

State: VermontGMCB **Filing Company:** TVHP
TOI/Sub-TOI: ML02 Multi-Line - Other/ML02.000 Multi-Line - Other
Product Name: 2014 TVHP Risk & Admin Charges for Experience Refund Eligible Product
Project Name/Number: /

Filing at a Glance

Company: TVHP
Product Name: 2014 TVHP Risk & Admin Charges for Experience Refund Eligible Product
State: VermontGMCB
TOI: ML02 Multi-Line - Other
Sub-TOI: ML02.000 Multi-Line - Other
Filing Type: GMCB Trend / Admin Charge
Date Submitted: 01/14/2014
SERFF Tr Num: BCVT-129373905
SERFF Status: Pending State Action
State Tr Num:
State Status:
Co Tr Num:

Implementation: On Approval
Date Requested:
Author(s): Vince Mace, Pam Young, Seth Abbene, Jude Daye, Martine Brisson-Lemieux
Reviewer(s): Thomas Crompton (primary), Kelly Macnee, David Dillon, Jacqueline Lee, Judith Henkin
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

State: VermontGMCB **Filing Company:** TVHP
TOI/Sub-TOI: ML02 Multi-Line - Other/ML02.000 Multi-Line - Other
Product Name: 2014 TVHP Risk & Admin Charges for Experience Refund Eligible Product
Project Name/Number: /

General Information

Project Name: Status of Filing in Domicile:
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Group
Submission Type: New Submission Group Market Size: Large
Group Market Type: Employer Overall Rate Impact:
Filing Status Changed: 02/24/2014
State Status Changed: Deemer Date:
Created By: Jude Daye Submitted By: Jude Daye
Corresponding Filing Tracking Number:

Filing Description:
January 10, 2014

Judith Henkin, Esq.
Health Policy Director
Green Mountain Care Board
89 Main Street, Third Floor, City Center
Montpelier, Vermont 05620

Subject: The Vermont Health Plan - NAIC # 95696
2014 Filing: Risk and Administration Charges for
Experience Refund Eligible Product

Dear Ms. Henkin:

Enclosed for your review and approval are the 2014 risk and administration charges to be used in the rating of The Vermont Health Plan's Experience Refund Eligible product.

Please let me know if we can answer any questions or provide further information during your review.

Sincerely,

Kevin Goddard

cc:Tom Crompton / GMCB
Ruth Greene / BCBSVT
Vince Mace / BCBSVT
Paul Schultz/BCBSVT

Company and Contact

Filing Contact Information

Jude Daye, Executive Assistant

dayej@bcbsvt.com

State: VermontGMCB **Filing Company:** TVHP
TOI/Sub-TOI: ML02 Multi-Line - Other/ML02.000 Multi-Line - Other
Product Name: 2014 TVHP Risk & Admin Charges for Experience Refund Eligible Product
Project Name/Number: /

445 Industrial Lane 802-371-3244 [Phone]
 Montpelier, VT 05601

Filing Company Information

TVHP	CoCode: 95696	State of Domicile: Vermont
PO BOX 186	Group Code:	Company Type: HMO
Montpelier, VT 05601	Group Name:	State ID Number:
(802) 371-3450 ext. [Phone]	FEIN Number: 03-0354356	

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:

SERFF Tracking #:

BCVT-129373905

State Tracking #:

Company Tracking #:

State: VermontGMCB **Filing Company:** TVHP
TOI/Sub-TOI: ML02 Multi-Line - Other/ML02.000 Multi-Line - Other
Product Name: 2014 TVHP Risk & Admin Charges for Experience Refund Eligible Product
Project Name/Number: /

Correspondence Summary

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Response	Jacqueline Lee	02/21/2014	02/21/2014
Pending Response	Jacqueline Lee	01/31/2014	01/31/2014
Pending Response	Jacqueline Lee	01/17/2014	01/17/2014

Response Letters

Responded By	Created On	Date Submitted
Jude Daye	02/24/2014	02/24/2014
Jude Daye	02/05/2014	02/05/2014
Martine Brisson-Lemieux	01/21/2014	01/21/2014

State: VermontGMCB **Filing Company:** TVHP
TOI/Sub-TOI: ML02 Multi-Line - Other/ML02.000 Multi-Line - Other
Product Name: 2014 TVHP Risk & Admin Charges for Experience Refund Eligible Product
Project Name/Number: /

Objection Letter

Objection Letter Status	Pending Response
Objection Letter Date	02/21/2014
Submitted Date	02/21/2014
Respond By Date	02/24/2014

Dear Jude Daye,

Introduction:

Please see the attached inquiry letter.

Conclusion:

*Sincerely,
Jacqueline Lee*

**Dallas**

Glenn A. Tobleman, F.S.A., F.C.A.S.
S. Scott Gibson, F.S.A.
Cabe W. Chadick, F.S.A.
Michael A. Mayberry, F.S.A.
David M. Dillon, F.S.A.
Gregory S. Wilson, F.C.A.S.
Steven D. Bryson, F.S.A.
Bonnie S. Albritton, F.S.A.
Brian D. Rankin, F.S.A.
Wesley R. Campbell, F.S.A.
Jacqueline B. Lee, F.S.A.
Robert E. Gove, A.S.A.
J. Finn Knox-Seith, A.S.A.
Brian C. Stentz, A.S.A.
Jay W. Fuller, A.S.A.
Sujaritha Tansen, A.S.A.
Josh A. Hammerquist, A.S.A.
Xiaoxiao (Lisa) Jiang, A.S.A.
Jennifer M. Allen, A.S.A.
Sergei Mordovin, A.S.A.
Robert B. Thomas, Jr., F.S.A., C.F.A. (Of Counsel)

Kansas City

Gary L. Rose, F.S.A.
Terry M. Long, F.S.A.
David L. Batchelder, A.S.A.
Leon L. Langlitz, F.S.A.
Gary R. McElwain, FLMI
Anthony G. Proulx, F.S.A.
Thomas L. Handley, F.S.A.
D. Patrick Glenn, A.S.A., A.C.A.S.
Christopher H. Davis, F.S.A.
Karen E. Elsom, F.S.A.
Jill J. Humes, F.S.A.

London / Kansas City

Roger K. Annin, F.S.A.
Timothy A. DeMars, F.S.A.
Scott E. Morrow, F.S.A.

Baltimore

David A. Palmer, C.F.E.

February 21, 2014

Jude Daye, Executive Assistant
The Vermont Health Plan
PO Box 186
Montpelier, VT 05601

Re: The Vermont Health Plan
2014 TVHP Risk & Admin Charges Filing
SERFF Tracking #: BCVT-129373905

Dear Jude Daye:

We have been retained by the Green Mountain Care Board ("GMCB") to review the above referenced group products filing submitted on 1/14/2014. The following additional information is required for this filing.

1. Please provide the number of Vermonters affected by this filing.
2. Also provide the minimum and maximum changes for the experience refund risk charge factors. The changes need to reflect the amount that a premium could change with all other things being equal (i.e.: only the factor changes, no assumed changed in the group's pricing margin, etc.)

Please be aware that we expect to have further questions regarding the filing as the review continues.

To ensure that the review of your filing has been completed before statutory deadlines, we expect you to respond as expeditiously as possible to every objection in our letter, but no later than February 24, 2014. Note that the responses can be submitted separately and do not have to be submitted all at the same time.

We trust that you understand these forms may not be used in Vermont until they are formally approved by the GMCB.

Sincerely,

A handwritten signature in black ink that reads "Josh Hammerquist". The signature is written in a cursive style with a large, prominent "J" and "H".

Josh Hammerquist A.S.A., M.A.A.A.
Assistant Vice President & Consulting Actuary
Lewis & Ellis, Inc.
jhammerquist@lewisellis.com
(972)850-0850

State: VermontGMCB **Filing Company:** TVHP
TOI/Sub-TOI: ML02 Multi-Line - Other/ML02.000 Multi-Line - Other
Product Name: 2014 TVHP Risk & Admin Charges for Experience Refund Eligible Product
Project Name/Number: /

Objection Letter

Objection Letter Status	Pending Response
Objection Letter Date	01/31/2014
Submitted Date	01/31/2014
Respond By Date	02/05/2014

Dear Jude Daye,

Introduction:

Please see the attached objection letter. Please respond no later than the end of day on February 5, 2014.

Conclusion:

Sincerely,
Jacqueline Lee

**Dallas**

Glenn A. Tobleman, F.S.A., F.C.A.S.
S. Scott Gibson, F.S.A.
Cabe W. Chadick, F.S.A.
Michael A. Mayberry, F.S.A.
David M. Dillon, F.S.A.
Gregory S. Wilson, F.C.A.S.
Steven D. Bryson, F.S.A.
Bonnie S. Albritton, F.S.A.
Brian D. Rankin, F.S.A.
Wesley R. Campbell, F.S.A.
Jacqueline B. Lee, F.S.A.
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Brian C. Stentz, A.S.A.
Jay W. Fuller, A.S.A.
Sujaritha Tansen, A.S.A.
Josh A. Hammerquist, A.S.A.
Xiaoxiao (Lisa) Jiang, A.S.A.
Jennifer M. Allen, A.S.A.
Sergei Mordovin, A.S.A.
Robert B. Thomas, Jr., F.S.A., C.F.A. (Of Counsel)

Kansas City

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Thomas L. Handley, F.S.A.
D. Patrick Glenn, A.S.A., A.C.A.S.
Christopher H. Davis, F.S.A.
Karen E. Elsom, F.S.A.
Jill J. Humes, F.S.A.

London / Kansas City

Roger K. Annin, F.S.A.
Timothy A. DeMars, F.S.A.
Scott E. Morrow, F.S.A.

Baltimore

David A. Palmer, C.F.E.

January 31, 2014

Jude Daye, Executive Assistant
The Vermont Health Plan
PO Box 186
Montpelier, VT 05601

Re: The Vermont Health Plan
2014 TVHP Risk & Admin Charges Filing
SERFF Tracking #: BCVT-129373905

Dear Jude Daye:

We have been retained by the Green Mountain Care Board (“GMCB”) to review the above referenced group products filing submitted on 1/14/2014. The following additional information is required for this filing.

Notice regarding proper responses:

- A minimum-acceptable response to quantitative questions from us must include a spreadsheet calculation with retained formulas such that we can replicate the calculations therein.
- Explanatory responses are merely a supplement to the spreadsheet material and in of themselves will constitute a lack of response

1. Why were the Milliman Health Cost Guidelines trended to Q1 2015, rather than July 1 2015?

2. The memorandum jumps from “the expected claims amount and standard deviation of the distribution of claims less than the specific stop loss levels” on page 1 to the “expected aggregate claims” on page 2.
 - a. How was the distribution of individual claims used to estimate the aggregate claims?
 - b. Please provide the relevant sections of VFN 41126, Method of Determination of ASL Charge Factors
3. Please provide quantitative and qualitative support for the factors on the bottom of page 2 of the actuarial memorandum to adjust for uncertainty in the projection of expected claims.
4. Please provide quantitative support that demonstrates the reasonableness of interpolating results for a group with 150 members for the experience refund risk charge factors.
5. How was the 2013 settlement administration charge of \$1,600 calculated?
6. What is the investment income adjustment used for?

Please be aware that we expect to have further questions regarding the filing as the review continues.

To ensure that the review of your filing has been completed before statutory deadlines, we expect you to respond as expeditiously as possible to every objection in our letter, but no later than February 5, 2014. Note that the responses can be submitted separately and do not have to be submitted all at the same time.

We trust that you understand these forms may not be used in Vermont until they are formally approved by the GMCB.

