.413	.402	.391	.381	.370	.360	.350	.339	.328	.317
1.33	.411	.400	.389	.379	.368	.358	.348	.337	.326	.315
1.34	.409	.398	.387	.377	.366	.356	.346	.335	.324	.313
1.35	.407	.396	.385	.375	.364	.354	.344	.333	.322	.311
1.36	.405	.394	.383	.373	.362	.352	.342	.331	.320	.309
1.37	.403	.392	.381	.371	.360	.350	.340	.329	.318	.306
1.38	.401	.390	.379	.369	.358	.348	.338	.327	.316	.304
1.39	.399	.388	.377	.367	.356	.346	.336	.325	.314	.302
1.40	.397	.386	.375	.365	.354	.344	.334	.323	.311	.300
1.41	.395	.384	.373	.363	.352	.342	.332	.321	.309	.298
1.42	.393	.382	.371	.361	.350	.340	.330	.319	.307	.296
1.43	.391	.380	.369	.359	.348	.338	.328	.317	.306	.295
1.44	.389	.378	.367	.357	.346	.336	.326	.315	.304	.293
1.45	.387	.376	.365	.355	.345	.335	.325	.314	.302	.291
1.46	.385	.374	.363	.353	.343	.333	.323	.312	.300	.289
1.47	.383	.372	.361	.351	.341	.331	.321	.310	.298	.287
1.48	.381	.370	.359	.349	.339	.329	.319	.308	.296	.285
1.49	.379	.368	.357	.347	.337	.328	.318	.307	.295	.284
1.50	.378	.367	.356	.346	.336	.326	.316	.305	.293	.282
1.51	.376	.365	.354	.344	.334	.324	.314	.303	.291	.280
1.52	.374	.363	.352	.342	.332	.322	.312	.301	.289	.278
1.53	.372	.361	.350	.340	.330	.321	.311	.300	.288	.277
1.54	.371	.360	.349	.339	.329	.319	.309	.298	.286	.275
1.55	.369	.358	.347	.337	.327	.317	.307	.296	.284	.273
1.56	.367	.356	.345	.335	.325	.316	.306	.295	.283	.272
1.57	.365	.354	.343	.333	.323	.314	.304	.293	.281	.270
1.58	.364	.353	.342	.332	.322	.312	.302	.291	.279	.268
1.59	.362	.351	.340	.330	.320	.311	.301	.290	.278	.267
1.60	.360	.349	.338	.328	.318	.309	.299	.288	.276	.265
1.61	.359	.348	.337	.327	.317	.308	.298	.287	.275	.263
1.62	.357	.346	.335	.325	.315	.306	.296	.285	.273	.262
1.63	.355	.344	.333	.323	.314	.304	.295	.284	.272	.260
1.64	.354	.343	.332	.322	.312	.303	.293	.282	.270	.259
1.65	.352	.341	.330	.320	.311	.301	.292	.281	.269	.257
1.66	.350	.339	.328	.318	.309	.299	.290	.279	.267	.256
1.67	.349	.338	.327	.317	.308	.298	.289	.278	.266	.254
1.68	.347	.336	.325	.315	.306	.296	.287	.276	.264	.253
1.69	.346	.335	.324	.314	.305	.295	.286	.275	.263	.252
1.70	.344	.333	.322	.312	.303	.293	.284	.273	.261	.250
1.71	.343	.332	.321	.311	.302	.292	.283	.272	.260	.249

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	49	48	47	46	45	44	43	42	41	40
1.72	.341	.330	.319	.309	.300	.290	.281	.270	.258	.247
1.73	.340	.329	.318	.308	.299	.289	.280	.269	.257	.246
1.74	.338	.327	.316	.307	.297	.288	.279	.268	.256	.245
1.75	.337	.326	.315	.305	.296	.286	.277	.266	.254	.243
1.76	.335	.324	.313	.304	.294	.285	.276	.265	.253	.242
1.77	.334	.323	.312	.302	.293	.283	.274	.263	.251	.240
1.78	.332	.321	.310	.301	.291	.282	.273	.262	.250	.239
1.79	.331	.320	.309	.300	.290	.281	.272	.261	.249	.238
1.80	.329	.318	.307	.298	.288	.279	.270	.259	.247	.236
1.81	.328	.317	.306	.297	.287	.278	.269	.258	.246	.235
1.82	.327	.316	.305	.296	.286	.277	.268	.257	.245	.234
1.83	.325	.314	.303	.294	.284	.275	.266	.255	.243	.232
1.84	.324	.313	.302	.293	.283	.274	.265	.254	.242	.231
1.85	.322	.311	.300	.291	.282	.273	.264	.253	.241	.230
1.86	.321	.310	.299	.290	.281	.272	.263	.252	.240	.229
1.87	.320	.309	.298	.289	.279	.270	.261	.250	.238	.227
1.88	.318	.307	.296	.287	.278	.269	.260	.249	.237	.226
1.89	.317	.306	.295	.286	.277	.268	.259	.248	.236	.225
1.90	.316	.305	.294	.285	.276	.267	.258	.247	.235	.224
1.91	.314	.303	.292	.283	.274	.265	.257	.246	.234	.223
1.92	.313	.302	.291	.282	.273	.264	.255	.244	.233	.221
1.93	.312	.301	.290	.281	.272	.263	.254	.243	.231	.220
1.94	.311	.300	.289	.280	.271	.262	.253	.242	.230	.219
1.95	.309	.298	.287	.278	.269	.260	.252	.241	.229	.218
1.96	.308	.297	.286	.277	.268	.259	.251	.240	.228	.217
1.97	.307	.296	.285	.276	.267	.258	.249	.238	.226	.215
1.98	.306	.295	.284	.275	.266	.257	.248	.237	.225	.214
1.99	.304	.293	.282	.273	.264	.255	.247	.236	.224	.213
2.00	.303	.292	.281	.272	.263	.254	.246	.235	.223	.212
2.01	.302	.291	.280	.271	.262	.253	.245	.234	.222	.211
2.02	.301	.290	.279	.270	.261	.252	.244	.233	.221	.210
2.03	.300	.289	.278	.269	.260	.251	.243	.232	.220	.209
2.04	.298	.287	.276	.267	.259	.250	.242	.231	.219	.208
2.05	.297	.286	.275	.266	.258	.249	.241	.230	.218	.207
2.06	.296	.285	.274	.265	.256	.247	.239	.228	.217	.206
2.07	.295	.284	.273	.264	.255	.246	.238	.227	.216	.205
2.08	.294	.283	.272	.263	.254	.245	.237	.226	.215	.204
2.09	.293	.282	.271	.262	.253	.244	.236	.225	.214	.203
2.10	.292	.281	.270	.261	.252	.243	.235	.224	.213	.202
2.11	.290	.279	.268	.259	.251	.242	.234	.223	.212	.201
2.12	.289	.278	.267	.258	.250	.241	.233	.222	.211	.200
2.13	.288	.277	.266	.257	.249	.240	.232	.221	.210	.199
2.14	.287	.276	.265	.256	.248	.239	.231	.220	.209	.198
2.15	.286	.275	.264	.255	.247	.238	.230	.219	.208	.197
2.16	.285	.274	.263	.254	.246	.237	.229	.218	.207	.196
2.17	.284	.273	.262	.253	.245	.236	.228	.217	.206	.195
2.18	.283	.272	.261	.252	.244	.235	.227	.216	.205	.194
2.19	.282	.271	.260	.251	.243	.234	.226	.215	.204	.193
2.20	.281	.270	.259	.250	.242	.233	.225	.214	.203	.192
2.21	.280	.269	.258	.249	.241	.232	.224	.213	.202	.191
2.22	.279	.268	.257	.248	.240	.231	.223	.212	.201	.190
2.23	.278	.267	.256	.247	.239	.230	.222	.211	.200	.189
2.24	.276	.265	.255	.246	.238	.229	.221	.210	.199	.188
2.25	.275	.264	.254	.245	.237	.228	.220	.209	.198	.187

TABLE OF INSURANCE CHARGES

EXPECTED LOSS GROUP

ENTRY RATIO	49	48	47	46	45	44	43	42	41	40
2.26	.274	.263	.253	.244	.236	.227	.219	.208	.197	.186
2.27	.273	.262	.252	.243	.235	.226	.218	.207	.196	.185
2.28	.272	.261	.251	.242	.234	.225	.217	.206	.195	.184
2.29	.271	.260	.250	.242	.233	.225	.217	.206	.195	.184
2.30	.270	.259	.249	.241	.232	.224	.216	.205	.194	.183
2.31	.269	.258	.248	.240	.231	.223	.215	.204	.193	.182
2.32	.268	.257	.247	.239	.230	.222	.214	.203	.192	.181
2.33	.267	.256	.246	.238	.229	.221	.213	.202	.191	.180
2.34	.266	.255	.245	.237	.228	.220	.212	.201	.190	.180
2.35	.265	.254	.244	.236	.227	.219	.211	.200	.189	.179
2.36	.264	.253	.243	.235	.226	.218	.210	.199	.188	.178
2.37	.263	.252	.242	.234	.225	.217	.209	.198	.187	.177
2.38	.262	.251	.241	.233	.224	.216	.208	.197	.187	.176
2.39	.261	.250	.240	.232	.224	.216	.208	.197	.186	.176
2.40	.260	.249	.239	.231	.223	.215	.207	.196	.185	.175
2.41	.259	.248	.238	.230	.222	.214	.206	.195	.184	.174
2.42	.258	.247	.237	.229	.221	.213	.205	.194	.184	.173
2.43	.258	.247	.237	.229	.220	.212	.204	.193	.183	.172
2.44	.257	.246	.236	.228	.219	.211	.203	.192	.182	.171
2.45	.256	.245	.235	.227	.219	.211	.203	.192	.181	.171
2.46	.255	.244	.234	.226	.218	.210	.202	.191	.181	.170
2.47	.254	.243	.233	.225	.217	.209	.201	.190	.179	.169
2.48	.253	.242	.232	.224	.216	.208	.200	.189	.178	.168
2.49	.252	.241	.231	.223	.215	.207	.199	.188	.178	.168
2.50	.252	.241	.231	.223	.214	.206	.198	.187	.177	.167
2.51	.251	.240	.230	.222	.214	.206	.198	.187	.176	.166
2.52	.250	.239	.229	.221	.213	.205	.197	.186	.176	.166
2.53	.249	.238	.228	.220	.212	.204	.196	.185	.175	.165
2.54	.248	.237	.227	.219	.211	.203	.195	.184	.174	.164
2.55	.247	.236	.226	.218	.210	.202	.194	.183	.173	.163
2.56	.247	.236	.226	.218	.210	.202	.194	.183	.173	.163
2.57	.246	.235	.225	.217	.209	.201	.193	.182	.172	.162
2.58	.245	.234	.224	.216	.208	.200	.192	.181	.171	.161
2.59	.244	.233	.223	.215	.207	.199	.191	.180	.170	.160
2.60	.243	.232	.222	.214	.206	.198	.191	.180	.170	.159
2.61	.242	.232	.222	.214	.206	.198	.190	.179	.169	.159
2.62	.241	.231	.221	.213	.205	.197	.189	.178	.168	.158
2.63	.241	.230	.220	.212	.204	.196	.188	.177	.167	.157
2.64	.240	.229	.219	.211	.203	.195	.188	.177	.167	.157
2.65	.239	.228	.218	.210	.202	.194	.187	.176	.166	.156
2.66	.238	.228	.218	.210	.202	.194	.186	.175	.165	.155
2.67	.237	.227	.217	.209	.201	.193	.185	.175	.164	.154
2.68	.236	.226	.216	.208	.200	.192	.185	.174	.164	.154
2.69	.236	.225	.215	.207	.199	.191	.184	.174	.163	.153
2.70	.235	.225	.215	.207	.199	.191	.183	.173	.162	.152
2.71	.234	.224	.214	.206	.198	.190	.182	.172	.161	.151
2.72	.233	.223	.213	.205	.197	.189	.182	.172	.161	.151
2.73	.233	.223	.213	.205	.197	.189	.181	.170	.160	.150
2.74	.232	.222	.212	.204	.196	.188	.180	.170	.160	.150
2.75	.231	.221	.211	.203	.195	.187	.180	.169	.159	.149
2.76	.230	.220	.210	.202	.194	.186	.179	.169	.159	.149
2.77	.230	.220	.210	.202	.194	.186	.178	.168	.158	.148
2.78	.229	.219	.209	.201	.193	.184	.177	.167	.156	.147
2.79	.228	.218	.208	.200	.192	.184	.177	.167	.156	.147

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	49	48	47	46	45	44	43	42	41	40
2.80	.228	.218	.208	.200	.192	.183	.176	.166	.155	.146
2.81	.227	.217	.207	.199	.191	.182	.175	.165	.155	.145
2.82	.226	.216	.206	.198	.190	.182	.175	.165	.154	.145
2.83	.225	.215	.205	.197	.189	.181	.174	.164	.154	.144
2.84	.225	.215	.205	.197	.189	.180	.173	.163	.153	.143
2.85	.224	.214	.204	.196	.188	.180	.173	.163	.152	.143
2.86	.223	.213	.203	.195	.187	.179	.172	.162	.152	.142
2.87	.223	.213	.203	.195	.187	.178	.171	.161	.151	.141
2.88	.222	.212	.202	.194	.186	.178	.171	.161	.151	.141
2.89	.221	.211	.201	.193	.185	.177	.170	.160	.150	.140
2.90	.220	.211	.201	.193	.185	.176	.169	.159	.149	.140
2.91	.220	.210	.200	.192	.184	.176	.169	.159	.149	.139
2.92	.219	.209	.199	.191	.183	.175	.168	.158	.148	.139
2.93	.218	.209	.199	.191	.183	.174	.167	.157	.147	.138
2.94	.217	.208	.198	.190	.182	.174	.167	.157	.147	.138
2.95	.217	.208	.198	.190	.182	.173	.166	.156	.146	.137
2.96	.216	.207	.197	.189	.181	.173	.166	.156	.146	.137
2.97	.215	.206	.196	.188	.180	.172	.165	.155	.145	.136
2.98	.215	.206	.196	.188	.180	.171	.164	.154	.144	.135
2.99	.214	.205	.195	.187	.179	.171	.164	.154	.144	.135
3.00	.213	.204	.194	.186	.178	.170	.163	.153	.143	.134

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	39	38	37	36	35	34	33	32	31	30
.01	.990	.990	.990	.990	.990	.990	.990	.990	.990	.990
	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
.02	.980	.980	.980	.980	.980	.980	.980	.980	.980	.980
	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
.03	.970	.970	.970	.970	.970	.970	.970	.970	.970	.970
	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
.04	.961	.961	.961	.961	.961	.960	.960	.960	.960	.960
	.001	.001	.001	.001	.001	.000	.000	.000	.000	.000
.05	.952	.952	.951	.951	.951	.950	.950	.950	.950	.950
	.002	.002	.001	.001	.001	.000	.000	.000	.000	.000
.06	.942	.942	.941	.941	.941	.940	.940	.940	.940	.940
	.002	.002	.001	.001	.001	.000	.000	.000	.000	.000
.07	.933	.933	.932	.932	.932	.931	.931	.931	.931	.930
	.003	.003	.002	.002	.002	.001	.001	.001	.001	.000
.08	.924	.923	.922	.922	.922	.921	.921	.921	.921	.920
	.004	.003	.002	.002	.002	.001	.001	.001	.001	.000
.09	.915	.914	.913	.913	.912	.912	.911	.911	.911	.910
	.005	.004	.003	.003	.002	.002	.001	.001	.001	.000
.10	.905	.904	.904	.903	.902	.902	.901	.901	.901	.900
	.005	.004	.004	.003	.002	.002	.001	.001	.001	.000
.11	.896	.895	.895	.894	.893	.893	.892	.892	.892	.891
	.006	.005	.005	.004	.003	.003	.002	.002	.002	.001
.12	.888	.887	.886	.885	.884	.883	.883	.882	.882	.881
	.008	.007	.006	.005	.004	.003	.003	.002	.002	.001
.13	.879	.878	.877	.876	.875	.874	.873	.872	.872	.871
	.009	.008	.007	.006	.005	.004	.003	.002	.002	.001
.14	.870	.869	.868	.867	.866	.865	.864	.863	.862	.862
	.010	.009	.008	.007	.006	.005	.004	.003	.002	.002
.15	.861	.860	.859	.858	.857	.855	.854	.853	.852	.852
	.011	.010	.009	.008	.007	.005	.004	.003	.002	.002
.16	.852	.851	.850	.849	.848	.846	.845	.844	.843	.843
	.012	.011	.010	.009	.008	.006	.005	.004	.003	.003
.17	.844	.842	.841	.840	.839	.837	.836	.835	.834	.833
	.014	.012	.011	.010	.009	.007	.006	.005	.004	.003
.18	.835	.834	.832	.831	.829	.828	.828	.825	.824	.823
	.015	.014	.012	.011	.009	.008	.006	.005	.004	.003
.19	.827	.826	.824	.823	.821	.819	.818	.816	.815	.814
	.017	.016	.014	.013	.011	.009	.008	.006	.005	.004
.20	.819	.817	.815	.814	.812	.810	.809	.807	.806	.805
	.019	.017	.015	.014	.012	.010	.009	.007	.006	.005
.21	.811	.809	.807	.805	.804	.802	.800	.798	.797	.796
	.021	.019	.017	.015	.014	.012	.010	.008	.007	.006
.22	.803	.801	.798	.796	.795	.793	.791	.789	.788	.786
	.023	.021	.018	.016	.015	.013	.011	.009	.008	.006
.23	.795	.793	.791	.788	.786	.784	.782	.780	.779	.777
	.025	.023	.021	.018	.016	.014	.012	.010	.009	.007
.24	.787	.785	.783	.780	.778	.776	.773	.771	.770	.768
	.027	.025	.023	.020	.018	.016	.013	.011	.010	.008
.25	.779	.776	.774	.771	.769	.767	.764	.762	.760	.759
	.029	.026	.024	.021	.019	.017	.014	.012	.010	.009
.26	.771	.769	.766	.763	.761	.758	.755	.753	.751	.750
	.031	.029	.026	.023	.021	.018	.015	.013	.011	.010
.27	.764	.761	.758	.755	.753	.750	.747	.745	.743	.741
	.034	.031	.028	.025	.023	.020	.017	.015	.013	.011

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	39	38	37	36	35	34	33	32	31	30
.28	.756	.753	.750	.747	.744	.742	.739	.736	.734	.732
	.036	.033	.030	.027	.024	.022	.019	.016	.014	.012
.29	.749	.746	.743	.740	.737	.734	.731	.728	.726	.724
	.039	.036	.033	.030	.027	.024	.021	.018	.016	.014
.30	.741	.738	.735	.732	.729	.726	.722	.719	.717	.715
	.041	.038	.035	.032	.029	.026	.022	.019	.017	.015
.31	.734	.731	.727	.724	.721	.718	.714	.711	.708	.706
	.044	.041	.037	.034	.031	.028	.024	.021	.018	.016
.32	.727	.723	.720	.716	.713	.710	.706	.703	.700	.697
	.047	.043	.040	.036	.033	.030	.026	.023	.020	.017
.33	.719	.716	.713	.709	.705	.701	.698	.694	.691	.688
	.049	.046	.043	.039	.035	.031	.028	.024	.021	.018
.34	.712	.709	.705	.701	.697	.693	.690	.686	.683	.680
	.052	.049	.045	.041	.037	.033	.030	.026	.023	.020
.35	.705	.702	.698	.694	.690	.686	.682	.678	.675	.672
	.055	.052	.048	.044	.040	.036	.032	.028	.025	.022
.36	.699	.695	.691	.687	.683	.678	.674	.670	.667	.663
	.059	.055	.051	.047	.043	.038	.034	.030	.027	.023
.37	.692	.688	.684	.680	.675	.671	.666	.662	.659	.655
	.062	.058	.054	.050	.045	.041	.036	.032	.029	.025
.38	.685	.680	.676	.672	.668	.663	.659	.655	.651	.648
	.065	.060	.056	.052	.048	.043	.039	.035	.031	.028
.39	.678	.674	.669	.665	.660	.656	.651	.647	.643	.639
	.068	.064	.059	.055	.050	.046	.041	.037	.033	.029
.40	.671	.667	.662	.658	.653	.648	.643	.639	.635	.631
	.071	.067	.062	.058	.053	.048	.043	.039	.035	.031
.41	.665	.661	.656	.652	.647	.642	.637	.632	.628	.624
	.075	.071	.066	.062	.057	.052	.047	.042	.038	.034
.42	.659	.654	.649	.644	.639	.634	.629	.624	.620	.616
	.079	.074	.069	.064	.059	.054	.049	.044	.040	.036
.43	.652	.647	.643	.637	.632	.627	.622	.617	.612	.608
	.082	.077	.073	.067	.062	.057	.052	.047	.042	.038
.44	.646	.641	.636	.630	.625	.620	.615	.610	.605	.601
	.086	.081	.076	.070	.065	.060	.055	.050	.045	.041
.45	.640	.635	.630	.624	.619	.613	.607	.602	.597	.593
	.090	.085	.080	.074	.069	.063	.057	.052	.047	.043
.46	.633	.628	.623	.617	.612	.606	.600	.595	.590	.585
	.093	.088	.083	.077	.072	.066	.060	.055	.050	.045
.47	.628	.622	.617	.611	.605	.600	.594	.588	.583	.578
	.098	.092	.087	.081	.075	.070	.064	.058	.053	.048
.48	.621	.616	.610	.604	.598	.593	.587	.581	.576	.570
	.101	.096	.090	.084	.078	.073	.067	.061	.056	.050
.49	.615	.610	.604	.598	.592	.586	.580	.574	.569	.563
	.105	.100	.094	.088	.082	.076	.070	.064	.059	.053
.50	.609	.604	.598	.592	.586	.580	.574	.567	.562	.556
	.109	.104	.098	.092	.086	.080	.074	.067	.062	.056
.51	.604	.598	.592	.586	.580	.573	.567	.560	.555	.549
	.114	.108	.102	.096	.090	.083	.077	.070	.065	.059
.52	.598	.592	.586	.580	.574	.567	.560	.553	.548	.542
	.118	.112	.106	.100	.094	.087	.080	.073	.068	.062
.53	.592	.586	.580	.574	.568	.561	.554	.547	.542	.536
	.122	.116	.110	.104	.098	.091	.084	.077	.072	.066
.54	.587	.581	.574	.568	.561	.554	.547	.540	.535	.529
	.127	.121	.114	.108	.101	.094	.087	.080	.075	.069

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	39	38	37	36	35	34	33	32	31	30
.55	.581	.575	.568	.562	.555	.548	.541	.534	.528	.522
	.131	.125	.118	.112	.105	.098	.091	.084	.078	.072
.56	.576	.569	.563	.556	.549	.542	.535	.527	.521	.515
	.135	.129	.123	.116	.109	.102	.095	.087	.081	.075
.57	.570	.563	.557	.550	.543	.536	.529	.521	.515	.509
	.140	.133	.127	.120	.113	.106	.099	.091	.085	.079
.58	.565	.558	.552	.545	.538	.530	.523	.515	.509	.502
	.145	.138	.132	.125	.118	.110	.103	.095	.089	.082
.59	.559	.553	.546	.539	.532	.524	.517	.509	.503	.496
	.149	.143	.136	.129	.122	.114	.107	.099	.093	.086
.60	.554	.548	.541	.534	.526	.519	.511	.503	.496	.489
	.154	.148	.141	.134	.126	.119	.111	.103	.096	.089
.61	.549	.542	.535	.528	.520	.513	.505	.497	.490	.483
	.159	.152	.145	.138	.130	.123	.115	.107	.100	.093
.62	.544	.537	.530	.523	.515	.507	.499	.491	.484	.477
	.164	.157	.150	.143	.135	.127	.119	.111	.104	.097
.63	.539	.531	.524	.517	.509	.501	.493	.485	.478	.471
	.169	.161	.154	.147	.139	.131	.123	.115	.108	.101
.64	.534	.527	.519	.512	.504	.496	.488	.480	.473	.465
	.174	.167	.159	.152	.144	.136	.128	.120	.113	.105
.65	.529	.522	.514	.507	.499	.491	.482	.474	.467	.459
	.179	.172	.164	.157	.149	.141	.132	.124	.117	.109
.66	.524	.517	.509	.502	.494	.486	.477	.469	.462	.454
	.184	.177	.169	.162	.154	.146	.137	.129	.122	.114
.67	.519	.512	.504	.497	.488	.480	.472	.463	.456	.448
	.189	.182	.174	.167	.158	.150	.142	.133	.126	.118
.68	.515	.507	.499	.492	.483	.475	.467	.458	.451	.443
	.195	.187	.179	.172	.163	.155	.147	.138	.131	.123
.69	.510	.502	.494	.486	.478	.469	.461	.452	.445	.437
	.200	.192	.184	.176	.168	.159	.151	.142	.135	.127
.70	.505	.497	.490	.481	.473	.464	.456	.447	.439	.431
	.205	.197	.190	.181	.173	.164	.156	.147	.139	.131
.71	.501	.493	.485	.476	.468	.459	.451	.442	.434	.426
	.211	.203	.195	.186	.178	.169	.161	.152	.144	.136
.72	.496	.488	.480	.471	.463	.454	.446	.437	.429	.421
	.216	.208	.200	.191	.183	.174	.166	.157	.149	.141
.73	.492	.484	.476	.467	.459	.450	.441	.432	.424	.416
	.222	.214	.206	.197	.189	.180	.171	.162	.154	.146
.74	.487	.479	.471	.462	.454	.445	.436	.427	.419	.410
	.227	.219	.211	.202	.194	.185	.176	.167	.159	.150
.75	.483	.475	.467	.458	.449	.440	.431	.422	.414	.405
	.233	.225	.217	.208	.199	.190	.181	.172	.164	.155
.76	.479	.470	.462	.453	.444	.435	.426	.417	.409	.400
	.239	.230	.222	.213	.204	.195	.186	.177	.169	.160
.77	.475	.466	.458	.449	.440	.431	.421	.412	.404	.395
	.245	.236	.228	.219	.210	.201	.191	.182	.174	.165
.78	.470	.462	.453	.444	.435	.426	.417	.408	.399	.390
	.250	.242	.233	.224	.215	.206	.197	.188	.179	.170
.79	.466	.458	.449	.440	.431	.422	.412	.403	.394	.385
	.256	.248	.239	.230	.221	.212	.202	.193	.184	.175
.80	.462	.454	.445	.436	.427	.417	.408	.398	.389	.380
	.262	.254	.245	.236	.227	.217	.208	.198	.189	.180
.81	.458	.449	.440	.431	.422	.413	.403	.394	.385	.376
	.268	.259	.250	.241	.232	.223	.213	.204	.195	.186

TABLE OF INSURANCE CHARGES

EXPECTED LOSS GROUP

ENTRY RATIO	39	38	37	36	35	34	33	32	31	30
.82	.454	.445	.436	.427	.418	.409	.399	.390	.381	.372
	.274	.265	.256	.247	.238	.229	.219	.210	.201	.192
.83	.450	.441	.432	.423	.414	.404	.395	.385	.376	.367
	.280	.271	.262	.253	.244	.234	.225	.215	.206	.197
.84	.446	.437	.428	.419	.410	.400	.391	.381	.372	.363
	.286	.277	.268	.259	.250	.240	.231	.221	.212	.203
.85	.442	.433	.424	.415	.406	.396	.387	.377	.368	.358
	.292	.283	.274	.265	.256	.246	.237	.227	.218	.208
.86	.439	.430	.420	.411	.401	.392	.382	.372	.363	.354
	.299	.290	.280	.271	.261	.252	.242	.232	.223	.214
.87	.435	.426	.416	.407	.397	.388	.378	.368	.359	.349
	.305	.296	.286	.277	.267	.258	.248	.238	.229	.219
.88	.431	.422	.413	.403	.393	.384	.374	.364	.355	.345
	.311	.302	.293	.283	.273	.264	.254	.244	.235	.225
.89	.427	.418	.409	.399	.389	.380	.370	.360	.351	.341
	.317	.308	.299	.289	.279	.270	.260	.250	.241	.231
.90	.424	.415	.406	.396	.386	.376	.366	.356	.347	.337
	.324	.315	.306	.296	.286	.276	.266	.256	.247	.237
.91	.420	.411	.402	.392	.382	.372	.362	.352	.343	.333
	.330	.321	.312	.302	.292	.282	.272	.262	.253	.243
.92	.416	.407	.398	.388	.378	.368	.358	.348	.339	.329
	.336	.327	.318	.308	.298	.288	.278	.268	.259	.249
.93	.413	.404	.395	.385	.375	.365	.355	.345	.335	.326
	.343	.334	.325	.315	.305	.295	.285	.275	.265	.256
.94	.410	.400	.391	.381	.371	.361	.351	.341	.331	.322
	.350	.340	.331	.321	.311	.301	.291	.281	.271	.262
.95	.406	.397	.387	.377	.367	.357	.347	.337	.327	.318
	.356	.347	.337	.327	.317	.307	.297	.287	.277	.268
.96	.403	.394	.384	.374	.364	.354	.344	.334	.324	.314
	.363	.354	.344	.334	.324	.314	.304	.294	.284	.274
.97	.400	.391	.381	.371	.361	.350	.340	.330	.320	.311
	.370	.361	.351	.341	.331	.320	.310	.300	.290	.281
.98	.397	.387	.377	.367	.357	.346	.336	.326	.316	.307
	.377	.367	.357	.347	.337	.326	.316	.306	.296	.287
.99	.394	.384	.374	.364	.354	.343	.333	.323	.313	.303
	.384	.374	.364	.354	.344	.333	.323	.313	.303	.293
1.00	.390	.380	.370	.360	.350	.340	.330	.320	.310	.300
1.01	.387	.377	.367	.357	.347	.336	.326	.316	.306	.296
1.02	.384	.374	.364	.354	.344	.333	.323	.313	.303	.293
1.03	.381	.371	.361	.351	.341	.330	.320	.310	.300	.290
1.04	.378	.368	.358	.348	.337	.327	.316	.306	.296	.286
1.05	.375	.365	.355	.345	.334	.324	.313	.303	.293	.283
1.06	.371	.361	.351	.341	.331	.320	.310	.300	.290	.280
1.07	.369	.358	.348	.338	.328	.317	.307	.297	.287	.277
1.08	.366	.355	.345	.335	.325	.314	.304	.294	.284	.274
1.09	.363	.352	.342	.332	.322	.311	.301	.291	.281	.271
1.10	.361	.350	.340	.330	.319	.309	.298	.288	.278	.268
1.11	.358	.347	.337	.327	.316	.306	.295	.285	.275	.265
1.12	.355	.344	.334	.324	.313	.303	.292	.282	.272	.262
1.13	.352	.342	.331	.321	.310	.300	.289	.279	.269	.259
1.14	.349	.339	.328	.318	.307	.297	.286	.276	.266	.256
1.15	.347	.337	.326	.316	.305	.295	.284	.274	.264	.254
1.16	.344	.334	.323	.313	.302	.292	.281	.271	.261	.251
1.17	.341	.331	.320	.310	.299	.289	.278	.268	.258	.248

TABLE OF INSURANCE CHARGES

EXPECTED LOSS GROUP

ENTRY RATIO	39	38	37	36	35	34	33	32	31	30
1.18	.339	.329	.318	.308	.297	.287	.276	.266	.256	.246
1.19	.336	.326	.315	.305	.294	.284	.273	.263	.253	.243
1.20	.334	.323	.312	.302	.291	.281	.270	.260	.250	.240
1.21	.331	.321	.310	.300	.289	.279	.268	.258	.248	.238
1.22	.329	.318	.307	.297	.286	.276	.265	.255	.245	.235
1.23	.327	.316	.305	.295	.284	.274	.263	.253	.243	.233
1.24	.324	.314	.303	.293	.282	.271	.260	.250	.240	.230
1.25	.322	.311	.300	.290	.279	.269	.258	.248	.238	.228
1.26	.320	.309	.298	.288	.277	.267	.256	.246	.236	.226
1.27	.317	.306	.295	.285	.274	.264	.253	.243	.233	.223
1.28	.315	.304	.293	.283	.272	.262	.251	.241	.231	.221
1.29	.313	.302	.291	.281	.270	.260	.249	.239	.229	.219
1.30	.311	.300	.289	.279	.268	.258	.247	.237	.227	.217
1.31	.308	.297	.286	.276	.265	.255	.244	.234	.224	.214
1.32	.306	.295	.284	.274	.263	.253	.242	.232	.222	.212
1.33	.304	.293	.282	.272	.261	.251	.240	.230	.220	.210
1.34	.302	.291	.280	.270	.259	.249	.238	.228	.218	.208
1.35	.300	.289	.278	.268	.257	.247	.236	.226	.216	.206
1.36	.298	.287	.276	.266	.255	.245	.234	.224	.214	.205
1.37	.295	.284	.273	.263	.252	.242	.232	.222	.212	.203
1.38	.293	.282	.271	.261	.250	.240	.230	.220	.210	.201
1.39	.291	.280	.269	.259	.248	.238	.228	.218	.208	.199
1.40	.289	.278	.267	.257	.246	.236	.226	.216	.206	.197
1.41	.287	.276	.265	.255	.244	.234	.224	.214	.204	.195
1.42	.285	.274	.263	.253	.242	.232	.222	.212	.203	.193
1.43	.284	.273	.262	.252	.241	.231	.220	.210	.201	.191
1.44	.282	.271	.260	.250	.239	.229	.218	.208	.199	.189
1.45	.280	.269	.258	.248	.237	.227	.217	.207	.197	.188
1.46	.278	.267	.256	.246	.235	.225	.215	.205	.196	.186
1.47	.276	.265	.254	.244	.233	.223	.213	.203	.194	.184
1.48	.274	.263	.252	.242	.231	.221	.211	.201	.192	.183
1.49	.272	.261	.251	.240	.230	.220	.210	.200	.191	.181
1.50	.271	.260	.249	.239	.228	.218	.208	.198	.189	.179
1.51	.269	.258	.247	.237	.226	.216	.206	.196	.187	.178
1.52	.267	.256	.245	.235	.225	.215	.205	.195	.186	.176
1.53	.265	.254	.243	.233	.223	.213	.203	.193	.184	.175
1.54	.264	.253	.242	.232	.221	.211	.201	.191	.182	.174
1.55	.262	.251	.240	.230	.220	.210	.200	.190	.181	.172
1.56	.260	.249	.238	.228	.218	.208	.198	.188	.179	.171
1.57	.259	.248	.237	.227	.217	.207	.197	.187	.178	.169
1.58	.257	.246	.235	.225	.215	.205	.195	.185	.176	.168
1.59	.256	.245	.234	.224	.214	.204	.194	.184	.175	.167
1.60	.254	.243	.232	.222	.212	.202	.192	.182	.173	.165
1.61	.252	.241	.230	.220	.210	.200	.191	.181	.172	.164
1.62	.251	.240	.229	.219	.209	.199	.189	.179	.171	.162
1.63	.249	.238	.227	.217	.207	.197	.187	.178	.169	.161
1.64	.248	.237	.226	.216	.206	.196	.186	.176	.168	.159
1.65	.246	.235	.224	.214	.204	.194	.184	.175	.167	.158
1.66	.245	.234	.223	.213	.203	.193	.183	.174	.166	.157
1.67	.243	.232	.221	.211	.201	.191	.181	.172	.164	.156
1.68	.242	.231	.220	.210	.200	.190	.180	.171	.163	.154
1.69	.241	.230	.219	.209	.199	.188	.179	.169	.161	.153
1.70	.239	.228	.217	.207	.197	.187	.177	.168	.160	.152
1.71	.238	.227	.216	.206	.196	.186	.176	.167	.159	.151