Sincerely,



Josh Hammerquist A.S.A., M.A.A.A.
Assistant Vice President & Consulting Actuary
Lewis & Ellis, Inc.
jhammerquist@lewisellis.com
(972)850-0850

State: VermontGMCB **Filing Company:** TVHP
TOI/Sub-TOI: ML02 Multi-Line - Other/ML02.000 Multi-Line - Other
Product Name: 2014 TVHP Risk & Admin Charges for Experience Refund Eligible Product
Project Name/Number: /

Objection Letter

Objection Letter Status	Pending Response
Objection Letter Date	01/17/2014
Submitted Date	01/17/2014
Respond By Date	01/21/2014

Dear Jude Daye,

Introduction:

Please see the attached objection letter. Please respond no later than the end of day on January 21, 2014.

Conclusion:

Sincerely,
Jacqueline Lee

**Dallas**

Glenn A. Tobleman, F.S.A., F.C.A.S.
S. Scott Gibson, F.S.A.
Cabe W. Chadick, F.S.A.
Michael A. Mayberry, F.S.A.
David M. Dillon, F.S.A.
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Josh A. Hammerquist, A.S.A.
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Roger K. Annin, F.S.A.
Timothy A. DeMars, F.S.A.
Scott E. Morrow, F.S.A.

Baltimore

David A. Palmer, C.F.E.

January 17, 2014

Jude Daye, Executive Assistant
The Vermont Health Plan
PO Box 186
Montpelier, VT 05601

Re: The Vermont Health Plan
2014 TVHP Risk & Admin Charges Filing
SERFF Tracking #: BCVT-129373905

Dear Jude Daye:

We have been retained by the Green Mountain Care Board (“GMCB”) to review the above referenced group products filing submitted on 1/14/2014. The following additional information is required for this filing.

1. Please submit the SERFF PDF Pipelines with all communications for the previously approved version of this filing and the filing that is referenced specifically in the Actuarial Memorandum.
2. Based on the current sales distribution, what is the average change in the updated factors?

Please be aware that we expect to have further questions regarding the filing as the review continues.

To ensure that the review of your filing has been completed before statutory deadlines, we expect you to respond as expeditiously as possible to every objection in our letter, but no later than January 21, 2014. Note that the responses can be submitted separately and do not have to be submitted all at the same time.

We trust that you understand these forms may not be used in Vermont until they are formally approved by the GMCB.

Sincerely,

A handwritten signature in black ink that reads "Josh Hammerquist". The signature is written in a cursive, slightly slanted style.

Josh Hammerquist A.S.A., M.A.A.A.
Assistant Vice President & Consulting Actuary
Lewis & Ellis, Inc.
jhammerquist@lewisellis.com
(972)850-0850

SERFF Tracking #:

BCVT-129373905

State Tracking #:

Company Tracking #:

State: VermontGMCB **Filing Company:** TVHP
TOI/Sub-TOI: ML02 Multi-Line - Other/ML02.000 Multi-Line - Other
Product Name: 2014 TVHP Risk & Admin Charges for Experience Refund Eligible Product
Project Name/Number: /

Response Letter

Response Letter Status Submitted to State
Response Letter Date 02/24/2014
Submitted Date 02/24/2014

Dear Thomas Crompton,

Introduction:

Attached please find the response from BCBSVT on the "Objection" to the 2014 TVHP Risk & Admin Charges for Experience Refund Eligible Product.

Response 1

Comments:

Requested documentation for objection.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Ltr - Response to TVHP 2014 Risk & Admin Charge Actuarial Review Inquiries - 02.24.2014
Comments:	
Attachment(s):	Response to TVHP 2014 Risk & Admin Charge Actuarial Review Inquiries - 02.24.2014.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

*Sincerely,
Jude Daye*

SERFF Tracking #:

BCVT-129373905

State Tracking #:

Company Tracking #:

State: VermontGMCB Filing Company: TVHP
 TOI/Sub-TOI: ML02 Multi-Line - Other/ML02.000 Multi-Line - Other
 Product Name: 2014 TVHP Risk & Admin Charges for Experience Refund Eligible Product
 Project Name/Number: /

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 02/05/2014
 Submitted Date 02/05/2014

Dear Thomas Crompton,

Introduction:

Attached please find the response from BCBSVT on the "Objection" to the 2014 TVHP Risk & Admin Charges for Experience Refund Eligible Product Filing.

Response 1

Comments:

Requested documentation for objection.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to TVHP 2014 Charge Factor for ASL and Risk Admin Charge Actuarial Review Inquiries - 01 31 2014
Comments:	
Attachment(s):	Response to TVHP 2014 Charge Factor for ASL and Risk Admin Charge Actuarial Review Inquiries - 01 31 2014.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to TVHP 2014 Charge Factor for ASL and Risk Admin Charge Actuarial Review Inquiries - 01 31 2014
Comments:	
Attachment(s):	Response to TVHP 2014 Charge Factor for ASL and Risk Admin Charge Actuarial Review Inquiries - 01 31 2014.pdf

Satisfied - Item:	Illustrative Aggregate Calculation
Comments:	PDF and Excel versions attached.
Attachment(s):	Illustrative Aggregate Calculation.pdf Illustrative Aggregate Calculation.xls

SERFF Tracking #:

BCVT-129373905

State Tracking #:

Company Tracking #:

State: VermontGMCB **Filing Company:** TVHP
TOI/Sub-TOI: ML02 Multi-Line - Other/ML02.000 Multi-Line - Other
Product Name: 2014 TVHP Risk & Admin Charges for Experience Refund Eligible Product
Project Name/Number: /

Supporting Document Schedule Item Changes

Satisfied - Item:	Response to TVHP 2014 Charge Factor for ASL and Risk Admin Charge Actuarial Review Inquiries - 01 31 2014
Comments:	
Attachment(s):	Response to TVHP 2014 Charge Factor for ASL and Risk Admin Charge Actuarial Review Inquiries - 01 31 2014.pdf
Satisfied - Item:	Illustrative Aggregate Calculation
Comments:	PDF and Excel versions attached.
Attachment(s):	Illustrative Aggregate Calculation.pdf Illustrative Aggregate Calculation.xls
Satisfied - Item:	Interpolation_100_200
Comments:	PDF and Excel versions attached.
Attachment(s):	interpolation_100_200.pdf interpolation_100_200.xlsx

Supporting Document Schedule Item Changes

Satisfied - Item:	Response to TVHP 2014 Charge Factor for ASL and Risk Admin Charge Actuarial Review Inquiries - 01 31 2014
Comments:	
Attachment(s):	Response to TVHP 2014 Charge Factor for ASL and Risk Admin Charge Actuarial Review Inquiries - 01 31 2014.pdf
Satisfied - Item:	Illustrative Aggregate Calculation
Comments:	PDF and Excel versions attached.
Attachment(s):	Illustrative Aggregate Calculation.pdf Illustrative Aggregate Calculation.xls
Satisfied - Item:	Interpolation_100_200
Comments:	PDF and Excel versions attached.
Attachment(s):	interpolation_100_200.pdf interpolation_100_200.xlsx
Satisfied - Item:	VFN41126_ASL_method
Comments:	
Attachment(s):	VFN41126_ASL_method.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking #:

BCVT-129373905

State Tracking #:

Company Tracking #:

State: VermontGMCB **Filing Company:** TVHP
TOI/Sub-TOI: ML02 Multi-Line - Other/ML02.000 Multi-Line - Other
Product Name: 2014 TVHP Risk & Admin Charges for Experience Refund Eligible Product
Project Name/Number: /

Conclusion:

Sincerely,
Jude Daye

SERFF Tracking #:

BCVT-129373905

State Tracking #:

Company Tracking #:

State: VermontGMCB **Filing Company:** TVHP
TOI/Sub-TOI: ML02 Multi-Line - Other/ML02.000 Multi-Line - Other
Product Name: 2014 TVHP Risk & Admin Charges for Experience Refund Eligible Product
Project Name/Number: /

Response Letter

Response Letter Status Submitted to State
Response Letter Date 01/21/2014
Submitted Date 01/21/2014

Dear Thomas Crompton,

Introduction:

Attached please find the response from BCBSVT on the "Objection" to the 2014 TVHP Risk & Admin Charges for Experience Refund Eligible Product.

Response 1

Comments:

Requested documentation attached

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter for TVHP 2014 Risk and Admin Charge Filing
Comments:	
Attachment(s):	Response to TVHP 2014 Risk & Admin Charge Actuarial Review Interrogatories- 01.17.2014.pdf BCVT-128846706 - TVHP 2013 Risk & Admin Charges Filing.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

*Sincerely,
Martine Brisson-Lemieux*

SERFF Tracking #:

BCVT-129373905

State Tracking #:

Company Tracking #:

State: VermontGMCB **Filing Company:** TVHP
TOI/Sub-TOI: ML02 Multi-Line - Other/ML02.000 Multi-Line - Other
Product Name: 2014 TVHP Risk & Admin Charges for Experience Refund Eligible Product
Project Name/Number: /

Supporting Document Schedules

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	2014 TVHP Risk & Admin Charges Filing - Actuarial Memorandum.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Civil Union Rating Requirements
Bypass Reason:	Not required.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Filing Compliance Certification
Comments:	
Attachment(s):	Filing Compliance Certification.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Third Party Filing Authorization
Bypass Reason:	BCBSVT does not use a Third Party to submit filings.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Plain Language Summary
Comments:	
Attachment(s):	2014 TVHP Risk & Admin Charges Filing - Plain Language Summary.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Risk Charge Factors
Comments:	
Attachment(s):	Risk Charge Factors.pdf
Item Status:	
Status Date:	

SERFF Tracking #:

BCVT-129373905

State Tracking #:

Company Tracking #:

State: VermontGMCB **Filing Company:** TVHP
TOI/Sub-TOI: ML02 Multi-Line - Other/ML02.000 Multi-Line - Other
Product Name: 2014 TVHP Risk & Admin Charges for Experience Refund Eligible Product
Project Name/Number: /

Satisfied - Item:	Response Letter for TVHP 2014 Risk and Admin Charge Filing
Comments:	
Attachment(s):	Response to TVHP 2014 Risk & Admin Charge Actuarial Review Interrogatories- 01.17.2014.pdf BCVT-128846706 - TVHP 2013 Risk & Admin Charges Filing.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Response to TVHP 2014 Charge Factor for ASL and Risk Admin Charge Actuarial Review Inquiries - 01 31 2014
Comments:	
Attachment(s):	Response to TVHP 2014 Charge Factor for ASL and Risk Admin Charge Actuarial Review Inquiries - 01 31 2014.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Illustrative Aggregate Calculation
Comments:	PDF and Excel versions attached.
Attachment(s):	Illustrative Aggregate Calculation.pdf Illustrative Aggregate Calculation.xls
Item Status:	
Status Date:	

Satisfied - Item:	Interpolation_100_200
Comments:	PDF and Excel versions attached.
Attachment(s):	interpolation_100_200.pdf interpolation_100_200.xlsx
Item Status:	
Status Date:	

Satisfied - Item:	VFN41126_ASL_method
Comments:	
Attachment(s):	VFN41126_ASL_method.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Ltr - Response to TVHP 2014 Risk & Admin Charge Actuarial Review Inquiries - 02.24.2014
Comments:	
Attachment(s):	Response to TVHP 2014 Risk & Admin Charge Actuarial Review Inquiries - 02.24.2014.pdf
Item Status:	

SERFF Tracking #:

BCVT-129373905

State Tracking #:

Company Tracking #:

State: VermontGMCB **Filing Company:** TVHP
TOI/Sub-TOI: ML02 Multi-Line - Other/ML02.000 Multi-Line - Other
Product Name: 2014 TVHP Risk & Admin Charges for Experience Refund Eligible Product
Project Name/Number: /

Status Date:

SERFF Tracking #:

BCVT-129373905

State Tracking #:

Company Tracking #:

State:	VermontGMCB	Filing Company:	TVHP
TOI/Sub-TOI:	ML02 Multi-Line - Other/ML02.000 Multi-Line - Other		
Product Name:	2014 TVHP Risk & Admin Charges for Experience Refund Eligible Product		
Project Name/Number:	/		

Attachment Illustrative Aggregate Calculation.xls is not a PDF document and cannot be reproduced here.

Attachment interpolation_100_200.xlsx is not a PDF document and cannot be reproduced here.

**The Vermont Health Plan
2014 Filing
Risk & Administration Charges for Experience Refund Eligible Product
Actuarial Memorandum**

SUMMARY

The Vermont Health Plan (TVHP) has an Experience Refund Eligible product, with pricing margins of 10% or 5% (i.e. expected claims below an ISL limit will be increased by 10% or 5% in the determination of the premium). The purpose of this filing is to update the risk and administration charge factors to be used in the rating of such plans. TVHP will apply these factors in the determination of rates for groups of 50 or more subscribers that are renewing or applying for coverage under Experience Refund Eligible plans with TVHP delivered 10 or more business days after the date of approval of this filing through 10 business days after the approval of a successor filing.

The method and data used are identical to those used in the development of the corresponding charges for Blue Cross and Blue Shield of Vermont (BCBSVT)¹. This is due to the lack of credible TVHP-only data.

Distribution of Individual Claims by Amount

The distribution of individual claims by amount was generated from the 2013 Milliman Health Cost Guidelines distribution of allowed charges (adjusted for VT) by trending the distribution to produce the same expected average annual allowed charge per member as the trended BCBSVT/TVHP distribution for Q1 2015 (developed as part of the determination of the TVHP Provision for Large Claims and Stop Loss filing²), and then applying paid/allowed factors (also from that filing).

For each specific stop loss level, the expected claims amount and standard deviation of the distribution of claims less than the specific stop loss level are calculated.

¹ See “Blue Cross and Blue Shield of Vermont, 2014 Filing, Charge Factors for Aggregate Stop Loss, Risk & Administration Charges for Experience Refund Eligible Product, Actuarial Memorandum”, filed concurrently with this filing.

² See page 3 of “The Vermont Health Plan, Provision for Large Claims for 2014, Actuarial Memorandum”, filed concurrently with this filing.

**The Vermont Health Plan
2014 Filing
Risk & Administration Charges for Experience Refund Eligible Product
Actuarial Memorandum**

Expected Claims Factors

For each number of members (N) in the following table:

N
100
200
300
400
500
600
700
800
900
1,000
1,500
2,000
3,000
4,000
5,000
10,000
20,000
30,000
40,000

and for each ISL limit, a preliminary expected fraction of aggregate claims in excess of 90%, 95%, 100%, 105%, 110%, 115%, 120%, 125%, 130%, 135%, and 140% of expected aggregate claims was calculated. These were then adjusted for uncertainty in the projection of expected claims as described in the table below:

Expected to projected expected	>107.5%	107.5% - 102.5%	102.5% - 97.5%	97.5% - 92.5%	< 92.5%
Fraction of projections	F ₁ (Estimated from distribution)	F ₂ (Estimated from distribution)	F ₃ (Estimated from distribution)	F ₄ (Estimated from distribution)	F ₅ (Estimated from distribution)
Assumed (Actual expected) / (projected expected) factor	1.1	1.05	1.00	0.95	0.90
Weighting Factor for averaging	F ₁ /1.1	F ₂ /1.05	F ₃	F ₄ /.95	F ₅ /0.9

**The Vermont Health Plan
2014 Filing
Risk & Administration Charges for Experience Refund Eligible Product
Actuarial Memorandum**

RISK & ADMINISTRATION CHARGES FOR EXPERIENCE REFUND ELIGIBLE PRODUCT

Risk Charges for Experience Refund Eligible Plans

The TVHP Experience Refund Eligible products involve pricing margins of 10% or 5% (i.e. expected claims below the ISL limit will be increased by 10% or 5% in the determination of the premium). The risk charge factors for 10% margin and for 5% margin are the adjusted projected claims factors for aggregate claims in excess of 110% and 105%, respectively, of expected aggregate claims. These factors are applied to total expected claims (before adjustment for pricing margin) and the retention is increased by the risk charge (both in the prospective pricing and in the refund calculation).

The tables of factors are contained in the **Risk Charge Factors.pdf** file accompanies this filing.

If the expected number of members (N) in the rating period is not one of the values in the table, the value is determined by interpolating linearly between the entries in the table for the numbers of members immediately below and above N.

Administration Charge

An administration charge equal to a settlement administration charge, offset by an investment income credit, will be made.

1. Settlement Administration Charge: An additional administrative charge of **\$1,625** will be included to offset the costs of administering the retrospective arrangement. This amount is based on the 2013 settlement administration charge of \$1,600 increased by 1.6%³ trend to reflect the assumed wage increase for the direct staff cost.
2. Investment Income Adjustment:

Margin factor	Investment Income adjustment factor (applicable to expected claims below the ISL limit)
10%	0.4%
5%	0.2%

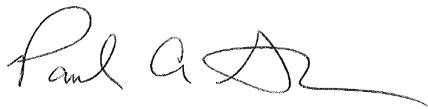
³ The 1.6% trend factor is based on a two-year regression of the CPI data values (Source: [Bureau of Labor Statistics Data](#), CPI - All Urban Consumers, Northeast Urban, All Items, 1982-1984=100, data through October 2013) for October 2011 through October 2013.

**The Vermont Health Plan
2014 Filing
Risk & Administration Charges for Experience Refund Eligible Product
Actuarial Memorandum**

ACTUARIAL CERTIFICATION

I am a Fellow of the Society of Actuaries, a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering opinions with regard to health rate filings.

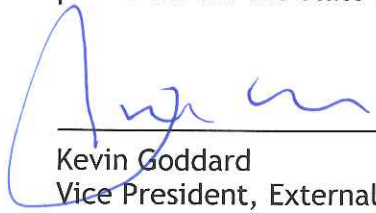
Based on my review of the block's underlying experience and methods applied, it is my opinion that the rate factors set forth in this filing are adequate and are neither excessive nor unfairly discriminatory.



Paul Schultz, F.S.A., M.A.A.A.

January 9, 2014

I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and, to the best of my knowledge, the filing complies with all applicable statutory and regulatory provisions for the state of Vermont



Kevin Goddard
Vice President, External Affairs and Sales

1/13/14

Date

**The Vermont Health Plan
2014 Factor Filing
Plain Language Summary**

The purpose of this filing is to reprice the risk and administration charge factors to be used in the development of rates for Experience Refund Eligible plans of The Vermont Health Plan (TVHP). These factors are applied as part of the TVHP Group Merit Rating formula, approved in a separate filing.

Risk charge factors are similar in concept and development to aggregate stop loss factors, in that they estimate projected claims factors for aggregate claims in excess of a certain percentage of expected aggregate claims. Because pricing margins for Experience Refund Eligible plans are included within the expected claim development, these risk charge factors are unmodified from their best estimate values.

Risk charges for refund eligible arrangements are developed through the calibration of 2013 Milliman Health Cost Guidelines to expected Vermont claims levels, using factors from the most recently approved trend filings as the key input item.

Administrative charges specific to Experience Refund Eligible plans are also documented within this filing.