TABLE OF INSURANCE CHARGES

EXPECTED LOSS GROUP

ENTRY RATIO	39	38	37	36	35	34	33	32	31	30
1.72	.236	.225	.214	.204	.194	.185	.175	.166	.158	.150
1.73	.235	.224	.213	.203	.193	.183	.173	.164	.156	.148
1.74	.234	.223	.212	.202	.192	.182	.172	.163	.155	.147
1.75	.232	.221	.210	.200	.190	.181	.171	.162	.154	.146
1.76	.231	.220	.209	.199	.189	.180	.170	.161	.153	.145
1.77	.229	.219	.208	.198	.188	.178	.168	.159	.151	.143
1.78	.228	.217	.206	.196	.186	.177	.167	.158	.150	.142
1.79	.227	.216	.205	.195	.185	.176	.166	.157	.149	.141
1.80	.225	.215	.204	.194	.184	.175	.165	.156	.148	.140
1.81	.224	.214	.203	.193	.183	.174	.164	.155	.147	.139
1.82	.223	.212	.201	.191	.182	.172	.163	.154	.146	.139
1.83	.221	.211	.200	.190	.180	.171	.161	.152	.145	.137
1.84	.220	.210	.199	.189	.179	.170	.160	.151	.144	.136
1.85	.219	.209	.198	.188	.178	.169	.159	.150	.143	.135
1.86	.218	.208	.197	.187	.177	.168	.158	.149	.142	.134
1.87	.216	.206	.195	.185	.175	.166	.157	.148	.141	.133
1.88	.215	.204	.194	.184	.174	.165	.156	.147	.140	.132
1.89	.214	.203	.193	.183	.173	.164	.155	.146	.139	.131
1.90	.213	.202	.192	.182	.172	.163	.154	.145	.138	.130
1.91	.212	.201	.191	.181	.171	.162	.153	.144	.137	.129
1.92	.211	.200	.190	.180	.170	.161	.152	.143	.136	.129
1.93	.209	.198	.188	.178	.169	.160	.151	.142	.135	.128
1.94	.208	.197	.187	.177	.168	.159	.150	.141	.134	.127
1.95	.207	.196	.186	.176	.167	.158	.149	.140	.133	.126
1.96	.206	.195	.185	.175	.166	.157	.148	.139	.132	.125
1.97	.205	.194	.184	.174	.165	.156	.147	.138	.131	.125
1.98	.204	.193	.183	.173	.164	.155	.146	.137	.130	.124
1.99	.203	.192	.182	.172	.163	.154	.145	.136	.129	.123
2.00	.202	.191	.181	.171	.162	.153	.144	.135	.128	.122
2.01	.201	.190	.180	.170	.161	.152	.143	.134	.127	.121
2.02	.200	.189	.179	.169	.160	.151	.142	.133	.127	.120
2.03	.199	.188	.178	.168	.159	.150	.141	.132	.126	.119
2.04	.198	.187	.177	.167	.158	.149	.141	.132	.125	.119
2.05	.197	.186	.176	.166	.157	.148	.140	.131	.125	.118
2.06	.195	.185	.175	.165	.156	.147	.139	.130	.124	.117
2.07	.194	.184	.174	.164	.155	.146	.138	.129	.123	.116
2.08	.193	.183	.173	.163	.154	.145	.137	.128	.122	.115
2.09	.192	.182	.172	.162	.153	.144	.136	.127	.121	.115
2.10	.191	.181	.171	.161	.152	.143	.135	.126	.120	.114
2.11	.190	.180	.170	.160	.151	.143	.134	.126	.120	.113
2.12	.189	.179	.169	.159	.150	.142	.133	.125	.119	.113
2.13	.188	.178	.168	.158	.149	.141	.132	.124	.118	.112
2.14	.187	.177	.167	.157	.148	.140	.131	.123	.117	.111
2.15	.186	.176	.166	.156	.147	.139	.130	.122	.116	.110
2.16	.186	.176	.166	.156	.147	.138	.129	.121	.115	.109
2.17	.185	.175	.165	.155	.146	.138	.129	.121	.115	.109
2.18	.184	.174	.164	.154	.145	.137	.128	.120	.114	.108
2.19	.183	.172	.163	.153	.144	.136	.127	.119	.113	.107
2.20	.182	.171	.162	.152	.143	.135	.126	.118	.113	.107
2.21	.181	.170	.161	.151	.143	.134	.126	.118	.112	.106
2.22	.180	.169	.160	.150	.142	.133	.125	.117	.111	.105
2.23	.179	.168	.159	.149	.141	.132	.124	.116	.111	.105
2.24	.178	.168	.159	.149	.140	.132	.123	.115	.110	.104
2.25	.177	.167	.158	.148	.140	.131	.123	.115	.110	.104

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	39	38	37	36	35	34	33	32	31	30
2.26	.176	.166	.157	.147	.139	.130	.122	.114	.109	.103
2.27	.175	.165	.156	.146	.138	.129	.121	.113	.108	.102
2.28	.174	.164	.155	.145	.137	.128	.120	.112	.107	.101
2.29	.174	.164	.155	.145	.137	.128	.120	.112	.107	.101
2.30	.173	.163	.154	.144	.136	.127	.119	.111	.106	.100
2.31	.172	.162	.153	.143	.135	.126	.118	.110	.105	.099
2.32	.171	.161	.152	.142	.134	.126	.118	.110	.105	.099
2.33	.170	.160	.151	.141	.133	.125	.117	.109	.104	.098
2.34	.170	.160	.150	.141	.133	.124	.116	.108	.103	.097
2.35	.169	.159	.149	.140	.132	.124	.116	.108	.103	.097
2.36	.168	.158	.148	.139	.131	.123	.115	.107	.102	.096
2.37	.167	.157	.147	.138	.130	.122	.114	.106	.101	.095
2.38	.166	.157	.147	.138	.130	.122	.114	.106	.101	.095
2.39	.166	.156	.146	.137	.129	.121	.113	.105	.100	.095
2.40	.165	.155	.145	.136	.128	.120	.112	.104	.099	.094
2.41	.164	.154	.144	.135	.127	.119	.112	.104	.099	.094
2.42	.163	.154	.144	.135	.127	.119	.111	.103	.098	.093
2.43	.162	.153	.143	.134	.126	.118	.110	.102	.098	.093
2.44	.161	.152	.142	.133	.125	.117	.110	.102	.097	.092
2.45	.161	.151	.141	.132	.124	.116	.109	.101	.097	.092
2.46	.160	.151	.141	.132	.124	.116	.108	.100	.096	.091
2.47	.159	.150	.140	.131	.123	.115	.108	.100	.095	.090
2.48	.158	.149	.139	.130	.122	.114	.107	.099	.095	.090
2.49	.158	.148	.139	.130	.122	.114	.107	.099	.094	.089
2.50	.157	.147	.138	.129	.121	.113	.106	.098	.094	.089
2.51	.156	.147	.137	.128	.120	.112	.105	.097	.092	.088
2.52	.156	.146	.137	.128	.120	.112	.105	.097	.092	.088
2.53	.155	.145	.136	.127	.119	.111	.104	.096	.091	.087
2.54	.154	.144	.135	.127	.119	.111	.103	.096	.091	.087
2.55	.153	.144	.135	.126	.118	.110	.103	.095	.090	.086
2.56	.153	.143	.134	.126	.118	.110	.102	.095	.090	.086
2.57	.152	.142	.133	.125	.117	.109	.101	.094	.089	.085
2.58	.151	.142	.133	.124	.116	.108	.101	.094	.089	.084
2.59	.150	.141	.132	.124	.116	.108	.100	.093	.088	.084
2.60	.150	.140	.131	.123	.115	.107	.099	.093	.088	.083
2.61	.149	.140	.131	.123	.115	.107	.099	.093	.088	.083
2.62	.148	.139	.130	.122	.113	.106	.098	.092	.087	.082
2.63	.147	.138	.129	.121	.113	.105	.098	.092	.087	.082
2.64	.147	.138	.129	.121	.112	.105	.097	.091	.086	.081
2.65	.146	.137	.128	.120	.112	.104	.097	.091	.086	.081
2.66	.145	.136	.127	.119	.111	.103	.096	.090	.085	.080
2.67	.145	.136	.127	.119	.110	.103	.095	.089	.084	.080
2.68	.144	.135	.126	.118	.110	.102	.095	.089	.084	.079
2.69	.144	.135	.126	.118	.109	.102	.094	.088	.083	.079
2.70	.143	.134	.125	.117	.109	.101	.094	.088	.083	.078
2.71	.142	.133	.124	.116	.108	.100	.093	.087	.082	.078
2.72	.142	.133	.124	.116	.108	.100	.093	.087	.082	.077
2.73	.141	.132	.123	.115	.107	.099	.092	.086	.081	.077
2.74	.140	.131	.123	.115	.107	.099	.092	.086	.081	.076
2.75	.140	.131	.122	.114	.106	.098	.091	.085	.080	.076
2.76	.139	.130	.122	.114	.106	.098	.091	.085	.080	.075
2.77	.138	.129	.121	.113	.105	.097	.090	.084	.079	.075
2.78	.137	.128	.120	.112	.104	.097	.090	.084	.079	.075
2.79	.137	.128	.120	.112	.104	.096	.089	.083	.078	.074

TABLE OF INSURANCE CHARGES

EXPECTED LOSS GROUP

ENTRY RATIO	39	38	37	36	35	34	33	32	31	30
2.80	.136	.127	.119	.111	.103	.096	.089	.083	.078	.074
2.81	.136	.127	.119	.111	.103	.095	.088	.082	.077	.073
2.82	.135	.126	.118	.110	.102	.095	.088	.082	.077	.073
2.83	.135	.126	.118	.110	.102	.094	.087	.081	.076	.072
2.84	.134	.125	.117	.109	.101	.094	.087	.081	.076	.072
2.85	.133	.124	.116	.108	.100	.093	.086	.080	.075	.071
2.86	.133	.124	.116	.108	.100	.093	.086	.080	.075	.071
2.87	.132	.123	.115	.107	.099	.092	.085	.079	.074	.070
2.88	.132	.123	.115	.107	.099	.092	.085	.079	.074	.070
2.89	.131	.122	.114	.106	.098	.091	.085	.079	.074	.070
2.90	.131	.122	.114	.106	.098	.091	.084	.078	.073	.069
2.91	.130	.121	.113	.105	.097	.090	.084	.078	.073	.069
2.92	.130	.121	.113	.105	.097	.090	.083	.077	.072	.068
2.93	.129	.120	.112	.104	.096	.089	.083	.077	.072	.068
2.94	.129	.120	.112	.104	.096	.089	.082	.076	.071	.067
2.95	.128	.119	.111	.103	.095	.088	.082	.076	.071	.067
2.96	.128	.119	.111	.103	.095	.088	.081	.075	.070	.066
2.97	.126	.118	.110	.102	.094	.087	.081	.075	.070	.066
2.98	.126	.118	.109	.102	.094	.087	.081	.075	.070	.066
2.99	.125	.117	.109	.101	.093	.086	.080	.074	.069	.065
3.00	.125	.117	.108	.101	.093	.086	.080	.074	.069	.065

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	29	28	27	26	25	24	23	22	21	20
.01	.990	.990	.990	.990	.990	.990	.990	.990	.990	.990
	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
.02	.980	.980	.980	.980	.980	.980	.980	.980	.980	.980
	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
.03	.970	.970	.970	.970	.970	.970	.970	.970	.970	.970
	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
.04	.960	.960	.960	.960	.960	.960	.960	.960	.960	.960
	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
.05	.950	.950	.950	.950	.950	.950	.950	.950	.950	.950
	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
.06	.940	.940	.940	.940	.940	.940	.940	.940	.940	.940
	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
.07	.930	.930	.930	.930	.930	.930	.930	.930	.930	.930
	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
.08	.920	.920	.920	.920	.920	.920	.920	.920	.920	.920
	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
.09	.910	.910	.910	.910	.910	.910	.910	.910	.910	.910
	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
.10	.900	.900	.900	.900	.900	.900	.900	.900	.900	.900
	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
.11	.891	.891	.891	.890	.890	.890	.890	.890	.890	.890
	.001	.001	.000	.000	.000	.000	.000	.000	.000	.000
.12	.881	.881	.881	.880	.880	.880	.880	.880	.880	.880
	.001	.001	.001	.000	.000	.000	.000	.000	.000	.000
.13	.871	.871	.871	.870	.870	.870	.870	.870	.870	.870
	.001	.001	.001	.000	.000	.000	.000	.000	.000	.000
.14	.861	.861	.861	.860	.860	.860	.860	.860	.860	.860
	.001	.001	.001	.000	.000	.000	.000	.000	.000	.000
.15	.851	.851	.851	.850	.850	.850	.850	.850	.850	.850
	.001	.001	.001	.000	.000	.000	.000	.000	.000	.000
.16	.842	.842	.841	.841	.840	.840	.840	.840	.840	.840
	.002	.002	.001	.001	.000	.000	.000	.000	.000	.000
.17	.833	.832	.831	.831	.830	.830	.830	.830	.830	.830
	.003	.002	.001	.001	.000	.000	.000	.000	.000	.000
.18	.823	.822	.821	.821	.820	.820	.820	.820	.820	.820
	.003	.002	.001	.001	.000	.000	.000	.000	.000	.000
.19	.814	.813	.812	.811	.810	.810	.810	.810	.810	.810
	.004	.003	.002	.001	.000	.000	.000	.000	.000	.000
.20	.804	.803	.802	.801	.800	.800	.800	.800	.800	.800
	.004	.003	.002	.001	.000	.000	.000	.000	.000	.000
.21	.795	.794	.793	.792	.791	.791	.791	.790	.790	.790
	.005	.004	.003	.002	.001	.001	.001	.000	.000	.000
.22	.785	.784	.783	.782	.781	.781	.781	.780	.780	.780
	.005	.004	.003	.002	.001	.001	.001	.000	.000	.000
.23	.776	.775	.773	.772	.771	.771	.771	.770	.770	.770
	.006	.005	.003	.002	.001	.001	.001	.000	.000	.000
.24	.767	.766	.764	.763	.762	.762	.761	.761	.760	.760
	.007	.006	.004	.003	.002	.002	.001	.001	.000	.000
.25	.757	.756	.754	.753	.752	.752	.751	.751	.750	.750
	.007	.006	.004	.003	.002	.002	.001	.001	.000	.000
.26	.748	.746	.745	.743	.742	.742	.741	.741	.740	.740
	.008	.006	.005	.003	.002	.002	.001	.001	.000	.000
.27	.739	.737	.736	.734	.733	.732	.732	.731	.730	.730
	.009	.007	.006	.004	.003	.002	.002	.001	.000	.000

TABLE OF INSURANCE CHARGES

EXPECTED LOSS GROUP

ENTRY RATIO	29	28	27	26	25	24	23	22	21	20
.28	.730 .010	.728 .008	.727 .007	.725 .005	.723 .003	.722 .002	.722 .002	.721 .001	.720 .000	.720 .000
.29	.721 .011	.719 .009	.718 .008	.716 .006	.714 .004	.713 .003	.712 .002	.711 .001	.710 .000	.710 .000
.30	.712 .012	.710 .010	.709 .009	.707 .007	.705 .005	.704 .004	.703 .003	.702 .002	.701 .001	.700 .000
.31	.704 .014	.701 .011	.699 .009	.697 .007	.695 .005	.694 .004	.693 .003	.692 .002	.691 .001	.690 .000
.32	.695 .015	.692 .012	.690 .010	.688 .008	.686 .006	.685 .005	.683 .003	.682 .002	.681 .001	.680 .000
.33	.686 .016	.683 .013	.681 .011	.679 .009	.677 .007	.675 .005	.674 .004	.672 .002	.671 .001	.670 .000
.34	.678 .018	.675 .015	.673 .013	.670 .010	.668 .008	.666 .006	.665 .005	.663 .003	.661 .001	.660 .000
.35	.669 .019	.666 .016	.664 .014	.661 .011	.659 .009	.657 .007	.655 .005	.653 .003	.651 .001	.650 .000
.36	.660 .020	.657 .017	.655 .015	.652 .012	.650 .010	.648 .008	.646 .006	.644 .004	.642 .002	.641 .001
.37	.652 .022	.649 .019	.646 .016	.644 .014	.641 .011	.639 .009	.637 .007	.634 .004	.632 .002	.631 .001
.38	.644 .024	.641 .021	.638 .018	.635 .015	.632 .012	.630 .010	.627 .007	.625 .005	.622 .002	.621 .001
.39	.635 .025	.632 .022	.629 .019	.627 .017	.624 .014	.621 .011	.619 .009	.616 .006	.613 .003	.612 .002
.40	.627 .027	.624 .024	.621 .021	.618 .018	.615 .015	.612 .012	.609 .009	.607 .007	.604 .004	.602 .002
.41	.620 .030	.616 .026	.612 .022	.609 .019	.606 .016	.603 .013	.600 .010	.598 .008	.595 .005	.593 .003
.42	.612 .032	.608 .028	.604 .024	.601 .021	.598 .018	.595 .015	.591 .011	.588 .008	.585 .005	.583 .003
.43	.604 .034	.600 .030	.596 .026	.592 .022	.589 .019	.586 .016	.582 .012	.579 .009	.576 .006	.574 .004
.44	.596 .036	.592 .032	.588 .028	.584 .024	.581 .021	.577 .017	.574 .014	.571 .011	.567 .007	.565 .005
.45	.588 .038	.584 .034	.580 .030	.576 .026	.573 .023	.569 .019	.566 .016	.562 .012	.558 .008	.556 .006
.46	.580 .040	.576 .036	.572 .032	.568 .028	.565 .025	.561 .021	.557 .017	.553 .013	.548 .008	.546 .006
.47	.573 .043	.568 .038	.565 .035	.561 .031	.557 .027	.553 .023	.548 .018	.544 .014	.539 .009	.537 .007
.48	.565 .045	.560 .040	.557 .037	.553 .033	.549 .029	.544 .024	.540 .020	.535 .015	.530 .010	.527 .007
.49	.558 .048	.553 .043	.549 .039	.545 .035	.541 .031	.536 .026	.532 .022	.527 .017	.522 .012	.519 .009
.50	.551 .051	.545 .045	.541 .041	.537 .037	.533 .033	.528 .028	.523 .023	.519 .019	.514 .014	.510 .010
.51	.544 .054	.538 .048	.534 .044	.529 .039	.525 .035	.520 .030	.515 .025	.510 .020	.505 .015	.501 .011
.52	.537 .057	.531 .051	.526 .046	.522 .042	.517 .037	.512 .032	.507 .027	.502 .022	.497 .017	.493 .013
.53	.530 .060	.524 .054	.519 .049	.515 .045	.509 .039	.504 .034	.499 .029	.494 .024	.488 .018	.484 .014
.54	.523 .063	.517 .057	.512 .052	.507 .047	.501 .041	.496 .036	.491 .031	.486 .026	.480 .020	.476 .016

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	29	28	27	26	25	24	23	22	21	20
.55	.516	.510	.505	.500	.494	.489	.484	.478	.472	.468
	.066	.060	.055	.050	.044	.039	.034	.028	.022	.018
.56	.509	.503	.498	.493	.487	.482	.476	.470	.463	.459
	.069	.063	.058	.053	.047	.042	.036	.030	.023	.019
.57	.502	.496	.491	.486	.480	.474	.468	.462	.455	.451
	.072	.066	.061	.056	.050	.044	.038	.032	.025	.021
.58	.495	.489	.484	.478	.472	.466	.460	.454	.447	.443
	.075	.069	.064	.058	.052	.046	.040	.034	.027	.023
.59	.489	.483	.477	.471	.465	.459	.453	.446	.439	.434
	.079	.073	.067	.061	.055	.049	.043	.036	.029	.024
.60	.482	.476	.470	.464	.458	.452	.446	.439	.432	.427
	.082	.076	.070	.064	.058	.052	.046	.039	.032	.027
.61	.476	.470	.464	.458	.452	.446	.439	.432	.425	.419
	.086	.080	.074	.068	.062	.056	.049	.042	.035	.029
.62	.470	.464	.458	.452	.445	.439	.432	.425	.418	.412
	.090	.084	.078	.072	.065	.059	.052	.045	.038	.032
.63	.464	.457	.451	.445	.438	.431	.424	.417	.410	.404
	.094	.087	.081	.075	.068	.061	.054	.047	.040	.034
.64	.458	.451	.445	.439	.432	.425	.418	.411	.403	.397
	.098	.091	.085	.079	.072	.065	.058	.051	.043	.037
.65	.452	.445	.438	.432	.425	.418	.411	.404	.396	.390
	.102	.095	.088	.082	.075	.068	.061	.054	.046	.040
.66	.446	.439	.432	.426	.419	.412	.404	.396	.388	.382
	.106	.099	.092	.086	.079	.072	.064	.056	.048	.042
.67	.440	.432	.426	.419	.412	.405	.397	.389	.381	.375
	.110	.102	.096	.089	.082	.075	.067	.059	.051	.045
.68	.435	.427	.420	.413	.406	.399	.391	.383	.375	.369
	.115	.107	.100	.093	.086	.079	.071	.063	.055	.049
.69	.429	.421	.414	.407	.400	.392	.385	.377	.368	.362
	.119	.111	.104	.097	.090	.082	.075	.067	.058	.052
.70	.423	.415	.408	.401	.394	.386	.378	.370	.361	.354
	.123	.115	.108	.101	.094	.086	.078	.070	.061	.054
.71	.418	.410	.403	.396	.388	.380	.372	.364	.355	.348
	.128	.120	.113	.106	.098	.090	.082	.074	.065	.058
.72	.412	.404	.397	.390	.382	.374	.366	.357	.348	.341
	.132	.124	.117	.110	.102	.094	.086	.077	.068	.061
.73	.407	.399	.392	.384	.376	.368	.360	.351	.342	.335
	.137	.129	.122	.114	.106	.098	.090	.081	.072	.065
.74	.401	.393	.386	.379	.371	.363	.354	.345	.336	.328
	.141	.133	.126	.119	.111	.103	.094	.085	.076	.068
.75	.396	.388	.381	.373	.365	.357	.348	.339	.330	.322
	.146	.138	.131	.123	.115	.106	.098	.089	.080	.072
.76	.391	.383	.376	.368	.360	.351	.342	.333	.324	.316
	.151	.143	.136	.128	.120	.111	.102	.093	.084	.076
.77	.386	.378	.370	.362	.354	.345	.336	.327	.318	.310
	.156	.148	.140	.132	.124	.115	.106	.097	.088	.080
.78	.381	.373	.365	.357	.349	.340	.331	.322	.313	.305
	.161	.153	.145	.137	.129	.120	.111	.102	.093	.085
.79	.376	.368	.360	.351	.343	.334	.325	.316	.307	.299
	.166	.158	.150	.141	.133	.124	.115	.106	.097	.089
.80	.371	.363	.355	.346	.338	.329	.320	.310	.301	.292
	.171	.163	.155	.146	.138	.129	.120	.110	.101	.092
.81	.367	.358	.350	.341	.333	.324	.315	.305	.296	.287
	.177	.168	.160	.151	.143	.134	.125	.115	.106	.097

TABLE OF INSURANCE CHARGES

EXPECTED LOSS GROUP

ENTRY RATIO	29	28	27	26	25	24	23	22	21	20
.82	.363	.354	.345	.337	.328	.319	.309	.300	.290	.281
	.183	.174	.165	.157	.148	.139	.129	.120	.110	.101
.83	.358	.349	.340	.332	.323	.314	.304	.295	.285	.276
	.188	.179	.170	.162	.153	.144	.134	.125	.115	.106
.84	.354	.345	.336	.327	.318	.309	.299	.290	.280	.271
	.194	.185	.176	.167	.158	.149	.139	.130	.120	.111
.85	.349	.340	.331	.322	.313	.304	.294	.285	.275	.266
	.199	.190	.181	.172	.163	.154	.144	.135	.125	.116
.86	.345	.336	.327	.318	.309	.299	.290	.280	.270	.261
	.205	.196	.187	.178	.169	.159	.150	.140	.130	.121
.87	.340	.331	.322	.313	.304	.294	.285	.275	.265	.256
	.210	.201	.192	.183	.174	.164	.155	.145	.135	.126
.88	.336	.326	.317	.308	.299	.289	.280	.270	.260	.251
	.216	.206	.197	.188	.179	.169	.160	.150	.140	.131
.89	.332	.322	.313	.304	.295	.285	.275	.265	.255	.246
	.222	.212	.203	.194	.185	.175	.165	.155	.145	.136
.90	.328	.318	.309	.300	.290	.280	.271	.261	.251	.242
	.228	.218	.209	.200	.190	.180	.171	.161	.151	.142
.91	.324	.314	.305	.296	.286	.276	.266	.256	.246	.237
	.234	.224	.215	.206	.196	.186	.176	.166	.156	.147
.92	.320	.310	.301	.292	.282	.272	.262	.252	.242	.233
	.240	.230	.221	.212	.202	.192	.182	.172	.162	.153
.93	.316	.306	.296	.287	.277	.267	.258	.248	.238	.228
	.246	.236	.226	.217	.207	.197	.188	.178	.168	.158
.94	.312	.302	.292	.283	.273	.263	.253	.243	.233	.223
	.252	.242	.232	.223	.213	.203	.193	.183	.173	.163
.95	.308	.298	.288	.279	.269	.259	.249	.239	.229	.219
	.258	.248	.238	.229	.219	.209	.199	.189	.179	.169
.96	.304	.294	.284	.275	.265	.255	.245	.235	.225	.215
	.264	.254	.244	.235	.225	.215	.205	.195	.185	.175
.97	.301	.291	.281	.271	.261	.251	.241	.231	.221	.211
	.271	.261	.251	.241	.231	.221	.211	.201	.191	.181
.98	.297	.287	.277	.267	.257	.247	.237	.227	.217	.207
	.277	.267	.257	.247	.237	.227	.217	.207	.197	.187
.99	.293	.283	.273	.263	.253	.243	.233	.223	.213	.203
	.283	.273	.263	.253	.243	.233	.223	.213	.203	.193
1.00	.290	.280	.270	.260	.250	.240	.230	.220	.210	.200
1.01	.286	.276	.266	.256	.246	.236	.226	.216	.206	.196
1.02	.283	.273	.263	.252	.242	.232	.222	.212	.202	.192
1.03	.280	.270	.260	.249	.239	.229	.219	.209	.199	.189
1.04	.276	.266	.256	.245	.235	.225	.215	.205	.195	.185
1.05	.273	.263	.253	.242	.232	.222	.212	.202	.192	.182
1.06	.270	.260	.249	.238	.228	.218	.208	.199	.189	.179
1.07	.267	.257	.246	.235	.225	.215	.205	.195	.185	.175
1.08	.264	.254	.243	.232	.221	.211	.201	.192	.182	.172
1.09	.261	.251	.240	.229	.218	.208	.198	.189	.179	.169
1.10	.258	.248	.237	.226	.215	.205	.195	.186	.176	.166
1.11	.255	.245	.234	.223	.212	.202	.192	.183	.173	.163
1.12	.252	.242	.231	.220	.209	.199	.189	.179	.170	.160
1.13	.249	.239	.228	.217	.206	.196	.186	.176	.167	.157
1.14	.246	.236	.225	.214	.203	.193	.183	.173	.164	.154
1.15	.244	.233	.222	.211	.200	.190	.181	.171	.162	.152
1.16	.241	.230	.219	.208	.197	.187	.178	.168	.159	.149
1.17	.238	.227	.216	.205	.194	.184	.175	.165	.156	.146

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	29	28	27	26	25	24	23	22	21	20
1.18	.236	.225	.214	.202	.191	.182	.172	.163	.154	.144
1.19	.233	.222	.211	.199	.188	.179	.169	.160	.151	.141
1.20	.231	.220	.208	.196	.185	.176	.167	.157	.148	.139
1.21	.228	.217	.206	.194	.183	.173	.164	.155	.146	.136
1.22	.226	.215	.203	.191	.180	.171	.162	.152	.143	.133
1.23	.223	.212	.200	.188	.177	.168	.159	.150	.141	.131
1.24	.221	.210	.198	.186	.175	.166	.157	.148	.139	.129
1.25	.219	.208	.196	.184	.172	.163	.154	.145	.136	.127
1.26	.216	.205	.193	.181	.170	.161	.152	.143	.134	.124
1.27	.214	.203	.191	.179	.168	.159	.150	.141	.132	.122
1.28	.212	.201	.189	.177	.165	.156	.147	.139	.130	.120
1.29	.210	.199	.187	.175	.163	.154	.145	.137	.128	.119
1.30	.208	.197	.184	.172	.160	.151	.143	.134	.126	.117
1.31	.205	.194	.182	.170	.158	.149	.141	.132	.124	.115
1.32	.203	.192	.180	.167	.156	.147	.139	.130	.122	.113
1.33	.201	.190	.178	.165	.154	.145	.137	.128	.120	.111
1.34	.199	.188	.175	.163	.151	.143	.134	.126	.118	.109
1.35	.197	.186	.173	.161	.149	.141	.133	.125	.117	.108
1.36	.196	.185	.172	.159	.147	.139	.131	.123	.115	.106
1.37	.194	.183	.170	.157	.145	.137	.129	.121	.113	.104
1.38	.192	.181	.168	.155	.143	.135	.127	.119	.111	.102
1.39	.190	.179	.165	.153	.141	.133	.125	.117	.110	.101
1.40	.188	.177	.163	.151	.139	.131	.123	.115	.108	.099
1.41	.186	.175	.161	.149	.137	.129	.122	.114	.107	.098
1.42	.184	.173	.160	.147	.135	.127	.120	.112	.105	.096
1.43	.182	.171	.158	.145	.133	.125	.118	.110	.103	.094
1.44	.180	.170	.156	.144	.132	.124	.117	.109	.102	.093
1.45	.179	.168	.154	.142	.130	.123	.115	.108	.101	.092
1.46	.177	.166	.153	.140	.128	.121	.113	.106	.099	.090
1.47	.175	.164	.151	.138	.126	.119	.112	.104	.097	.089
1.48	.174	.163	.149	.136	.124	.117	.110	.102	.095	.087
1.49	.172	.161	.148	.135	.123	.116	.108	.101	.094	.086
1.50	.170	.159	.146	.133	.121	.114	.107	.100	.093	.085
1.51	.169	.158	.144	.131	.119	.112	.105	.098	.091	.083
1.52	.167	.156	.143	.130	.118	.111	.104	.097	.090	.082
1.53	.166	.155	.141	.128	.116	.109	.102	.096	.089	.081
1.54	.165	.154	.140	.126	.114	.108	.101	.094	.088	.080
1.55	.163	.152	.138	.125	.113	.106	.099	.093	.086	.078
1.56	.162	.151	.137	.123	.111	.105	.098	.091	.085	.077
1.57	.160	.149	.135	.122	.110	.104	.097	.090	.084	.076
1.58	.159	.148	.134	.120	.108	.102	.095	.089	.083	.075
1.59	.158	.147	.133	.119	.107	.101	.094	.088	.082	.074
1.60	.156	.145	.131	.117	.105	.099	.093	.087	.081	.073
1.61	.155	.144	.130	.116	.104	.098	.091	.085	.079	.071
1.62	.154	.143	.129	.115	.103	.097	.090	.084	.078	.070
1.63	.152	.141	.127	.113	.101	.095	.089	.083	.077	.069
1.64	.151	.140	.126	.112	.100	.094	.088	.082	.076	.068
1.65	.150	.139	.125	.111	.099	.093	.087	.081	.075	.067
1.66	.149	.138	.123	.109	.097	.091	.085	.079	.074	.066
1.67	.148	.137	.122	.108	.096	.090	.084	.078	.073	.065
1.68	.146	.135	.120	.107	.095	.089	.083	.077	.072	.064
1.69	.145	.134	.119	.105	.093	.087	.082	.076	.071	.064
1.70	.144	.133	.118	.104	.092	.086	.081	.075	.070	.063
1.71	.143	.132	.117	.103	.091	.086	.080	.075	.070	.063