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$30,000	100	3.356%	2.117%
\$30,000	200	2.240%	1.170%
\$30,000	300	1.731%	0.779%
\$30,000	400	1.416%	0.560%
\$30,000	500	1.195%	0.420%
\$30,000	600	1.028%	0.323%
\$30,000	700	0.897%	0.254%
\$30,000	800	0.791%	0.202%
\$30,000	900	0.704%	0.163%
\$30,000	1000	0.631%	0.133%
\$30,000	1500	0.395%	0.052%
\$30,000	2000	0.272%	0.023%
\$30,000	3000	0.154%	0.006%
\$30,000	4000	0.100%	0.002%
\$30,000	5000	0.070%	0.001%
\$30,000	10000	0.019%	0.001%
\$30,000	20000	0.003%	0.001%
\$30,000	30000	0.002%	0.001%
\$30,000	40000	0.001%	0.001%
\$35,000	100	3.623%	2.322%
\$35,000	200	2.426%	1.297%
\$35,000	300	1.882%	0.873%
\$35,000	400	1.547%	0.633%
\$35,000	500	1.311%	0.479%
\$35,000	600	1.133%	0.373%
\$35,000	700	0.992%	0.295%
\$35,000	800	0.879%	0.237%
\$35,000	900	0.785%	0.193%
\$35,000	1000	0.706%	0.159%
\$35,000	1500	0.448%	0.065%
\$35,000	2000	0.311%	0.030%
\$35,000	3000	0.177%	0.008%
\$35,000	4000	0.116%	0.003%
\$35,000	5000	0.082%	0.001%
\$35,000	10000	0.023%	0.001%
\$35,000	20000	0.004%	0.001%
\$35,000	30000	0.002%	0.001%
\$35,000	40000	0.002%	0.001%
\$40,000	100	3.881%	2.527%
\$40,000	200	2.606%	1.424%
\$40,000	300	2.029%	0.967%
\$40,000	400	1.674%	0.709%
\$40,000	500	1.424%	0.541%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$40,000	600	1.236%	0.425%
\$40,000	700	1.087%	0.339%
\$40,000	800	0.966%	0.275%
\$40,000	900	0.866%	0.226%
\$40,000	1000	0.781%	0.187%
\$40,000	1500	0.502%	0.080%
\$40,000	2000	0.351%	0.038%
\$40,000	3000	0.202%	0.010%
\$40,000	4000	0.133%	0.004%
\$40,000	5000	0.094%	0.002%
\$40,000	10000	0.027%	0.001%
\$40,000	20000	0.005%	0.001%
\$40,000	30000	0.002%	0.001%
\$40,000	40000	0.002%	0.001%
\$45,000	100	4.132%	2.728%
\$45,000	200	2.780%	1.551%
\$45,000	300	2.171%	1.062%
\$45,000	400	1.798%	0.784%
\$45,000	500	1.535%	0.604%
\$45,000	600	1.337%	0.478%
\$45,000	700	1.180%	0.385%
\$45,000	800	1.052%	0.315%
\$45,000	900	0.946%	0.260%
\$45,000	1000	0.856%	0.217%
\$45,000	1500	0.557%	0.096%
\$45,000	2000	0.393%	0.047%
\$45,000	3000	0.228%	0.014%
\$45,000	4000	0.150%	0.005%
\$45,000	5000	0.107%	0.002%
\$45,000	10000	0.032%	0.001%
\$45,000	20000	0.006%	0.001%
\$45,000	30000	0.003%	0.001%
\$45,000	40000	0.002%	0.001%
\$50,000	100	4.374%	2.927%
\$50,000	200	2.948%	1.675%
\$50,000	300	2.309%	1.156%
\$50,000	400	1.918%	0.860%
\$50,000	500	1.643%	0.668%
\$50,000	600	1.435%	0.532%
\$50,000	700	1.271%	0.432%
\$50,000	800	1.137%	0.355%
\$50,000	900	1.025%	0.296%
\$50,000	1000	0.930%	0.248%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$50,000	1500	0.612%	0.113%
\$50,000	2000	0.436%	0.057%
\$50,000	3000	0.255%	0.017%
\$50,000	4000	0.169%	0.006%
\$50,000	5000	0.121%	0.003%
\$50,000	10000	0.037%	0.001%
\$50,000	20000	0.008%	0.001%
\$50,000	30000	0.003%	0.001%
\$50,000	40000	0.002%	0.001%
\$55,000	100	4.644%	3.154%
\$55,000	200	3.136%	1.820%
\$55,000	300	2.463%	1.266%
\$55,000	400	2.052%	0.950%
\$55,000	500	1.765%	0.743%
\$55,000	600	1.547%	0.597%
\$55,000	700	1.375%	0.488%
\$55,000	800	1.234%	0.405%
\$55,000	900	1.116%	0.339%
\$55,000	1000	1.016%	0.287%
\$55,000	1500	0.678%	0.136%
\$55,000	2000	0.487%	0.070%
\$55,000	3000	0.288%	0.022%
\$55,000	4000	0.192%	0.008%
\$55,000	5000	0.138%	0.004%
\$55,000	10000	0.044%	0.001%
\$55,000	20000	0.009%	0.001%
\$55,000	30000	0.003%	0.001%
\$55,000	40000	0.002%	0.001%
\$60,000	100	4.904%	3.374%
\$60,000	200	3.316%	1.960%
\$60,000	300	2.611%	1.373%
\$60,000	400	2.181%	1.037%
\$60,000	500	1.881%	0.817%
\$60,000	600	1.654%	0.661%
\$60,000	700	1.474%	0.544%
\$60,000	800	1.327%	0.454%
\$60,000	900	1.204%	0.383%
\$60,000	1000	1.099%	0.326%
\$60,000	1500	0.742%	0.159%
\$60,000	2000	0.538%	0.085%
\$60,000	3000	0.322%	0.028%
\$60,000	4000	0.216%	0.011%
\$60,000	5000	0.156%	0.005%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$60,000	10000	0.051%	0.001%
\$60,000	20000	0.011%	0.001%
\$60,000	30000	0.004%	0.001%
\$60,000	40000	0.002%	0.001%
\$65,000	100	5.121%	3.558%
\$65,000	200	3.467%	2.078%
\$65,000	300	2.733%	1.462%
\$65,000	400	2.288%	1.110%
\$65,000	500	1.978%	0.879%
\$65,000	600	1.743%	0.714%
\$65,000	700	1.557%	0.591%
\$65,000	800	1.404%	0.496%
\$65,000	900	1.276%	0.420%
\$65,000	1000	1.167%	0.359%
\$65,000	1500	0.795%	0.179%
\$65,000	2000	0.580%	0.097%
\$65,000	3000	0.351%	0.034%
\$65,000	4000	0.236%	0.014%
\$65,000	5000	0.171%	0.006%
\$65,000	10000	0.057%	0.001%
\$65,000	20000	0.013%	0.001%
\$65,000	30000	0.005%	0.001%
\$65,000	40000	0.003%	0.001%
\$70,000	100	5.387%	3.790%
\$70,000	200	3.651%	2.227%
\$70,000	300	2.884%	1.576%
\$70,000	400	2.420%	1.204%
\$70,000	500	2.097%	0.959%
\$70,000	600	1.853%	0.784%
\$70,000	700	1.659%	0.653%
\$70,000	800	1.501%	0.551%
\$70,000	900	1.368%	0.470%
\$70,000	1000	1.254%	0.404%
\$70,000	1500	0.864%	0.207%
\$70,000	2000	0.636%	0.116%
\$70,000	3000	0.389%	0.042%
\$70,000	4000	0.264%	0.017%
\$70,000	5000	0.192%	0.008%
\$70,000	10000	0.065%	0.001%
\$70,000	20000	0.016%	0.001%
\$70,000	30000	0.006%	0.001%
\$70,000	40000	0.003%	0.001%
\$75,000	100	5.644%	4.015%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$75,000	200	3.829%	2.371%
\$75,000	300	3.029%	1.687%
\$75,000	400	2.547%	1.296%
\$75,000	500	2.211%	1.037%
\$75,000	600	1.958%	0.852%
\$75,000	700	1.758%	0.713%
\$75,000	800	1.593%	0.605%
\$75,000	900	1.455%	0.519%
\$75,000	1000	1.337%	0.448%
\$75,000	1500	0.931%	0.235%
\$75,000	2000	0.691%	0.134%
\$75,000	3000	0.427%	0.051%
\$75,000	4000	0.291%	0.022%
\$75,000	5000	0.213%	0.010%
\$75,000	10000	0.073%	0.001%
\$75,000	20000	0.019%	0.001%
\$75,000	30000	0.007%	0.001%
\$75,000	40000	0.003%	0.001%
\$80,000	100	5.814%	4.162%
\$80,000	200	3.946%	2.465%
\$80,000	300	3.124%	1.759%
\$80,000	400	2.629%	1.355%
\$80,000	500	2.286%	1.088%
\$80,000	600	2.027%	0.897%
\$80,000	700	1.822%	0.753%
\$80,000	800	1.653%	0.640%
\$80,000	900	1.512%	0.550%
\$80,000	1000	1.391%	0.477%
\$80,000	1500	0.974%	0.253%
\$80,000	2000	0.726%	0.146%
\$80,000	3000	0.452%	0.056%
\$80,000	4000	0.310%	0.025%
\$80,000	5000	0.227%	0.012%
\$80,000	10000	0.079%	0.001%
\$80,000	20000	0.021%	0.001%
\$80,000	30000	0.008%	0.001%
\$80,000	40000	0.004%	0.001%
\$85,000	100	5.984%	4.309%
\$85,000	200	4.064%	2.560%
\$85,000	300	3.220%	1.832%
\$85,000	400	2.712%	1.415%
\$85,000	500	2.360%	1.139%
\$85,000	600	2.095%	0.941%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$85,000	700	1.885%	0.792%
\$85,000	800	1.713%	0.676%
\$85,000	900	1.569%	0.582%
\$85,000	1000	1.445%	0.506%
\$85,000	1500	1.017%	0.272%
\$85,000	2000	0.762%	0.159%
\$85,000	3000	0.477%	0.063%
\$85,000	4000	0.328%	0.028%
\$85,000	5000	0.241%	0.013%
\$85,000	10000	0.084%	0.001%
\$85,000	20000	0.022%	0.001%
\$85,000	30000	0.008%	0.001%
\$85,000	40000	0.004%	0.001%
\$90,000	100	6.151%	4.454%
\$90,000	200	4.178%	2.653%
\$90,000	300	3.313%	1.903%
\$90,000	400	2.793%	1.473%
\$90,000	500	2.432%	1.189%
\$90,000	600	2.162%	0.985%
\$90,000	700	1.947%	0.831%
\$90,000	800	1.772%	0.711%
\$90,000	900	1.624%	0.614%
\$90,000	1000	1.497%	0.535%
\$90,000	1500	1.059%	0.291%
\$90,000	2000	0.797%	0.172%
\$90,000	3000	0.502%	0.069%
\$90,000	4000	0.347%	0.031%
\$90,000	5000	0.255%	0.015%
\$90,000	10000	0.090%	0.001%
\$90,000	20000	0.024%	0.001%
\$90,000	30000	0.009%	0.001%
\$90,000	40000	0.005%	0.001%
\$95,000	100	6.310%	4.595%
\$95,000	200	4.288%	2.744%
\$95,000	300	3.402%	1.972%
\$95,000	400	2.870%	1.531%
\$95,000	500	2.502%	1.238%
\$95,000	600	2.226%	1.029%
\$95,000	700	2.007%	0.870%
\$95,000	800	1.828%	0.746%
\$95,000	900	1.677%	0.646%
\$95,000	1000	1.548%	0.564%
\$95,000	1500	1.101%	0.310%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$95,000	2000	0.832%	0.185%
\$95,000	3000	0.527%	0.076%
\$95,000	4000	0.366%	0.035%
\$95,000	5000	0.270%	0.017%
\$95,000	10000	0.096%	0.002%
\$95,000	20000	0.027%	0.001%
\$95,000	30000	0.010%	0.001%
\$95,000	40000	0.005%	0.001%
\$100,000	100	6.470%	4.736%
\$100,000	200	4.399%	2.835%
\$100,000	300	3.491%	2.042%
\$100,000	400	2.948%	1.588%
\$100,000	500	2.572%	1.288%
\$100,000	600	2.290%	1.072%
\$100,000	700	2.067%	0.909%
\$100,000	800	1.884%	0.781%
\$100,000	900	1.731%	0.677%
\$100,000	1000	1.599%	0.593%
\$100,000	1500	1.142%	0.330%
\$100,000	2000	0.866%	0.199%
\$100,000	3000	0.552%	0.083%
\$100,000	4000	0.384%	0.039%
\$100,000	5000	0.284%	0.019%
\$100,000	10000	0.102%	0.002%
\$100,000	20000	0.029%	0.001%
\$100,000	30000	0.011%	0.001%
\$100,000	40000	0.005%	0.001%
\$105,000	100	6.621%	4.870%
\$105,000	200	4.503%	2.921%
\$105,000	300	3.576%	2.109%
\$105,000	400	3.021%	1.643%
\$105,000	500	2.638%	1.335%
\$105,000	600	2.351%	1.114%
\$105,000	700	2.124%	0.946%
\$105,000	800	1.938%	0.814%
\$105,000	900	1.781%	0.708%
\$105,000	1000	1.647%	0.621%
\$105,000	1500	1.181%	0.348%
\$105,000	2000	0.900%	0.212%
\$105,000	3000	0.577%	0.090%
\$105,000	4000	0.403%	0.042%
\$105,000	5000	0.299%	0.022%
\$105,000	10000	0.107%	0.002%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$105,000	20000	0.031%	0.001%
\$105,000	30000	0.012%	0.001%
\$105,000	40000	0.006%	0.001%
\$110,000	100	6.770%	5.002%
\$110,000	200	4.605%	3.007%
\$110,000	300	3.658%	2.175%
\$110,000	400	3.093%	1.698%
\$110,000	500	2.702%	1.382%
\$110,000	600	2.410%	1.155%
\$110,000	700	2.179%	0.983%
\$110,000	800	1.990%	0.848%
\$110,000	900	1.831%	0.739%
\$110,000	1000	1.694%	0.649%
\$110,000	1500	1.220%	0.367%
\$110,000	2000	0.932%	0.226%
\$110,000	3000	0.601%	0.097%
\$110,000	4000	0.421%	0.046%
\$110,000	5000	0.313%	0.024%
\$110,000	10000	0.113%	0.002%
\$110,000	20000	0.033%	0.001%
\$110,000	30000	0.013%	0.001%
\$110,000	40000	0.006%	0.001%
\$115,000	100	6.915%	5.132%
\$115,000	200	4.705%	3.091%
\$115,000	300	3.740%	2.239%
\$115,000	400	3.163%	1.751%
\$115,000	500	2.765%	1.428%
\$115,000	600	2.468%	1.196%
\$115,000	700	2.233%	1.020%
\$115,000	800	2.041%	0.881%
\$115,000	900	1.879%	0.769%
\$115,000	1000	1.741%	0.676%
\$115,000	1500	1.258%	0.386%
\$115,000	2000	0.964%	0.239%
\$115,000	3000	0.625%	0.105%
\$115,000	4000	0.440%	0.051%
\$115,000	5000	0.327%	0.026%
\$115,000	10000	0.119%	0.002%
\$115,000	20000	0.035%	0.001%
\$115,000	30000	0.014%	0.001%
\$115,000	40000	0.007%	0.001%
\$120,000	100	7.050%	5.254%
\$120,000	200	4.798%	3.170%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$120,000	300	3.815%	2.300%
\$120,000	400	3.228%	1.802%
\$120,000	500	2.824%	1.472%
\$120,000	600	2.522%	1.234%
\$120,000	700	2.283%	1.054%
\$120,000	800	2.088%	0.912%
\$120,000	900	1.924%	0.797%
\$120,000	1000	1.783%	0.703%
\$120,000	1500	1.293%	0.404%
\$120,000	2000	0.995%	0.252%
\$120,000	3000	0.648%	0.112%
\$120,000	4000	0.457%	0.055%
\$120,000	5000	0.341%	0.029%
\$120,000	10000	0.125%	0.003%
\$120,000	20000	0.037%	0.001%
\$120,000	30000	0.015%	0.001%
\$120,000	40000	0.007%	0.001%
\$125,000	100	7.186%	5.375%
\$125,000	200	4.891%	3.248%
\$125,000	300	3.890%	2.361%
\$125,000	400	3.293%	1.852%
\$125,000	500	2.883%	1.515%
\$125,000	600	2.576%	1.273%
\$125,000	700	2.334%	1.088%
\$125,000	800	2.135%	0.943%
\$125,000	900	1.969%	0.826%
\$125,000	1000	1.826%	0.729%
\$125,000	1500	1.329%	0.423%
\$125,000	2000	1.025%	0.266%
\$125,000	3000	0.671%	0.119%
\$125,000	4000	0.475%	0.059%
\$125,000	5000	0.355%	0.031%
\$125,000	10000	0.131%	0.003%
\$125,000	20000	0.040%	0.001%
\$125,000	30000	0.016%	0.001%
\$125,000	40000	0.008%	0.001%
\$130,000	100	7.317%	5.494%
\$130,000	200	4.982%	3.326%
\$130,000	300	3.963%	2.420%
\$130,000	400	3.357%	1.902%
\$130,000	500	2.939%	1.558%
\$130,000	600	2.628%	1.310%
\$130,000	700	2.382%	1.122%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$130,000	800	2.181%	0.974%
\$130,000	900	2.013%	0.854%
\$130,000	1000	1.868%	0.755%
\$130,000	1500	1.363%	0.441%
\$130,000	2000	1.055%	0.279%
\$130,000	3000	0.693%	0.127%
\$130,000	4000	0.492%	0.063%
\$130,000	5000	0.369%	0.034%
\$130,000	10000	0.137%	0.003%
\$130,000	20000	0.042%	0.001%
\$130,000	30000	0.017%	0.001%
\$130,000	40000	0.009%	0.001%
\$135,000	100	7.446%	5.611%
\$135,000	200	5.071%	3.402%
\$135,000	300	4.035%	2.479%
\$135,000	400	3.419%	1.950%
\$135,000	500	2.995%	1.600%
\$135,000	600	2.679%	1.348%
\$135,000	700	2.430%	1.156%
\$135,000	800	2.226%	1.005%
\$135,000	900	2.055%	0.882%
\$135,000	1000	1.909%	0.781%
\$135,000	1500	1.397%	0.459%
\$135,000	2000	1.084%	0.292%
\$135,000	3000	0.715%	0.134%
\$135,000	4000	0.510%	0.068%
\$135,000	5000	0.383%	0.037%
\$135,000	10000	0.142%	0.003%
\$135,000	20000	0.044%	0.001%
\$135,000	30000	0.019%	0.001%
\$135,000	40000	0.009%	0.001%
\$140,000	100	7.573%	5.726%
\$140,000	200	5.158%	3.477%
\$140,000	300	4.106%	2.537%
\$140,000	400	3.480%	1.999%
\$140,000	500	3.050%	1.642%
\$140,000	600	2.730%	1.385%
\$140,000	700	2.477%	1.189%
\$140,000	800	2.271%	1.035%
\$140,000	900	2.098%	0.910%
\$140,000	1000	1.949%	0.806%
\$140,000	1500	1.431%	0.477%
\$140,000	2000	1.113%	0.306%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$140,000	3000	0.738%	0.142%
\$140,000	4000	0.527%	0.073%
\$140,000	5000	0.397%	0.040%
\$140,000	10000	0.148%	0.004%
\$140,000	20000	0.046%	0.001%
\$140,000	30000	0.020%	0.001%
\$140,000	40000	0.010%	0.001%
\$145,000	100	7.691%	5.834%
\$145,000	200	5.239%	3.547%
\$145,000	300	4.172%	2.591%
\$145,000	400	3.537%	2.044%
\$145,000	500	3.101%	1.681%
\$145,000	600	2.776%	1.419%
\$145,000	700	2.521%	1.220%
\$145,000	800	2.312%	1.063%
\$145,000	900	2.137%	0.936%
\$145,000	1000	1.986%	0.830%
\$145,000	1500	1.462%	0.494%
\$145,000	2000	1.139%	0.318%
\$145,000	3000	0.758%	0.149%
\$145,000	4000	0.544%	0.077%
\$145,000	5000	0.410%	0.042%
\$145,000	10000	0.154%	0.004%
\$145,000	20000	0.048%	0.001%
\$145,000	30000	0.021%	0.001%
\$145,000	40000	0.010%	0.001%
\$150,000	100	7.809%	5.941%
\$150,000	200	5.321%	3.617%
\$150,000	300	4.237%	2.646%
\$150,000	400	3.593%	2.089%
\$150,000	500	3.152%	1.720%
\$150,000	600	2.823%	1.454%
\$150,000	700	2.564%	1.251%
\$150,000	800	2.353%	1.091%
\$150,000	900	2.175%	0.962%
\$150,000	1000	2.024%	0.854%
\$150,000	1500	1.493%	0.511%
\$150,000	2000	1.166%	0.331%
\$150,000	3000	0.779%	0.157%
\$150,000	4000	0.560%	0.082%
\$150,000	5000	0.423%	0.045%
\$150,000	10000	0.160%	0.004%
\$150,000	20000	0.051%	0.001%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$150,000	30000	0.022%	0.001%
\$150,000	40000	0.011%	0.001%
\$155,000	100	7.944%	6.065%
\$155,000	200	5.414%	3.699%
\$155,000	300	4.312%	2.709%
\$155,000	400	3.658%	2.141%
\$155,000	500	3.210%	1.765%
\$155,000	600	2.876%	1.494%
\$155,000	700	2.614%	1.288%
\$155,000	800	2.400%	1.125%
\$155,000	900	2.220%	0.992%
\$155,000	1000	2.066%	0.883%
\$155,000	1500	1.529%	0.531%
\$155,000	2000	1.197%	0.346%
\$155,000	3000	0.803%	0.166%
\$155,000	4000	0.580%	0.087%
\$155,000	5000	0.439%	0.049%
\$155,000	10000	0.166%	0.005%
\$155,000	20000	0.053%	0.001%
\$155,000	30000	0.023%	0.001%
\$155,000	40000	0.012%	0.001%
\$160,000	100	8.085%	6.196%
\$160,000	200	5.511%	3.784%
\$160,000	300	4.391%	2.775%
\$160,000	400	3.726%	2.197%
\$160,000	500	3.271%	1.813%
\$160,000	600	2.932%	1.537%
\$160,000	700	2.666%	1.326%
\$160,000	800	2.449%	1.160%
\$160,000	900	2.267%	1.025%
\$160,000	1000	2.111%	0.913%
\$160,000	1500	1.566%	0.553%
\$160,000	2000	1.230%	0.363%
\$160,000	3000	0.829%	0.176%
\$160,000	4000	0.600%	0.093%
\$160,000	5000	0.456%	0.053%
\$160,000	10000	0.174%	0.005%
\$160,000	20000	0.056%	0.001%
\$160,000	30000	0.025%	0.001%
\$160,000	40000	0.013%	0.001%
\$165,000	100	8.227%	6.327%
\$165,000	200	5.608%	3.870%
\$165,000	300	4.469%	2.842%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$165,000	400	3.794%	2.252%
\$165,000	500	3.332%	1.861%
\$165,000	600	2.988%	1.579%
\$165,000	700	2.718%	1.365%
\$165,000	800	2.498%	1.195%
\$165,000	900	2.314%	1.057%
\$165,000	1000	2.156%	0.943%
\$165,000	1500	1.604%	0.575%
\$165,000	2000	1.263%	0.379%
\$165,000	3000	0.855%	0.186%
\$165,000	4000	0.621%	0.100%
\$165,000	5000	0.473%	0.057%
\$165,000	10000	0.181%	0.006%
\$165,000	20000	0.059%	0.001%
\$165,000	30000	0.026%	0.001%
\$165,000	40000	0.014%	0.001%
\$170,000	100	8.352%	6.443%
\$170,000	200	5.695%	3.946%
\$170,000	300	4.539%	2.901%
\$170,000	400	3.854%	2.301%
\$170,000	500	3.385%	1.904%
\$170,000	600	3.037%	1.617%
\$170,000	700	2.764%	1.399%
\$170,000	800	2.542%	1.227%
\$170,000	900	2.355%	1.086%
\$170,000	1000	2.195%	0.970%
\$170,000	1500	1.637%	0.594%
\$170,000	2000	1.292%	0.394%
\$170,000	3000	0.878%	0.195%
\$170,000	4000	0.640%	0.106%
\$170,000	5000	0.488%	0.061%
\$170,000	10000	0.188%	0.006%
\$170,000	20000	0.062%	0.001%
\$170,000	30000	0.028%	0.001%
\$170,000	40000	0.014%	0.001%
\$175,000	100	8.459%	6.542%
\$175,000	200	5.768%	4.011%
\$175,000	300	4.598%	2.951%
\$175,000	400	3.905%	2.343%
\$175,000	500	3.431%	1.940%
\$175,000	600	3.079%	1.650%
\$175,000	700	2.803%	1.428%
\$175,000	800	2.578%	1.253%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$175,000	900	2.390%	1.111%
\$175,000	1000	2.229%	0.992%
\$175,000	1500	1.665%	0.611%
\$175,000	2000	1.317%	0.407%
\$175,000	3000	0.898%	0.203%
\$175,000	4000	0.656%	0.111%
\$175,000	5000	0.501%	0.064%
\$175,000	10000	0.194%	0.007%
\$175,000	20000	0.064%	0.001%
\$175,000	30000	0.029%	0.001%
\$175,000	40000	0.015%	0.001%