TABLE OF INSURANCE CHARGES

EXPECTED LOSS GROUP

ENTRY RATIO	29	28	27	26	25	24	23	22	21	20
1.72	.142	.131	.116	.102	.090	.085	.079	.074	.069	.061
1.73	.141	.130	.114	.100	.088	.083	.078	.073	.067	.060
1.74	.140	.129	.113	.099	.087	.082	.077	.072	.066	.060
1.75	.139	.128	.112	.098	.086	.081	.076	.071	.065	.059
1.76	.138	.127	.111	.097	.085	.080	.075	.069	.064	.058
1.77	.136	.125	.110	.096	.084	.079	.074	.068	.063	.057
1.78	.135	.124	.109	.095	.083	.078	.073	.068	.063	.057
1.79	.134	.123	.108	.094	.082	.077	.072	.067	.062	.056
1.80	.133	.122	.107	.093	.081	.076	.071	.066	.061	.055
1.81	.132	.121	.106	.092	.080	.075	.070	.065	.060	.054
1.82	.131	.120	.105	.090	.078	.073	.069	.064	.059	.053
1.83	.130	.119	.104	.089	.078	.073	.068	.064	.059	.053
1.84	.129	.118	.103	.088	.077	.072	.067	.063	.058	.052
1.85	.128	.117	.101	.087	.076	.071	.066	.062	.057	.051
1.86	.127	.116	.100	.086	.075	.070	.066	.061	.057	.051
1.87	.126	.115	.099	.085	.074	.069	.065	.060	.056	.050
1.88	.125	.114	.099	.085	.074	.069	.064	.060	.055	.049
1.89	.124	.113	.098	.084	.073	.068	.063	.059	.054	.048
1.90	.123	.112	.097	.083	.072	.067	.063	.058	.054	.048
1.91	.122	.111	.096	.082	.071	.066	.062	.057	.053	.047
1.92	.122	.111	.095	.081	.070	.065	.061	.056	.052	.046
1.93	.121	.110	.094	.080	.069	.064	.060	.056	.052	.046
1.94	.120	.109	.093	.079	.068	.063	.059	.055	.051	.045
1.95	.119	.108	.092	.078	.067	.063	.059	.055	.051	.045
1.96	.118	.107	.091	.077	.066	.062	.058	.054	.050	.044
1.97	.118	.107	.091	.076	.065	.060	.057	.053	.049	.043
1.98	.117	.106	.090	.076	.065	.060	.057	.053	.049	.043
1.99	.116	.105	.089	.075	.064	.059	.055	.052	.048	.042
2.00	.115	.104	.088	.074	.063	.059	.055	.051	.048	.042
2.01	.114	.103	.087	.073	.062	.058	.054	.050	.047	.041
2.02	.114	.103	.086	.072	.061	.057	.053	.049	.046	.040
2.03	.113	.102	.086	.072	.061	.057	.053	.049	.046	.040
2.04	.112	.101	.085	.071	.060	.056	.052	.048	.045	.039
2.05	.112	.101	.084	.070	.059	.055	.051	.048	.045	.039
2.06	.111	.100	.083	.069	.058	.054	.050	.047	.044	.039
2.07	.110	.099	.083	.069	.058	.054	.050	.047	.044	.039
2.08	.109	.098	.082	.068	.057	.053	.049	.046	.043	.038
2.09	.109	.098	.081	.067	.056	.052	.049	.046	.043	.038
2.10	.108	.097	.081	.067	.056	.052	.048	.045	.042	.037
2.11	.107	.096	.080	.066	.055	.051	.048	.045	.042	.037
2.12	.107	.096	.079	.065	.054	.050	.047	.044	.041	.036
2.13	.106	.095	.079	.065	.054	.050	.047	.044	.041	.036
2.14	.105	.094	.078	.064	.053	.049	.046	.043	.040	.035
2.15	.104	.094	.077	.063	.052	.049	.045	.042	.039	.035
2.16	.103	.093	.077	.063	.052	.049	.045	.042	.039	.035
2.17	.103	.092	.075	.062	.051	.048	.044	.041	.038	.034
2.18	.102	.092	.075	.061	.050	.047	.044	.041	.038	.034
2.19	.101	.091	.074	.061	.050	.046	.043	.040	.037	.033
2.20	.101	.091	.074	.060	.049	.046	.043	.040	.037	.033
2.21	.100	.089	.073	.059	.048	.045	.042	.039	.036	.032
2.22	.099	.089	.072	.058	.048	.045	.042	.039	.036	.032
2.23	.099	.088	.072	.058	.047	.044	.041	.039	.036	.032
2.24	.098	.088	.071	.057	.047	.044	.041	.038	.035	.031
2.25	.098	.087	.071	.057	.046	.043	.040	.038	.035	.031

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	29	28	27	26	25	24	23	22	21	20
2.26	.097	.087	.070	.056	.046	.043	.040	.037	.034	.030
2.27	.096	.086	.069	.055	.045	.042	.039	.037	.034	.030
2.28	.096	.085	.068	.054	.044	.041	.039	.036	.034	.030
2.29	.095	.085	.068	.054	.044	.041	.038	.036	.033	.029
2.30	.095	.084	.067	.053	.043	.040	.038	.035	.033	.029
2.31	.094	.083	.067	.053	.043	.040	.038	.035	.033	.029
2.32	.093	.082	.066	.052	.042	.039	.037	.034	.032	.028
2.33	.093	.082	.066	.052	.042	.039	.037	.034	.032	.028
2.34	.092	.081	.065	.051	.041	.039	.036	.034	.032	.028
2.35	.092	.081	.065	.051	.041	.038	.036	.033	.031	.027
2.36	.091	.080	.064	.050	.040	.038	.035	.033	.031	.027
2.37	.091	.080	.064	.050	.040	.038	.035	.033	.031	.027
2.38	.090	.079	.063	.049	.039	.037	.034	.032	.030	.026
2.39	.090	.079	.063	.049	.039	.037	.034	.032	.030	.026
2.40	.089	.078	.062	.048	.038	.036	.034	.032	.030	.026
2.41	.089	.078	.062	.048	.038	.036	.033	.031	.029	.025
2.42	.088	.077	.060	.047	.037	.035	.033	.031	.029	.025
2.43	.088	.077	.060	.047	.037	.035	.033	.031	.029	.025
2.44	.087	.076	.060	.047	.037	.035	.033	.031	.029	.025
2.45	.087	.076	.059	.046	.036	.034	.032	.030	.028	.024
2.46	.086	.075	.059	.046	.036	.034	.032	.030	.028	.024
2.47	.085	.074	.058	.045	.035	.033	.031	.030	.028	.024
2.48	.085	.074	.058	.045	.035	.033	.031	.030	.028	.024
2.49	.084	.073	.057	.044	.034	.032	.030	.029	.027	.023
2.50	.084	.073	.057	.044	.034	.032	.030	.029	.027	.023
2.51	.083	.073	.056	.043	.034	.032	.030	.029	.027	.023
2.52	.083	.072	.056	.042	.033	.031	.030	.028	.027	.023
2.53	.082	.071	.055	.042	.033	.031	.029	.028	.026	.023
2.54	.082	.071	.055	.041	.032	.030	.029	.027	.026	.022
2.55	.081	.070	.054	.041	.032	.030	.029	.027	.026	.022
2.56	.081	.070	.054	.041	.032	.030	.029	.027	.026	.022
2.57	.080	.069	.053	.040	.031	.029	.028	.026	.025	.021
2.58	.080	.069	.053	.040	.031	.029	.028	.026	.025	.021
2.59	.079	.069	.053	.040	.031	.029	.028	.026	.025	.021
2.60	.079	.068	.052	.039	.030	.029	.027	.026	.025	.021
2.61	.079	.068	.052	.039	.030	.029	.027	.026	.025	.021
2.62	.078	.068	.052	.039	.030	.028	.027	.025	.024	.021
2.63	.078	.067	.051	.038	.029	.028	.026	.025	.024	.021
2.64	.077	.066	.050	.038	.029	.028	.026	.025	.024	.021
2.65	.077	.066	.050	.038	.029	.028	.026	.025	.024	.021
2.66	.076	.065	.049	.037	.028	.027	.026	.025	.024	.020
2.67	.076	.065	.049	.037	.028	.027	.025	.024	.023	.019
2.68	.075	.065	.049	.037	.028	.027	.025	.024	.023	.019
2.69	.075	.064	.048	.036	.027	.026	.025	.024	.023	.019
2.70	.074	.064	.048	.036	.027	.026	.025	.024	.023	.019
2.71	.074	.064	.048	.036	.027	.026	.025	.024	.023	.019
2.72	.073	.062	.047	.034	.026	.025	.024	.023	.022	.019
2.73	.073	.062	.047	.034	.026	.025	.024	.023	.022	.019
2.74	.072	.062	.046	.034	.026	.025	.024	.023	.022	.019
2.75	.072	.061	.046	.033	.025	.024	.023	.022	.021	.019
2.76	.071	.061	.045	.033	.025	.024	.023	.022	.021	.019
2.77	.070	.061	.045	.033	.025	.024	.023	.022	.021	.019
2.78	.070	.061	.045	.033	.025	.024	.023	.022	.021	.018
2.79	.069	.060	.044	.032	.024	.023	.022	.021	.020	.018

TABLE OF INSURANCE CHARGES

EXPECTED LOSS GROUP

ENTRY RATIO	29	28	27	26	25	24	23	22	21	20
2.80	.069	.060	.044	.032	.024	.023	.022	.021	.020	.018
2.81	.068	.059	.044	.032	.024	.023	.022	.021	.020	.018
2.82	.068	.058	.043	.031	.023	.022	.022	.021	.020	.018
2.83	.067	.058	.042	.031	.023	.022	.022	.021	.020	.018
2.84	.067	.058	.042	.031	.023	.022	.021	.020	.019	.017
2.85	.066	.057	.042	.031	.023	.022	.021	.020	.019	.017
2.86	.066	.057	.041	.030	.022	.021	.021	.020	.019	.017
2.87	.066	.057	.041	.030	.022	.021	.021	.020	.019	.017
2.88	.065	.056	.041	.030	.022	.021	.021	.020	.019	.017
2.89	.065	.056	.041	.030	.022	.021	.021	.020	.019	.017
2.90	.064	.055	.040	.029	.021	.020	.020	.019	.018	.016
2.91	.064	.055	.040	.029	.021	.020	.020	.019	.018	.016
2.92	.064	.055	.040	.029	.021	.020	.020	.019	.018	.016
2.93	.063	.054	.039	.028	.021	.020	.020	.019	.018	.016
2.94	.063	.054	.039	.028	.021	.020	.020	.019	.018	.016
2.95	.062	.053	.038	.027	.020	.020	.019	.019	.018	.016
2.96	.062	.053	.038	.027	.020	.019	.019	.018	.017	.015
2.97	.062	.053	.038	.027	.020	.019	.019	.018	.017	.015
2.98	.061	.052	.038	.027	.020	.019	.019	.018	.017	.015
2.99	.061	.052	.038	.027	.020	.019	.019	.018	.017	.015
3.00	.060	.051	.037	.026	.019	.019	.018	.018	.017	.015

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	19	18	17	16	15	14	13	12	11	10
.01	.990	.990	.990	.990	.990	.990	.990	.990	.990	.990
	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
.02	.980	.980	.980	.980	.980	.980	.980	.980	.980	.980
	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
.03	.970	.970	.970	.970	.970	.970	.970	.970	.970	.970
	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
.04	.960	.960	.960	.960	.960	.960	.960	.960	.960	.960
	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
.05	.950	.950	.950	.950	.950	.950	.950	.950	.950	.950
	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
.06	.940	.940	.940	.940	.940	.940	.940	.940	.940	.940
	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
.07	.930	.930	.930	.930	.930	.930	.930	.930	.930	.930
	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
.08	.920	.920	.920	.920	.920	.920	.920	.920	.920	.920
	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
.09	.910	.910	.910	.910	.910	.910	.910	.910	.910	.910
	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
.10	.900	.900	.900	.900	.900	.900	.900	.900	.900	.900
	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
.11	.890	.890	.890	.890	.890	.890	.890	.890	.890	.890
	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
.12	.880	.880	.880	.880	.880	.880	.880	.880	.880	.880
	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
.13	.870	.870	.870	.870	.870	.870	.870	.870	.870	.870
	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
.14	.860	.860	.860	.860	.860	.860	.860	.860	.860	.860
	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
.15	.850	.850	.850	.850	.850	.850	.850	.850	.850	.850
	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
.16	.840	.840	.840	.840	.840	.840	.840	.840	.840	.840
	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
.17	.830	.830	.830	.830	.830	.830	.830	.830	.830	.830
	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
.18	.820	.820	.820	.820	.820	.820	.820	.820	.820	.820
	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
.19	.810	.810	.810	.810	.810	.810	.810	.810	.810	.810
	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
.20	.800	.800	.800	.800	.800	.800	.800	.800	.800	.800
	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
.21	.790	.790	.790	.790	.790	.790	.790	.790	.790	.790
	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
.22	.780	.780	.780	.780	.780	.780	.780	.780	.780	.780
	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
.23	.770	.770	.770	.770	.770	.770	.770	.770	.770	.770
	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
.24	.760	.760	.760	.760	.760	.760	.760	.760	.760	.760
	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
.25	.750	.750	.750	.750	.750	.750	.750	.750	.750	.750
	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
.26	.740	.740	.740	.740	.740	.740	.740	.740	.740	.740
	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
.27	.730	.730	.730	.730	.730	.730	.730	.730	.730	.730
	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000

TABLE OF INSURANCE CHARGES
EXPECTED LOSS GROUP

ENTRY RATIO	19	18	17	16	15	14	13	12	11	10
.28	.720 .000									
.29	.710 .000									
.30	.700 .000									
.31	.690 .000									
.32	.680 .000									
.33	.670 .000									
.34	.660 .000									
.35	.650 .000									
.36	.641 .001	.641 .001	.640 .000							
.37	.631 .001	.631 .001	.630 .000							
.38	.620 .000	.620 .000	.620 .000	.619 .000						
.39	.611 .001	.611 .001	.610 .000	.610 .000	.609 .000	.609 .000	.609 .000	.609 .000	.609 .000	.609 .000
.40	.601 .001	.601 .001	.601 .001	.600 .000						
.41	.592 .002	.592 .002	.591 .001	.591 .001	.590 .000	.590 .000	.590 .000	.590 .000	.590 .000	.590 .000
.42	.582 .002	.582 .002	.581 .001	.581 .001	.580 .000	.580 .000	.580 .000	.580 .000	.580 .000	.580 .000
.43	.573 .003	.572 .002	.571 .001	.571 .001	.570 .000	.570 .000	.570 .000	.570 .000	.570 .000	.570 .000
.44	.564 .004	.563 .003	.562 .002	.561 .001	.560 .000	.560 .000	.560 .000	.560 .000	.560 .000	.560 .000
.45	.554 .004	.553 .003	.552 .002	.551 .001	.550 .000	.550 .000	.550 .000	.550 .000	.550 .000	.550 .000
.46	.544 .004	.543 .003	.542 .002	.541 .001	.540 .000	.540 .000	.540 .000	.540 .000	.540 .000	.540 .000
.47	.535 .005	.534 .004	.533 .003	.532 .002	.531 .001	.531 .001	.531 .001	.531 .001	.531 .001	.531 .001
.48	.526 .006	.525 .005	.524 .004	.522 .002	.521 .001	.521 .001	.521 .001	.521 .001	.521 .001	.521 .001
.49	.518 .008	.516 .006	.514 .004	.513 .003	.511 .001	.511 .001	.511 .001	.511 .001	.511 .001	.511 .001
.50	.509 .009	.507 .007	.505 .005	.504 .004	.502 .002	.502 .002	.502 .002	.502 .002	.501 .001	.501 .001
.51	.499 .009	.498 .008	.496 .006	.494 .004	.492 .002	.492 .002	.492 .002	.492 .002	.491 .001	.491 .001
.52	.491 .011	.489 .009	.487 .007	.485 .005	.483 .003	.483 .003	.483 .003	.482 .002	.482 .002	.482 .002
.53	.482 .012	.480 .010	.477 .007	.475 .005	.473 .003	.473 .003	.473 .003	.472 .002	.472 .002	.472 .002
.54	.474 .014	.471 .011	.469 .009	.466 .006	.464 .004	.464 .004	.463 .003	.463 .003	.463 .003	.463 .003

TABLE OF INSURANCE CHARGES

EXPECTED LOSS GROUP

ENTRY RATIO	19	18	17	16	15	14	13	12	11	10
.55	.465	.463	.460	.457	.455	.455	.454	.454	.454	.453
	.015	.013	.010	.007	.005	.005	.004	.004	.004	.003
.56	.456	.453	.451	.448	.445	.445	.444	.444	.444	.443
	.016	.013	.011	.008	.005	.005	.004	.004	.004	.003
.57	.448	.445	.442	.439	.436	.436	.435	.435	.434	.434
	.018	.015	.012	.009	.006	.006	.005	.005	.004	.004
.58	.440	.437	.433	.430	.427	.426	.426	.426	.425	.425
	.020	.017	.013	.010	.007	.006	.006	.006	.005	.005
.59	.431	.428	.425	.421	.418	.417	.417	.416	.416	.415
	.021	.018	.015	.011	.008	.007	.007	.006	.006	.005
.60	.424	.421	.417	.413	.410	.409	.409	.408	.407	.407
	.024	.021	.017	.013	.010	.009	.009	.008	.007	.007
.61	.416	.412	.408	.404	.401	.400	.399	.399	.398	.397
	.026	.022	.018	.014	.011	.010	.009	.009	.008	.007
.62	.408	.404	.400	.396	.392	.391	.390	.389	.389	.388
	.028	.024	.020	.016	.012	.011	.010	.009	.009	.008
.63	.400	.396	.392	.388	.384	.383	.382	.381	.380	.379
	.030	.026	.022	.018	.014	.013	.012	.011	.010	.009
.64	.393	.388	.384	.379	.375	.374	.373	.372	.371	.370
	.033	.028	.024	.019	.015	.014	.013	.012	.011	.010
.65	.385	.381	.376	.371	.367	.366	.365	.363	.362	.361
	.035	.031	.026	.021	.017	.016	.015	.013	.012	.011
.66	.377	.373	.368	.363	.359	.357	.356	.355	.354	.352
	.037	.033	.028	.023	.019	.017	.016	.015	.014	.012
.67	.370	.365	.361	.355	.351	.349	.348	.347	.345	.344
	.040	.035	.031	.025	.021	.019	.018	.017	.015	.014
.68	.364	.359	.353	.348	.343	.341	.340	.338	.337	.335
	.044	.039	.033	.028	.023	.021	.020	.018	.017	.015
.69	.356	.351	.346	.340	.335	.333	.331	.330	.328	.326
	.046	.041	.036	.030	.025	.023	.021	.020	.018	.016
.70	.349	.344	.338	.332	.327	.325	.323	.321	.320	.318
	.049	.044	.038	.032	.027	.025	.023	.021	.020	.018
.71	.343	.337	.331	.324	.319	.317	.315	.313	.311	.309
	.053	.047	.041	.034	.029	.027	.025	.023	.021	.019
.72	.336	.330	.324	.317	.312	.309	.307	.305	.303	.301
	.056	.050	.044	.037	.032	.029	.027	.025	.023	.021
.73	.329	.323	.316	.310	.304	.301	.299	.297	.295	.292
	.059	.053	.046	.040	.034	.031	.029	.027	.025	.022
.74	.322	.316	.309	.303	.297	.294	.292	.289	.287	.284
	.062	.056	.049	.043	.037	.034	.032	.029	.027	.024
.75	.316	.309	.303	.296	.289	.287	.284	.282	.279	.276
	.066	.059	.053	.046	.039	.037	.034	.032	.029	.026
.76	.309	.303	.296	.289	.282	.280	.277	.274	.271	.268
	.069	.063	.056	.049	.042	.040	.037	.034	.031	.028
.77	.303	.296	.289	.282	.275	.272	.269	.266	.263	.260
	.073	.066	.059	.052	.045	.042	.039	.036	.033	.030
.78	.298	.290	.283	.275	.268	.265	.262	.259	.255	.252
	.078	.070	.063	.055	.048	.045	.042	.039	.035	.032
.79	.292	.284	.277	.269	.262	.259	.255	.252	.248	.245
	.082	.074	.067	.059	.052	.049	.045	.042	.038	.035
.80	.285	.278	.270	.262	.255	.252	.248	.244	.241	.237
	.085	.078	.070	.062	.055	.052	.048	.044	.041	.037
.81	.280	.272	.265	.257	.249	.245	.241	.237	.233	.229
	.090	.082	.075	.067	.059	.055	.051	.047	.043	.039

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	19	18	17	16	15	14	13	12	11	10
.82	.274	.266	.259	.251	.243	.239	.235	.231	.226	.222
	.094	.086	.079	.071	.063	.059	.055	.051	.046	.042
.83	.268	.260	.252	.244	.236	.232	.227	.223	.218	.214
	.098	.090	.082	.074	.066	.062	.057	.053	.048	.044
.84	.263	.255	.247	.238	.230	.225	.221	.216	.211	.207
	.103	.095	.087	.078	.070	.065	.061	.056	.051	.047
.85	.258	.250	.242	.233	.225	.220	.215	.210	.205	.200
	.108	.100	.092	.083	.075	.070	.065	.060	.055	.050
.86	.253	.244	.236	.227	.219	.214	.208	.203	.198	.193
	.113	.104	.096	.087	.079	.074	.068	.063	.058	.053
.87	.247	.239	.230	.221	.213	.207	.202	.196	.191	.185
	.117	.109	.100	.091	.083	.077	.072	.066	.061	.055
.88	.242	.234	.225	.216	.208	.202	.196	.190	.184	.179
	.122	.114	.105	.096	.088	.082	.076	.070	.064	.059
.89	.237	.228	.219	.210	.202	.196	.190	.183	.177	.171
	.127	.118	.109	.100	.092	.086	.080	.073	.067	.061
.90	.233	.224	.215	.206	.197	.190	.184	.177	.171	.164
	.133	.124	.115	.106	.097	.090	.084	.077	.071	.064
.91	.228	.219	.210	.200	.192	.185	.178	.171	.165	.158
	.138	.129	.120	.110	.102	.095	.088	.081	.075	.068
.92	.223	.214	.205	.196	.187	.179	.172	.165	.158	.151
	.143	.134	.125	.116	.107	.099	.092	.085	.078	.071
.93	.219	.210	.200	.191	.182	.174	.167	.159	.152	.144
	.149	.140	.130	.121	.112	.104	.097	.089	.082	.074
.94	.214	.205	.195	.186	.176	.169	.161	.153	.145	.138
	.154	.145	.135	.126	.116	.109	.101	.093	.085	.078
.95	.210	.201	.191	.182	.172	.164	.156	.148	.140	.132
	.160	.151	.141	.132	.122	.114	.106	.098	.090	.082
.96	.206	.196	.187	.177	.167	.159	.150	.142	.133	.125
	.166	.156	.147	.137	.127	.119	.110	.102	.093	.085
.97	.202	.192	.182	.173	.163	.154	.145	.137	.128	.119
	.172	.162	.152	.143	.133	.124	.115	.107	.098	.089
.98	.197	.188	.178	.168	.158	.149	.140	.131	.121	.112
	.177	.168	.158	.148	.138	.129	.120	.111	.101	.092
.99	.193	.184	.174	.164	.154	.144	.135	.125	.116	.106
	.183	.174	.164	.154	.144	.134	.125	.115	.106	.096
1.00	.190	.180	.170	.160	.150	.140	.130	.120	.110	.100
1.01	.186	.176	.166	.156	.146	.136	.127	.117	.107	.097
1.02	.182	.172	.162	.152	.142	.133	.123	.114	.104	.095
1.03	.179	.168	.158	.148	.138	.129	.120	.111	.101	.092
1.04	.175	.165	.155	.145	.135	.126	.117	.108	.099	.090
1.05	.171	.161	.151	.141	.131	.122	.114	.105	.096	.087
1.06	.168	.158	.148	.138	.128	.120	.111	.103	.094	.086
1.07	.164	.154	.144	.134	.124	.116	.108	.099	.091	.083
1.08	.161	.151	.141	.131	.121	.113	.105	.097	.089	.081
1.09	.158	.148	.138	.128	.118	.111	.103	.095	.087	.079
1.10	.155	.145	.135	.125	.115	.108	.100	.092	.085	.077
1.11	.152	.142	.132	.122	.112	.105	.097	.090	.082	.075
1.12	.149	.139	.129	.119	.110	.102	.095	.088	.080	.073
1.13	.146	.136	.126	.116	.107	.099	.092	.085	.078	.071
1.14	.143	.133	.123	.113	.104	.097	.090	.083	.076	.069
1.15	.141	.130	.120	.110	.101	.094	.087	.081	.074	.067
1.16	.138	.128	.118	.108	.099	.092	.086	.079	.072	.066
1.17	.135	.125	.114	.105	.096	.089	.083	.077	.070	.064

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	19	18	17	16	15	14	13	12	11	10
1.18	.133	.123	.112	.103	.094	.087	.081	.075	.069	.062
1.19	.130	.119	.109	.100	.091	.085	.079	.073	.067	.061
1.20	.128	.117	.107	.098	.089	.083	.077	.071	.065	.059
1.21	.125	.115	.105	.095	.087	.081	.075	.069	.064	.058
1.22	.123	.112	.102	.092	.084	.078	.073	.067	.062	.056
1.23	.121	.110	.100	.090	.082	.076	.071	.066	.060	.055
1.24	.119	.108	.098	.088	.080	.075	.069	.064	.059	.053
1.25	.116	.106	.096	.086	.078	.073	.068	.062	.057	.052
1.26	.114	.104	.094	.084	.076	.071	.066	.061	.056	.051
1.27	.112	.101	.092	.082	.074	.069	.064	.059	.054	.049
1.28	.110	.099	.090	.080	.072	.067	.062	.058	.053	.048
1.29	.108	.098	.088	.079	.071	.066	.062	.057	.052	.047
1.30	.106	.096	.086	.077	.069	.064	.060	.055	.051	.046
1.31	.104	.094	.084	.075	.067	.063	.058	.054	.049	.045
1.32	.102	.092	.083	.074	.066	.062	.057	.053	.048	.044
1.33	.100	.090	.081	.072	.064	.060	.056	.051	.047	.043
1.34	.098	.088	.079	.070	.062	.058	.054	.050	.046	.041
1.35	.097	.087	.078	.069	.061	.057	.053	.049	.045	.041
1.36	.095	.085	.076	.067	.059	.055	.051	.047	.043	.039
1.37	.093	.083	.074	.066	.058	.054	.050	.047	.043	.039
1.38	.092	.082	.073	.064	.057	.053	.050	.046	.042	.038
1.39	.090	.080	.071	.062	.055	.052	.048	.044	.041	.037
1.40	.088	.079	.070	.061	.054	.051	.047	.043	.040	.036
1.41	.087	.078	.069	.060	.053	.050	.046	.043	.039	.036
1.42	.086	.076	.067	.059	.052	.049	.045	.042	.038	.035
1.43	.084	.074	.065	.057	.050	.047	.044	.040	.037	.034
1.44	.083	.073	.064	.056	.049	.046	.043	.039	.036	.033
1.45	.082	.072	.063	.055	.048	.045	.042	.039	.035	.032
1.46	.080	.071	.062	.054	.047	.044	.041	.038	.035	.032
1.47	.079	.070	.061	.053	.046	.043	.040	.037	.034	.031
1.48	.077	.068	.060	.052	.045	.042	.039	.036	.033	.030
1.49	.076	.067	.059	.051	.044	.041	.038	.036	.033	.030
1.50	.075	.066	.058	.050	.043	.041	.038	.035	.032	.029
1.51	.073	.064	.056	.049	.042	.040	.037	.034	.031	.028
1.52	.072	.063	.055	.048	.041	.039	.036	.033	.030	.028
1.53	.071	.062	.054	.047	.040	.038	.035	.032	.030	.027
1.54	.070	.061	.053	.046	.039	.037	.034	.032	.029	.026
1.55	.069	.060	.052	.044	.038	.036	.033	.031	.028	.026
1.56	.068	.059	.052	.044	.038	.036	.033	.031	.028	.026
1.57	.067	.058	.050	.043	.037	.035	.032	.030	.027	.025
1.58	.066	.057	.049	.042	.037	.034	.032	.029	.027	.024
1.59	.065	.056	.048	.041	.036	.033	.031	.028	.026	.024
1.60	.064	.056	.048	.041	.036	.033	.031	.028	.026	.024
1.61	.062	.054	.047	.040	.035	.032	.030	.028	.025	.023
1.62	.061	.053	.046	.039	.034	.031	.029	.027	.025	.022
1.63	.060	.052	.045	.038	.033	.030	.028	.026	.024	.022
1.64	.060	.052	.044	.038	.033	.030	.028	.026	.024	.022
1.65	.059	.051	.043	.037	.032	.029	.027	.025	.023	.021
1.66	.058	.050	.042	.036	.031	.029	.027	.024	.022	.020
1.67	.057	.049	.042	.036	.031	.029	.027	.024	.022	.020
1.68	.056	.048	.041	.035	.030	.028	.026	.024	.022	.020
1.69	.055	.048	.041	.035	.030	.028	.026	.024	.022	.020
1.70	.054	.047	.040	.033	.029	.027	.025	.023	.021	.019
1.71	.054	.047	.040	.033	.029	.027	.025	.023	.021	.019

TABLE OF INSURANCE CHARGES

EXPECTED LOSS GROUP

ENTRY RATIO	19	18	17	16	15	14	13	12	11	10
1.72	.053	.045	.039	.032	.028	.026	.024	.022	.020	.018
1.73	.052	.044	.038	.031	.027	.025	.023	.021	.020	.018
1.74	.051	.044	.037	.031	.027	.025	.023	.021	.020	.018
1.75	.050	.043	.036	.030	.026	.024	.022	.021	.019	.017
1.76	.050	.042	.036	.030	.026	.024	.022	.021	.019	.017
1.77	.049	.041	.035	.029	.025	.023	.021	.020	.018	.016
1.78	.049	.041	.035	.029	.025	.023	.021	.020	.018	.016
1.79	.048	.040	.034	.028	.024	.022	.021	.019	.017	.016
1.80	.047	.040	.034	.028	.024	.022	.021	.019	.017	.016
1.81	.046	.040	.033	.028	.024	.022	.021	.019	.017	.016
1.82	.045	.038	.032	.027	.023	.021	.020	.018	.017	.015
1.83	.045	.038	.032	.027	.023	.021	.020	.018	.017	.015
1.84	.044	.037	.031	.026	.022	.020	.019	.017	.016	.014
1.85	.044	.037	.031	.026	.022	.020	.019	.017	.016	.014
1.86	.043	.036	.030	.025	.021	.019	.018	.017	.015	.014
1.87	.042	.036	.030	.025	.021	.019	.018	.017	.015	.014
1.88	.042	.035	.030	.025	.021	.019	.018	.017	.015	.014
1.89	.041	.034	.029	.024	.020	.018	.017	.016	.014	.013
1.90	.041	.034	.029	.024	.020	.018	.017	.016	.014	.013
1.91	.040	.034	.028	.023	.020	.018	.017	.016	.014	.013
1.92	.039	.033	.027	.022	.019	.017	.016	.015	.014	.012
1.93	.039	.033	.027	.022	.019	.017	.016	.015	.014	.012
1.94	.038	.032	.026	.021	.018	.017	.015	.014	.013	.012
1.95	.038	.032	.026	.021	.018	.017	.015	.014	.013	.012
1.96	.037	.031	.026	.021	.018	.017	.015	.014	.013	.012
1.97	.036	.030	.025	.020	.017	.016	.015	.013	.012	.011
1.98	.036	.030	.025	.020	.017	.016	.015	.013	.012	.011
1.99	.036	.030	.025	.020	.017	.016	.015	.013	.012	.011
2.00	.036	.030	.025	.020	.017	.016	.015	.013	.012	.011
2.01	.035	.029	.024	.019	.016	.015	.014	.013	.012	.011
2.02	.034	.028	.023	.019	.016	.015	.014	.013	.012	.011
2.03	.034	.028	.023	.019	.016	.015	.014	.013	.012	.011
2.04	.033	.027	.022	.018	.015	.014	.013	.012	.011	.010
2.05	.033	.027	.022	.018	.015	.014	.013	.012	.011	.010
2.06	.032	.027	.022	.018	.015	.014	.013	.012	.011	.010
2.07	.032	.027	.022	.018	.015	.014	.013	.012	.011	.010
2.08	.031	.026	.021	.017	.014	.013	.012	.011	.010	.009
2.09	.031	.026	.021	.017	.014	.013	.012	.011	.010	.009
2.10	.031	.025	.021	.017	.014	.013	.012	.011	.010	.009
2.11	.031	.025	.021	.017	.014	.013	.012	.011	.010	.009
2.12	.030	.024	.020	.016	.013	.012	.011	.010	.009	.009
2.13	.030	.024	.020	.016	.013	.012	.011	.010	.009	.009
2.14	.029	.024	.019	.016	.013	.012	.011	.010	.009	.009
2.15	.029	.024	.019	.016	.013	.012	.011	.010	.009	.009
2.16	.028	.023	.018	.015	.012	.011	.010	.009	.009	.008
2.17	.028	.023	.018	.015	.012	.011	.010	.009	.009	.008
2.18	.028	.023	.018	.015	.012	.011	.010	.009	.009	.008
2.19	.027	.022	.018	.014	.012	.011	.010	.009	.009	.008
2.20	.027	.021	.017	.013	.011	.010	.009	.009	.008	.007
2.21	.026	.021	.017	.013	.011	.010	.009	.009	.008	.007
2.22	.026	.021	.017	.013	.011	.010	.009	.009	.008	.007
2.23	.026	.021	.017	.013	.011	.010	.009	.009	.008	.007
2.24	.026	.021	.017	.013	.011	.010	.009	.009	.008	.007
2.25	.025	.020	.016	.012	.010	.009	.009	.008	.007	.007