\$180,000	100	8.566%	6.641%
\$180,000	200	5.842%	4.077%
\$180,000	300	4.658%	3.002%
\$180,000	400	3.956%	2.385%
\$180,000	500	3.477%	1.977%
\$180,000	600	3.121%	1.682%
\$180,000	700	2.842%	1.458%
\$180,000	800	2.615%	1.280%
\$180,000	900	2.425%	1.136%
\$180,000	1000	2.262%	1.015%
\$180,000	1500	1.693%	0.628%
\$180,000	2000	1.341%	0.419%
\$180,000	3000	0.918%	0.211%
\$180,000	4000	0.672%	0.116%
\$180,000	5000	0.514%	0.067%
\$180,000	10000	0.200%	0.008%
\$180,000	20000	0.066%	0.001%
\$180,000	30000	0.030%	0.001%
\$180,000	40000	0.016%	0.001%
\$185,000	100	8.673%	6.740%
\$185,000	200	5.916%	4.142%
\$185,000	300	4.717%	3.052%
\$185,000	400	4.007%	2.427%
\$185,000	500	3.523%	2.013%
\$185,000	600	3.163%	1.715%
\$185,000	700	2.882%	1.487%
\$185,000	800	2.652%	1.307%
\$185,000	900	2.460%	1.160%
\$185,000	1000	2.295%	1.038%
\$185,000	1500	1.722%	0.645%
\$185,000	2000	1.366%	0.432%
\$185,000	3000	0.937%	0.219%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$185,000	4000	0.688%	0.121%
\$185,000	5000	0.528%	0.071%
\$185,000	10000	0.206%	0.008%
\$185,000	20000	0.069%	0.001%
\$185,000	30000	0.032%	0.001%
\$185,000	40000	0.017%	0.001%
\$190,000	100	8.780%	6.839%
\$190,000	200	5.989%	4.207%
\$190,000	300	4.776%	3.103%
\$190,000	400	4.059%	2.470%
\$190,000	500	3.569%	2.050%
\$190,000	600	3.205%	1.747%
\$190,000	700	2.921%	1.517%
\$190,000	800	2.689%	1.334%
\$190,000	900	2.495%	1.185%
\$190,000	1000	2.329%	1.062%
\$190,000	1500	1.750%	0.662%
\$190,000	2000	1.391%	0.446%
\$190,000	3000	0.957%	0.227%
\$190,000	4000	0.704%	0.127%
\$190,000	5000	0.541%	0.075%
\$190,000	10000	0.212%	0.009%
\$190,000	20000	0.071%	0.001%
\$190,000	30000	0.033%	0.001%
\$190,000	40000	0.017%	0.001%
\$195,000	100	8.884%	6.936%
\$195,000	200	6.061%	4.271%
\$195,000	300	4.834%	3.152%
\$195,000	400	4.108%	2.511%
\$195,000	500	3.613%	2.086%
\$195,000	600	3.246%	1.779%
\$195,000	700	2.958%	1.545%
\$195,000	800	2.724%	1.360%
\$195,000	900	2.529%	1.209%
\$195,000	1000	2.361%	1.084%
\$195,000	1500	1.777%	0.678%
\$195,000	2000	1.414%	0.458%
\$195,000	3000	0.976%	0.235%
\$195,000	4000	0.720%	0.132%
\$195,000	5000	0.554%	0.078%
\$195,000	10000	0.218%	0.009%
\$195,000	20000	0.074%	0.001%
\$195,000	30000	0.034%	0.001%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$195,000	40000	0.018%	0.001%
\$200,000	100	8.960%	7.007%
\$200,000	200	6.113%	4.317%
\$200,000	300	4.876%	3.189%
\$200,000	400	4.145%	2.541%
\$200,000	500	3.646%	2.112%
\$200,000	600	3.276%	1.802%
\$200,000	700	2.986%	1.566%
\$200,000	800	2.751%	1.379%
\$200,000	900	2.553%	1.227%
\$200,000	1000	2.385%	1.101%
\$200,000	1500	1.797%	0.690%
\$200,000	2000	1.432%	0.468%
\$200,000	3000	0.990%	0.241%
\$200,000	4000	0.731%	0.136%
\$200,000	5000	0.564%	0.081%
\$200,000	10000	0.222%	0.010%
\$200,000	20000	0.075%	0.001%
\$200,000	30000	0.035%	0.001%
\$200,000	40000	0.019%	0.001%
\$205,000	100	9.037%	7.077%
\$205,000	200	6.166%	4.364%
\$205,000	300	4.919%	3.225%
\$205,000	400	4.181%	2.571%
\$205,000	500	3.678%	2.138%
\$205,000	600	3.306%	1.825%
\$205,000	700	3.014%	1.587%
\$205,000	800	2.777%	1.399%
\$205,000	900	2.578%	1.245%
\$205,000	1000	2.408%	1.117%
\$205,000	1500	1.816%	0.702%
\$205,000	2000	1.449%	0.477%
\$205,000	3000	1.004%	0.247%
\$205,000	4000	0.743%	0.140%
\$205,000	5000	0.573%	0.084%
\$205,000	10000	0.227%	0.010%
\$205,000	20000	0.077%	0.001%
\$205,000	30000	0.036%	0.001%
\$205,000	40000	0.019%	0.001%
\$210,000	100	9.113%	7.148%
\$210,000	200	6.219%	4.411%
\$210,000	300	4.961%	3.261%
\$210,000	400	4.218%	2.601%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$210,000	500	3.711%	2.164%
\$210,000	600	3.335%	1.849%
\$210,000	700	3.042%	1.608%
\$210,000	800	2.803%	1.418%
\$210,000	900	2.603%	1.263%
\$210,000	1000	2.432%	1.134%
\$210,000	1500	1.836%	0.715%
\$210,000	2000	1.467%	0.487%
\$210,000	3000	1.018%	0.253%
\$210,000	4000	0.754%	0.144%
\$210,000	5000	0.583%	0.086%
\$210,000	10000	0.231%	0.011%
\$210,000	20000	0.079%	0.001%
\$210,000	30000	0.037%	0.001%
\$210,000	40000	0.020%	0.001%
\$215,000	100	9.190%	7.219%
\$215,000	200	6.271%	4.458%
\$215,000	300	5.003%	3.297%
\$215,000	400	4.254%	2.632%
\$215,000	500	3.743%	2.190%
\$215,000	600	3.365%	1.872%
\$215,000	700	3.069%	1.629%
\$215,000	800	2.829%	1.437%
\$215,000	900	2.628%	1.281%
\$215,000	1000	2.456%	1.150%
\$215,000	1500	1.856%	0.727%
\$215,000	2000	1.484%	0.496%
\$215,000	3000	1.032%	0.260%
\$215,000	4000	0.766%	0.148%
\$215,000	5000	0.593%	0.089%
\$215,000	10000	0.236%	0.011%
\$215,000	20000	0.081%	0.001%
\$215,000	30000	0.038%	0.001%
\$215,000	40000	0.021%	0.001%
\$220,000	100	9.266%	7.290%
\$220,000	200	6.324%	4.504%
\$220,000	300	5.046%	3.334%
\$220,000	400	4.291%	2.662%
\$220,000	500	3.776%	2.217%
\$220,000	600	3.395%	1.895%
\$220,000	700	3.097%	1.650%
\$220,000	800	2.855%	1.457%
\$220,000	900	2.652%	1.298%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$220,000	1000	2.479%	1.167%
\$220,000	1500	1.876%	0.739%
\$220,000	2000	1.502%	0.506%
\$220,000	3000	1.046%	0.266%
\$220,000	4000	0.778%	0.152%
\$220,000	5000	0.602%	0.092%
\$220,000	10000	0.240%	0.012%
\$220,000	20000	0.083%	0.001%
\$220,000	30000	0.039%	0.001%
\$220,000	40000	0.021%	0.001%
\$225,000	100	9.343%	7.362%
\$225,000	200	6.377%	4.551%
\$225,000	300	5.088%	3.370%
\$225,000	400	4.327%	2.692%
\$225,000	500	3.809%	2.243%
\$225,000	600	3.425%	1.919%
\$225,000	700	3.125%	1.672%
\$225,000	800	2.881%	1.476%
\$225,000	900	2.677%	1.316%
\$225,000	1000	2.503%	1.183%
\$225,000	1500	1.896%	0.752%
\$225,000	2000	1.519%	0.515%
\$225,000	3000	1.061%	0.272%
\$225,000	4000	0.789%	0.156%
\$225,000	5000	0.612%	0.095%
\$225,000	10000	0.245%	0.012%
\$225,000	20000	0.085%	0.001%
\$225,000	30000	0.040%	0.001%
\$225,000	40000	0.022%	0.001%
\$230,000	100	9.409%	7.424%
\$230,000	200	6.423%	4.592%
\$230,000	300	5.125%	3.402%
\$230,000	400	4.359%	2.719%
\$230,000	500	3.837%	2.266%
\$230,000	600	3.451%	1.939%
\$230,000	700	3.149%	1.690%
\$230,000	800	2.903%	1.493%
\$230,000	900	2.698%	1.332%
\$230,000	1000	2.523%	1.198%
\$230,000	1500	1.913%	0.762%
\$230,000	2000	1.534%	0.524%
\$230,000	3000	1.073%	0.278%
\$230,000	4000	0.800%	0.160%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$230,000	5000	0.621%	0.097%
\$230,000	10000	0.249%	0.013%
\$230,000	20000	0.086%	0.001%
\$230,000	30000	0.041%	0.001%
\$230,000	40000	0.022%	0.001%
\$235,000	100	9.475%	7.486%
\$235,000	200	6.468%	4.633%
\$235,000	300	5.162%	3.434%
\$235,000	400	4.390%	2.745%
\$235,000	500	3.865%	2.289%
\$235,000	600	3.476%	1.960%
\$235,000	700	3.173%	1.709%
\$235,000	800	2.926%	1.510%
\$235,000	900	2.720%	1.348%
\$235,000	1000	2.544%	1.213%
\$235,000	1500	1.930%	0.773%
\$235,000	2000	1.549%	0.532%
\$235,000	3000	1.085%	0.283%
\$235,000	4000	0.810%	0.164%
\$235,000	5000	0.629%	0.100%
\$235,000	10000	0.253%	0.013%
\$235,000	20000	0.088%	0.001%
\$235,000	30000	0.042%	0.001%
\$235,000	40000	0.023%	0.001%
\$240,000	100	9.542%	7.547%
\$240,000	200	6.514%	4.674%
\$240,000	300	5.199%	3.466%
\$240,000	400	4.422%	2.772%
\$240,000	500	3.893%	2.312%
\$240,000	600	3.502%	1.980%
\$240,000	700	3.196%	1.727%
\$240,000	800	2.948%	1.527%
\$240,000	900	2.741%	1.363%
\$240,000	1000	2.564%	1.227%
\$240,000	1500	1.947%	0.784%
\$240,000	2000	1.564%	0.541%
\$240,000	3000	1.097%	0.289%
\$240,000	4000	0.820%	0.168%
\$240,000	5000	0.638%	0.103%
\$240,000	10000	0.257%	0.014%
\$240,000	20000	0.090%	0.001%
\$240,000	30000	0.043%	0.001%
\$240,000	40000	0.024%	0.001%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$245,000	100	9.608%	7.609%
\$245,000	200	6.559%	4.715%
\$245,000	300	5.235%	3.497%
\$245,000	400	4.453%	2.798%
\$245,000	500	3.921%	2.335%
\$245,000	600	3.528%	2.001%
\$245,000	700	3.220%	1.746%
\$245,000	800	2.971%	1.544%
\$245,000	900	2.762%	1.379%
\$245,000	1000	2.584%	1.242%
\$245,000	1500	1.964%	0.795%
\$245,000	2000	1.579%	0.549%
\$245,000	3000	1.110%	0.294%
\$245,000	4000	0.830%	0.172%
\$245,000	5000	0.647%	0.105%
\$245,000	10000	0.262%	0.014%
\$245,000	20000	0.091%	0.001%
\$245,000	30000	0.044%	0.001%
\$245,000	40000	0.024%	0.001%
\$250,000	100	9.674%	7.671%
\$250,000	200	6.605%	4.756%
\$250,000	300	5.272%	3.529%
\$250,000	400	4.485%	2.825%
\$250,000	500	3.949%	2.358%
\$250,000	600	3.553%	2.021%
\$250,000	700	3.244%	1.764%
\$250,000	800	2.993%	1.561%
\$250,000	900	2.783%	1.395%
\$250,000	1000	2.604%	1.257%
\$250,000	1500	1.981%	0.806%
\$250,000	2000	1.594%	0.558%
\$250,000	3000	1.122%	0.300%
\$250,000	4000	0.841%	0.176%
\$250,000	5000	0.655%	0.108%
\$250,000	10000	0.266%	0.015%
\$250,000	20000	0.093%	0.002%
\$250,000	30000	0.045%	0.001%
\$250,000	40000	0.025%	0.001%
\$255,000	100	9.740%	7.733%
\$255,000	200	6.651%	4.797%
\$255,000	300	5.309%	3.561%
\$255,000	400	4.516%	2.851%
\$255,000	500	3.978%	2.381%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$255,000	600	3.579%	2.042%
\$255,000	700	3.268%	1.783%
\$255,000	800	3.016%	1.578%
\$255,000	900	2.805%	1.411%
\$255,000	1000	2.625%	1.271%
\$255,000	1500	1.998%	0.817%
\$255,000	2000	1.609%	0.567%
\$255,000	3000	1.134%	0.306%
\$255,000	4000	0.851%	0.180%
\$255,000	5000	0.664%	0.111%
\$255,000	10000	0.270%	0.015%
\$255,000	20000	0.095%	0.002%
\$255,000	30000	0.046%	0.001%
\$255,000	40000	0.025%	0.001%
\$260,000	100	9.801%	7.790%
\$260,000	200	6.693%	4.835%
\$260,000	300	5.343%	3.591%
\$260,000	400	4.546%	2.876%
\$260,000	500	4.004%	2.402%
\$260,000	600	3.603%	2.061%
\$260,000	700	3.290%	1.800%
\$260,000	800	3.036%	1.594%
\$260,000	900	2.824%	1.425%
\$260,000	1000	2.644%	1.285%
\$260,000	1500	2.014%	0.827%
\$260,000	2000	1.623%	0.575%
\$260,000	3000	1.146%	0.311%
\$260,000	4000	0.861%	0.183%
\$260,000	5000	0.672%	0.114%
\$260,000	10000	0.274%	0.016%
\$260,000	20000	0.096%	0.002%
\$260,000	30000	0.047%	0.001%
\$260,000	40000	0.026%	0.001%
\$265,000	100	9.861%	7.847%
\$265,000	200	6.734%	4.872%
\$265,000	300	5.376%	3.620%
\$265,000	400	4.574%	2.900%
\$265,000	500	4.029%	2.423%
\$265,000	600	3.626%	2.079%
\$265,000	700	3.312%	1.817%
\$265,000	800	3.057%	1.609%
\$265,000	900	2.844%	1.440%
\$265,000	1000	2.662%	1.298%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$265,000	1500	2.030%	0.837%
\$265,000	2000	1.637%	0.583%
\$265,000	3000	1.157%	0.316%
\$265,000	4000	0.870%	0.187%
\$265,000	5000	0.680%	0.116%
\$265,000	10000	0.278%	0.016%
\$265,000	20000	0.098%	0.002%
\$265,000	30000	0.048%	0.001%
\$265,000	40000	0.027%	0.001%
\$270,000	100	9.921%	7.903%
\$270,000	200	6.776%	4.910%
\$270,000	300	5.409%	3.649%
\$270,000	400	4.603%	2.925%
\$270,000	500	4.055%	2.445%
\$270,000	600	3.650%	2.098%
\$270,000	700	3.333%	1.834%
\$270,000	800	3.077%	1.625%
\$270,000	900	2.863%	1.454%
\$270,000	1000	2.680%	1.312%
\$270,000	1500	2.045%	0.847%
\$270,000	2000	1.651%	0.591%
\$270,000	3000	1.168%	0.322%
\$270,000	4000	0.880%	0.191%
\$270,000	5000	0.688%	0.119%
\$270,000	10000	0.282%	0.017%
\$270,000	20000	0.099%	0.002%
\$270,000	30000	0.049%	0.001%
\$270,000	40000	0.027%	0.001%
\$275,000	100	9.982%	7.960%
\$275,000	200	6.817%	4.947%
\$275,000	300	5.443%	3.678%
\$275,000	400	4.632%	2.949%
\$275,000	500	4.080%	2.466%
\$275,000	600	3.673%	2.117%
\$275,000	700	3.355%	1.851%
\$275,000	800	3.097%	1.641%
\$275,000	900	2.882%	1.469%
\$275,000	1000	2.699%	1.325%
\$275,000	1500	2.061%	0.858%
\$275,000	2000	1.665%	0.599%
\$275,000	3000	1.180%	0.327%
\$275,000	4000	0.889%	0.194%
\$275,000	5000	0.697%	0.121%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$275,000	10000	0.286%	0.017%
\$275,000	20000	0.101%	0.002%
\$275,000	30000	0.050%	0.001%
\$275,000	40000	0.028%	0.001%
\$280,000	100	10.040%	8.016%
\$280,000	200	6.858%	4.985%
\$280,000	300	5.476%	3.707%
\$280,000	400	4.660%	2.973%
\$280,000	500	4.106%	2.487%
\$280,000	600	3.696%	2.136%
\$280,000	700	3.377%	1.868%
\$280,000	800	3.118%	1.656%
\$280,000	900	2.902%	1.483%
\$280,000	1000	2.717%	1.339%
\$280,000	1500	2.076%	0.868%
\$280,000	2000	1.678%	0.607%
\$280,000	3000	1.191%	0.333%
\$280,000	4000	0.899%	0.198%
\$280,000	5000	0.705%	0.124%
\$280,000	10000	0.290%	0.018%
\$280,000	20000	0.103%	0.002%
\$280,000	30000	0.051%	0.001%
\$280,000	40000	0.028%	0.001%
\$285,000	100	10.100%	8.073%
\$285,000	200	6.900%	5.022%
\$285,000	300	5.509%	3.736%
\$285,000	400	4.689%	2.998%
\$285,000	500	4.131%	2.508%
\$285,000	600	3.720%	2.155%
\$285,000	700	3.398%	1.885%
\$285,000	800	3.138%	1.672%
\$285,000	900	2.921%	1.498%
\$285,000	1000	2.735%	1.352%
\$285,000	1500	2.091%	0.878%
\$285,000	2000	1.692%	0.615%
\$285,000	3000	1.202%	0.338%
\$285,000	4000	0.908%	0.202%
\$285,000	5000	0.713%	0.127%
\$285,000	10000	0.294%	0.019%
\$285,000	20000	0.104%	0.002%
\$285,000	30000	0.052%	0.001%
\$285,000	40000	0.029%	0.001%
\$290,000	100	10.160%	8.130%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$290,000	200	6.942%	5.060%
\$290,000	300	5.543%	3.766%
\$290,000	400	4.718%	3.023%
\$290,000	500	4.157%	2.530%
\$290,000	600	3.743%	2.174%
\$290,000	700	3.420%	1.903%
\$290,000	800	3.159%	1.688%
\$290,000	900	2.940%	1.513%
\$290,000	1000	2.754%	1.366%
\$290,000	1500	2.107%	0.888%
\$290,000	2000	1.706%	0.623%
\$290,000	3000	1.214%	0.344%
\$290,000	4000	0.918%	0.206%
\$290,000	5000	0.721%	0.130%
\$290,000	10000	0.298%	0.019%
\$290,000	20000	0.106%	0.002%
\$290,000	30000	0.053%	0.001%
\$290,000	40000	0.030%	0.001%
\$295,000	100	10.220%	8.187%
\$295,000	200	6.984%	5.098%
\$295,000	300	5.577%	3.796%
\$295,000	400	4.747%	3.048%
\$295,000	500	4.183%	2.551%
\$295,000	600	3.767%	2.193%
\$295,000	700	3.442%	1.920%
\$295,000	800	3.179%	1.704%
\$295,000	900	2.960%	1.527%
\$295,000	1000	2.773%	1.380%
\$295,000	1500	2.123%	0.899%
\$295,000	2000	1.720%	0.632%
\$295,000	3000	1.225%	0.349%
\$295,000	4000	0.928%	0.210%
\$295,000	5000	0.729%	0.133%
\$295,000	10000	0.302%	0.020%
\$295,000	20000	0.108%	0.002%
\$295,000	30000	0.054%	0.001%
\$295,000	40000	0.030%	0.001%
\$300,000	100	10.280%	8.245%
\$300,000	200	7.025%	5.137%
\$300,000	300	5.610%	3.826%
\$300,000	400	4.776%	3.073%
\$300,000	500	4.209%	2.573%
\$300,000	600	3.790%	2.213%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$300,000	700	3.464%	1.938%
\$300,000	800	3.200%	1.720%
\$300,000	900	2.979%	1.542%
\$300,000	1000	2.791%	1.394%
\$300,000	1500	2.138%	0.909%
\$300,000	2000	1.734%	0.640%
\$300,000	3000	1.237%	0.355%
\$300,000	4000	0.937%	0.214%
\$300,000	5000	0.738%	0.135%
\$300,000	10000	0.307%	0.021%
\$300,000	20000	0.109%	0.002%
\$300,000	30000	0.055%	0.001%
\$300,000	40000	0.031%	0.001%
\$305,000	100	10.340%	8.302%
\$305,000	200	7.067%	5.175%
\$305,000	300	5.644%	3.856%
\$305,000	400	4.805%	3.097%
\$305,000	500	4.234%	2.595%
\$305,000	600	3.814%	2.232%
\$305,000	700	3.486%	1.955%
\$305,000	800	3.220%	1.736%
\$305,000	900	2.999%	1.557%
\$305,000	1000	2.810%	1.408%
\$305,000	1500	2.154%	0.920%
\$305,000	2000	1.747%	0.648%
\$305,000	3000	1.248%	0.361%
\$305,000	4000	0.947%	0.218%
\$305,000	5000	0.746%	0.138%
\$305,000	10000	0.311%	0.021%
\$305,000	20000	0.111%	0.002%
\$305,000	30000	0.056%	0.001%
\$305,000	40000	0.031%	0.001%
\$310,000	100	10.410%	8.360%
\$310,000	200	7.109%	5.213%
\$310,000	300	5.678%	3.886%
\$310,000	400	4.834%	3.122%
\$310,000	500	4.260%	2.616%
\$310,000	600	3.837%	2.251%
\$310,000	700	3.508%	1.973%
\$310,000	800	3.241%	1.752%
\$310,000	900	3.018%	1.572%
\$310,000	1000	2.828%	1.422%
\$310,000	1500	2.170%	0.930%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$310,000	2000	1.761%	0.657%
\$310,000	3000	1.260%	0.366%
\$310,000	4000	0.957%	0.222%
\$310,000	5000	0.755%	0.141%
\$310,000	10000	0.315%	0.022%
\$310,000	20000	0.113%	0.002%
\$310,000	30000	0.057%	0.001%
\$310,000	40000	0.032%	0.001%
\$315,000	100	10.470%	8.417%
\$315,000	200	7.151%	5.252%
\$315,000	300	5.711%	3.915%
\$315,000	400	4.863%	3.148%
\$315,000	500	4.286%	2.638%
\$315,000	600	3.861%	2.271%
\$315,000	700	3.530%	1.991%
\$315,000	800	3.261%	1.768%
\$315,000	900	3.038%	1.587%
\$315,000	1000	2.847%	1.436%
\$315,000	1500	2.185%	0.941%
\$315,000	2000	1.775%	0.665%
\$315,000	3000	1.271%	0.372%
\$315,000	4000	0.967%	0.226%
\$315,000	5000	0.763%	0.144%
\$315,000	10000	0.320%	0.023%
\$315,000	20000	0.115%	0.002%
\$315,000	30000	0.058%	0.001%
\$315,000	40000	0.033%	0.001%
\$320,000	100	10.530%	8.475%
\$320,000	200	7.193%	5.290%
\$320,000	300	5.745%	3.945%
\$320,000	400	4.892%	3.173%
\$320,000	500	4.312%	2.660%
\$320,000	600	3.884%	2.290%
\$320,000	700	3.551%	2.008%
\$320,000	800	3.282%	1.785%
\$320,000	900	3.057%	1.602%
\$320,000	1000	2.865%	1.450%
\$320,000	1500	2.201%	0.952%
\$320,000	2000	1.789%	0.674%
\$320,000	3000	1.283%	0.378%
\$320,000	4000	0.977%	0.230%
\$320,000	5000	0.772%	0.147%
\$320,000	10000	0.324%	0.023%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$320,000	20000	0.117%	0.002%
\$320,000	30000	0.059%	0.001%
\$320,000	40000	0.033%	0.001%
\$325,000	100	10.590%	8.532%
\$325,000	200	7.235%	5.328%
\$325,000	300	5.779%	3.975%
\$325,000	400	4.920%	3.197%
\$325,000	500	4.337%	2.681%
\$325,000	600	3.908%	2.309%
\$325,000	700	3.573%	2.025%
\$325,000	800	3.302%	1.801%
\$325,000	900	3.076%	1.617%
\$325,000	1000	2.884%	1.464%
\$325,000	1500	2.216%	0.962%
\$325,000	2000	1.803%	0.682%