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	19	18	17	16	15	14	13	12	11	10
2.26	.024	.020	.016	.012	.010	.009	.009	.008	.007	.007
2.27	.024	.020	.016	.012	.010	.009	.009	.008	.007	.007
2.28	.024	.020	.016	.012	.010	.009	.009	.008	.007	.007
2.29	.024	.019	.015	.012	.010	.009	.009	.008	.007	.007
2.30	.024	.019	.015	.012	.010	.009	.009	.008	.007	.007
2.31	.023	.018	.014	.011	.009	.008	.008	.007	.007	.006
2.32	.023	.018	.014	.011	.009	.008	.008	.007	.007	.006
2.33	.023	.018	.014	.011	.009	.008	.008	.007	.007	.006
2.34	.023	.018	.014	.011	.009	.008	.008	.007	.007	.006
2.35	.022	.018	.014	.011	.009	.008	.008	.007	.007	.006
2.36	.022	.018	.014	.011	.009	.008	.008	.007	.007	.006
2.37	.021	.017	.013	.010	.008	.007	.007	.006	.006	.005
2.38	.021	.017	.013	.010	.008	.007	.007	.006	.006	.005
2.39	.021	.017	.013	.010	.008	.007	.007	.006	.006	.005
2.40	.021	.017	.013	.010	.008	.007	.007	.006	.006	.005
2.41	.020	.016	.013	.010	.008	.007	.007	.006	.006	.005
2.42	.020	.016	.013	.010	.008	.007	.007	.006	.006	.005
2.43	.020	.016	.013	.010	.008	.007	.007	.006	.006	.005
2.44	.020	.016	.013	.010	.008	.007	.007	.006	.006	.005
2.45	.019	.015	.012	.009	.007	.006	.006	.006	.005	.005
2.46	.019	.015	.012	.009	.007	.006	.006	.006	.005	.005
2.47	.019	.015	.012	.009	.007	.006	.006	.006	.005	.005
2.48	.019	.015	.012	.009	.007	.006	.006	.006	.005	.005
2.49	.019	.015	.011	.009	.007	.006	.006	.006	.005	.005
2.50	.019	.015	.011	.009	.007	.006	.006	.006	.005	.005
2.51	.019	.015	.011	.009	.007	.006	.006	.006	.005	.005
2.52	.019	.015	.011	.009	.007	.006	.006	.006	.005	.005
2.53	.018	.014	.011	.009	.007	.006	.006	.006	.005	.005
2.54	.017	.013	.010	.008	.006	.006	.005	.005	.004	.004
2.55	.017	.013	.010	.008	.006	.006	.005	.005	.004	.004
2.56	.017	.013	.010	.008	.006	.006	.005	.005	.004	.004
2.57	.017	.013	.010	.008	.006	.006	.005	.005	.004	.004
2.58	.017	.013	.010	.008	.006	.006	.005	.005	.004	.004
2.59	.017	.013	.010	.008	.006	.006	.005	.005	.004	.004
2.60	.017	.013	.010	.008	.006	.006	.005	.005	.004	.004
2.61	.017	.013	.010	.008	.006	.006	.005	.005	.004	.004
2.62	.016	.013	.010	.008	.006	.006	.005	.005	.004	.004
2.63	.016	.013	.010	.008	.006	.006	.005	.005	.004	.004
2.64	.016	.013	.010	.008	.006	.006	.005	.005	.004	.004
2.65	.016	.013	.010	.008	.006	.006	.005	.005	.004	.004
2.66	.016	.012	.009	.006	.005	.005	.004	.004	.004	.003
2.67	.015	.012	.009	.006	.005	.005	.004	.004	.004	.003
2.68	.015	.012	.009	.006	.005	.005	.004	.004	.004	.003
2.69	.015	.012	.009	.006	.005	.005	.004	.004	.004	.003
2.70	.015	.012	.009	.006	.005	.005	.004	.004	.004	.003
2.71	.015	.012	.009	.006	.005	.005	.004	.004	.004	.003
2.72	.015	.011	.009	.006	.005	.005	.004	.004	.004	.003
2.73	.015	.011	.009	.006	.005	.005	.004	.004	.004	.003
2.74	.015	.011	.009	.006	.005	.005	.004	.004	.004	.003
2.75	.015	.011	.009	.006	.005	.005	.004	.004	.004	.003
2.76	.015	.011	.009	.006	.005	.005	.004	.004	.004	.003
2.77	.015	.011	.009	.006	.005	.005	.004	.004	.004	.003
2.78	.014	.011	.008	.006	.005	.005	.004	.004	.004	.003
2.79	.014	.011	.008	.006	.005	.005	.004	.004	.004	.003

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUP									
	19	18	17	16	15	14	13	12	11	10
2.80	.014	.011	.008	.006	.005	.005	.004	.004	.004	.003
2.81	.014	.011	.008	.006	.005	.005	.004	.004	.004	.003
2.82	.014	.011	.008	.006	.005	.005	.004	.004	.004	.003
2.83	.014	.011	.008	.006	.005	.005	.004	.004	.004	.003
2.84	.014	.011	.008	.006	.005	.005	.004	.004	.004	.003
2.85	.014	.011	.008	.006	.005	.005	.004	.004	.004	.003
2.86	.013	.010	.007	.005	.004	.004	.003	.003	.003	.003
2.87	.013	.010	.007	.005	.004	.004	.003	.003	.003	.003
2.88	.013	.010	.007	.005	.004	.004	.003	.003	.003	.003
2.89	.013	.010	.007	.005	.004	.004	.003	.003	.003	.003
2.90	.012	.009	.007	.005	.004	.004	.003	.003	.003	.003
2.91	.012	.009	.007	.005	.004	.004	.003	.003	.003	.003
2.92	.012	.009	.007	.005	.004	.004	.003	.003	.003	.003
2.93	.012	.009	.007	.005	.004	.004	.003	.003	.003	.003
2.94	.012	.009	.007	.005	.004	.004	.003	.003	.003	.003
2.95	.012	.009	.007	.005	.004	.004	.003	.003	.003	.003
2.96	.012	.009	.007	.005	.004	.004	.003	.003	.003	.003
2.97	.012	.009	.007	.005	.004	.004	.003	.003	.003	.003
2.98	.012	.009	.007	.005	.004	.004	.003	.003	.003	.003
2.99	.012	.009	.007	.005	.004	.004	.003	.003	.003	.003
3.00	.012	.009	.007	.005	.004	.004	.003	.003	.003	.003

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUPS				
	9	8	7	6	5
.01	.990	.990	.990	.990	.990
	.000	.000	.000	.000	.000
.02	.980	.980	.980	.980	.980
	.000	.000	.000	.000	.000
.03	.970	.970	.970	.970	.970
	.000	.000	.000	.000	.000
.04	.960	.960	.960	.960	.960
	.000	.000	.000	.000	.000
.05	.950	.950	.950	.950	.950
	.000	.000	.000	.000	.000
.06	.940	.940	.940	.940	.940
	.000	.000	.000	.000	.000
.07	.930	.930	.930	.930	.930
	.000	.000	.000	.000	.000
.08	.920	.920	.920	.920	.920
	.000	.000	.000	.000	.000
.09	.910	.910	.910	.910	.910
	.000	.000	.000	.000	.000
.10	.900	.900	.900	.900	.900
	.000	.000	.000	.000	.000
.11	.890	.890	.890	.890	.890
	.000	.000	.000	.000	.000
.12	.880	.880	.880	.880	.880
	.000	.000	.000	.000	.000
.13	.870	.870	.870	.870	.870
	.000	.000	.000	.000	.000
.14	.860	.860	.860	.860	.860
	.000	.000	.000	.000	.000
.15	.850	.850	.850	.850	.850
	.000	.000	.000	.000	.000
.16	.840	.840	.840	.840	.840
	.000	.000	.000	.000	.000
.17	.830	.830	.830	.830	.830
	.000	.000	.000	.000	.000
.18	.820	.820	.820	.820	.820
	.000	.000	.000	.000	.000
.19	.810	.810	.810	.810	.810
	.000	.000	.000	.000	.000
.20	.800	.800	.800	.800	.800
	.000	.000	.000	.000	.000
.21	.790	.790	.790	.790	.790
	.000	.000	.000	.000	.000
.22	.780	.780	.780	.780	.780
	.000	.000	.000	.000	.000
.23	.770	.770	.770	.770	.770
	.000	.000	.000	.000	.000
.24	.760	.760	.760	.760	.760
	.000	.000	.000	.000	.000
.25	.750	.750	.750	.750	.750
	.000	.000	.000	.000	.000
.26	.740	.740	.740	.740	.740
	.000	.000	.000	.000	.000
.27	.730	.730	.730	.730	.730
	.000	.000	.000	.000	.000

TABLE OF INSURANCE CHARGES

EXPECTED LOSS GROUPS

ENTRY RATIO	9	8	7	6	5
.28	.720	.720	.720	.720	.720
	.000	.000	.000	.000	.000
.29	.710	.710	.710	.710	.710
	.000	.000	.000	.000	.000
.30	.700	.700	.700	.700	.700
	.000	.000	.000	.000	.000
.31	.690	.690	.690	.690	.690
	.000	.000	.000	.000	.000
.32	.680	.680	.680	.680	.680
	.000	.000	.000	.000	.000
.33	.670	.670	.670	.670	.670
	.000	.000	.000	.000	.000
.34	.660	.660	.660	.660	.660
	.000	.000	.000	.000	.000
.35	.650	.650	.650	.650	.650
	.000	.000	.000	.000	.000
.36	.640	.640	.640	.640	.640
	.000	.000	.000	.000	.000
.37	.630	.630	.630	.630	.630
	.000	.000	.000	.000	.000
.38	.619	.619	.620	.620	.620
	.000	.000	.000	.000	.000
.39	.609	.609	.610	.610	.610
	.000	.000	.000	.000	.000
.40	.600	.600	.600	.600	.600
	.000	.000	.000	.000	.000
.41	.590	.590	.590	.590	.590
	.000	.000	.000	.000	.000
.42	.580	.580	.580	.580	.580
	.000	.000	.000	.000	.000
.43	.570	.570	.570	.570	.570
	.000	.000	.000	.000	.000
.44	.560	.560	.560	.560	.560
	.000	.000	.000	.000	.000
.45	.550	.550	.550	.550	.550
	.000	.000	.000	.000	.000
.46	.540	.540	.540	.540	.540
	.000	.000	.000	.000	.000
.47	.531	.531	.530	.530	.530
	.001	.001	.000	.000	.000
.48	.521	.521	.520	.520	.520
	.001	.001	.000	.000	.000
.49	.511	.511	.510	.510	.510
	.001	.001	.000	.000	.000
.50	.501	.501	.501	.501	.501
	.001	.001	.001	.001	.001
.51	.491	.491	.491	.491	.491
	.001	.001	.001	.001	.001
.52	.482	.482	.481	.481	.481
	.002	.002	.001	.001	.001
.53	.472	.472	.471	.471	.471
	.002	.002	.001	.001	.001
.54	.462	.462	.462	.462	.461
	.002	.002	.002	.002	.001

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUPS				
	9	8	7	6	5
.55	.453	.453	.452	.452	.452
	.003	.003	.002	.002	.002
.56	.443	.443	.442	.442	.442
	.003	.003	.002	.002	.002
.57	.434	.433	.433	.432	.432
	.004	.003	.003	.002	.002
.58	.424	.424	.423	.423	.422
	.004	.004	.003	.003	.002
.59	.415	.414	.414	.413	.413
	.005	.004	.004	.003	.003
.60	.406	.405	.405	.404	.403
	.006	.005	.005	.004	.003
.61	.397	.396	.395	.394	.394
	.007	.006	.005	.004	.004
.62	.387	.386	.386	.385	.384
	.007	.006	.006	.005	.004
.63	.378	.377	.376	.376	.375
	.008	.007	.006	.006	.005
.64	.369	.368	.367	.366	.365
	.009	.008	.007	.006	.005
.65	.360	.359	.358	.357	.356
	.010	.009	.008	.007	.006
.66	.351	.350	.349	.347	.346
	.011	.010	.009	.007	.006
.67	.342	.341	.340	.338	.337
	.012	.011	.010	.008	.007
.68	.334	.332	.331	.329	.328
	.014	.012	.011	.009	.008
.69	.325	.323	.322	.320	.318
	.015	.013	.012	.010	.008
.70	.316	.314	.312	.311	.309
	.016	.014	.012	.011	.009
.71	.307	.305	.303	.301	.300
	.017	.015	.013	.011	.010
.72	.299	.297	.295	.293	.291
	.019	.017	.015	.013	.011
.73	.290	.288	.286	.283	.281
	.020	.018	.016	.013	.011
.74	.282	.279	.277	.275	.272
	.022	.019	.017	.015	.012
.75	.274	.271	.268	.266	.263
	.024	.021	.018	.016	.013
.76	.265	.263	.260	.257	.254
	.025	.023	.020	.017	.014
.77	.257	.254	.251	.248	.245
	.027	.024	.021	.018	.015
.78	.249	.246	.243	.239	.236
	.029	.026	.023	.019	.016
.79	.241	.238	.234	.231	.227
	.031	.028	.024	.021	.017
.80	.233	.229	.226	.222	.218
	.033	.029	.026	.022	.018
.81	.226	.222	.218	.214	.210
	.036	.032	.028	.024	.020

TABLE OF INSURANCE CHARGES

EXPECTED LOSS GROUPS

ENTRY RATIO	9	8	7	6	5
.82	.218	.214	.209	.205	.201
	.038	.034	.029	.025	.021
.83	.210	.205	.201	.196	.192
	.040	.035	.031	.026	.022
.84	.202	.197	.193	.188	.183
	.042	.037	.033	.028	.023
.85	.195	.190	.185	.180	.175
	.045	.040	.035	.030	.025
.86	.187	.182	.177	.172	.166
	.047	.042	.037	.032	.026
.87	.180	.174	.169	.163	.158
	.050	.044	.039	.033	.028
.88	.173	.167	.161	.155	.149
	.053	.047	.041	.035	.029
.89	.165	.159	.153	.147	.141
	.055	.049	.043	.037	.031
.90	.158	.152	.145	.139	.132
	.058	.052	.045	.039	.032
.91	.151	.144	.137	.131	.124
	.061	.054	.047	.041	.034
.92	.144	.137	.130	.123	.116
	.064	.057	.050	.043	.036
.93	.137	.129	.122	.115	.107
	.067	.059	.052	.045	.037
.94	.130	.122	.114	.107	.099
	.070	.062	.054	.047	.039
.95	.123	.115	.107	.099	.091
	.073	.065	.057	.049	.041
.96	.116	.108	.099	.091	.082
	.076	.068	.059	.051	.042
.97	.110	.101	.092	.083	.074
	.080	.071	.062	.053	.044
.98	.103	.094	.084	.075	.066
	.083	.074	.064	.055	.046
.99	.096	.087	.077	.068	.058
	.086	.077	.067	.058	.048
1.00	.090	.080	.070	.060	.050
1.01	.088	.078	.068	.058	.049
1.02	.085	.076	.066	.057	.047
1.03	.083	.074	.064	.055	.046
1.04	.081	.072	.063	.054	.045
1.05	.079	.070	.061	.052	.044
1.06	.077	.068	.060	.051	.043
1.07	.075	.066	.058	.050	.041
1.08	.073	.065	.057	.049	.040
1.09	.071	.063	.055	.047	.039
1.10	.069	.062	.054	.046	.038
1.11	.067	.060	.052	.045	.037
1.12	.066	.058	.051	.044	.037
1.13	.064	.057	.050	.043	.036
1.14	.062	.055	.048	.041	.035
1.15	.060	.054	.047	.040	.034
1.16	.059	.053	.046	.039	.033
1.17	.057	.051	.045	.038	.032

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUPS				
	9	8	7	6	5
1.18	.056	.050	.044	.037	.031
1.19	.054	.048	.042	.036	.030
1.20	.053	.047	.041	.036	.030
1.21	.052	.046	.041	.035	.029
1.22	.050	.045	.039	.034	.028
1.23	.049	.044	.038	.033	.027
1.24	.048	.043	.037	.032	.027
1.25	.047	.042	.036	.031	.026
1.26	.046	.041	.035	.030	.025
1.27	.044	.039	.035	.030	.025
1.28	.043	.038	.034	.029	.024
1.29	.043	.038	.033	.028	.024
1.30	.041	.037	.032	.028	.023
1.31	.040	.036	.031	.027	.022
1.32	.040	.035	.031	.026	.022
1.33	.038	.034	.030	.026	.021
1.34	.037	.033	.029	.025	.021
1.35	.037	.033	.029	.024	.020
1.36	.036	.032	.028	.024	.020
1.37	.035	.031	.027	.023	.019
1.38	.034	.031	.027	.023	.019
1.39	.033	.029	.026	.022	.018
1.40	.033	.029	.025	.022	.018
1.41	.032	.028	.025	.021	.018
1.42	.031	.028	.024	.021	.017
1.43	.030	.027	.023	.020	.017
1.44	.030	.026	.023	.020	.016
1.45	.029	.026	.023	.019	.016
1.46	.028	.025	.022	.019	.016
1.47	.028	.025	.022	.019	.015
1.48	.027	.024	.021	.018	.015
1.49	.027	.024	.021	.018	.015
1.50	.026	.023	.020	.017	.014
1.51	.025	.023	.020	.017	.014
1.52	.025	.022	.019	.017	.014
1.53	.024	.022	.019	.016	.013
1.54	.024	.021	.018	.016	.013
1.55	.023	.021	.018	.015	.013
1.56	.023	.021	.018	.015	.013
1.57	.022	.020	.017	.015	.012
1.58	.022	.019	.017	.015	.012
1.59	.021	.019	.017	.014	.012
1.60	.021	.019	.017	.014	.012
1.61	.021	.018	.016	.014	.012
1.62	.020	.018	.016	.013	.011
1.63	.020	.017	.015	.013	.011
1.64	.020	.017	.015	.013	.011
1.65	.019	.017	.015	.013	.011
1.66	.018	.016	.014	.012	.010
1.67	.018	.016	.014	.012	.010
1.68	.018	.016	.014	.012	.010
1.69	.018	.016	.014	.012	.010
1.70	.017	.015	.013	.011	.010
1.71	.017	.015	.013	.011	.010

TABLE OF INSURANCE CHARGES

EXPECTED LOSS GROUPS

ENTRY RATIO	9	8	7	6	5
1.72	.017	.015	.013	.011	.009
1.73	.016	.014	.012	.011	.009
1.74	.016	.014	.012	.011	.009
1.75	.015	.014	.012	.010	.009
1.76	.015	.014	.012	.010	.009
1.77	.015	.013	.012	.010	.008
1.78	.015	.013	.012	.010	.008
1.79	.014	.013	.011	.009	.008
1.80	.014	.013	.011	.009	.008
1.81	.014	.013	.011	.009	.008
1.82	.014	.012	.011	.009	.008
1.83	.014	.012	.011	.009	.008
1.84	.013	.012	.010	.009	.007
1.85	.013	.012	.010	.009	.007
1.86	.012	.011	.010	.008	.007
1.87	.012	.011	.010	.008	.007
1.88	.012	.011	.010	.008	.007
1.89	.012	.011	.009	.008	.007
1.90	.012	.011	.009	.008	.007
1.91	.012	.011	.009	.008	.007
1.92	.011	.010	.009	.007	.006
1.93	.011	.010	.009	.007	.006
1.94	.011	.009	.008	.007	.006
1.95	.011	.009	.008	.007	.006
1.96	.011	.009	.008	.007	.006
1.97	.010	.009	.008	.007	.006
1.98	.010	.009	.008	.007	.006
1.99	.010	.009	.008	.007	.006
2.00	.010	.009	.008	.007	.006
2.01	.009	.008	.007	.006	.005
2.02	.009	.008	.007	.006	.005
2.03	.009	.008	.007	.006	.005
2.04	.009	.008	.007	.006	.005
2.05	.009	.008	.007	.006	.005
2.06	.009	.008	.007	.006	.005
2.07	.009	.008	.007	.006	.005
2.08	.008	.007	.006	.006	.005
2.09	.008	.007	.006	.006	.005
2.10	.008	.007	.006	.006	.005
2.11	.008	.007	.006	.006	.005
2.12	.008	.007	.006	.005	.004
2.13	.008	.007	.006	.005	.004
2.14	.008	.007	.006	.005	.004
2.15	.008	.007	.006	.005	.004
2.16	.007	.006	.006	.005	.004
2.17	.007	.006	.006	.005	.004
2.18	.007	.006	.006	.005	.004
2.19	.007	.006	.006	.005	.004
2.20	.007	.006	.005	.004	.004
2.21	.007	.006	.005	.004	.004
2.22	.007	.006	.005	.004	.004
2.23	.007	.006	.005	.004	.004
2.24	.007	.006	.005	.004	.004
2.25	.006	.005	.005	.004	.003

TABLE OF INSURANCE CHARGES

ENTRY RATIO	EXPECTED LOSS GROUPS				
	9	8	7	6	5
2.26	.006	.005	.005	.004	.003
2.27	.006	.005	.005	.004	.003
2.28	.006	.005	.005	.004	.003
2.29	.006	.005	.005	.004	.003
2.30	.006	.005	.005	.004	.003
2.31	.005	.005	.004	.004	.003
2.32	.005	.005	.004	.004	.003
2.33	.005	.005	.004	.004	.003
2.34	.005	.005	.004	.004	.003
2.35	.005	.005	.004	.004	.003
2.36	.005	.005	.004	.004	.003
2.37	.005	.004	.004	.003	.003
2.38	.005	.004	.004	.003	.003
2.39	.005	.004	.004	.003	.003
2.40	.005	.004	.004	.003	.003
2.41	.005	.004	.004	.003	.003
2.42	.005	.004	.004	.003	.003
2.43	.005	.004	.004	.003	.003
2.44	.005	.004	.004	.003	.003
2.45	.004	.004	.003	.003	.002
2.46	.004	.004	.003	.003	.002
2.47	.004	.004	.003	.003	.002
2.48	.004	.004	.003	.003	.002
2.49	.004	.004	.003	.003	.002
2.50	.004	.004	.003	.003	.002
2.51	.004	.004	.003	.003	.002
2.52	.004	.004	.003	.003	.002
2.53	.004	.004	.003	.003	.002
2.54	.004	.003	.003	.002	.002
2.55	.004	.003	.003	.002	.002
2.56	.004	.003	.003	.002	.002
2.57	.004	.003	.003	.002	.002
2.58	.004	.003	.003	.002	.002
2.59	.004	.003	.003	.002	.002
2.60	.004	.003	.003	.002	.002
2.61	.004	.003	.003	.002	.002
2.62	.004	.003	.003	.002	.002
2.63	.004	.003	.003	.002	.002
2.64	.004	.003	.003	.002	.002
2.65	.004	.003	.003	.002	.002
2.66	.003	.003	.002	.002	.002
2.67	.003	.003	.002	.002	.002
2.68	.003	.003	.002	.002	.002
2.69	.003	.003	.002	.002	.002
2.70	.003	.003	.002	.002	.002
2.71	.003	.003	.002	.002	.002
2.72	.003	.003	.002	.002	.002
2.73	.003	.003	.002	.002	.002
2.74	.003	.003	.002	.002	.002
2.75	.003	.003	.002	.002	.002
2.76	.003	.003	.002	.002	.002
2.77	.003	.003	.002	.002	.002
2.78	.003	.003	.002	.002	.002
2.79	.003	.003	.002	.002	.002

TABLE OF INSURANCE CHARGES

EXPECTED LOSS GROUPS

ENTRY RATIO	9	8	7	6	5
2.80	.003	.003	.002	.002	.002
2.81	.003	.003	.002	.002	.002
2.82	.003	.003	.002	.002	.002
2.83	.003	.003	.002	.002	.002
2.84	.003	.003	.002	.002	.002
2.85	.003	.003	.002	.002	.002
2.86	.002	.002	.002	.002	.001
2.87	.002	.002	.002	.002	.001
2.88	.002	.002	.002	.002	.001
2.89	.002	.002	.002	.002	.001
2.90	.002	.002	.002	.002	.001
2.91	.002	.002	.002	.002	.001
2.92	.002	.002	.002	.002	.001
2.93	.002	.002	.002	.002	.001
2.94	.002	.002	.002	.002	.001
2.95	.002	.002	.002	.002	.001
2.96	.002	.002	.002	.002	.001
2.97	.002	.002	.002	.002	.001
2.98	.002	.002	.002	.002	.001
2.99	.002	.002	.002	.002	.001
3.00	.002	.002	.002	.002	.001

RATING OPTION V

Table of Compensation Expense Ratios—Excluding Taxes—Texas

Premium Intervals	Expense Ratio	Premium Intervals	Expense Ratio	Premium Intervals	Expense Ratio
0 — 5,029	.215	8,485 — 8,659	.181	28,986 — 31,111	.148
5,030 — 5,090	.214	8,660 — 8,842	.180	31,112 — 33,599	.147
5,091 — 5,153	.213	8,843 — 9,032	.179	33,600 — 36,521	.146
5,154 — 5,217	.212	9,033 — 9,230	.178	36,522 — 39,999	.145
5,218 — 5,283	.211	9,231 — 9,438	.177	40,000 — 44,210	.144
5,284 — 5,350	.210	9,439 — 9,655	.177	44,211 — 49,411	.143
5,351 — 5,419	.209	9,656 — 9,882	.176	49,412 — 56,000	.142
5,420 — 5,490	.208	9,883 — 10,120	.175	56,001 — 64,615	.141
5,491 — 5,562	.207	10,121 — 10,370	.174	64,616 — 76,363	.140
5,563 — 5,637	.206	10,371 — 10,632	.173	76,364 — 93,333	.139
5,638 — 5,714	.205	10,633 — 10,909	.172	93,334 — 102,857	.139
5,715 — 5,793	.204	10,910 — 11,200	.171	102,858 — 107,234	.138
5,794 — 5,874	.203	11,201 — 11,506	.170	107,235 — 111,999	.137
5,875 — 5,957	.202	11,507 — 11,830	.169	112,000 — 117,209	.136
5,958 — 6,043	.201	11,831 — 12,173	.168	117,210 — 122,928	.135
6,044 — 6,131	.200	12,174 — 12,537	.167	122,927 — 129,230	.134
6,132 — 6,222	.199	12,538 — 12,923	.166	129,231 — 136,216	.133
6,223 — 6,315	.198	12,924 — 13,333	.165	136,217 — 143,999	.132
6,316 — 6,412	.197	13,334 — 13,770	.164	144,000 — 152,727	.131
6,413 — 6,511	.197	13,771 — 14,237	.163	152,728 — 162,580	.130
6,512 — 6,614	.196	14,238 — 14,736	.162	162,581 — 173,793	.129
6,615 — 6,719	.195	14,737 — 15,272	.161	173,794 — 186,666	.128
6,720 — 6,829	.194	15,273 — 15,849	.160	186,667 — 201,599	.127
6,830 — 6,942	.193	15,850 — 16,470	.159	201,600 — 219,130	.126
6,943 — 7,058	.192	16,471 — 17,142	.158	219,131 — 239,999	.125
7,059 — 7,179	.191	17,143 — 17,872	.158	240,000 — 265,263	.124
7,180 — 7,304	.190	17,873 — 18,666	.157	265,264 — 296,470	.123
7,305 — 7,433	.189	18,667 — 19,534	.156	296,471 — 336,000	.122
7,434 — 7,567	.188	19,535 — 20,487	.155	336,001 — 387,692	.121
7,568 — 7,706	.187	20,488 — 21,538	.154	387,693 — 458,181	.120
7,707 — 7,850	.186	21,539 — 22,702	.153	458,182 — 528,421	.120
7,851 — 7,999	.185	22,703 — 23,999	.152	528,422 — 590,588	.119
8,000 — 8,155	.184	24,000 — 25,454	.151	590,589 — 669,333	.118
8,156 — 8,316	.183	25,455 — 27,096	.150	669,334 — 772,307	.117
8,317 — 8,484	.182	27,097 — 28,965	.149	772,308 — 912,727	.116

RATING OPTION V

Table of Compensation Expense Ratios—Excluding Taxes—Texas

(Continued)

Premium Intervals	Expense Ratio	Premium Intervals	Expense Ratio	Premium Intervals	Expense Ratio
912,728— 1,115,555	.115				
1,115,556— 1,434,285	.114				
1,434,286— 2,007,999	.113				
2,008,000— 3,346,666	.112				
3,346,667— 10,039,999	.111				
10,040,000— and over	.110				

TABLE OF CLASSIFICATIONS BY HAZARD GROUP

This Table is to be used in the determination of the excess loss premium factor. This factor is determined based on the selected loss limitation, and the hazard group assignment shown below for the classification producing the largest amount of estimated Workers Compensation standard premium for each state included in the plan. Refer to Part Four—Table F

Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group
0005	C	2172	D	3041	C	3643	C	4250	C	4716	C
0008	D	2211	E	3042	D	3647	D	4273	C	4717	A
0011	D	2220	C	3064	C	3648	B	4279	C	4720	C
0016	E	2260	E	3066	C	3681	B	4282	B	4740	E
0034	C	2286	B	3081	E	3685	B	4283	C	4743	E
0035	C	2288	B	3082	E	3719	G	4299	B	4751	E
0037	C	2361	C	3085	E	3724	F	4304	D	4766	G
0042	D	2380	C	3110	C	3726	G	4307	A	4777	G
0079	E	2501	C	3111	C	3805	C	4351	B	4800	F
0083	E	2503	B	3113	C	3807	B	4360	B	4801	F
0106	F	2532	A	3114	B	3808	D	4361	B	4802	F
0113	C	2534	B	3126	C	3821	D	4362	C	4803	F
0401	F	2560	A	3131	C	3822	D	4410	C	4804	F
0913	C	2576	C	3132	D	3823	D	4417	C	4805	F
0923	C	2578	C	3146	C	3824	D	4420	E	4806	F
1165	G	2581	B	3179	B	3830	D	4431	A	4807	F
1321	F	2583	C	3220	C	3865	A	4432	B	4808	F
1438	F	2587	B	3223	A	3881	C	4439	E	4809	F
1463	F	2670	A	3224	B	4000	F	4452	C	4810	F
1472	E	2683	B	3227	B	4021	E	4459	D	4811	F
1701	E	2688	B	3255	A	4024	E	4470	C	4812	E
1747	E	2702	G	3257	C	4034	E	4484	C	4813	E
1803	F	2705	E	3300	C	4036	E	4511	E	4814	E
1924	B	2710	F	3316	B	4038	A	4519	C	4815	E
2003	C	2719	E	3331	E	4045	E	4558	B	4816	E
2014	E	2731	E	3365	E	4062	C	4568	E	4817	E
2040	B	2790	B	3372	D	4101	C	4583	F	4818	E
2041	B	2802	D	3383	B	4112	C	4611	E	4819	E
2068	C	2835	A	3507	C	4114	C	4635	G	4820	E
2081	C	2881	B	3548	C	4130	C	4653	B	4821	E
2095	C	2923	B	3574	B	4150	A	4665	E	4822	E
2105	B	3004	E	3620	E	4206	E	4670	E	4823	E
2111	B	3022	B	3629	B	4207	E	4692	B	4902	B
2114	B	3027	E	3632	D	4239	E	4693	C	4923	C
2121	C	3028	C	3639	B	4243	C	4703	C	5022	F
2157	C	3040	E	3642	C	4244	C	4712	C	5040	G

TABLE OF CLASSIFICATIONS BY HAZARD GROUP

Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group
5041	G	6203	G	7230	E	8008	B	8387	D	9032	C
5057	G	6204	F	7309	G	8013	C	8391	D	9033	C
5070	G	6205	E	7313	G	8017	B	8601	D	9040	C
5102	F	6206	G	7317	G	8018	B	8606	G	9052	B
5160	F	6213	G	7327	G	8032	B	8607	D	9058	A
5183	E	6216	G	7350	F	8033	C	8709	G	9060	B
5190	F	6219	F	7360	E	8034	B	8726	G	9061	A
5191	D	6229	F	7380	D	8039	B	8742	E	9063	B
5192	C	6233	F	7382	C	8044	D	8748	D	9079	B
5200	E	6237	F	7390	C	8045	B	8752	B	9080	C
5203	F	6238	F	7405	G	8047	B	8754	D	9089	B
5213	F	6306	G	7418	G	8058	C	8755	E	9093	C
5220	E	6319	F	7421	G	8102	B	8803	E	9101	B
5348	E	6400	E	7422	G	8106	E	8809	E	9102	C
5403	F	6504	B	7423	E	8107	E	8810	C	9154	D
5437	E	6823	F	7502	F	8113	E	8820	D	9156	D
5443	C	6824	F	7515	G	8209	C	8828	C	9170	G
5462	E	6843	G	7520	C	8215	E	8829	C	9178	A
5474	F	6872	G	7538	G	8227	G	8831	C	9179	B
5479	E	6874	G	7539	F	8231	F	8832	C	9182	C
5491	E	7016	G	7580	E	8234	E	8833	C	9186	F
5506	G	7024	G	7590	D	8264	E	8837	C	9220	D
5536	E	7046	G	7600	E	8265	E	8838	C	9402	F
5538	E	7047	G	7602	E	8288	E	8858	B	9501	D
5551	G	7098	G	7610	D	8292	D	8868	B	9522	D
5606	F	7099	G	7704	G	8293	E	8901	E	9529	F
5701	E	7133	G	7720	E	8295	D	9014	C	9552	F
6003	E	7134	G	7855	E	8304	E	9015	C	9586	A
6045	E	7135	G	8002	C	8350	F	9016	C	9600	B
6202	G	7219	E	8006	C	8385	E	9019	E	9620	D

EXCESS LOSS PREMIUM FACTORS

<u>Per Accident Limitation</u>	<u>Hazard Groups</u>						
	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
\$ 25,000	0.292	0.329	0.352	0.373	0.398	0.432	0.466
30,000	0.270	0.307	0.330	0.352	0.378	0.414	0.451
35,000	0.251	0.287	0.312	0.334	0.361	0.398	0.438
40,000	0.235	0.271	0.295	0.318	0.346	0.383	0.426
50,000	0.210	0.243	0.268	0.291	0.319	0.358	0.404
75,000	0.168	0.197	0.222	0.243	0.272	0.312	0.363
100,000	0.142	0.168	0.192	0.212	0.240	0.279	0.333
125,000	0.124	0.148	0.171	0.190	0.217	0.255	0.311
150,000	0.111	0.133	0.156	0.174	0.200	0.237	0.293
175,000	0.101	0.122	0.144	0.161	0.186	0.222	0.279
200,000	0.093	0.112	0.134	0.150	0.175	0.210	0.266
225,000	0.086	0.104	0.126	0.141	0.165	0.199	0.256
250,000	0.080	0.098	0.119	0.134	0.158	0.191	0.247
275,000	0.075	0.092	0.113	0.127	0.150	0.183	0.239
300,000	0.071	0.087	0.107	0.121	0.144	0.176	0.232
325,000	0.067	0.082	0.102	0.116	0.138	0.170	0.225
350,000	0.064	0.078	0.098	0.111	0.133	0.164	0.219
375,000	0.061	0.075	0.094	0.107	0.128	0.159	0.213
400,000	0.058	0.071	0.090	0.103	0.124	0.154	0.208
425,000	0.055	0.068	0.087	0.099	0.120	0.149	0.203
450,000	0.053	0.066	0.084	0.096	0.116	0.145	0.199
475,000	0.051	0.063	0.081	0.093	0.113	0.141	0.194
500,000	0.049	0.061	0.079	0.090	0.109	0.138	0.190
600,000	0.043	0.054	0.070	0.080	0.099	0.125	0.176
700,000	0.039	0.048	0.064	0.073	0.090	0.115	0.164
800,000	0.036	0.044	0.059	0.068	0.084	0.107	0.155
900,000	0.033	0.041	0.055	0.063	0.078	0.100	0.146
1,000,000	0.031	0.038	0.052	0.059	0.073	0.094	0.139
2,000,000	0.020	0.024	0.033	0.037	0.047	0.062	0.096
3,000,000	0.016	0.019	0.026	0.029	0.036	0.048	0.077
4,000,000	0.013	0.016	0.022	0.025	0.030	0.041	0.066
5,000,000	0.011	0.014	0.020	0.022	0.027	0.036	0.058
6,000,000	0.010	0.012	0.017	0.019	0.023	0.031	0.052
7,000,000	0.009	0.011	0.015	0.017	0.021	0.028	0.047
8,000,000	0.008	0.010	0.014	0.016	0.019	0.026	0.043
9,000,000	0.007	0.009	0.013	0.014	0.017	0.024	0.040
10,000,000	0.007	0.009	0.012	0.013	0.016	0.022	0.037

If the selected loss limitation is between two of the amounts shown in the Per Accident Limitation column, the applicable Excess Loss Premium Factor shall be determined by linear interpolation to the nearest 0.001.

**UNITED STATES LONGSHORE AND HARBOR WORKERS' ACT
EXCESS LOSS PREMIUM FACTORS
IN ACCORDANCE WITH RETROSPECTIVE RATING OPTIONS I, II, III, IV, V**

<u>Per Accident Limitation</u>	<u>Hazard Groups</u>				
	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E, F & G</u>
\$ 25,000	0.352	0.373	0.398	0.432	0.466
30,000	0.330	0.352	0.378	0.414	0.451
35,000	0.312	0.334	0.361	0.398	0.438
40,000	0.295	0.318	0.346	0.383	0.426
50,000	0.268	0.291	0.319	0.358	0.404
75,000	0.222	0.243	0.272	0.312	0.363
100,000	0.192	0.212	0.240	0.279	0.333
125,000	0.171	0.190	0.217	0.255	0.311
150,000	0.156	0.174	0.200	0.237	0.293
175,000	0.144	0.161	0.186	0.222	0.279
200,000	0.134	0.150	0.175	0.210	0.266
225,000	0.126	0.141	0.165	0.199	0.256
250,000	0.119	0.134	0.158	0.191	0.247
275,000	0.113	0.127	0.150	0.183	0.239
300,000	0.107	0.121	0.144	0.176	0.232
325,000	0.102	0.116	0.138	0.170	0.225
350,000	0.098	0.111	0.133	0.164	0.219
375,000	0.094	0.107	0.128	0.159	0.213
400,000	0.090	0.103	0.124	0.154	0.208
425,000	0.087	0.099	0.120	0.149	0.203
450,000	0.084	0.096	0.116	0.145	0.199
475,000	0.081	0.093	0.113	0.141	0.194
500,000	0.079	0.090	0.109	0.138	0.190
600,000	0.070	0.080	0.099	0.125	0.176
700,000	0.064	0.073	0.090	0.115	0.164
800,000	0.059	0.068	0.084	0.107	0.155
900,000	0.055	0.063	0.078	0.100	0.146
1,000,000	0.052	0.059	0.073	0.094	0.139
2,000,000	0.033	0.037	0.047	0.062	0.096
3,000,000	0.026	0.029	0.036	0.048	0.077
4,000,000	0.022	0.025	0.030	0.041	0.066
5,000,000	0.020	0.022	0.027	0.036	0.058
6,000,000	0.017	0.019	0.023	0.031	0.052
7,000,000	0.015	0.017	0.021	0.028	0.047
8,000,000	0.014	0.016	0.019	0.026	0.043
9,000,000	0.013	0.014	0.017	0.024	0.040
10,000,000	0.012	0.013	0.016	0.022	0.037

If the selected loss limitation is between two of the amounts shown in the Per Accident Limitation column, the applicable United States Longshore and Harbor Workers' Act Excess Loss Premium Factor shall be determined by linear interpolation to the nearest 0.001.

TABLE OF STANDARD RATIOS AND FACTORS

1. Tax Multiplier

<u>Effective</u>	<u>Factor</u>
January 1, 1987	1.054
March 1, 1988	1.060
January 1, 1989	1.048
January 1, 1990	1.052
January 1, 1991	1.052

2. Loss Conversion Factor

<u>Effective</u>	<u>Factor</u>
January 1, 1987	1.107
March 1, 1988	1.100
January 1, 1989	1.106
January 1, 1990	1.108
January 1, 1991	1.108

3. Expected Loss Ratio

<u>Effective</u>	<u>Factor</u>
January 1, 1987	.757
March 1, 1988	.739
January 1, 1989	.742
January 1, 1990	.736
January 1, 1991	.736

This Index page contains a listing of Retrospective Premium Endorsements Included in this part of the Plan.

ENDORSEMENT	NUMBER
Rating Options I, II, III or IV—One Year Plan	
Texas Notes to Retrospective Premium Endorsement	
Texas Amendment to Retrospective Premium Endorsement	WC 42 05 01
Retrospective Premium Endorsement	WC 00 05 01
Rating Options I, II, III or IV—Three Year Plan	
Texas Notes to Retrospective Premium Endorsement	
Texas Amendment to Retrospective Premium Endorsement	WC 42 05 02
Retrospective Premium Endorsement	WC 00 05 02
Rating Option V—One Year Plan	
Texas Notes to Retrospective Premium Endorsement	
Texas Amendment to Retrospective Premium Endorsement	WC 42 05 03
Retrospective Premium Endorsement	WC 00 05 03
Rating Option V—Three Year Plan	
Texas Notes to Retrospective Premium Endorsement	
Texas Amendment to Retrospective Premium Endorsement	WC 42 05 04
Retrospective Premium Endorsement	WC 00 05 04
Rating Option V—Long-Term Construction Project	
Texas Notes to Retrospective Premium Endorsement	
Texas Amendment to Retrospective Premium Endorsement	WC 42 05 04
Retrospective Premium Endorsement	WC 00 05 05
Retrospective Premium Endorsement	
Aviation Exclusion	WC 00 05 08
Retrospective Premium Endorsement	
Non-Ratable Catastrophe Element or Surcharge	WC 00 05 10
Retrospective Premium Endorsement	
Short Form	WC 00 05 11
One Year Plan—Multiple Lines (Rating Option V)	
Texas Notes to Retrospective Premium Endorsement	
Texas Amendment to Retrospective Premium Endorsement	WC 42 05 12
Retrospective Premium Endorsement	WC 00 05 12
Three Year Plan—Multiple Lines (Rating Option V)	
Texas Notes to Retrospective Premium Endorsement	
Texas Amendment to Retrospective Premium Endorsement	WC 42 05 13
Retrospective Premium Endorsement	WC 00 05 13
Long-Term Construction Project—Multiple Lines (Rating Option V)	
Texas Notes to Retrospective Premium Endorsement	
Texas Amendment to Retrospective Premium Endorsement	WC 42 05 13
Retrospective Premium Endorsement	WC 00 05 14
★	
Retrospective Premium Endorsement Large Risk Alternative Rating Option	WC 42 05 16 ★
Texas Supplement to Retrospective Premium Endorsement	WC 42 05 17 ★

TEXAS
NOTES TO RETROSPECTIVE PREMIUM ENDORSEMENT
RATING OPTIONS I, II, III OR IV— ONE YEAR PLAN

1. This endorsement may be used for Options I, II, III and IV of the Retrospective Rating Plan. It is designed for a one year rating plan period.
2. Paragraph C.4. of the endorsement should be omitted by a company not using the non-stock adjustment factor.
3. Show the applicable Rating Option in Item 1 of the Schedule.
4. Identify by policy number any other policy to be combined with this policy for retrospective rating. Other policies should be endorsed with the Retrospective Premium Endorsement (Short Form) to show that they are subject to this endorsement.
5. Show the amount of the loss limitation, if applicable, or enter "none," "does not apply," or other appropriate text if a loss limitation was not elected. If the limitation applies in some but not all states, name, in Item 3 of the Schedule, the states where it applies.
6. The Table of Rating Values may be printed on the Schedule or printed separately. If printed on the Schedule, Item 4 of the Schedule should be omitted.
7. The Schedule shows a Table of States that may be printed at the beginning or end of the Schedule or may be printed separately. If printed separately, an appropriate attachment clause should be included on the Schedule, such as: "This Schedule includes the attached Table of States." The display of information on the Table of States may be rearranged by the company.
8. The TEXAS AMENDMENT TO THE RETROSPECTIVE PREMIUM ENDORSEMENT (form WC 42 05 01) shall be attached to the policy if Texas is shown in Item 3.A. of the Information Page of the policy or policies subject to the Retrospective Rating Plan.

**TEXAS AMENDMENT TO THE
RETROSPECTIVE PREMIUM ENDORSEMENT WC 00 05 01
RATING OPTIONS I, II, III, OR IV—ONE YEAR PLAN**

This endorsement changes the Retrospective Premium Endorsement attached to the policy. The change applies only to the premium charged because Texas is shown in Item 3.A. of the Information Page.

The Retrospective Premium Endorsement provisions are amended as follows:

A. Retrospective Premium Standard Elements

5. Taxes are a part of the premium we collect. Taxes are determined as a percentage of basic premium and converted losses. The percentage is called the tax multiplier. The tax multiplier is shown in the Schedule.

B. Retrospective Premium Elective Elements

2. The retrospective development element does not apply in Texas.

C. Retrospective Premium Formula

4. Non-stock adjustment factors do not apply in Texas.

Notes:

1. This endorsement shall be attached to the policy if Texas is shown in Item 3.A. of the Information Page of the policy or policies subject to the Retrospective Rating Plan.
2. The company may use its own attachment clause and method of execution.

**RETROSPECTIVE PREMIUM ENDORSEMENT
RATING OPTIONS I, II, III OR IV—ONE YEAR PLAN**

This endorsement is added to Part Five (Premium) because you chose to have the cost of the insurance rated retrospectively. You chose the one year Rating Option shown in the Schedule. This endorsement explains the rating plan and how the retrospective premium will be determined.

This endorsement applies in the states listed in the Schedule. It determines the retrospective premium for the insurance provided during the rating plan period by this policy and any policy listed in the Schedule. The rating plan period is the one year period beginning with the effective date of this endorsement.

The amount of retrospective premium depends on five standard elements and two elective elements:

A. Retrospective Premium Standard Elements

The five standard elements are explained here.

1. Standard premium is the premium we would charge during the rating plan period if you had not chosen retrospective premium rating, but with two exceptions. Standard premium does not include the expense constant charge or the premium discount credit.
2. Basic premium is less than standard premium. It is standard premium multiplied by a percentage called the basic premium factor. The basic premium factor varies depending on the Rating Option you chose, the total amount of standard premium, and the states where the insurance is provided. The basic premium factors are shown in the Tables of Rating Values that form a part of this endorsement.
3. Incurred losses are all amounts we pay or estimate we will pay for losses, interest on judgments, expenses to recover against third parties, and employers liability loss adjustment expenses.
4. Converted losses are larger than incurred losses. A converted loss is an incurred loss multiplied by a percentage called the loss conversion factor. Loss conversion factors vary by state. They are shown in the Tables of Rating Values that form a part of this endorsement.
5. Taxes are a part of the premium we collect. Taxes are determined as a percentage of basic premium and converted losses. The percentage is called the tax multiplier. It varies by state and by Federal and non-Federal classifications. The tax multipliers are shown in the Schedule.

B. Retrospective Premium Elective Elements

Two other elements are included in retrospective premium if you elected to include them. They are the excess loss premium for the loss limitation, and the retrospective development premium. They are explained here.

1. The election of a loss limitation means that the amount of incurred loss to be included in the retrospective premium is limited to an amount called the loss limitation. The loss limitation applies separately to each person who sustains bodily injury by disease and separately to all bodily injury arising out of any one accident.

The charge for this loss limitation is called the excess loss premium. Excess loss premium is a percentage of standard premium multiplied by the loss conversion factor. The percentage is called the excess loss premium factor. Taxes are added to excess loss premium just as they are for other elements of retrospective premium.

Excess loss premium factors vary by state, by classification, and by the amount of the loss limitation. If you chose this elective element, the loss conversion factor, the loss limitation, the excess loss premium factors, and the states where they apply are shown in the Schedule.

2. The retrospective development element is used to help stabilize premium adjustments. The premium for this element is charged with the first three calculations of retrospective premium, and is called the retrospective development premium. It is a percentage of standard premium multiplied by the loss conversion factor. The percentage of standard premium is called the retrospective development factor. Taxes are added to retrospective development premium just as they are for other elements of retrospective premium.

Retrospective development factors vary by state, by electing a loss limitation, and by first, second, and third calculations of retrospective premium. If you chose this elective element, the retrospective development factors are shown in the Schedule.

C. Retrospective Premium Formula

Insurance policies listed in the Schedule will be combined with this policy to calculate the retrospective premium. If the policies provide insurance for more than one insured, the retrospective premium will be determined for all insureds combined, not separately for each insured.

1. Retrospective premium is the sum of basic premium, converted losses, and taxes, plus the excess loss premium and retrospective development premium elective elements if you chose them.
2. The retrospective premium will not be less than the minimum retrospective premium. The retrospective premium will not be more than the maximum retrospective premium. The minimum and maximum retrospective premiums vary by state, by the Rating Option you chose, and by the amount of standard premium. The minimum and maximum retrospective premiums may be determined from the Tables of Rating Values that form a part of this endorsement.
3. If this endorsement applies to more than one policy or state, the standard premium, minimum premium, and maximum premium will be the sum of the standard premium, minimum premiums, and maximum premiums, respectively, for each policy and state.
4. The retrospective premium, including the minimum retrospective premium and the maximum retrospective premium, will be increased by a percentage called the non-stock adjustment factor. This factor varies by state and amount of standard premium. The non-stock adjustment factors may be determined from the Tables of Rating Values that form a part of this endorsement.

D. Premium Calculations and Payments

1. We will calculate the retrospective premium using all loss information we have as of a date six months after the rating plan period ends and annually thereafter. We will have the calculation verified by the appropriate rate service organization at your request.

We may make a special valuation of the retrospective premium as of any date that you are declared bankrupt or insolvent, make an assignment for the benefit of creditors, are involved in reorganization, receivership, or liquidation, or dispose of all your interest in work covered by the insurance. You will pay the amount due us if the retrospective premium is more than the total standard premium as of the special valuation date.

2. After a calculation of retrospective premium, you and we may agree that it is the final calculation. No other calculation will be made unless there is clerical error in the final calculation.
3. After each calculation of retrospective premium, you will promptly pay the amount due us, or we will refund the amount due you. Each insured is responsible for the payment of all standard premium and retrospective premium calculated under this endorsement.

E. Work In Other States

If any of the policies provide insurance in a state not listed in the Table of States, and if you begin work in that state during the rating plan period, this endorsement will apply to that insurance if this rating plan applies in that state on an interstate basis. The retrospective premium standard elements, and the elective elements you chose, will be determined by our manuals for that state, and added to the Schedule by endorsement.

F. Cancellation

1. If any insurance subject to this endorsement is canceled, the effective date of cancellation will become the end of the rating plan period for all insurance subject to this endorsement unless we agree with you, by endorsement, to continue the rating plan period.
2. If we cancel for nonpayment of premium, the maximum retrospective premium will be based on the standard premium for the rating plan period, increased pro rata to 365 days.
3. If you cancel, the standard premium for the rating plan period will be increased by our short rate table and procedure. This short rate premium will be the minimum retrospective premium and will be used to determine the basic premium.

The short rate premium will be used to determine the excess loss premium and retrospective development premium if you chose these elective elements.

The maximum retrospective premium will be based on the standard premium for the rating plan period, increased pro rata to 365 days.

4. Section F.3. will not apply if you cancel because:
 - a. all work covered by the insurance is completed;
 - b. all interest in the business covered by the insurance is sold; or,
 - c. you retire from all business covered by the insurance.

Schedule

1. Retrospective Rating Option _____.
2. Other policies subject to this Retrospective Premium Endorsement: _____

3. Loss limitation: \$ _____
4. Tables of Rating Values listed in the Table of States are attached to and are part of this Retrospective Premium Endorsement.

TABLE OF STATES

State	Applicable Table of Rating Values	Excess Loss Premium Factors		Tax Multiplier		Retrospective Development Factors		
		State (Other than "F" Classes)	Federal ("F" Classes Only)	State (Other than "F" Classes)	Federal ("F" Classes Only)	1st	2nd	3rd

TEXAS
NOTES TO RETROSPECTIVE PREMIUM ENDORSEMENT
RATING OPTIONS I, II, III OR IV—THREE YEAR PLAN

1. This endorsement may be used for Options I, II, III and IV of the Retrospective Rating Plan. It is designed for a three year rating plan period.
2. Paragraph C.4. of the endorsement should be omitted by a company not using the non-stock adjustment factor.
3. Show the applicable Rating Option in Item 1 of the Schedule.
4. Identify by policy number any other policy to be combined with this policy for retrospective rating. Other policies should be endorsed with the Retrospective Premium Endorsement (Short Form) to show that they are subject to this endorsement.
5. Show the amount of the loss limitation, if applicable, or enter "none," "does not apply," or other appropriate text if a loss limitation was not elected. If the limitation applies in some but not all states, name, in Item 3 of the Schedule, the states where it applies.
6. The Table of Rating Values may be printed on the Schedule or printed separately. If printed on the Schedule, Item 4 of the Schedule should be omitted.
7. The Schedule shows a Table of States that may be printed at the beginning or end of the Schedule or may be printed separately. If printed separately, an appropriate attachment clause should be included on the Schedule, such as: "This Schedule includes the attached Table of States." The display of information on the Table of States may be rearranged by the company.
8. The TEXAS AMENDMENT TO THE RETROSPECTIVE PREMIUM ENDORSEMENT (form WC 42 05 02) shall be attached to the policy if Texas is shown in Item 3.A. of the Information Page of the policy or policies subject to the Retrospective Rating Plan.

TEXAS AMENDMENT TO THE
RETROSPECTIVE PREMIUM ENDORSEMENT WC 00 05 02
RATING OPTIONS I, II, III OR IV—THREE YEAR PLAN

This endorsement changes the Retrospective Premium Endorsement attached to the policy. The change applies only to the premium charged because Texas is shown in Item 3.A. of the Information Page.

The Retrospective Premium Endorsement provisions are amended as follows:

A. Retrospective Premium Standard Elements

5. Taxes are a part of the premium we collect. Taxes are determined as a percentage of basic premium and converted losses. The percentage is called a tax multiplier. The tax multiplier is shown in the Schedule. The tax multiplier may change during the rating plan period. Changes will be shown by endorsement.

B. Retrospective Premium Elective Elements

2. The retrospective development element does not apply in Texas.

C. Retrospective Premium Formula

4. Non-stock adjustment factors do not apply in Texas.

D. Premium Calculations and Payments

1. We will calculate the retrospective premium using all loss information we have as of a date six months after the rating plan period ends and annually thereafter. We will have the calculation verified by the appropriate rate service organization at your request.

We may make a special valuation of the retrospective premium as of any date that you are declared bankrupt or insolvent, make an assignment for the benefit of creditors, are involved in reorganization, receivership, or liquidation, or dispose of all your interest in work covered by the insurance. You will pay the amount due us if the retrospective premium is more than the total standard premium as of the special valuation date.

We will make interim calculations of retrospective premium for the first year and the first two years of the rating plan period unless we and you agree not to make interim calculations. We will use all loss information we have as of a date six months after the end of each of these periods.

Notes:

1. This endorsement shall be attached to the policy if Texas is shown in Item 3.A. of the Information Page of the policy or policies subject to the Retrospective Rating Plan.
2. The company may use its own attachment clause and method of execution.

**RETROSPECTIVE PREMIUM ENDORSEMENT
RATING OPTIONS I, II, III OR IV—THREE YEAR PLAN**

This endorsement is added to Part Five (Premium) because you chose to have the cost of the insurance rated retrospectively. You chose the three year Rating Option shown in the Schedule. This endorsement explains the rating plan and how the retrospective premium will be determined.

This endorsement applies in the states listed in the Schedule. It determines the retrospective premium for the insurance provided during the rating plan period by this policy, any policy listed in the Schedule, and the renewals of each. The rating plan period is the three year period beginning with the effective date of this endorsement.

The amount of retrospective premium depends on five standard elements and two elective elements.

A. Retrospective Premium Standard Elements

The five standard elements are explained here.

1. Standard premium is the premium we would charge during the rating plan period if you had not chosen retrospective premium rating, but with two exceptions. Standard premium does not include the expense constant charge or the premium discount credit.
2. Basic premium is less than standard premium. It is standard premium multiplied by a percentage called the basic premium factor. The basic premium factor varies depending on the Rating Option you chose, the total amount of standard premium, and the states where the insurance is provided. The basic premium factors are shown in the Tables of Rating Values that form a part of this endorsement.
3. Incurred losses are all amounts we pay or estimate we will pay for losses, interest on judgments, expenses to recover against third parties, and employers liability loss adjustment expenses.
4. Converted losses are larger than incurred losses. A converted loss is an incurred loss multiplied by a percentage called the loss conversion factor. Loss conversion factors vary by state. They are shown in the Tables of Rating Values that form a part of this endorsement.
5. Taxes are a part of the premium we collect. Taxes are determined as a percentage of basic premium and converted losses. The percentage is called the tax multiplier. It varies by state and by Federal and non-Federal classifications. The tax multipliers are shown in the Schedule. The tax multipliers may change during the rating plan period. Changes will be shown by endorsement.

B. Retrospective Premium Elective Elements

Two other elements are included in retrospective premium if you elected to include them. They are the excess loss premium for the loss limitation, and the retrospective development premium. They are explained here.

1. The election of a loss limitation means that the amount of incurred loss to be included in the retrospective premium is limited to an amount called the loss limitation. The loss limitation applies separately to each person who sustains bodily injury by disease and separately to all bodily injury arising out of any one accident.

The charge for this loss limitation is called the excess loss premium. Excess loss premium is a percentage of standard premium multiplied by the loss conversion factor. The percentage is called the excess loss premium factor. Taxes are added to excess loss premium just as they are for other elements of retrospective premium.

Excess loss premium factors vary by state, by classification, and by the amount of the loss limitation. If you chose this elective element, the loss conversion factor, the loss limitation, the excess loss premium factors, and the states where they apply are shown in the Schedule. Excess loss premium factors may change during the rating plan period. Changes will be shown by endorsement.

2. The retrospective development element is used to help stabilize premium adjustments. The premium for this element is charged with the first three calculations of retrospective premium, and is called the retrospective development premium. It is a percentage of standard premium multiplied by the loss conversion factor. The percentage of standard premium is called the retrospective development factor. Taxes are added to retrospective development premium just as they are for other elements of retrospective premium.

Retrospective development factors vary by state, by electing a loss limitation, and by first, second, and third calculations of retrospective premium. If you chose this elective element, the retrospective development factors are shown in the Schedule.

C. Retrospective Premium Formula

Insurance policies listed in the Schedule, this policy, and the renewals of each during the rating plan period, will be combined to calculate the retrospective premium. If the policies provide insurance for more than one insured, the retrospective premium will be determined for all insureds combined, not separately for each insured.

1. Retrospective premium is the sum of basic premium, converted losses, and taxes, plus the excess loss premium and retrospective development premium elective elements if you chose them.
2. The retrospective premium will not be less than the minimum retrospective premium. The retrospective premium will not be more than the maximum retrospective premium. The minimum and maximum retrospective premiums vary by state, by the Rating Option you chose, and by the amount of standard premium. The minimum and maximum retrospective premiums may be determined from the Tables of Rating Values that form a part of this endorsement.
3. If this endorsement applies to more than one policy or state, the standard premium, minimum premium, and maximum premium will be the sum of the standard premiums, minimum premiums, and maximum premiums, respectively, for each policy and state.
4. The retrospective premium, including the minimum retrospective premium and the maximum retrospective premium, will be increased by a percentage called the non-stock adjustment factor. This factor varies by state and amount of standard premium. The non-stock adjustment factors may be determined from the Tables of Rating Values that form a part of this endorsement.

D. Premium Calculations and Payments

1. We will calculate the retrospective premium using all loss information we have as of a date six months after the rating plan period ends and annually thereafter. We will have the calculation verified by the appropriate rate service organization at your request.

We may make a special valuation of the retrospective premium as of any date that you are declared bankrupt or insolvent, make an assignment for the benefit of creditors, are involved in reorganization, receivership, or liquidation, or dispose of all your interest in work covered by the insurance. You will pay the amount due us if the retrospective premium is more than the total standard premium as of the special valuation date.

We may make interim calculations of retrospective premium for the first year and the first two years of the rating plan period. We will use all loss information we have as of a date six months after the end of each of these periods.

2. After a calculation of retrospective premium, you and we may agree that it is the final calculation. No other calculation will be made unless there is clerical error in the final calculation.
3. After each calculation of retrospective premium, you will pay promptly the amount due us, or we will refund the amount due you. Each insured is responsible for the payment of all standard premium and retrospective premium calculated under this endorsement.

E. Work In Other States

If any of the policies provide insurance in a state not listed in the Table of States, and if you begin work in that state during the rating plan period, this endorsement will apply to that insurance if this rating plan applies in that state on an interstate basis. The retrospective premium standard elements, and the elective elements you chose, will be determined by our manuals for that state, and added to the Schedule by endorsement.

F. Cancellation and Nonrenewal

1. If any insurance subject to this endorsement is canceled or is not renewed, the effective date of cancellation or nonrenewal will become the end of the rating plan period for all insurance subject to this endorsement unless we agree with you, by endorsement, to continue the rating plan period.
2. If we cancel or do not renew because of nonpayment of premium, the maximum retrospective premium will be based on the standard premium for the rating plan period, increased pro rata to three years (1095 days).
3. If you cancel or do not renew, the standard premium for the rating plan period will be increased by our short rate table and procedure. This short rate premium will be the minimum retrospective premium and will be used to determine the basic premium.

The short rate premium will be used to determine the excess loss premium and retrospective development premium if you chose these elective elements.

The maximum retrospective premium will be based on the standard premium for the rating plan period, increased pro rata to three years (1095 days).

4. Section F.3. will not apply if you cancel or do not renew because:
 - a. all work covered by the insurance is completed;
 - b. all interest in the business covered by the insurance is sold; or,
 - c. you retire from all business covered by the insurance.

Schedule

1. Retrospective Rating Option_____.
2. Other policies subject to this Retrospective Premium Endorsement:_____
3. Loss limitation: \$
4. Tables of Rating Values listed in the Table of States are attached to and are part of this Retrospective Premium Endorsement.

TABLE OF STATES

State	Applicable Table of Rating Values	Excess Loss Premium Factors		Tax Multiplier		Retrospective Development Factors		
		State (Other than "F" Classes)	Federal ("F" Classes Only)	State (Other than "F" Classes)	Federal ("F" Classes Only)	1st	2nd	3rd

TEXAS
NOTES TO RETROSPECTIVE PREMIUM ENDORSEMENT
RATING OPTION V—ONE YEAR PLAN

1. This endorsement is to be used for Rating Option V of the Retrospective Rating Plan. It is designed for a one year rating plan period.
2. Identify by policy number any other policy to be combined with this policy for retrospective rating. Other policies should be endorsed with Retrospective Premium Endorsement (Short Form) to show that they are subject to this endorsement.
3. Show the amount of the loss limitation, if applicable, in Item 2 of the Schedule. If a loss limitation was not elected, enter "none," "does not apply," or other appropriate text. If the limitation applies in some but not all states, name the states where it applies.
4. Use Item 3 of the Schedule to show the loss conversion factor, minimum retrospective premium factor, and the maximum retrospective premium factor.
5. Use Item 4 to show basic premium factors for 50%, 100%, and 150% of estimated standard premium. Additional columns may be added to show the basic premium factor for other percentages of estimated standard premium. Additional lines may be added to show basic premium factors for other states as required or desired. Should additional lines be added, relocate Item 5 and the Table of States in accordance with note 6 below.
6. The Table of States may be printed at the beginning or end of the Schedule or printed separately. If printed separately, an appropriate attachment clause should be included on the Schedule, such as: "This Schedule includes the attached Table of States." The display of information on the Table of States may be rearranged by the company.
7. The TEXAS AMENDMENT TO THE RETROSPECTIVE PREMIUM ENDORSEMENT (form WC 42 05 03) shall be attached to the policy if Texas is shown in Item 3.A. of the Information Page of the policy or policies subject to the Retrospective Rating Plan.

TEXAS AMENDMENT TO THE
RETROSPECTIVE PREMIUM ENDORSEMENT WC 00 05 03
RATING OPTION V—ONE YEAR PLAN

This endorsement changes the Retrospective Premium Endorsement attached to the policy. The change applies only to the premium charged because Texas is shown in item 3.A. of the Information Page.

The Retrospective Premium Endorsement provisions are amended as follows:

A. Retrospective Premium Standard Elements

5. Taxes are a part of the premium we collect. Taxes are determined as a percentage of basic premium and converted losses. The percentage is called the tax multiplier. The tax multiplier is shown in the Schedule.

B. Retrospective Premium Elective Elements

2. The retrospective development element does not apply in Texas.

Notes:

1. This endorsement shall be attached to the policy if Texas is shown in Item 3.A. of the Information Page of the policy or policies subject to the Retrospective Rating Plan.
2. The company may use its own attachment clause and method of execution.

**RETROSPECTIVE PREMIUM ENDORSEMENT
RATING OPTION V—ONE YEAR PLAN**

This endorsement is added to Part Five (Premium) because you chose to have the cost of the insurance rated retrospectively by Rating Option V. This endorsement explains the rating plan and how the retrospective premium will be determined.

This endorsement applies in the states listed in the Schedule. It determines the retrospective premium for the insurance provided during the rating plan period by this policy and any policy listed in the Schedule. The rating plan period is the one year period beginning with the effective date of this endorsement.

The amount of retrospective premium depends on five standard elements and two elective elements.

A. Retrospective Premium Standard Elements

The five standard elements are explained here.

1. Standard premium is the premium we would charge during the rating plan period if you had not chosen retrospective premium rating, but with two exceptions. Standard premium does not include the expense constant charge or the premium discount credit.
2. Basic premium is less than standard premium. It is standard premium multiplied by a percentage called the basic premium factor. The basic premium factor varies depending on the total amount of standard premium. The Schedule shows a range of basic premium factors for differing amounts of estimated standard premium. The actual basic premium factor will be determined after the standard premium is determined. If earned standard premium is not within the range of the estimated standard premiums shown in the Schedule, the basic premium will be recalculated.
3. Incurred losses are all amounts we pay or estimate we will pay for losses, interest on judgments, expenses to recover against third parties, and employers liability loss adjustment expenses.
4. A converted loss is an incurred loss multiplied by a percentage called the loss conversion factor. The loss conversion factor is shown in the Schedule.
5. Taxes are a part of the premium we collect. Taxes are determined as a percentage of basic premium and converted losses. The percentage is called the tax multiplier. It varies by state and by Federal and non-Federal classifications. The tax multipliers are shown in the Schedule.

B. Retrospective Premium Elective Elements

Two other elements are included in retrospective premium if you elected to include them. They are the excess loss premium for the loss limitation, and the retrospective development premium. They are explained here.

1. The election of a loss limitation means that the amount of incurred loss to be included in the retrospective premium is limited to an amount called the loss limitation. The loss limitation applies separately to each person who sustains bodily injury by disease and separately to all bodily injury arising out of any one accident.

The charge for this loss limitation is called the excess loss premium. Excess loss premium is a percentage of standard premium multiplied by the loss conversion factor. The percentage is called the excess loss premium factor. Taxes are added to excess loss premium just as they are for other elements of retrospective premium.

Excess loss premium factors vary by state, by classification, and by the amount of the loss limitation. If you chose this elective element, the loss conversion factor, the loss limitation, the excess loss premium factors, and the states where they apply are shown in the Schedule.

2. The retrospective development element is used to help stabilize premium adjustments. The premium for this element is charged with the first three calculations of retrospective premium, and is called the retrospective development premium. It is a percentage of standard premium multiplied by the loss conversion factor. The percentage of standard premium is called the retrospective development factor. Taxes are added to retrospective development premium just as they are for other elements of retrospective premium.

Retrospective development factors vary by state, by electing a loss limitation, and by first, second, and third calculations of retrospective premium. If you chose this elective element, the retrospective development factors are shown in the Schedule.

C. Retrospective Premium Formula

Insurance policies listed in the Schedule will be combined with this policy to calculate the retrospective premium. If the policies provide insurance for more than one insured, the retrospective premium will be determined for all insureds combined, not separately for each insured.

1. Retrospective premium is the sum of basic premium, converted losses, and taxes, plus the excess loss premium and retrospective development premium elective elements if you chose them.
2. The retrospective premium will not be less than the minimum nor more than the maximum retrospective premium. The minimum and maximum retrospective premiums are determined by applying the minimum and maximum factors shown in the Schedule to the standard premium.
3. If this endorsement applies to more than one policy or state, the standard premium will be the sum of the standard premiums for each policy and state.

D. Premium Calculations and Payments

1. We will calculate the retrospective premium using all loss information we have as of a date six months after the rating plan period ends and annually thereafter. We will have the calculation verified by the appropriate rate service organization at your request.

We may make a special valuation of the retrospective premium as of any date that you are declared bankrupt or insolvent, make an assignment for the benefit of creditors, are involved in reorganization, receivership, or liquidation, or dispose of all your interest in work covered by the insurance. You will pay the amount due us if the retrospective premium is more than the total standard premium as of the special valuation date.

2. After a calculation of retrospective premium, you and we may agree that it is the final calculation. No other calculation will be made unless there is clerical error in the final calculation.
3. After each calculation of retrospective premium, you will pay promptly the amount due us, or we will refund the amount due you. Each insured is responsible for the payment of all standard premium and retrospective premium calculated under this endorsement.

E. Work In Other States

If any of the policies provide insurance in a state not listed in the Table of States, and if you begin work in that state during the rating plan period, this endorsement will apply to that insurance if this rating plan applies in that state on an interstate basis. The retrospective premium standard elements, and the elective elements you chose, will be determined by our manuals for that state, and added to the Schedule by endorsement.

F. Cancellation

1. If any insurance subject to this endorsement is canceled, the effective date of cancellation will become the end of the rating plan period for all insurance subject to this endorsement unless we agree with you, by endorsement, to continue the rating plan period.
2. If we cancel for nonpayment of premium, the maximum retrospective premium will be based on the standard premium for the rating plan period, increased pro rata to 365 days.
3. If you cancel, the standard premium for the rating plan period will be increased by our short rate table and procedure. This short rate premium will be the minimum retrospective premium and will be used to determine the basic premium.

The short rate premium will be used to determine the excess loss premium and retrospective development premium if you chose these elective elements.

The maximum retrospective premium will be based on the standard premium for the rating plan period, increased pro rata to 365 days.

4. Section F.3. will not apply if you cancel because:
 - a. all work covered by the insurance is completed;
 - b. all interest in the business covered by the insurance is sold; or,
 - c. you retire from all business covered by the insurance.

Schedule

1. Other policies subject to this Retrospective Premium Endorsement: _____

2. Loss limitation: \$

3. Loss conversion factor: _____
Minimum Retrospective Premium Factor _____
Maximum Retrospective Premium Factor _____

4. The basic premium factors shown here are based on estimates of standard premium. If the actual standard premium is within the range of estimated standard premiums shown here, the basic premium factor will be obtained by linear interpolation to the nearest one-tenth of 1%. If the actual standard premium is not within the range of estimated standard premiums, the basic premium factor will be recalculated.

	<u>50%</u>	<u>100%</u>	<u>150%</u>
Estimated standard premium:	\$ _____	\$ _____	\$ _____
Basic premium factor:	_____	_____	_____

5. The tax multipliers, excess loss premium factors, and retrospective development factors, and the states where they apply, are shown in the Table of States.

TABLE OF STATES

State	Excess Loss Premium Factors		Tax Multiplier		Retrospective Development Factors		
	State (Other than "F" Classes)	Federal ("F" Classes Only)	State (Other than "F" Classes)	Federal ("F" Classes Only)	1st	2nd	3rd

TEXAS
NOTES TO RETROSPECTIVE PREMIUM ENDORSEMENT
RATING OPTION V—THREE YEAR PLAN

1. This endorsement is to be used for Rating Option V of the Retrospective Rating Plan. It is designed for a three year rating plan period.
2. Identify by policy number any other policy to be combined with this policy for retrospective rating. Other policies should be endorsed with Retrospective Premium Endorsement (Short Form) to show that they are subject to this endorsement.
3. Show the amount of the loss limitation, if applicable, in Item 2 of the Schedule. If a loss limitation was not elected, enter "none," "does not apply," or other appropriate text. If the limitation applies in some but not all states, name the states where it applies.
4. Use Item 3 of the Schedule to show the loss conversion factor, minimum retrospective premium factor, and the maximum retrospective premium factor.
5. Use Item 4 to show basic premium factors for 50%, 100%, and 150% of estimated standard premium. Additional columns may be added to show the basic premium factor for other percentages of estimated standard premium. Additional lines may be added to show basic premium factors for other states as required or desired. Should additional lines be added, relocate Item 5 and the Table of States in accordance with note 6 below.
6. The Table of States may be printed at the beginning or end of the Schedule or printed separately. If printed separately, an appropriate attachment clause should be included on the Schedule, such as: "This Schedule includes the attached Table of States." The display of information on the Table of States may be rearranged by the company.
7. The **TEXAS AMENDMENT TO THE RETROSPECTIVE PREMIUM ENDORSEMENT** (form WC 42 05 04) shall be attached to the policy if Texas is shown in Item 3.A. of the Information Page of the policy or policies subject to the Retrospective Rating Plan.

TEXAS AMENDMENT TO THE
RETROSPECTIVE PREMIUM ENDORSEMENTS WC 00 05 04 AND WC 00 05 05
RATING OPTION V—THREE YEAR PLAN AND LONG-TERM CONSTRUCTION PROJECT

This endorsement changes the Retrospective Premium Endorsement attached to the policy. The change applies only to the premium charged because Texas is shown in Item 3.A. of the Information Page.

The Retrospective Premium Endorsement provisions are amended as follows:

A. Retrospective Premium Standard Elements

5. Taxes are a part of the premium we collect. Taxes are determined as a percentage of basic premium and converted losses. The percentage is called a tax multiplier. The tax multiplier is shown in the Schedule. The tax multiplier may change during the rating plan period. Changes will be shown by endorsement.

B. Retrospective Premium Elective Elements

2. The retrospective development element does not apply in Texas.

D. Premium Calculations and Payments

1. We will calculate the retrospective premium using all loss information we have as of a date six months after the rating plan period ends and annually thereafter. We will have the calculation verified by the appropriate rate service organization at your request.

We may make a special valuation of the retrospective premium as of any date that you are declared bankrupt or insolvent, make an assignment for the benefit of creditors, are involved in reorganization, receivership, or liquidation, or dispose of all your interest in work covered by the insurance. You will pay the amount due us if the retrospective premium is more than the total standard premium as of the special valuation date.

We will make interim calculations of retrospective premium for the first year of the rating plan period and annually thereafter, until the end of the rating plan period, unless we and you agree not to make interim calculations. We will use all loss information we have as of a date six months after the end of each of these periods.

Notes:

1. This endorsement shall be attached to the policy if Texas is shown in Item 3.A. of the Information Page of the policy or policies subject to the Retrospective Rating Plan.
2. The company may use its own attachment clause and method of execution.

**RETROSPECTIVE PREMIUM ENDORSEMENT
RATING OPTION V—THREE YEAR PLAN**

This endorsement is added to Part Five (Premium) because you chose to have the cost of the insurance rated retrospectively by Rating Option V. This endorsement explains the rating plan and how the retrospective premium will be determined.

This endorsement applies in the states listed in the Schedule. It determines the retrospective premium for the insurance provided during the rating plan period by this policy, any policy listed in the Schedule, and the renewals of each. The rating plan period is the three year period beginning with the effective date of this endorsement.

The amount of retrospective premium depends on five standard elements and two elective elements.

A. Retrospective Premium Standard Elements

The five standard elements are explained here.

1. Standard premium is the premium we would charge during the rating plan period if you had not chosen retrospective premium rating, but with two exceptions. Standard premium does not include the expense constant charge or the premium discount credit.
2. Basic premium is less than standard premium. It is standard premium multiplied by a percentage called the basic premium factor. The basic premium factor varies depending on the total amount of standard premium. The Schedule shows a range of basic premium factors for differing amounts of estimated standard premium. The actual basic premium factor will be determined after the standard premium is determined. If earned standard premium is not within the range of the estimated standard premiums shown in the Schedule, the basic premium will be recalculated.
3. Incurred losses are all amounts we pay or estimate we will pay for losses, interest on judgments, expenses to recover against third parties, and employers liability loss adjustment expenses.
4. A converted loss is an incurred loss multiplied by a percentage called the loss conversion factor. The loss conversion factor is shown in the Schedule.
5. Taxes are a part of the premium we collect. Taxes are determined as a percentage of basic premium and converted losses. The percentage is called the tax multiplier. It varies by state and by Federal and non-Federal classifications. The tax multipliers or an average tax multiplier are shown in the Schedule. Tax multipliers may change during the rating plan period. Changes will be shown by endorsement.

B. Retrospective Premium Elective Elements

Two other elements are included in retrospective premium if you elected to include them. They are the excess loss premium for the loss limitation, and the retrospective development premium. They are explained here.

1. The election of a loss limitation means that the amount of incurred loss to be included in the retrospective premium is limited to an amount called the loss limitation. The loss limitation applies separately to each person who sustains bodily injury by disease and separately to all bodily injury arising out of any one accident.

The charge for this loss limitation is called the excess loss premium. Excess loss premium is a percentage of standard premium multiplied by the loss conversion factor. The percentage is called the excess loss premium factor. Taxes are added to excess loss premium just as they are for other elements of retrospective premium.

Excess loss premium factors vary by state, by classification, and by the amount of the loss limitation. If you chose this elective element, the loss conversion factor, the loss limitation, the excess loss premium factors, and the states where they apply are shown in the Schedule. Excess loss premium factors may change during the policy period. Changes will be shown by endorsement.

2. The retrospective development element is used to help stabilize premium adjustments. The premium for this element is charged with the first three calculations of retrospective premium, and is called the retrospective development premium. It is a percentage of standard premium multiplied by the loss conversion factor. The percentage of standard premium is called the retrospective development factor. Taxes are added to retrospective development premium just as they are for other elements of retrospective premium.

Retrospective development factors vary by state, by electing a loss limitation, and by first, second, and third calculations of retrospective premium. If you chose this elective element, the retrospective development factors are shown in the Schedule.

C. Retrospective Premium Formula

Insurance policies listed in the Schedule will be combined with this policy to calculate the retrospective premium. If the policies provide insurance for more than one insured, the retrospective premium will be determined for all insureds combined, not separately for each insured.

1. Retrospective premium is the sum of basic premium, converted losses, and taxes, plus the excess loss premium and retrospective development premium elective elements if you chose them.
2. The retrospective premium will not be less than the minimum nor more than the maximum retrospective premium. The minimum and maximum retrospective premiums are determined by applying the minimum and maximum factors shown in the Schedule to the standard premium.
3. If this endorsement applies to more than one policy or state, the standard premium will be the sum of the standard premiums for each policy and state.

D. Premium Calculations and Payments

1. We will calculate the retrospective premium using all loss information we have as of a date six months after the rating plan period ends and annually thereafter. We will have the calculation verified by the appropriate rate service organization at your request.

We may make a special valuation of the retrospective premium as of any date that you are declared bankrupt or insolvent, make an assignment for the benefit of creditors, are involved in reorganization, receivership, or liquidation, or dispose of all your interest in work covered by the insurance. You will pay the amount due us if the retrospective premium is more than the total standard premium as of the special valuation date.

We may make interim calculations of retrospective premium for the first year and the first two years of the rating plan period. We will use all loss information we have as of a date six months after the end of each of these periods.

2. After a calculation of retrospective premium, you and we may agree that it is the final calculation. No other calculation will be made unless there is clerical error in the final calculation.
3. After each calculation of retrospective premium, you will pay promptly the amount due us, or we will refund the amount due you. Each insured is responsible for the payment of all standard premium and retrospective premium calculated under this endorsement.

E. Work In Other States

If any of the policies provide insurance in a state not listed in the Table of States, and if you begin work in that state during the rating plan period, this endorsement will apply to that insurance if this rating plan applies in that state on an interstate basis. The retrospective premium standard elements, and the elective elements you chose, will be determined by our manuals for that state, and added to the Schedule by endorsement.

F. Cancellation and Nonrenewal

1. If any insurance subject to this endorsement is canceled or is not renewed, the effective date of cancellation or nonrenewal will become the end of the rating plan period for all insurance subject to this endorsement unless we agree with you, by endorsement, to continue the rating plan period.
2. If we cancel or do not renew for nonpayment of premium, the maximum retrospective premium will be based on the standard premium for the rating plan period, increased pro rata to three years (1095 days).
3. If you cancel or do not renew, the standard premium for the rating plan period will be increased by our short rate table and procedure. This short rate premium will be the minimum retrospective premium and will be used to determine the basic premium.

The short rate premium will be used to determine the excess loss premium and retrospective development premium if you chose these elective elements.

The maximum retrospective premium will be based on the standard premium for the rating plan period, increased pro rata to three years (1095 days).

4. Section F.3. will not apply if you cancel or do not renew because:
 - a. all work covered by the insurance is completed;
 - b. all interest in the business covered by the insurance is sold; or,
 - c. you retire from all business covered by the insurance.

Schedule

1. Other policies subject to this Retrospective Premium Endorsement: _____

2. Loss limitation: \$ _____

3. Loss conversion factor: _____

Minimum Retrospective Premium Factor _____

Maximum Retrospective Premium Factor _____

4. The basic premium factors shown here are based on estimates of standard premium. If the actual standard premium is within the range of estimated standard premiums shown here, the basic premium factor will be obtained by linear interpolation to the nearest one-tenth of 1%. If the actual standard premium is not within the range of estimated standard premiums, the basic premium factor will be recalculated.

	<u>50%</u>	<u>100%</u>	<u>150%</u>
Estimated standard premium:	\$ _____	\$ _____	\$ _____
Basic premium factor:	_____	_____	_____

5. The tax multipliers, excess loss premium factors, and retrospective development factors, and the states where they apply, are shown in the Table of States.

TABLE OF STATES

State	Excess Loss Premium Factors		Tax Multiplier		Retrospective Development Factors		
	State (Other than "F" Classes)	Federal ("F" Classes Only)	State (Other than "F" Classes)	Federal ("F" Classes Only)	1st	2nd	3rd

TEXAS
NOTES TO RETROSPECTIVE PREMIUM ENDORSEMENT
RATING OPTION V—LONG-TERM CONSTRUCTION PROJECT

1. This endorsement is to be used for Rating Option V of the Retrospective Rating Plan. It is designed for a rating plan period equal to the duration of the long-term construction project described on the Information Page.
2. Identify by policy number any other policy to be combined with this policy for retrospective rating. Other policies should be endorsed with Retrospective Premium Endorsement (Short Form) to show that they are subject to this endorsement.
3. Show the amount of the loss limitation, if applicable, in Item 2 of the Schedule. If a loss limitation was not elected, enter "none," "does not apply," or other appropriate text. If the limitation applies in some but not all states, name the states where it applies.
4. Use Item 3 of the Schedule to show the loss conversion factor, minimum retrospective premium factor, and the maximum retrospective premium factor.
5. Use Item 4 to show basic premium factors for 50%, 100%, and 150% of estimated standard premium. Additional columns may be added to show the basic premium factor for other percentages of estimated standard premium. Additional lines may be added to show basic premium factors for other states as required or desired. Should additional lines be added, relocate Item 5 and the Table of States in accordance with note 6 below.
6. The Table of States may be printed at the beginning or end of the Schedule or printed separately. If printed separately, an appropriate attachment clause should be included on the Schedule, such as: "This Schedule includes the attached Table of States." The display of information on the Table of States may be rearranged by the company.
7. The TEXAS AMENDMENT TO THE RETROSPECTIVE PREMIUM ENDORSEMENT (form WC 42 05 04) shall be attached to the policy if Texas is shown in Item 3.A. of the Information Page of the policy or policies subject to the Retrospective Rating Plan. Refer to Rating Option V—Three Year Plan for form # WC 42 05 04.

**RETROSPECTIVE PREMIUM ENDORSEMENT
RATING OPTION V—LONG-TERM CONSTRUCTION PROJECT**

This endorsement is added to Part Five (Premium) because you chose to have the cost of the insurance rated retrospectively by Rating Option V. This endorsement explains the rating plan and how the retrospective premium will be determined.

This endorsement applies in the states listed in the Schedule. It determines the retrospective premium for the insurance provided during the rating plan period by this policy, any policy listed in the Schedule, and the renewals of each. The rating plan period is the duration of the construction project described on the Information Page, beginning with the effective date of this endorsement.

The amount of retrospective premium depends on five standard elements and two elective elements.

A. Retrospective Premium Standard Elements

The five standard elements are explained here.

1. Standard premium is the premium we would charge during the rating plan period if you had not chosen retrospective premium rating, but with two exceptions. Standard premium does not include the expense constant charge or the premium discount credit.
2. Basic premium is less than standard premium. It is standard premium multiplied by a percentage called the basic premium factor. The basic premium factor varies depending on the total amount of standard premium. The Schedule shows a range of basic premium factors for differing amounts of estimated standard premium. The actual basic premium factor will be determined after the standard premium is determined. If earned standard premium is not within the range of the estimated standard premiums shown in the Schedule, the basic premium will be recalculated.
3. Incurred losses are all amounts we pay or estimate we will pay for losses, interest on judgments, expenses to recover against third parties, and employers liability loss adjustment expenses.
4. A converted loss is an incurred loss multiplied by a percentage called the loss conversion factor. The loss conversion factor is shown in the Schedule.
5. Taxes are a part of the premium we collect. Taxes are determined as a percentage of basic premium and converted losses. The percentage is called the tax multiplier. It varies by state and by Federal and non-Federal classifications. The tax multipliers or an average tax multiplier are shown in the Schedule. Tax multipliers may change during the rating plan period. Changes will be shown by endorsement.

B. Retrospective Premium Elective Elements

Two other elements are included in retrospective premium if you elected to include them. They are the excess loss premium for the loss limitation, and the retrospective development premium. They are explained here.

1. The election of a loss limitation means that the amount of incurred loss to be included in the retrospective premium is limited to an amount called the loss limitation. The loss limitation applies separately to each person who sustains bodily injury by disease and separately to all bodily injury arising out of any one accident.

The charge for this loss limitation is called the excess loss premium. Excess loss premium is a percentage of standard premium multiplied by the loss conversion factor. The percentage is called the excess loss premium factor. Taxes are added to excess loss premium just as they are for other elements of retrospective premium.

Excess loss premium factors vary by state, by classification, and by the amount of the loss limitation. If you chose this elective element, the loss conversion factor, the loss limitation, the excess loss premium factors, and the states where they apply are shown in the Schedule. Excess loss premium factors may change during the policy period. Changes will be shown by endorsement.

2. The retrospective development element is used to help stabilize premium adjustments. The premium for this element is charged with the first three calculations of retrospective premium, and is called the retrospective development premium. It is a percentage of standard premium multiplied by the loss conversion factor. The percentage of standard premium is called the retrospective development factor. Taxes are added to retrospective development premium just as they are for other elements of retrospective premium.

Retrospective development factors vary by state, by electing a loss limitation, and by first, second, and third calculations of retrospective premium. If you chose this elective element, the retrospective development factors are shown in the Schedule.

C. Retrospective Premium Formula

Insurance policies listed in the Schedule will be combined with this policy to calculate the retrospective premium. If the policies provide insurance for more than one insured, the retrospective premium will be determined for all insureds combined, not separately for each insured.

1. Retrospective premium is the sum of basic premium, converted losses, and taxes, plus the excess loss premium and retrospective development premium elective elements if you chose them.
2. The retrospective premium will not be less than the minimum nor more than the maximum retrospective premium. The minimum and maximum retrospective premiums are determined by applying the minimum and maximum factors shown in the Schedule to the standard premium.
3. If this endorsement applies to more than one policy or state, the standard premium will be the sum of the standard premiums for each policy and state.

D. Premium Calculations and Payments

1. We will calculate the retrospective premium using all loss information we have as of a date six months after the rating plan period ends and annually thereafter. We will have the calculation verified by the appropriate rate service organization at your request.

We may make a special valuation of the retrospective premium as of any date that you are declared bankrupt or insolvent, make an assignment for the benefit of creditors, are involved in reorganization, receivership, or liquidation, or dispose of all your interest in work covered by the insurance. You will pay the amount due us if the retrospective premium is more than the total standard premium as of the special valuation date.

We may make interim calculations of retrospective premium for the first year and the first two years of the rating plan period. We will use all loss information we have as of a date six months after the end of each of these periods.

2. After a calculation of retrospective premium, you and we may agree that it is the final calculation. No other calculation will be made unless there is clerical error in the final calculation.
3. After each calculation of retrospective premium, you will pay promptly the amount due us, or we will refund the amount due you. Each insured is responsible for the payment of all standard premium and retrospective premium calculated under this endorsement.

E. Work In Other States

If any of the policies provide insurance in a state not listed in the Table of States, and if you begin work in that state during the rating plan period, this endorsement will apply to that insurance if this rating plan applies in that state on an interstate basis. The retrospective premium standard elements, and the elective elements you chose, will be determined by our manuals for that state, and added to the Schedule by endorsement.

F. Cancellation and Nonrenewal

1. If any insurance subject to this endorsement is canceled or is not renewed, the effective date of cancellation or nonrenewal will become the end of the rating plan period for all insurance subject to this endorsement unless we agree with you, by endorsement, to continue the rating plan period.
2. If we cancel or do not renew because of nonpayment of premium, the maximum retrospective premium will be based on the standard premium for the rating plan period plus the estimated standard premium from the end of the rating plan period to the estimated project completion date.
3. If you cancel or do not renew, the standard premium for the rating plan period will be increased by our short rate table and procedure. This short rate premium will be the minimum retrospective premium and will be used to determine the basic premium.

The short rate premium will be used to determine the excess loss premium and retrospective development premium if you chose these elective elements.

The maximum retrospective premium will be based on the standard premium for the rating plan period plus the estimated standard premium from the end of the rating plan period to the estimated project completion date.

Section F.3. will not apply if you cancel or do not renew because:

- a. all work covered by the insurance is completed;
- b. all interest in the business covered by the insurance is sold; or,
- c. you retire from all business covered by the insurance.

Schedule

1. Other policies subject to this Retrospective Premium Endorsement: _____

2. Loss limitation: \$ _____

3. Loss conversion factor: _____

Minimum Retrospective Premium Factor _____

Maximum Retrospective Premium Factor _____

4. The basic premium factors shown here are based on estimates of standard premium. If the actual standard premium is within the range of estimated standard premiums shown here, the basic premium factor will be obtained by linear interpolation to the nearest one-tenth of 1%. If the actual standard premium is not within the range of estimated standard premiums, the basic premium factor will be recalculated.

	<u>50%</u>	<u>100%</u>	<u>150%</u>
Estimated standard premium:	\$ _____	\$ _____	\$ _____
Basic premium factor:	_____	_____	_____

5. The tax multipliers, excess loss premium factors, and retrospective development factors, and the states where they apply, are shown in the Table of States.

TABLE OF STATES

State	Excess Loss Premium Factors		Tax Multiplier		Retrospective Development Factors		
	State (Other than "F" Classes)	Federal ("F" Classes Only)	State (Other than "F" Classes)	Federal ("F" Classes Only)	1st	2nd	3rd

**RETROSPECTIVE PREMIUM ENDORSEMENT
AVIATION EXCLUSION**

Premium and incurred losses arising out of an aviation classification listed in the Schedule are excluded from retrospective rating.

Schedule

Notes:

1. Use this endorsement if aviation exposures are not subject to retrospective rating.
2. List the applicable classifications in the Schedule.

**RETROSPECTIVE PREMIUM ENDORSEMENT
NON-RATABLE CATASTROPHE ELEMENT OR SURCHARGE**

This endorsement changes the Retrospective Premium Endorsement attached to the policy.

1. Standard premium excludes the portion of the premium that is determined by the application of a non-ratable catastrophe element in a rate or a non-ratable catastrophe surcharge required by our manuals. The classifications involving such premiums are listed in the Schedule.
2. Incurred losses do not include:
 - a. the cost in excess of the two most costly claims arising out of an accident involving two or more persons under a classification for which our manuals contain a non-ratable catastrophe element.
 - b. losses involving passenger employees, other than members of the flying crew, if the losses result from the crash of an aircraft described on the Aircraft Premium Endorsement.

Schedule

Notes:

1. Use this endorsement if the policy is retrospectively rated and covers operations or classifications that involve a non-ratable catastrophe element or surcharge. Examples include aircraft operations and explosives and ammunition manufacturing classifications. See the applicable Experience Rating Plan Manual.
2. Use the Schedule to list the classifications that affect this endorsement.

RETROSPECTIVE PREMIUM ENDORSEMENT
SHORT FORM

The premium for this policy will be determined by the Retrospective Premium Endorsement forming a part of policy number _____

Notes:

1. If the insured has more than one policy subject to the same retrospective rating Option, use this endorsement to identify the policy that carries the Retrospective Premium Endorsement.

Show that policy number in the space provided in this endorsement. Any other information necessary to identify that policy may be shown on this endorsement at the carrier's option.

2. If one year policies are issued with a rating plan period longer than one year, this Short Form Endorsement should identify the first policy issued during the rating plan period, because that policy is the only one to be endorsed with the three year or long-term Retrospective Premium Endorsement.

TEXAS
NOTES TO RETROSPECTIVE PREMIUM ENDORSEMENT
ONE YEAR PLAN—MULTIPLE LINES

1. This endorsement is designed for a one year rating plan period. This endorsement is to be used for the combination of two or more lines of insurance, however, it may be used for a single line of insurance. This endorsement is to be used for Rating Option V of the Retrospective Rating Plan.
2. If two or more policies are included under the retrospective rating, one policy shall carry this endorsement and the other or others shall be endorsed with Retrospective Premium Endorsement (Short Form).
3. Show the amount of the loss limitation, if applicable, in Items 5, 6, and 7 of the Schedule. If a loss limitation was not elected, enter "none", "does not apply" or other appropriate text. If the limitation applies in some states but not all states, name the states where it applies.
4. Use Item 10 of the Schedule to show basic premium factors for 50%, 100% and 150% of estimated standard premium. Additional columns may be added to show the basic premium factor for other percentages of estimated standard premium. Additional lines may be added to show basic premium factors for other states as required or desired.
5. The Table of States may be printed at the beginning or end of the Schedule or printed separately. If printed separately, an appropriate attachment clause should be included on the Schedule, such as: "This Schedule includes the attached Table of States." The display of information on the Table of States may be rearranged by the company.
6. The TEXAS AMENDMENT TO THE RETROSPECTIVE PREMIUM ENDORSEMENT (form WC 42 05 12) shall be attached to the policy if Texas is shown in the Declarations or Information Page of the policy or policies subject to the Retrospective Rating Plan.

TEXAS AMENDMENT TO THE
RETROSPECTIVE PREMIUM ENDORSEMENT WC 00 05 12
ONE YEAR PLAN—MULTIPLE LINES

This endorsement changes your Retrospective Premium Endorsement attached to the policy. The change applies only to the Texas retrospective premium charged because Texas is shown in the Declarations or Information Page of the policy or policies subject to this Plan.

The Retrospective Premium Endorsement provisions are amended in Texas as follows:

A. Retrospective Premium Standard Elements

5. Taxes are a part of the premium we collect. Taxes are determined as a percentage of basic premium and converted losses. The percentage is called the tax multiplier. It varies by state and by line of insurance. The tax multipliers are shown in the Schedule.

B. Retrospective Premium Elective Elements

- ★
2. The retrospective development element does not apply in Texas.

D. Premium Calculations and Payments

1. We will calculate the retrospective premium using all incurred losses we have as of a date six months after the rating plan period ends and annually thereafter. We will have the calculation verified by the rating organization or regulatory authority at your request.

We may make a special valuation of the retrospective premium as of any date that you are declared bankrupt or insolvent, make an assignment for the benefit of creditors, are involved in reorganization, receivership, or liquidation, or dispose of all your interest in work covered by the insurance. You will pay the amount due us if the retrospective premium is more than the total standard premium as of the special valuation date.

Schedule

3. The Plan does not apply to the premium for Personal Auto Coverage or Uninsured/Underinsured Motorists Coverage if afforded under the policies designated in paragraph 1.

Notes:

1. This endorsement shall be attached to the policy if Texas is shown in the Declarations or Information Page of the policy or policies subject to the Retrospective Rating Plan.
2. The company may use its own attachment clause and method of execution.

**RETROSPECTIVE PREMIUM ENDORSEMENT
ONE YEAR PLAN — MULTIPLE LINES**

This endorsement is issued because you chose to have the cost of the insurance rated retrospectively. This endorsement explains the rating plan and how the retrospective premium will be determined. For workers compensation and employers liability insurance, under Rating Option V, this endorsement refers to Part Five (Premium) of that policy.

This endorsement applies in the states listed in the Schedule. It determines the retrospective premium for the insurance provided during the rating plan period by this policy and any policy listed in the Schedule. The rating plan period is the one year period beginning with the effective date of this endorsement.

The final premium for the policies designated in the Schedule is the sum of:

1. the premium for the insurance subject to retrospective rating as shown in the Schedule and computed as explained in this endorsement and referred to as the retrospective premium, and
2. the premium for the insurance not subject to retrospective rating as shown in the Schedule and computed in accordance with the provisions of such policies other than this endorsement.

The amount of retrospective premium depends on five standard elements and two elective elements.

A. Retrospective Premium Standard Elements

The five standard elements are explained here.

1. Standard premium is the premium we would charge during the rating plan period for the insurance subject to retrospective rating if you had not chosen retrospective premium rating, but with exceptions. Standard premium does not include the expense constant charge, the premium discount credit or any other expense modification.
2. Basic premium is less than standard premium. It is standard premium multiplied by a percentage called the basic premium factor. The basic premium factor varies depending on the total amount of standard premium. The Schedule shows a range of basic premium factors for differing amounts of estimated standard premium. The actual basic premium factor will be determined after the standard premium is determined. If earned standard premium is not within the range of the estimated standard premiums shown in the Schedule, the basic premium will be recalculated.
3. Incurred losses are all amounts we pay or estimate we will pay for losses and the following expenses:
 - (a) premiums on bonds paid for by the company in accordance with the provisions of the policies, except that this will not apply for workers compensation, employers liability or auto physical damage insurance;
 - (b) interest payable in accordance with the provisions of the policy, except that this will not apply for auto physical damage insurance;
 - (c) allocated loss adjustment expenses, except that this will apply for auto liability, general liability and employers liability insurance only;
 - (d) expenses incurred in seeking recovery against a third party under the insurance subject to retrospective rating, except that this will apply for workers compensation and employers liability insurance only if recovery is obtained against the third party.
4. A converted loss is an incurred loss multiplied by a percentage called the loss conversion factor. The loss conversion factor is shown in the Schedule.
5. Taxes are a part of the premium we collect. Taxes are determined as a percentage of basic premium and converted losses. The percentage is called the tax multiplier. It varies by state and by line of insurance. For workers compensation and employers liability insurance, it varies by Federal and non-Federal classifications. The tax multipliers are shown in the Schedule.

B. Retrospective Premium Elective Elements

Two other elements are included in retrospective premium if you elected to include them. They are the excess loss premium for the loss limitation, and the retrospective development premium. They are explained here.

1. The election of a loss limitation means that the amounts of incurred loss to be included in the retrospective premium are limited to an amount called the loss limitation. For workers compensation and employers liability insurance, the loss limitation applies separately to each person who sustains bodily injury by disease and separately to all bodily injury arising out of any one accident. For other lines of insurance, the loss limitation applies separately to each accident or occurrence, either by line of insurance or to a combination of these lines of insurance, as shown in the Schedule.

★ The charge for this loss limitation is called the excess loss premium. Excess loss premium is a percentage of standard premium multiplied by the loss conversion factor. The percentage is called the excess loss premium factor. Taxes are added to excess loss premium just as they are for other elements of retrospective premium.

Excess loss premium factors vary by line of insurance and by the amount of the loss limitation. For workers compensation and employers liability insurance, these factors also vary by state and classification. If you chose this elective element, the loss conversion factor, the loss limitation, the excess loss premium factors, and the states where they apply are shown in the Schedule.

2. The retrospective development element is used to help stabilize premium adjustments. The premium for this element is charged with the first three calculations of retrospective premium for workers compensation and employers liability insurance, and the first four calculations for auto liability and general liability. This premium is called the retrospective development premium. It is a percentage of standard premium multiplied by the loss conversion factor. The percentage of standard premium is called the retrospective development factor. Taxes are added to retrospective development premium just as they are for other elements of retrospective premium.

For workers compensation and employers liability insurance, retrospective development factors vary by state, by electing a loss limitation, and by first, second, and third calculations of retrospective premium. For general liability and automobile liability insurance, retrospective development factors vary by first, second, third, and fourth calculations of retrospective premium. If you chose this elective element, the retrospective development factors are shown in the Schedule.

C. Retrospective Premium Formula

Insurance policies listed in the Schedule will be combined with this policy to calculate the retrospective premium. If the policies provide insurance for more than one insured, the retrospective premium will be determined for all insureds combined, not separately for each insured.

1. Retrospective premium is the sum of basic premium, converted losses, and taxes, plus the excess loss premium and retrospective development premium elective elements if you chose them.
2. The retrospective premium will not be less than the minimum nor more than the maximum retrospective premium. The minimum and maximum retrospective premiums are determined by applying the minimum and maximum premium factors shown in the Schedule to the standard premium.
3. If this endorsement applies to more than one policy or state, the standard premium will be the sum of the standard premiums for each policy and state.

D. Premium Calculations and Payments

1. We will calculate the retrospective premium using all incurred losses we have as of a date six months after the rating plan period ends and annually thereafter. With respect to workers compensation and employers liability insurance, we will have the calculation verified by the appropriate rate service organization at your request.

We may make a special valuation of the retrospective premium as of any date that you are declared bankrupt or insolvent, make an assignment for the benefit of creditors, are involved in reorganization, receivership, or liquidation, or dispose of all your interest in work covered by the insurance. You will pay the amount due us if the retrospective premium is more than the total standard premium as of the special valuation date.

2. After a calculation of retrospective premium, you and we may agree that it is the final calculation. No other calculation will be made unless there is clerical error in the final calculation.
3. After each calculation of retrospective premium, you will pay promptly the amount due us, or we will refund the amount due you. Each insured is responsible for the payment of all standard premium and retrospective premium calculated under this endorsement.

E. Work in Other States

If any of the policies provide insurance in a state not listed in the Table of States, and if you begin work in that state during the rating plan period, this endorsement will apply to that insurance if this rating plan applies in that state on an interstate basis. The retrospective premium standard elements, and the elective elements you chose, will be determined by our manuals for that state, and added to the Schedule by endorsement.

F. Cancellation

1. If any insurance subject to this endorsement is canceled, the effective date of cancellation will become the end of the rating plan period for all insurance subject to this endorsement unless we agree with you, by endorsement, to continue the rating plan period.
2. If we cancel for nonpayment of premium, the maximum retrospective premium will be based on the standard premium for the rating plan period, increased pro rata to 365 days.
3. If you cancel, the standard premium for the rating plan period will be calculated according to the short rate cancellation procedure for workers compensation and employers liability insurance and the applicable cancellation procedure for other lines of insurance. This premium will be the minimum retrospective premium and will be used to determine the basic premium. This minimum retrospective premium will also be used to determine the excess loss premium and retrospective development premium if you chose these elective elements.

The maximum retrospective premium will be based on the standard premium for the rating plan period, increased pro rata to 365 days.

4. Section F.3. will not apply if you cancel because:
 - a. all work covered by the insurance is completed;
 - b. all interest in the business covered by the insurance is sold; or,
 - c. you retire from all business covered by the insurance.

Schedule

Premium Subject to Retrospective Rating, Loss Limitations, Loss Conversion Factors, State Tax Multipliers, Excess Loss Premium Factors, Retrospective Development Factors.

1. The premium for the following policies combined is to be computed in accordance with the provisions of this Retrospective Premium Endorsement:

List of Policies _____

2. The plan does not apply to the premium for policies _____
in the states of _____

3. The plan does not apply to the premium for Uninsured Motorist Insurance if afforded under the policies designated in paragraph 1.

4. The premium for the general liability and automobile liability insurance afforded under policies designated in paragraph 1 above for insurance in excess of the limits of liability stated below will not be subject to retrospective rating. State the dollar amount of the limit of liability and the manner in which it applies.

Coverage	Limit of Liability
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

The incurred losses to be included in computing the premium for the insurance subject to retrospective rating will not include that portion of the losses actually paid and the reserves for unpaid losses which is in excess of the limits of liability stated above, but that part of the incurred losses consisting of premiums on bonds, interest payable in accordance with the provisions of the policy, allocated loss adjustment expenses and expenses incurred in seeking recovery against a third party will not be subject to such limits.

5. Workers Compensation and Employers Liability Loss Limitation is \$ _____
6. Combination Loss Limitation of \$ _____ is the overall limit on the incurred losses arising out of any one accident or occurrence for the following combination of insurance _____
7. If the combination loss limitation does not apply, for General Liability, Auto Liability, Auto Physical Damage or Theft insurance, specify the loss limitation that applies separately to each accident or occurrence:
- Loss Limitation for _____ insurance is \$ _____
- Loss Limitation for _____ insurance is \$ _____
- Loss Limitation for _____ insurance is \$ _____
- Loss Limitation for _____ insurance is \$ _____
8. Loss conversion factor is _____
9. Minimum Retrospective Premium Factor is _____
Maximum Retrospective Premium Factor is _____
10. The basic premium factors shown here are based on estimates of standard premium. If the actual standard premium is within the range of estimated standard premiums shown here, the basic premium factor will be obtained by linear interpolation to the nearest one-tenth of 1%. If the actual standard premium is not within the range of estimated standard premiums, the basic premium factor will be recalculated.

50%

100%

150%

Estimated Standard Premium _____

Basic Premium Factor _____

TABLE OF STATES

11.A	Excess Loss Premium Factors		Tax Multipliers	
State	Workers Compensation and Employers Liability		Workers Compensation and Employers Liability	
	State (Other than "F" Classes)	Federal ("F" Classes Only)	State (Other than "F" Classes)	Federal ("F" Classes Only)

11.B	Excess Loss Premium Factors			Tax Multipliers		
State	General Liability	Automobile Liability	Automobile Physical Damage	General Liability	Automobile Liability	Automobile Physical Damage

12.A	Retrospective Development Factors		
	Workers Compensation and Employers Liability		
State	1st	2nd	3rd

12.B	Retrospective Development Factors							
	General Liability				Automobile Liability			
State	1st	2nd	3rd	4th	1st	2nd	3rd	4th

TEXAS
NOTES TO RETROSPECTIVE PREMIUM ENDORSEMENT
THREE YEAR PLAN—MULTIPLE LINES

1. This endorsement is designed for a three year rating plan period. This endorsement is to be used for the combination of two or more lines of insurance, however, it may be used for a single line of insurance. This endorsement is to be used for Rating Option V of the Retrospective Rating Plan.
2. If two or more policies are included under the retrospective rating, one policy shall carry this endorsement and the other or others shall be endorsed with Retrospective Premium Endorsement (Short Form).
3. Show the amount of the loss limitation, if applicable, in Items 5, 6, and 7 of the Schedule. If a loss limitation was not elected, enter "none," "does not apply" or other appropriate text. If the limitation applies in some states but not all states, name the states where it applies.
4. Use Item 10 of the Schedule to show basic premium factors for 50%, 100% and 150% of estimated standard premium. Additional columns may be added to show the basic premium factor for other percentages of estimated standard premium. Additional lines may be added to show basic premium factors for other states as required or desired.
5. The Table of States may be printed at the beginning or end of the Schedule or printed separately. If printed separately, an appropriate attachment clause should be included on the Schedule, such as: "This Schedule includes the attached Table of States." The display of information on the Table of States may be rearranged by the company.
6. The TEXAS AMENDMENT TO THE RETROSPECTIVE PREMIUM ENDORSEMENT (form WC 42 05 13) shall be attached to the policy if Texas is shown in the Declarations or Information Page of the policy or policies subject to the Retrospective Rating Plan.

TEXAS AMENDMENT TO THE
RETROSPECTIVE PREMIUM ENDORSEMENTS WC 00 05 13 AND WC 00 05 14
THREE YEAR PLAN AND LONG-TERM CONSTRUCTION PROJECT—MULTIPLE LINES

This endorsement changes the Retrospective Premium Endorsement attached to the policy. The change applies only to the Texas retrospective premium charged because Texas is shown in the Declarations or information Page of the policy or policies subject to this Plan.

The Retrospective Premium Endorsement provisions are amended in Texas as follows:

A. Retrospective Premium Standard Elements

5. Taxes are a part of the premium we collect. Taxes are determined as a percentage of basic premium and converted losses. The percentage is called the tax multiplier. It varies by state and by line of insurance. The tax multipliers are shown in the Schedule. Tax multipliers may change during the rating plan period. Changes will be shown by endorsement.

B. Retrospective Premium Elective Elements

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2. The retrospective development element does not apply in Texas.

D. Premium Calculations and Payments

1. We will calculate the retrospective premium using all incurred losses we have as of a date six months after the rating plan period ends and annually thereafter. We will have the calculation verified by the rating organization or regulatory authority at your request.

We may make a special valuation of the retrospective premium as of any date that you are declared bankrupt or insolvent, make an assignment for the benefit of creditors, are involved in reorganization, receivership, or liquidation, or dispose of all your interest in work covered by the insurance. You will pay the amount due us if the retrospective premium is more than the total standard premium as of the special valuation date.

We will make interim calculations of retrospective premium for the first year of the rating plan period and annually thereafter, until the end of the rating plan period, unless we and you agree not to make interim calculations. We will use all incurred losses we have as of a date six months after the end of each of these periods.

- ★ **Cancelation** (should read Cancelation and Nonrenewal)

Schedule

3. The Plan does not apply to the premium for Personal Auto Coverage or Uninsured/Underinsured Motorists Coverage if afforded under the policies designated in paragraph 1.

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Notes:

1. This endorsement shall be attached to the policy if Texas is shown in the Declarations or Information Page of the policy or policies subject to the Retrospective Rating Plan.
2. The company may use its own attachment clause and method of execution.

RETROSPECTIVE PREMIUM ENDORSEMENT
THREE YEAR PLAN — MULTIPLE LINES

This endorsement is issued because you chose to have the cost of the insurance rated retrospectively. This endorsement explains the rating plan and how the retrospective premium will be determined. For workers compensation and employers liability insurance, under Rating Option V, this endorsement refers to Part Five (Premium) of that policy.

This endorsement applies in the states listed in the Schedule. It determines the retrospective premium for the insurance provided during the rating plan period by this policy and any policy listed in the Schedule, and the renewals of each. The rating plan period is the three year period beginning with the effective date of this endorsement.

The final premium for the policies designated in the Schedule is the sum of:

1. the premium for the insurance subject to retrospective rating as shown in the Schedule and computed as explained in this endorsement and referred to as the retrospective premium, and
2. the premium for the insurance not subject to retrospective rating as shown in the Schedule and computed in accordance with the provisions of such policies other than this endorsement.

The amount of retrospective premium depends on five standard elements and two elective elements.

A. Retrospective Premium Standard Elements

The five standard elements are explained here.

1. Standard premium is the premium we would charge during the rating plan period for the insurance subject to retrospective rating if you had not chosen retrospective premium rating, but with exceptions. Standard premium does not include the expense constant charge, the premium discount credit or any other expense modification.
2. Basic premium is less than standard premium. It is standard premium multiplied by a percentage called the basic premium factor. The basic premium factor varies depending on the total amount of standard premium. The Schedule shows a range of basic premium factors for differing amounts of estimated standard premium. The actual basic premium factor will be determined after the standard premium is determined. If earned standard premium is not within the range of the estimated standard premiums shown in the Schedule, the basic premium will be recalculated.
3. Incurred losses are all amounts we pay or estimate we will pay for losses and the following expenses:
 - (a) premiums on bonds paid for by the company in accordance with the provisions of the policies, except that this will not apply for workers compensation, employers liability or auto physical damage insurance;
 - (b) interest payable in accordance with the provisions of the policy, except that this will not apply for auto physical damage insurance;
 - (c) allocated loss adjustment expenses, except that this will apply for auto liability, general liability and employers liability insurance only;
 - (d) expenses incurred in seeking recovery against a third party under the insurance subject to retrospective rating, except that this will apply for workers compensation and employers liability insurance only if recovery is obtained against the third party.
4. A converted loss is an incurred loss multiplied by a percentage called the loss conversion factor. The loss conversion factor is shown in the Schedule.
5. Taxes are a part of the premium we collect. Taxes are determined as a percentage of basic premium and converted losses. The percentage is called the tax multiplier. It varies by state and by line of insurance. For workers compensation and employers liability insurance, it varies by Federal and non-Federal classifications. The tax multipliers or an average tax multiplier are shown in the Schedule. Tax multipliers may change during the rating plan period. Changes will be shown by endorsement.

B. Retrospective Premium Elective Elements

Two other elements are included in retrospective premium if you elected to include them. They are the excess loss premium for the loss limitation, and the retrospective development premium. They are explained here.

1. The election of a loss limitation means that the amounts of incurred loss to be included in the retrospective premium are limited to an amount called the loss limitation. For workers compensation and employers liability insurance, the loss limitation applies separately to each person who sustains bodily injury by disease and separately to all bodily injury arising out of any one accident. For other lines of insurance, the loss limitation applies separately to each accident or occurrence, either by line of insurance or to a combination of these lines of insurance, as shown in the Schedule.

★ The charge for this loss limitation is called the excess loss premium. Excess loss premium is a percentage of standard premium multiplied by the loss conversion factor. The percentage is called the excess loss premium factor. Taxes are added to excess loss premium just as they are for other elements of retrospective premium.

Excess loss premium factors vary by line of insurance and by the amount of the loss limitation. For workers compensation and employers liability insurance, these factors also vary by state and classification. If you chose this elective element, the loss conversion factor, the loss limitation, the excess loss premium factors, and the states where they apply are shown in the Schedule. Excess loss premium factors may change during the policy period. Changes will be shown by endorsement.

2. The retrospective development element is used to help stabilize premium adjustments. The premium for this element is charged with the first three calculations of retrospective premium for workers compensation and employers liability insurance, and the first four calculations for auto liability and general liability. This premium is called the retrospective development premium. It is a percentage of standard premium multiplied by the loss conversion factor. The percentage of standard premium is called the retrospective development factor. Taxes are added to retrospective development premium just as they are for other elements of retrospective premium.

For workers compensation and employers liability insurance, retrospective development factors vary by state, by electing a loss limitation, and by first, second, and third calculations of retrospective premium. For general liability and automobile liability insurance, retrospective development factors vary by first, second, third, and fourth calculations of retrospective premium. If you chose this elective element, the retrospective development factors are shown in the Schedule.

C. Retrospective Premium Formula

Insurance policies listed in the Schedule will be combined with this policy to calculate the retrospective premium. If the policies provide insurance for more than one insured, the retrospective premium will be determined for all insureds combined, not separately for each insured.

1. Retrospective premium is the sum of basic premium, converted losses, and taxes, plus the excess loss premium and retrospective development premium elective elements if you chose them.
2. The retrospective premium will not be less than the minimum nor more than the maximum retrospective premium. The minimum and maximum retrospective premiums are determined by applying the minimum and maximum premium factors shown in the Schedule to the standard premium.
3. If this endorsement applies to more than one policy or state, the standard premium will be the sum of the standard premiums for each policy and state.

D. Premium Calculations and Payments

1. We will calculate the retrospective premium using all incurred losses we have as of a date six months after the rating plan period ends and annually thereafter. With respect to workers compensation and employers liability insurance, we will have the calculation verified by the appropriate rate service organization at your request.

We may make a special valuation of the retrospective premium as of any date that you are declared bankrupt or insolvent, make an assignment for the benefit of creditors, are involved in reorganization, receivership, or liquidation, or dispose of all your interest in work covered by the insurance. You will pay the amount due us if the retrospective premium is more than the total standard premium as of the special valuation date.

We may make interim calculations of retrospective premium for the first year and the first two years of the rating plan period. We will use all incurred losses we have as of a date six months after the end of each of these periods.

2. After a calculation of retrospective premium, you and we may agree that it is the final calculation. No other calculation will be made unless there is clerical error in the final calculation.
3. After each calculation of retrospective premium, you will pay promptly the amount due us, or we will refund the amount due you. Each insured is responsible for the payment of all standard premium and retrospective premium calculated under this endorsement.

E. Work In Other States

If any of the policies provide insurance in a state not listed in the Table of States, and if you begin work in that state during the rating plan period, this endorsement will apply to that insurance if this rating plan applies in that state on an interstate basis. The retrospective premium standard elements, and the elective elements you chose, will be determined by our manuals for that state, and added to the Schedule by endorsement.

F. Cancellation and Nonrenewal

1. If any insurance subject to this endorsement is canceled or is not renewed, the effective date of cancellation or nonrenewal will become the end of the rating plan period for all insurance subject to this endorsement unless we agree with you, by endorsement, to continue the rating plan period.
2. If we cancel or do not renew for nonpayment of premium, the maximum retrospective premium will be based on the standard premium for the rating plan period, increased pro rata to three years (1095 days).
3. If you cancel or do not renew, the standard premium for the rating plan period will be calculated according to the short rate cancellation procedure for workers compensation and employers liability insurance and the applicable cancellation procedure for other lines of insurance. This premium will be the minimum retrospective premium and will be used to determine the basic premium. This minimum retrospective premium will also be used to determine the excess loss premium and retrospective development premium if you chose these elective elements.

The maximum retrospective premium will be based on the standard premium for the rating plan period, increased pro rata to three years (1095 days).

4. Section F.3. will not apply if you cancel or do not renew because:
 - a. all work covered by the insurance is completed;
 - b. all interest in the business covered by the insurance is sold; or,
 - c. you retire from all business covered by the insurance.

TABLE OF STATES

11.A	Excess Loss Premium Factors		Tax Multipliers	
	Workers Compensation and Employers Liability		Workers Compensation and Employers Liability	
State	State (Other than "F" Classes)	Federal ("F" Classes Only)	State (Other than "F" Classes)	Federal ("F" Classes Only)

11.B	Excess Loss Premium Factors			Tax Multipliers		
	General Liability	Automobile Liability	Automobile Physical Damage	General Liability	Automobile Liability	Automobile Physical Damage

12.A	Retrospective Development Factors		
	Workers Compensation and Employers Liability		
State	1st	2nd	3rd

12.B	Retrospective Development Factors							
	General Liability				Automobile Liability			
State	1st	2nd	3rd	4th	1st	2nd	3rd	4th

TEXAS
NOTES TO RETROSPECTIVE PREMIUM ENDORSEMENT
LONG-TERM CONSTRUCTION PROJECT—MULTIPLE LINES

1. This endorsement is designed for a rating plan period equal to the duration of the long-term construction project described in the Declarations or Information Page of the policy. This endorsement is to be used for the combination of two or more lines of insurance, however, it may be used for a single line of insurance. This endorsement is to be used for Rating Option V of the Retrospective Rating Plan.
2. If two or more policies are included under the retrospective rating, one policy shall carry this endorsement and the other or others shall be endorsed with Retrospective Premium Endorsement (Short Form).
3. Show the amount of the loss limitation, if applicable, in Items 5, 6, and 7 of the Schedule. If a loss limitation was not elected, enter "none," "does not apply" or other appropriate text. If the limitation applies in some states but not all states, name the states where it applies.
4. Use Item 10 of the Schedule to show basic premium factors for 50%, 100% and 150% of estimated standard premium. Additional columns may be added to show the basic premium factor for other percentages of estimated standard premium. Additional lines may be added to show basic premium factors for other states as required or desired.
5. The Table of States may be printed at the beginning or end of the Schedule or printed separately. If printed separately, an appropriate attachment clause should be included on the Schedule, such as: "This Schedule includes the attached Table of States." The display of information on the Table of States may be rearranged by the company.
6. The TEXAS AMENDMENT TO RETROSPECTIVE PREMIUM ENDORSEMENT (form WC 42 05 13) shall be attached to the policy if Texas is shown in the Declarations or Information Page of the policy or policies subject to the Retrospective Rating Plan.

Refer to Three Year Plan—Multiple Lines for form WC 42 05 13.

★

**RETROSPECTIVE PREMIUM ENDORSEMENT
LONG-TERM CONSTRUCTION PROJECT — MULTIPLE LINES**

This endorsement is issued because you chose to have the cost of the insurance rated retrospectively. This endorsement explains the rating plan and how the retrospective premium will be determined. For workers compensation and employers liability insurance, under Rating Option V, this endorsement refers to Part Five (Premium) of that policy.

This endorsement applies in the states listed in the Schedule. It determines the retrospective premium for the insurance provided during the rating plan period by this policy and any policy listed in the Schedule, and the renewals of each. The rating plan period is the duration of the construction project described in the declarations or Information Page of such policies, beginning with the effective date of this endorsement.

The final premium for the policies designated in the Schedule is the sum of:

1. the premium for the insurance subject to retrospective rating as shown in the Schedule and computed as explained in this endorsement and referred to as the retrospective premium, and
2. the premium for the insurance not subject to retrospective rating as shown in the Schedule and computed in accordance with the provisions of such policies other than this endorsement.

The amount of retrospective premium depends on five standard elements and two elective elements.

A. Retrospective Premium Standard Elements

The five standard elements are explained here.

1. Standard premium is the premium we would charge during the rating plan period for the insurance subject to retrospective rating if you had not chosen retrospective premium rating, but with exceptions. Standard premium does not include the expense constant charge, the premium discount credit or any other expense modification.
2. Basic premium is less than standard premium. It is standard premium multiplied by a percentage called the basic premium factor. The basic premium factor varies depending on the total amount of standard premium. The Schedule shows a range of basic premium factors for differing amounts of estimated standard premium. The actual basic premium factor will be determined after the standard premium is determined. If earned standard premium is not within the range of the estimated standard premiums shown in the Schedule, the basic premium will be recalculated.
3. Incurred losses are all amounts we pay or estimate we will pay for losses and the following expenses:
 - (a) premiums on bonds paid for by the company in accordance with the provisions of the policies, except that this will not apply for workers compensation, employers liability or auto physical damage insurance;
 - (b) interest payable in accordance with the provisions of the policy, except that this will not apply for auto physical damage insurance;
 - (c) allocated loss adjustment expenses, except that this will apply for auto liability, general liability and employers liability insurance only;
 - (d) expenses incurred in seeking recovery against a third party under the insurance subject to retrospective rating, except that this will apply for workers compensation and employers liability insurance only if recovery is obtained against the third party.
4. A converted loss is an incurred loss multiplied by a percentage called the loss conversion factor. The loss conversion factor is shown in the Schedule.
5. Taxes are a part of the premium we collect. Taxes are determined as a percentage of basic premium and converted losses. The percentage is called the tax multiplier. It varies by state and by line of insurance. For workers compensation and employers liability insurance, it varies by Federal and non-Federal classifications. The tax multipliers or an average tax multiplier are shown in the Schedule. Tax multipliers may change during the rating plan period. Changes will be shown by endorsement.

B. Retrospective Premium Elective Elements

Two other elements are included in retrospective premium if you elected to include them. They are the excess loss premium for the loss limitation, and the retrospective development premium. They are explained here.

1. The election of a loss limitation means that the amounts of incurred loss to be included in the retrospective premium are limited to an amount called the loss limitation. For workers compensation and employers liability insurance, the loss limitation applies separately to each person who sustains bodily injury by disease and separately to all bodily injury arising out of any one accident. For other lines of insurance, the loss limitation applies separately to each accident or occurrence, either by line of insurance or to a combination of these lines of insurance, as shown in the Schedule.

The charge for this loss limitation is called the excess loss premium. Excess loss premium is a percentage of standard premium multiplied by the loss conversion factor. The percentage is called the excess loss premium factor. Taxes are added to excess loss premium just as they are for other elements of retrospective premium.

Excess loss premium factors vary by line of insurance and by the amount of the loss limitation. For workers compensation and employers liability insurance, these factors also vary by state and classification. If you chose this elective element, the loss conversion factor, the loss limitation, the excess loss premium factors, and the states where they apply are shown in the Schedule. Excess loss premium factors may change during the policy period. Changes will be shown by endorsement.

2. The retrospective development element is used to help stabilize premium adjustments. The premium for this element is charged with the first three calculations of retrospective premium for workers compensation and employers liability insurance, and the first four calculations for auto liability and general liability. This premium is called the retrospective development premium. It is a percentage of standard premium multiplied by the loss conversion factor. The percentage of standard premium is called the retrospective development factor. Taxes are added to retrospective development premium just as they are for other elements of retrospective premium.

For workers compensation and employers liability insurance, retrospective development factors vary by state, by electing a loss limitation, and by first, second, and third calculations of retrospective premium. For general liability and automobile liability insurance, retrospective development factors vary by first, second, third, and fourth calculations of retrospective premium. If you chose this elective element, the retrospective development factors are shown in the Schedule.

C. Retrospective Premium Formula

Insurance policies listed in the Schedule will be combined with this policy to calculate the retrospective premium. If the policies provide insurance for more than one insured, the retrospective premium will be determined for all insureds combined, not separately for each insured.

1. Retrospective premium is the sum of basic premium, converted losses, and taxes, plus the excess loss premium and retrospective development premium elective elements if you chose them.
2. The retrospective premium will not be less than the minimum nor more than the maximum retrospective premium. The minimum and maximum retrospective premiums are determined by applying the minimum and maximum premium factors shown in the Schedule to the standard premium.
3. If this endorsement applies to more than one policy or state, the standard premium will be the sum of the standard premiums for each policy and state.

D. Premium Calculations and Payments

1. We will calculate the retrospective premium using all incurred losses we have as of a date six months after the rating plan period ends and annually thereafter. With respect to workers compensation and employers liability insurance, we will have the calculation verified by the appropriate rate service organization at your request.

We may make a special valuation of the retrospective premium as of any date that you are declared bankrupt or insolvent, make an assignment for the benefit of creditors, are involved in reorganization, receivership, or liquidation, or dispose of all your interest in work covered by the insurance. You will pay the amount due us if the retrospective premium is more than the total standard premium as of the special valuation date.

We may make interim calculations of retrospective premium for the first year and the first two years of the rating plan period. We will use all incurred losses we have as of a date six months after the end of each of these periods.

2. After a calculation of retrospective premium, you and we may agree that it is the final calculation. No other calculation will be made unless there is clerical error in the final calculation.
3. After each calculation of retrospective premium, you will pay promptly the amount due us, or we will refund the amount due you. Each insured is responsible for the payment of all standard premium and retrospective premium calculated under this endorsement.

E. Work in Other States

If any of the policies provide insurance in a state not listed in the Table of States, and if you begin work in that state during the rating plan period, this endorsement will apply to that insurance if this rating plan applies in that state on an interstate basis. The retrospective premium standard elements, and the elective elements you chose, will be determined by our manuals for that state, and added to the Schedule by endorsement.

★ F. Cancellation and Nonrenewal

- ★ 1. If any insurance subject to this endorsement is canceled or is not renewed, the effective date of cancellation or nonrenewal will become the end of the rating plan period for all insurance subject to this endorsement unless we agree with you, by endorsement, to continue the rating plan period.
2. If we cancel or do not renew for nonpayment of premium, the maximum retrospective premium will be based on the standard premium for the rating plan period plus the estimated standard premium from the end of the rating plan period to the estimated project completion date.
3. If you cancel or do not renew, the standard premium for the rating plan period will be calculated according to the short rate cancellation procedure for workers compensation and employers liability insurance and the applicable cancellation procedure for other lines of insurance. This premium will be the minimum retrospective premium and will be used to determine the basic premium. This minimum retrospective premium will also be used to determine the excess loss premium and retrospective development premium if you chose these elective elements.

The maximum retrospective premium will be based on the standard premium for the rating plan period plus the estimated standard premium from the end of the rating plan period to the estimated project completion date.

4. Section F.3. will not apply if you cancel or do not renew because:
 - a. all work covered by the insurance is completed;
 - b. all interest in the business covered by the insurance is sold; or,
 - c. you retire from all business covered by the insurance.

5. Workers Compensation and Employers Liability Loss Limitation is \$ _____
6. Combination Loss Limitation of \$ _____ is the overall limit on the incurred losses arising out of any one accident or occurrence for the following combination of insurance _____
7. If the combination loss limitation does not apply, for General Liability, Auto Liability, Auto Physical Damage or Theft insurance, specify the loss limitation that applies separately to each accident or occurrence:
- Loss Limitation for _____ insurance is \$ _____
- Loss Limitation for _____ insurance is \$ _____
- Loss Limitation for _____ insurance is \$ _____
- Loss Limitation for _____ insurance is \$ _____
8. Loss conversion factor is _____
9. Minimum Retrospective Premium Factor is _____
Maximum Retrospective Premium Factor is _____
10. The basic premium factors shown here are based on estimates of standard premium. If the actual standard premium is within the range of estimated standard premiums shown here, the basic premium factor will be obtained by linear interpolation to the nearest one-tenth of 1%. If the actual standard premium is not within the range of estimated standard premiums, the basic premium factor will be recalculated.

50%

100%

150%

Estimated Standard Premium _____

Basic Premium Factor _____

TABLE OF STATES

11.A	Excess Loss Premium Factors		Tax Multipliers	
State	Workers Compensation and Employers Liability		Workers Compensation and Employers Liability	
	State (Other than "F" Classes)	Federal ("F" Classes Only)	State (Other than "F" Classes)	Federal ("F" Classes Only)

11.B	Excess Loss Premium Factors			Tax Multipliers		
State	General Liability	Automobile Liability	Automobile Physical Damage	General Liability	Automobile Liability	Automobile Physical Damage

12.A	Retrospective Development Factors		
	Workers Compensation and Employers Liability		
State	1st	2nd	3rd

12.B	Retrospective Development Factors							
	General Liability				Automobile Liability			
State	1st	2nd	3rd	4th	1st	2nd	3rd	4th

**RETROSPECTIVE PREMIUM ENDORSEMENT
LARGE RISK ALTERNATIVE RATING OPTION**

★

This endorsement is added to Part Five (Premium) because you chose to have the cost of the insurance rated retrospective by the Large Risk Alternative Rating Option. This endorsement explains the rating plan and how the retrospective premium will be determined.

This endorsement applies only to Texas Workers Compensation and Employers Liability Insurance. It determines the retrospective premium for the insurance provided during the rating plan period by this policy and any policy listed in the Schedule. The rating plan period is either the one year period or three year period beginning with the effective date of this endorsement.

The amount of retrospective premium depends on five standard elements and one elective element.

A. Retrospective Premium Standard Elements

1. Standard premium is the premium we would charge during the rating plan period if you had not chosen retrospective premium rating, but with two exceptions. Standard premium does not include the expense constant charge or the premium discount credit.
2. Basic premium is less than standard premium. It is standard premium multiplied by a percentage called the basic premium factor. The basic premium factor varies depending on the total amount of standard premium. The Schedule shows a range of basic premium factors for differing amounts of estimated standard premium. The actual basic premium factor will be determined after the standard premium is determined. If earned standard premium is not within the range of the estimated standard premiums shown in the Schedule, we will recalculate the basic premium factor but in no event will the recalculated factor be less than the factor shown at the 50% level or greater than the factor shown at the 150% level.
3. Incurred losses are all amounts we pay or estimate we will pay for losses, interests on judgments, expenses to recover against third parties, and employers' liability loss adjustment expenses.
4. A converted loss is an incurred loss multiplied by a percentage called the loss conversion factor. The loss conversion factor is shown in the Schedule.
5. Taxes are a part of the premium we collect. Taxes are determined as a percentage of basic premium and converted losses. The percentage is called the tax multiplier. The tax multiplier is shown in the Schedule.

B. Retrospective Premium Elective Element

One other element is included in retrospective premium if you elected to include it. It is the excess loss premium for the loss limitation. It is explained here.

The election of a loss limitation means that the amount of incurred loss to be included in the retrospective premium is limited to an amount called the loss limitation. The loss limitation applies separately to each person who sustains bodily injury by disease and separately to all bodily injury arising out of any one accident.

The charge for this loss limitation is called excess loss premium. Excess loss premium is a percentage of standard premium multiplied by the loss conversion factor. The percentage is called the excess loss premium-factor. Taxes are added to excess loss premium just as they are for other elements of retrospective premium.

If you chose this elective element, the loss limitation and the excess loss premium factor is shown in the Schedule.

C. Retrospective Premium Formula

Insurance policies listed in the Schedule, this policy, and the renewals of each during the rating plan period will be combined to calculate the retrospective premium. If the policies provide insurance for more than one insured, the retrospective premium will be determined for all insureds combined, not separately for each insured.

1. Retrospective premium is the sum of basic premium, converted losses, and taxes, plus the excess loss premium elective element if you chose it.

2. The retrospective premium will not be less than the minimum nor more than the maximum retrospective premium. The minimum and maximum retrospective premiums are determined by applying the minimum and maximum factors shown in the Schedule to the standard premium.
3. If this endorsement applies to more than one policy, the standard premium will be the sum of the standard premiums for each policy.

D. Premium Calculations and Payments

1. We will calculate the retrospective premium using all loss information we have as of a date six (6) months after the rating plan period ends and annually thereafter. We will have the calculation verified by the Texas Department of Insurance at your request.

We may make a special valuation of the retrospective premium as of any date that you are declared bankrupt or insolvent, make an assignment for the benefit of creditors, are involved in reorganization, receivership, or liquidation, or dispose of all your interest in work covered by the insurance. You will pay the amount due us if the retrospective premium is more than the total standard premium as of the special valuation date.

We will make interim calculations of retrospective premium for the first year and the first two years of a three year rating plan period unless we and you agree not to make interim calculations. We will use all loss information we have as of a date six months after the end of each of these periods.

2. After a calculation of retrospective premium, other than interim calculations, you and we may agree that it is the final calculation. No other calculation will be made unless there is clerical error in the final calculation.
3. After each calculation of retrospective premium, you will promptly pay the amount due us, or we will refund the amount due you. Each insured is responsible for the payment of all standard premium and retrospective premium calculated under this endorsement.

E. Work In Other States

If this policy, or any policy listed in the Schedule, or any policy issued during the plan period and not listed in the Schedule, provides insurance in another state, this endorsement will not apply in that state.

F. Cancellation

1. If any insurance subject to this endorsement is canceled or not renewed (three year plan), the effective date of cancellation or nonrenewal will become the end of the rating plan period for all insurance subject to this endorsement unless we agree with you, by endorsement, to continue the rating plan period.
2. If we cancel for non-payment of premium, the maximum retrospective premium will be based on the standard premium for the rating plan period, increased pro rata to either 365 days for a one year plan or 1,095 days for a three year plan.
3. If you cancel or do not renew, the standard premium for the rating plan period will be increased by our short rate table and procedure. This short rate premium will be the minimum retrospective premium and will be used to determine the basic premium, and excess loss premium if you chose this elective element.

The maximum retrospective premium will be based on the standard premium for the rating plan period, increased pro rata to either 365 days for a one year plan or 1,095 days for a three year plan.

4. Section F.3. will not apply if you cancel because:
 - a. all work covered by the insurance is completed;
 - b. all interest in the business covered by the insurance is sold; or
 - c. you retire from all business covered by the insurance.

Schedule

1. Term of Plan: _____ One Year _____ Three Year
2. Other policies subject to this Retrospective Premium Endorsement: _____
3. Loss Limitation: \$ _____
4. Excess Loss Premium Factor: _____
5. Loss Conversion Factor: _____
6. Tax Multiplier: _____
7. Maximum Premium Factor: _____ Minimum Premium Factor: _____
8. The basic premium factors shown here are based on estimates of standard premium. If the actual standard premium is within the range of estimated premiums shown here, the basic premium factor will be obtained by linear interpolation to the nearest one-tenth of 1%. If the actual standard premium is not within the range of estimated standard premiums, the basic premium factor will be recalculated.

	50%	100%	150%
Estimated Standard Premium:	_____	_____	_____
Basic Premium Factor:	_____	_____	_____

Notes:

1. This endorsement shall be attached to the policy if Texas is shown in Item 3.A. of the Information Page of the policy or policies subject to the Retrospective Rating Plan—Large Risk Alternative Rating Option.
2. The carrier may use its own attachment clause and method of execution.

**TEXAS SUPPLEMENT TO
RETROSPECTIVE PREMIUM ENDORSEMENT**

This endorsement supplements the Retrospective Premium Endorsement attached to this policy. The supplement applies only to the Texas workers compensation retrospective premium charged because Texas is shown in Item 3.A. of the Information Page.

Residual Market Premium

Residual market premium will be added to your Texas workers compensation retrospective premium. We will compute your residual market premium by multiplying your annual Texas workers compensation retrospective premium by a Texas workers compensation residual market factor. Your Texas workers compensation residual market factor will be established in accordance with rules and procedures adopted by the Texas State Board of Insurance.

Notes:

1. This endorsement shall be attached to the Texas workers compensation policy to supplement endorsement numbers WC 42 05 01, 02, 03, 04, 12, 13 or 16, whichever endorsement is also attached to said policy.
2. With respect to new and renewal retrospective rating plans made effective on and after 12:01 a.m., January 1, 1994, this endorsement is obsolete.
3. The company may use its own attachment clause.

TEXAS
APPENDIX

EXPLANATIONS AND ILLUSTRATIONS OF RETROSPECTIVE RATING OPTION V
AND
HOW TO USE THE TABLE OF INSURANCE CHARGES

GENERAL EXPLANATION

The negotiating process between the insured and the insurance carrier is the basis on which Retrospective Rating Option V provides flexibility so that the Plan may be designed to meet the needs and characteristics of a risk. As a result of this negotiation, minimum and maximum retrospective premium factors are established. Such selections are necessary for the determination of the other factors essential to the operation of Rating Option V. After these elements have been settled, the basic premium factor may be calculated and applied to the Standard Premium to produce the Basic Premium. The Basic Premium is the sum of certain insurance carrier expenses and a premium charge which reflects the selected premium limitations, the carrier's loss potential and possible profit or contingency.

This procedure to determine factors for Rating Option V is different from that for Retrospective Rating Options I through IV, for which there are tables in Part Four. These tables indicate fixed factors for Basic Premiums, Minimum and Maximum Retrospective Premiums according to size of Standard Premium. The Basic Premium Factors in Retrospective Rating Options I through IV are based on the Table of Insurance Charges, and this table also is used for Rating Option V, explained below.

How to Determine Factors For Rating Option V

The retrospective premium for Rating Option V is computed on the basis of the same formula used for the other Rating Options. Refer to Part Two-1A and D. The key to establishing the Basic Premium Factor for Rating Option V is the Table of Insurance Charges in Part Four of this Plan. This table is used directly only for Rating Option V. It indicates, by expected loss groups, the factors to establish the premium charge which is vital to the determination of the basic premium factor.

The use of the Table of Insurance Charges is accounted for in the following explanations and illustrations of how to determine the factors and other elements which are needed for the operation of Rating Option V.

NOTE: The procedures described in this Appendix are designed exclusively for workers compensation insurance. When other commercial casualty insurance is included in the plan, separate Basic Premium Factors shall be computed for workers compensation, automobile liability, automobile physical damage, general liability, theft and glass insurance and for any subdivision desired or required. Refer to the other Retrospective Rating Plan Manuals approved by the State Board of Insurance.

**A. Minimum Retrospective Premium Factor
Maximum Retrospective Premium Factor**

These are established by negotiations between the insured and insurance carrier.

B. Loss Conversion Factor

This factor is not negotiable. Refer to Part Four—Table of Standard Ratios and Factors.

C. Standard Premium

The estimated Standard Premium is determined according to the definition of Standard Premium in rule II-E of Part One of this Plan.

D. Additional Premium Sizes

1. Calculate factors for 50%, 100% and 150% of the estimated Standard Premium, and for any lower or higher premium sizes selected by agreement. The reason for determining such supplementary factors is the probability that the earned Standard Premium will be more or less than the estimated Standard Pre-

mium. If the earned Standard Premium is between the selected premium sizes, the Basic Premium Factor for the retrospective premium is based on straight line interpolation between the Basic Premium Factors calculated on the estimated Standard Premiums.

2. If the earned standard premium is beyond the lowest or highest selected premium sizes, the Basic Premium Factors shall be recalculated.
3. Generally, the rating values applicable at the beginning of the Plan shall apply for the entire term of the Plan.

Exceptions:

- a. Under the condition of Rule D.2. above, it may be necessary to revise the Minimum Premium Factor.
- b. Excess Loss Premium Factors and Tax Multipliers are subject to change on the anniversary rating date of the Plan.

E. Expected Losses

Determine expected losses by multiplying the estimated Standard Premium for each state in which the Plan applies by the expected loss factor shown on the state retrospective rating pages. Total expected losses are the sum of the expected losses for the states where the Plan applies.

F. Expense Allowance—Excluding Taxes

The Expense Allowance varies on the basis of the annual Standard Premium. Use the Table of Expense Ratios in Part Four—Premium Computation Tables as follows:

1. One Year Plan

Multiply the Standard Premium by the corresponding expense ratio for that premium size.

2. Three Year Plan

Multiply the estimated average annual Standard Premium by the corresponding expense ratio for that premium size.

3. Premium Sizes Other Than 100% of Standard Premium:

The expense allowance is based on the percentage of annual Standard Premium represented by the premium size other than 100% of Standard Premium.

G. Tax Multiplier

Tax Multipliers are shown in the Table of Standard Ratios and Factors in Part Four. In determining the Retrospective Premium for a risk the Tax Multipliers shall be applied separately by state and line of insurance.

When computing the Basic Premium Factor an average of the specified state tax multipliers weighted by the state standard premiums shall be used.

The Texas tax multiplier must be weighted with the standard average tax multiplier prescribed by the National Council on Compensation Insurance if such standard average factor is used.

H. The Table of Insurance Charges

The Table of Insurance Charges is a fundamental table in the computation of factors for Rating Option V. This table shows by expected loss group:

1. A percentage of Standard Premium representing the premium charge for providing insurance against the probability that the losses of the risk may produce a premium greater than the selected maximum retrospective premium.
2. A percentage of the Standard Premium representing a premium saving to recognize the probability that the losses of the risk may produce a premium less than the selected minimum retrospective premium.

Determination of the proper charge and saving for application of Rating Option V depends on a testing process which is explained in the example which follows in this Appendix.

I. Total Expected Loss Ratio

Divide the total expected losses by the total Standard Premium to determine total expected loss ratio.

J. Basic Premium Factor

The Basic Premium Factor is the sum of the following two elements:

1. The expense in basic factor. This is the Expense Ratio (Refer to F above) reduced by the provision for expense in the Loss Conversion Factor. This reduction is illustrated by No. 7 in the example below.
2. The net premium charge. Determine the difference between the premium charge for the limitation of the Plan premium to the maximum retrospective premium and the premium saving for limiting the Plan premium to the minimum retrospective premium. Then multiply this difference by the product of the expected loss ratio and the Loss Conversion Factor. This last calculation uses the probability of loss indicated in the Table of Insurance Charges to produce a factor applicable to standard premium as an element of the Basic Premium Factor.

Note: Rating Values shall be selected so that the charge for the maximum premium limitation is equal to or greater than the saving from the minimum premium limitation.

Any other calculation may be used to determine the Basic Premium Factor provided the selected factor is not over .005 different from the factor produced by the sum of 1 and 2 above.

For risks on a One Year Plan, the premium charges and savings used in obtaining the Basic Premium Factor are based on the annual estimated Standard Premium. For risks on a Three Year Plan, the charges and savings are based on the estimated Standard Premium for three years. To determine factors for premium sizes other than 100% of Standard Premium as provided in D above, use the percentage of annual Standard Premium represented by the premium size other than 100% of Standard Premium.

Note: The relative distribution of Minimum Premium, Maximum Premium and Basic Premium shall be the same for all Standard Premium sizes for which rating values are determined.

K. Excess Loss Premium

Excess Loss Premium is an additional elective element in the retrospective premium formula and is determined in accordance with Part Two-I-C of this Plan.

EXAMPLE I: BASIC PREMIUM FACTOR DETERMINATION—INTRASTATE

The following example illustrates a generally accepted method of determining the Basic Premium Factor. Note the statement, in J above,

regarding different methods which may be used to determine the Basic Premium Factor.

ASSUME THE PLAN AGREEMENT PROVIDES

- A. Minimum Retrospective Premium Factor-60%
- B. Maximum Retrospective Premium Factor-135%
- C. Loss Conversion Factor-1.129
- D. Tax Multiplier-1.049

1. Estimated Standard Premium	\$100,000
2. Expected Losses	64,700
3. Expected Loss Ratio .....	.647
4. Expense and Profit or Contingency (Excluding Taxes)	22,000
5. Expected Loss & Expense Ratio $\frac{((2) + (4))}{(1)}$ .....	.867
6. Loss & Exp. in Converted Losses (3) × C. above .....	.731
7. Expense & Contingency in Basic Premium Factor (5) – (6).....	.136
8. Minimum Retrospective Premium Factor (Excluding Taxes) (A) + (D).....	.572
9. Maximum Retrospective Premium Factor (Excluding Taxes) (B) ÷ (D)	1.287
10. Table of Insurance Charges Values Difference $\frac{((5) - (8))}{(6)}$ .....	.404
11. Table of Insurance Charges Entry Difference $\frac{((9) - (8))}{(6)}$ .....	.98
12. Ratio of Losses for Minimum Retrospective Premium to Expected Losses .....	.49
13. Ratio of Losses for Maximum Retrospective Premium to Expected Losses	1.47
14. Table of Insurance Charges—Premium Charge for (13) .....	.153
15. Table of Insurance Charges—Premium Savings for (12) .....	.048
16. Net Premium Charge ((14) – (15)) × (6) .....	.077
17. Basic Premium Factor (7) + (16).....	.213

Note: The above calculations are based on the Table of Standard Ratios and Factors and the Table of Expense Ratios effective September 1, 1982, and the 1977 Table of Insurance Charges in Part Four of the Plan.

EXAMPLE II: BASIC PREMIUM FACTOR DETERMINATION—INTERSTATE

The following example illustrates a generally accepted method of determining the Basic Premium Factor for Texas when the Plan is applied to an

interstate rated Risk. Note the statement, in J above, regarding different methods which may be used to determine the Basic Premium Factor.

ASSUME THE PLAN AGREEMENT PROVIDES

- A. Minimum Retrospective Premium Factor-60% C. Loss Conversion Factor (Weighted)-1.122
 B. Maximum Retrospective Premium Factor-135% D. Tax Multiplier (Weighted)-1.048

<u>States</u>	<u>Texas</u>	<u>Other</u>	<u>Total</u>
1. Estimated Standard Premium	\$50,000	\$50,000	\$100,000
2. Expected Losses	32,350	32,750	65,100
3. Expected Loss Ratio .....	.647	.655	.651
4. Expense and Profit or Contingency (Ex. Taxes)	11,000	10,950	21,950
5. Expected Loss & Expense Ratio $\frac{(2) + (4)}{(1)}$ .....	.867	.874	.871
6. Loss & Exp. in Converted Losses ((3) × C. above - Total) .....	.731*	.730*	.730
7. Exp. & Contingency in Basic Prem. Factor (5) - (6) .....	.136	.144	.141
8. Min. Retro Prem. Factor (Ex. Taxes) (A) ÷ (D)	X	X	.573
9. Max. Retro Prem. Factor (Ex. Taxes) (B) ÷ (D)	X	X	1.288
10. Table of Insur. Charges Value Difference $\frac{((5) - (8))}{(6)}$	X	X	.408
11. Table of Insur. Charges Entry Difference $\frac{((9) - (8))}{(6)}$	X	X	.98
12. Ratio of Losses for Min. Retro Prem. to Exp. Losses	X	X	.48
13. Ratio of Losses for Max. Retro Prem. to Exp. Losses	X	X	1.46
14. Table of Insurance Charges—Prem. Charge for (13)	X	X	.155
15. Table of Insurance Charges—Prem. Savings for (12)	X	X	.045
16. Net Prem. Chg. (By State & Total) ((14) - (15)) × (6) .....	.080	.080	.080
17. Basic Prem. Factor (By State & Total) (7) + (16) .....	.216	.224	.221

* Expected Loss Ratio by State times Loss Conversion Factor by State.

Loss Conversion Factor - Texas - 1.129
 Loss Conversion Factor - Other - 1.115

Tax Multiplier - Texas - 1.049
 Tax Multiplier - Other - 1.046

Notes:

- The above calculations for Texas are based on the Table of Standard Ratios and Factors and the Table of Expense Ratios effective September 1, 1982, and the 1977 Table of Insurance Charges.
- The expense ratio for Texas shall be based on the total standard premium (\$100,000). The expense ratio (.220) so determined shall be applied to the Texas standard premium (\$50,000).

The procedure for establishing the values and factors in the above examples follows:

1. Estimated Standard Premium:

This is the annual or three year standard premium. Refer to Rule II-E of Part One of this Plan.

2. Expected Losses:

The expected losses equal the estimated standard premium multiplied by the expected loss ratio, which is found in the Table of Standard Ratios and Factors in Part Four. Refer to Part Four for Table of Expected Loss Ranges. For an interstate risk, the expected losses equal the sum of the products of the estimated standard premium for each state and the corresponding expected loss ratio for each state. For the purposes of Example I, it has been assumed that the risk is intrastate with an expected loss ratio of .647 which produces expected losses of \$64,700 ($\$100,000 \times .647$).

3. Total Expected Loss Ratio:

This is the expected loss ratio for the risk obtained by dividing the total expected losses for all states covered by the Plan by the total standard premium.

4. Expense and Profit or Contingency—Excluding Taxes

The expense and profit or contingency (excluding taxes) is determined, for One Year Plans, by multiplying the standard premium by the expense ratio found in the "Table of Compensation Expense Ratios—Excluding Taxes", in Part Four. Similarly, for Three Year Plans, multiply the average annual standard premium by the corresponding expense ratio. The value for expenses shown in Example I is equal to $\$100,000 \times .220$ or \$22,000. For an interstate risk, the expense ratio for Texas shall be determined on the basis of the total estimated annual workers compensation standard premium for all states included in the Retrospective Agreement. The expense ratio so determined shall be applied to the Texas standard premium when calculating the Texas Basic Premium Factor. Note that the Table of Expense Ratios, and other factors used in the calculations, are subject to revision in accordance with procedures adopted by the rating organization. There-

fore, care should be taken to use current ratios and factors when preparing Retrospective Rating Option V.

5. Expected Loss and Expense Ratio

This ratio is obtained by dividing the expected losses plus the expenses and profit or contingency (excluding taxes) by the Standard Premium.

6. Loss and Expense in Converted Losses

This factor, which expresses the ratio of expected losses and expense to estimated Standard Premium, is the product of the expected loss factor and the loss conversion factor.

7. Expense and Profit or Contingency in Basic Premium

The difference between the factor in Item 5, representing the total net premium provision for the risk under the Plan, and the factor in Item 6, representing expected losses and loss adjustment expense associated with insuring the risk, is the expense and contingency amount which must be included in the basic premium.

8. Minimum Retrospective Premium Factor—Excluding Taxes

Use the weighted average tax multiplier. Refer to Rule G. in the Appendix.

9. Maximum Retrospective Premium Factor—Excluding Taxes

Use the weighted average tax multiplier. Refer to Rule G. in the Appendix.

10. Table of Insurance Charges—Value Difference

The Value Difference is based on the factors shown in the total column on lines (5), (8) and (6).

11. Table of Insurance Charges—Entry Difference

The Entry Difference is based on the factors shown in the total column on lines (9), (8) and (6).

These four items are determined in a way designed to facilitate the testing process by which the Basic Premium Factor is established. The factors entered for these items are obtained as indicated in the above example.

Item (10), Table of Insurance Charges Value Difference, equals the difference between the Table charge for the entry ratio from which the savings is taken and the Table charge for the entry ratio from which the charge is taken. Item (11), Table of Insurance Charges Entry Difference, equals the difference between the entry ratios that determine the savings and charge for the risk.

Note: The following illustration of the testing procedure applies only to Example I—Intrastate. However, the same procedure would also apply to interstate risks.

To use the Table of Insurance Charges, find the loss group in the Expected Loss Ranges in the Table containing the expected loss value from Item (2). For this example, the expected loss of \$64,700 falls within group 28 in these ranges. Then choose two "Entry Ratios" from the Expected Loss Group in the table with a difference equal to Item 11. Make this choice so that the difference in the charges for the Expected Loss Group and for the selected entries most closely approximates Item 10.

To illustrate this testing procedure, several entry ratios and their corresponding charges in group 28 have been reproduced from the Table:

Entry Ratio	Charges (Group 28)
.48	.565
	.045*
.49	.558
	.048*
.50	.550
	.050*

*Savings

Entry Ratio	Charges (Group 28)
1.46	.155
1.47	.153
1.48	.151

Choose and list pairs of entry ratios with a difference equal to Item (11), in this case .98, and note the respective difference in these charges:

$$(0.48, 1.46) \dots\dots\dots (0.565 - 0.155) = 0.410$$

$$(0.49, 1.47) \dots\dots\dots (0.558 - 0.153) = 0.405$$

$$(0.50, 1.48) \dots\dots\dots (0.550 - 0.151) = 0.399$$

The pair of entry ratios whose charge difference most closely approximates Item (10) is recorded under Items (12) and (13).

12. Ratio of Losses Producing Minimum Retrospective Premium to Expected Losses:

13. Ratio of Losses Producing Maximum Retrospective Premium to Expected Losses:

These Items are the pair of Table entry ratio values determined by the process outlined previously.

14. Premium Charge for (13)

This is the premium charge for losses in excess of those provided by the maximum retrospective premium. It is obtained by reading from the table as shown under Item (11).

15. Premium Saving for (12)

This is the premium saving for losses less than those which would produce the minimum retrospective premium. The values for premium savings are listed directly beneath the charge values in the Table of Insurance Charges. In this example, the saving of .048 for entry ratio .49 (Item 12) in group 28 is found directly beneath the charge value of .558.

16. Net Premium Charge

The net premium charge is determined by calculating the difference between the charge for possible losses which might produce more than the maximum retrospective premium and the saving for losses which might produce less than the minimum retrospective premium, and then multiplying that difference by the product of the expected loss ratio and the loss conversion factor.

For an interstate risk, the Texas Net Premium Charge is determined by multiplying that same difference between the charge and the savings by the product of the Texas expected loss ratio and the Texas loss conversion factor.

17. Basic Premium Factor

The Basic Premium Factor is the sum of the net premium charge and the expenses and profit or contingencies in the Basic Premium expressed as a percentage of the Standard Premium. The Standard Premium multiplied by the Basic Premium Factor produces the Basic Premium used in computing the Retrospective Premium.

For an interstate risk, the Texas Basic Premium Factor is the sum of the Texas net premium charge and Texas expenses and profit or contingencies in the Basic Premium.

FILING REQUIREMENTS

Forms and other information on Retrospective Rating shall be addressed to the following organizations as appropriate:

Retrospective Rating Dept., MC#202-2A
State Board of Insurance
P.O. Box 149104
Austin, Texas 78714-9104

Retrospective Rating Department
Midwest Council on Compensation Insurance
P.O. Box 19430
Springfield, Illinois 62794-9430

Individual Risk Rating Division
Insurance Services Office
160 Water Street
New York, New York 10038

Retrospective Rating Department
Texas Automobile Insurance Service Office
One La Costa, Suite 130
1016 La Posada Drive
Austin, Texas 78752

I. Notice of Election

1. Intrastate and Interstate Plans—Rating Options I, II, III, IV & V

One copy of Notice of Election form (TX RR-100) must be received by the State Board of Insurance within sixty (60) days after the policy becomes effective in Texas. Refer to Part Three, Section I for important additional information relating to the Notice of Election.

★ 2. Intrastate and Interstate Plans—Large Risk Alternative Rating Option

One copy of Notice of Election form (TX RR-102) must be received by the Texas Department of Insurance within sixty (60) days after the policy becomes effective in Texas. Refer to Part Three, Section I for important additional information relating to the Notice of Election.

II. Supplement to the Application for Approval of Proposed Retrospective Rating Values

One copy of the Supplement to the Application for Approval of Proposed Retrospective Rating Values form (TX RR-101) shall be attached to and form a part of the Application for Approval of Proposed Retrospective Rating Values when General Liability, Automobile Liability or Automobile Physical Damage

Insurance is included in the Plan. For a specimen copy of the Supplement to the Application for Approval of Proposed Retrospective Rating Values form (TX RR-101), refer to The Texas Retrospective Rating Plan for General Liability, Theft and Glass Insurance published by the Insurance Services Office, Inc. or the Texas Retrospective Rating Plan for Automobile Liability and Automobile Physical Damage Insurance published by the Texas Automobile Insurance Service Office.

III. Application for Approval of Proposed Retrospective Rating Values (Rating Option V)

1. Workers Compensation and Employers Liability Insurance—Midwest Council on Compensation Insurance

A. Intrastate and Interstate Plans—Including Texas Workers Compensation and Employers Liability Insurance

Send two copies of the application form RR-1D (Rev. 83) to the Midwest Council.

2. Automobile Liability and Automobile Physical Damage Insurance—Texas Automobile Insurance Service Office

A. Intrastate and Interstate Plans—Including Texas Workers Compensation and Employers Liability Insurance

In addition to the requirements of 1.A. above, send four copies of the application form RR-1D (Rev. 83) to the Texas Automobile Insurance Service Office.

B. Intrastate and Interstate Plans—Excluding Texas Workers Compensation and Employers Liability Insurance

Send three copies of the application form RR-1D (Rev. 83) to the Texas Automobile Insurance Service Office.

3. General Liability, Theft and Glass Insurance—Insurance Services Office

When an insurance carrier is a member or subscriber of this organization for Texas retrospective rating services, the following shall apply:

A. Intrastate and Interstate Plans—Including Texas Workers Compensation and Employers Liability Insurance

In addition to the requirements of 1.A. above, send four copies of the application form RR-1D (Rev. 83) to the Insurance Services Office.

- B. Intrastate and Interstate Plans—Excluding Texas Workers Compensation and Employers Liability Insurance

Send three copies of the application form RR-1D (Rev. 83) to the Insurance Services Office.

4. General Liability, Theft and Glass Insurance—State Board of Insurance

When an insurance carrier is not a member or subscriber to the Insurance Services Office for Texas retrospective rating services, the following shall apply:

- A. Intrastate and Interstate Plans—Including Texas Workers Compensation and Employers Liability Insurance

In addition to the requirements of 1.A. above, send three copies of the application form RR-1D (Rev. 83) to the State Board of Insurance.

- B. Intrastate and Interstate Plans—Excluding Texas Workers Compensation and Employers Liability Insurance

Send two copies of the application form RR-1D (Rev. 83) to the State Board of Insurance.

Note: The Midwest Council on Compensation Insurance, the Texas Automobile Insurance Service Office and the Insurance Services Office will send to the State Board of Insurance a copy of the application form when each organization has verified the rating values for the coverages within the scope of their operations.

**TEXAS SUPPLEMENT TO THE APPLICATION FOR APPROVAL
 OF
 PROPOSED RETROSPECTIVE RATING VALUES**

★

This form shall be attached to and form a part of the Application for Approval of Proposed Retrospective Rating Values when General Liability, Automobile Liability or Automobile Physical Damage Insurance is included in the Plan.

(1) Policies Subject to the Plan:

- (a) G.L. _____ Eff: _____ Exp. Rate Mod: _____
- (b) A.L. _____ Eff: _____ Exp. Rate Mod: _____
- (c) A.P.D. _____ Eff: _____

(2) Premiums and Limits: (Note: The Retrospective Limits of Liability subject to the Plan on a Per Accident/Occurrence basis shall not exceed 50% of the Estimated Total Standard Premium Shown at the 100% Level).

	<u>Tx. Premium</u> @ <u>Policy Lmts.</u>	<u>Tx. Premium</u> @ <u>Retro Lmts.</u>
(a) General Liability		
i. Prem/Ops.	_____	_____
ii. Products	_____	_____
(b) Automobile Liability		
i. Pub/Zone Rated	_____	_____
ii. Garage	_____	_____
iii. All Other	_____	_____

(3) Loss Limitations:

- (a) Liability Loss Limitation \$ _____ Per Line _____ or Overall _____
- (b) Automobile Physical Damage \$ _____ Combined with Liab. Yes _____ No _____

(4) Excess Loss Premium Factors: (Note: Not Applicable to Per Line Liability Loss Limit)

- | | |
|-----------------------|--------------------------|
| (a) General Liability | (b) Automobile Liability |
| i. Prem/Ops _____ | i. Liability _____ |
| ii. Products _____ | ii. Phy. Damage _____ |

(RESERVED FOR FUTURE USE)

TEXAS
NOTICE OF ELECTION
OF
RETROSPECTIVE RATING PLAN
 (Rating Options I, II, III, IV or V) ★

Retrospective Rating Department, MC 202-2A
 Texas Department of Insurance
 P.O. Box 149104
 Austin, Texas 78714-9104

IT IS UNDERSTOOD BY THE INSURED AND THE INSURANCE CARRIER THAT THE RETROSPECTIVE RATING PLAN IS NOT AVAILABLE UNLESS THE TEXAS STATE BOARD OF INSURANCE RECEIVES THE COMPLETED FORM WITHIN SIXTY (60) DAYS AFTER THE POLICY BECOMES EFFECTIVE IN TEXAS.

The undersigned certifies that the named insured has elected the use of the Retrospective Rating Plan as detailed below. It is also certified that the insured understands all terms, conditions and provisions of the Plan, including method of premium computation, payment and penalties for cancellation.

1. Name of Insured _____
 Address of Insured _____
2. Name of Carrier _____
 Address of Carrier _____
3. Effective Date of Plan _____
4. Term of Plan: (Check one) ___ One Year ___ Three Year ___ Long-Term Construction Project
 Interim Annual Premium Adjustments (3 yr/LTCP Plans only) ___ Yes ___ No
5. Rating Option Selected: (Circle one) I II III IV V
 If Rating Option V is selected, enter: Maximum Premium Factor _____
 Minimum Premium Factor _____
6. Lines of Insurance and policies to which Plan applies:

_____ Workers Compensation and Employers Liability . . .	Pol. # _____	Eff. _____
_____ Automobile Liability	Pol. # _____	Eff. _____
_____ Automobile Physical Damage	Pol. # _____	Eff. _____
_____ General Liability	Pol. # _____	Eff. _____
_____ Theft _____ Glass	Pol. # _____	Eff. _____
7. Special Conditions or Exceptions: _____
8. Signed: _____
 Insured _____ Title _____ Date _____
 (Proprietor, Partner or Authorized Officer of Corporation)

★

**TEXAS
NOTICE OF ELECTION
OF
RETROSPECTIVE RATING PLAN**

Guideline Notes:

1. Name and Address of the Insured. Enter the name and address as shown in the Declarations or Information Page of the policy or policies subject to the Plan.
2. Name and Address of the Carrier. Enter the name of the carrier issuing the policy. Enter the address to which the Texas Department of Insurance shall direct correspondence relating to the Retrospective Rating Plan.
3. Effective Date of the Plan. Enter the effective date of the Plan. If Texas is added to a Plan already in effect, enter the elected effective date of the Plan followed by the date the Plan becomes effective in Texas with a notation that Texas is being added. Example: Effective Date of Plan 01-01-91/TX added effective 09-01-91.
4. Term of Plan. Indicate by checking one of the three terms shown. Indicate if interim annual premium adjustments are selected.
5. Rating Option Selected. Indicate by circling one of the five options shown. If Rating Option V is selected, enter the Maximum Premium Factor and the Minimum Premium Factor.
6. Lines of Insurance and Policy(s) to which Plan applies. Indicate the line(s) of insurance subject to the Plan and enter the policy number and effective date of each policy.
7. Special Conditions or Exceptions. Special conditions may include such issues as loss limitations. Exceptions may include such issues as policies not subject to the Plan.
8. Signed by Insured. This signature certifies that the insured has elected to use the Retrospective Rating Plan and understands all terms, conditions and provisions of the Plan.

SPECIAL RULES

1. THE RETROSPECTIVE RATING PLAN IS NOT AVAILABLE UNLESS THE TEXAS DEPARTMENT OF INSURANCE RECEIVES THIS COMPLETED FORM WITHIN SIXTY (60) DAYS AFTER THE POLICY BECOMES EFFECTIVE IN TEXAS.
2. THE RETROSPECTIVE RATING PLAN IS NOT AVAILABLE TO ANY LINE OF INSURANCE ADDED TO THE PLAN UNLESS THE TEXAS DEPARTMENT OF INSURANCE RECEIVES THIS COMPLETED FORM, AS AMENDED, WITHIN SIXTY (60) DAYS AFTER THE AMENDMENT BECOMES EFFECTIVE IN TEXAS.
3. IT IS RECOMMENDED THAT THIS COMPLETED FORM BE SENT TO THE TEXAS DEPARTMENT OF INSURANCE NOT LESS THAN FORTY-FIVE (45) DAYS AFTER THE PLAN OR AMENDMENT BECOMES EFFECTIVE IN TEXAS.

TEXAS
NOTICE OF ELECTION
OF
RETROSPECTIVE RATING PLAN
(LARGE RISK ALTERNATIVE RATING OPTION)

Retrospective Rating Dept., MC #202-2A
Texas Department of Insurance
P.O. Box 149104
Austin, Texas 78714-9104

IT IS UNDERSTOOD BY THE INSURED AND THE INSURANCE CARRIER THAT THE RETROSPECTIVE RATING PLAN IS NOT AVAILABLE UNLESS THE TEXAS DEPARTMENT OF INSURANCE RECEIVES THIS COMPLETED FORM WITHIN SIXTY (60) DAYS AFTER THE POLICY BECOMES EFFECTIVE IN TEXAS.

The undersigned certifies that the named insured has elected the use of the Retrospective Rating Plan as detailed below. It is also certified that the insured understands all terms, conditions and provisions of the Plan, including method of premium computation, payment and penalties for cancelation.

1. Name of Insured _____

Address of Insured _____

2. Name of Carrier _____

Address of Carrier _____

3. Effective Date of Plan _____

4. Term of Plan: (Check One) _____ One Year _____ Three Year

5. Line of Insurance: Texas Workers Compensation and Employers Liability Insurance
Policy Number(s): _____

6. Estimated Annual Standard Premium: \$ _____

7. Retrospective Rating Values

a. Maximum Premium Factor: _____

b. Minimum Premium Factor: _____

c. Loss Conversion Factor: _____

d. Tax Multiplier: _____

e. Excess Loss Premium Factor: _____

f. Basic Premium Factor: _____

g. Residual Market Factor: _____

Loss Limitation: _____

(Actual residual market factor shall not exceed the Texas State Board of Insurance adopted factor.)

8. Special Conditions or Exceptions: _____

9. Signed: _____ Title _____ Date _____
(Proprietor, Partner or Authorized Officer of Corporation)

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TEXAS
NOTICE OF ELECTION
OF
RETROSPECTIVE RATING PLAN
(LARGE RISK ALTERNATIVE RATING OPTION)

Guideline Notes:

1. Name and Address of the Insured. Enter the name and address as shown in the Information Page of the policy or policies subject to the Plan.
2. Name and Address of the Carrier. Enter the name of the carrier issuing the policy. Enter the address to which the Texas Department of Insurance shall direct correspondence relating to the Retrospective Rating Plan.
3. Effective Date of the Plan. Enter the effective date of the Plan.
4. Term of Plan. Self-explanatory.
5. Line of Insurance. Plan applies to workers compensation and employers liability insurance only. Enter the applicable policy number or numbers.
6. Estimated Annual Standard Premium. Enter the total estimated annual standard premium for all policies combined.
7. Retrospective Rating Values. Enter the negotiated rating values.
8. Special Conditions or Exceptions. Enter any special conditions or exceptions which may apply.
9. Signed. The insured's signature certifies that the insured has elected to use the Retrospective Rating Plan and understands all terms, conditions and provisions of the Plan.

SPECIAL RULES

1. THE RETROSPECTIVE RATING PLAN IS NOT AVAILABLE UNLESS THE TEXAS DEPARTMENT OF INSURANCE RECEIVES THIS COMPLETED FORM WITHIN SIXTY (60) DAYS AFTER THE POLICY BECOMES EFFECTIVE IN TEXAS.
2. THE RETROSPECTIVE RATING PLAN IS NOT AVAILABLE TO ANY LINE OF INSURANCE ADDED TO THE PLAN UNLESS THE TEXAS STATE BOARD OF INSURANCE RECEIVES THIS COMPLETED FORM, AS AMENDED, WITHIN SIXTY (60) DAYS AFTER THE AMENDMENT BECOMES EFFECTIVE IN TEXAS.
3. IT IS RECOMMENDED THAT THIS COMPLETED FORM BE SENT TO THE TEXAS STATE BOARD OF INSURANCE NOT LESS THAN FORTY-FIVE (45) DAYS AFTER THE POLICY OR AMENDMENTS TO THE PLAN BECOMES EFFECTIVE IN TEXAS.