\$325,000	3000	1.294%	0.384%
\$325,000	4000	0.986%	0.234%
\$325,000	5000	0.780%	0.150%
\$325,000	10000	0.328%	0.024%
\$325,000	20000	0.118%	0.002%
\$325,000	30000	0.060%	0.001%
\$325,000	40000	0.034%	0.001%
\$330,000	100	10.640%	8.580%
\$330,000	200	7.270%	5.360%
\$330,000	300	5.807%	4.000%
\$330,000	400	4.944%	3.218%
\$330,000	500	4.359%	2.700%
\$330,000	600	3.927%	2.326%
\$330,000	700	3.591%	2.040%
\$330,000	800	3.319%	1.814%
\$330,000	900	3.092%	1.630%
\$330,000	1000	2.899%	1.476%
\$330,000	1500	2.229%	0.971%
\$330,000	2000	1.814%	0.689%
\$330,000	3000	1.304%	0.389%
\$330,000	4000	0.995%	0.238%
\$330,000	5000	0.787%	0.153%
\$330,000	10000	0.332%	0.025%
\$330,000	20000	0.120%	0.002%
\$330,000	30000	0.061%	0.001%
\$330,000	40000	0.035%	0.001%
\$335,000	100	10.690%	8.629%
\$335,000	200	7.305%	5.392%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$335,000	300	5.835%	4.025%
\$335,000	400	4.969%	3.239%
\$335,000	500	4.381%	2.718%
\$335,000	600	3.947%	2.342%
\$335,000	700	3.610%	2.055%
\$335,000	800	3.336%	1.828%
\$335,000	900	3.109%	1.642%
\$335,000	1000	2.915%	1.487%
\$335,000	1500	2.242%	0.980%
\$335,000	2000	1.826%	0.697%
\$335,000	3000	1.313%	0.394%
\$335,000	4000	1.003%	0.242%
\$335,000	5000	0.794%	0.156%
\$335,000	10000	0.336%	0.025%
\$335,000	20000	0.121%	0.002%
\$335,000	30000	0.061%	0.001%
\$335,000	40000	0.035%	0.001%
\$340,000	100	10.740%	8.677%
\$340,000	200	7.340%	5.425%
\$340,000	300	5.863%	4.051%
\$340,000	400	4.993%	3.261%
\$340,000	500	4.402%	2.736%
\$340,000	600	3.967%	2.358%
\$340,000	700	3.628%	2.070%
\$340,000	800	3.353%	1.841%
\$340,000	900	3.125%	1.655%
\$340,000	1000	2.930%	1.499%
\$340,000	1500	2.255%	0.989%
\$340,000	2000	1.837%	0.704%
\$340,000	3000	1.323%	0.399%
\$340,000	4000	1.011%	0.245%
\$340,000	5000	0.801%	0.158%
\$340,000	10000	0.340%	0.026%
\$340,000	20000	0.123%	0.002%
\$340,000	30000	0.062%	0.001%
\$340,000	40000	0.036%	0.001%
\$345,000	100	10.790%	8.726%
\$345,000	200	7.375%	5.457%
\$345,000	300	5.892%	4.076%
\$345,000	400	5.017%	3.282%
\$345,000	500	4.424%	2.755%
\$345,000	600	3.987%	2.375%
\$345,000	700	3.646%	2.085%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$345,000	800	3.371%	1.855%
\$345,000	900	3.141%	1.668%
\$345,000	1000	2.946%	1.511%
\$345,000	1500	2.268%	0.998%
\$345,000	2000	1.849%	0.711%
\$345,000	3000	1.333%	0.404%
\$345,000	4000	1.019%	0.249%
\$345,000	5000	0.809%	0.161%
\$345,000	10000	0.343%	0.027%
\$345,000	20000	0.125%	0.002%
\$345,000	30000	0.063%	0.001%
\$345,000	40000	0.036%	0.001%
\$350,000	100	10.840%	8.774%
\$350,000	200	7.411%	5.489%
\$350,000	300	5.920%	4.101%
\$350,000	400	5.042%	3.303%
\$350,000	500	4.446%	2.773%
\$350,000	600	4.006%	2.391%
\$350,000	700	3.664%	2.100%
\$350,000	800	3.388%	1.869%
\$350,000	900	3.157%	1.680%
\$350,000	1000	2.961%	1.523%
\$350,000	1500	2.282%	1.007%
\$350,000	2000	1.861%	0.718%
\$350,000	3000	1.342%	0.409%
\$350,000	4000	1.028%	0.252%
\$350,000	5000	0.816%	0.164%
\$350,000	10000	0.347%	0.027%
\$350,000	20000	0.126%	0.002%
\$350,000	30000	0.064%	0.001%
\$350,000	40000	0.037%	0.001%
\$355,000	100	10.890%	8.823%
\$355,000	200	7.446%	5.522%
\$355,000	300	5.948%	4.127%
\$355,000	400	5.066%	3.324%
\$355,000	500	4.467%	2.792%
\$355,000	600	4.026%	2.408%
\$355,000	700	3.683%	2.115%
\$355,000	800	3.405%	1.882%
\$355,000	900	3.174%	1.693%
\$355,000	1000	2.977%	1.535%
\$355,000	1500	2.295%	1.016%
\$355,000	2000	1.872%	0.726%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$355,000	3000	1.352%	0.414%
\$355,000	4000	1.036%	0.256%
\$355,000	5000	0.823%	0.166%
\$355,000	10000	0.351%	0.028%
\$355,000	20000	0.128%	0.003%
\$355,000	30000	0.065%	0.001%
\$355,000	40000	0.038%	0.001%
\$360,000	100	10.940%	8.871%
\$360,000	200	7.481%	5.554%
\$360,000	300	5.977%	4.152%
\$360,000	400	5.090%	3.345%
\$360,000	500	4.489%	2.810%
\$360,000	600	4.046%	2.424%
\$360,000	700	3.701%	2.130%
\$360,000	800	3.422%	1.896%
\$360,000	900	3.190%	1.706%
\$360,000	1000	2.992%	1.547%
\$360,000	1500	2.308%	1.025%
\$360,000	2000	1.884%	0.733%
\$360,000	3000	1.362%	0.419%
\$360,000	4000	1.044%	0.260%
\$360,000	5000	0.830%	0.169%
\$360,000	10000	0.355%	0.029%
\$360,000	20000	0.129%	0.003%
\$360,000	30000	0.066%	0.001%
\$360,000	40000	0.038%	0.001%
\$365,000	100	11.000%	8.920%
\$365,000	200	7.516%	5.587%
\$365,000	300	6.005%	4.177%
\$365,000	400	5.115%	3.366%
\$365,000	500	4.510%	2.829%
\$365,000	600	4.065%	2.440%
\$365,000	700	3.719%	2.144%
\$365,000	800	3.439%	1.910%
\$365,000	900	3.206%	1.718%
\$365,000	1000	3.008%	1.558%
\$365,000	1500	2.321%	1.034%
\$365,000	2000	1.895%	0.740%
\$365,000	3000	1.371%	0.424%
\$365,000	4000	1.053%	0.263%
\$365,000	5000	0.837%	0.172%
\$365,000	10000	0.359%	0.029%
\$365,000	20000	0.131%	0.003%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$365,000	30000	0.067%	0.001%
\$365,000	40000	0.039%	0.001%
\$370,000	100	11.050%	8.968%
\$370,000	200	7.552%	5.619%
\$370,000	300	6.033%	4.203%
\$370,000	400	5.139%	3.388%
\$370,000	500	4.532%	2.847%
\$370,000	600	4.085%	2.457%
\$370,000	700	3.738%	2.159%
\$370,000	800	3.456%	1.924%
\$370,000	900	3.222%	1.731%
\$370,000	1000	3.023%	1.570%
\$370,000	1500	2.334%	1.043%
\$370,000	2000	1.907%	0.747%
\$370,000	3000	1.381%	0.429%
\$370,000	4000	1.061%	0.267%
\$370,000	5000	0.845%	0.174%
\$370,000	10000	0.363%	0.030%
\$370,000	20000	0.132%	0.003%
\$370,000	30000	0.068%	0.001%
\$370,000	40000	0.039%	0.001%
\$375,000	100	11.100%	9.017%
\$375,000	200	7.587%	5.651%
\$375,000	300	6.062%	4.228%
\$375,000	400	5.163%	3.409%
\$375,000	500	4.554%	2.865%
\$375,000	600	4.105%	2.473%
\$375,000	700	3.756%	2.174%
\$375,000	800	3.473%	1.937%
\$375,000	900	3.239%	1.744%
\$375,000	1000	3.039%	1.582%
\$375,000	1500	2.347%	1.052%
\$375,000	2000	1.918%	0.755%
\$375,000	3000	1.391%	0.434%
\$375,000	4000	1.069%	0.271%
\$375,000	5000	0.852%	0.177%
\$375,000	10000	0.366%	0.031%
\$375,000	20000	0.134%	0.003%
\$375,000	30000	0.069%	0.001%
\$375,000	40000	0.040%	0.001%
\$380,000	100	11.150%	9.065%
\$380,000	200	7.622%	5.684%
\$380,000	300	6.090%	4.253%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$380,000	400	5.187%	3.430%
\$380,000	500	4.575%	2.884%
\$380,000	600	4.125%	2.490%
\$380,000	700	3.774%	2.189%
\$380,000	800	3.491%	1.951%
\$380,000	900	3.255%	1.757%
\$380,000	1000	3.054%	1.594%
\$380,000	1500	2.359%	1.061%
\$380,000	2000	1.930%	0.762%
\$380,000	3000	1.400%	0.439%
\$380,000	4000	1.078%	0.275%
\$380,000	5000	0.859%	0.180%
\$380,000	10000	0.370%	0.031%
\$380,000	20000	0.136%	0.003%
\$380,000	30000	0.070%	0.001%
\$380,000	40000	0.041%	0.001%
\$385,000	100	11.190%	9.101%
\$385,000	200	7.648%	5.708%
\$385,000	300	6.111%	4.272%
\$385,000	400	5.205%	3.446%
\$385,000	500	4.591%	2.898%
\$385,000	600	4.139%	2.502%
\$385,000	700	3.788%	2.200%
\$385,000	800	3.503%	1.961%
\$385,000	900	3.267%	1.766%
\$385,000	1000	3.065%	1.603%
\$385,000	1500	2.369%	1.068%
\$385,000	2000	1.938%	0.768%
\$385,000	3000	1.408%	0.443%
\$385,000	4000	1.084%	0.277%
\$385,000	5000	0.864%	0.182%
\$385,000	10000	0.373%	0.032%
\$385,000	20000	0.137%	0.003%
\$385,000	30000	0.070%	0.001%
\$385,000	40000	0.041%	0.001%
\$390,000	100	11.220%	9.137%
\$390,000	200	7.674%	5.732%
\$390,000	300	6.132%	4.291%
\$390,000	400	5.223%	3.462%
\$390,000	500	4.607%	2.911%
\$390,000	600	4.154%	2.514%
\$390,000	700	3.801%	2.211%
\$390,000	800	3.516%	1.971%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$390,000	900	3.279%	1.775%
\$390,000	1000	3.077%	1.612%
\$390,000	1500	2.379%	1.075%
\$390,000	2000	1.947%	0.773%
\$390,000	3000	1.415%	0.447%
\$390,000	4000	1.090%	0.280%
\$390,000	5000	0.870%	0.184%
\$390,000	10000	0.376%	0.033%
\$390,000	20000	0.138%	0.003%
\$390,000	30000	0.071%	0.001%
\$390,000	40000	0.042%	0.001%
\$395,000	100	11.260%	9.173%
\$395,000	200	7.700%	5.756%
\$395,000	300	6.153%	4.310%
\$395,000	400	5.241%	3.477%
\$395,000	500	4.623%	2.925%
\$395,000	600	4.168%	2.526%
\$395,000	700	3.815%	2.223%
\$395,000	800	3.529%	1.982%
\$395,000	900	3.291%	1.785%
\$395,000	1000	3.088%	1.621%
\$395,000	1500	2.388%	1.081%
\$395,000	2000	1.955%	0.778%
\$395,000	3000	1.422%	0.451%
\$395,000	4000	1.096%	0.283%
\$395,000	5000	0.875%	0.186%
\$395,000	10000	0.379%	0.033%
\$395,000	20000	0.139%	0.003%
\$395,000	30000	0.072%	0.001%
\$395,000	40000	0.042%	0.001%
\$400,000	100	11.300%	9.209%
\$400,000	200	7.726%	5.780%
\$400,000	300	6.174%	4.329%
\$400,000	400	5.259%	3.493%
\$400,000	500	4.639%	2.939%
\$400,000	600	4.183%	2.539%
\$400,000	700	3.828%	2.234%
\$400,000	800	3.541%	1.992%
\$400,000	900	3.303%	1.794%
\$400,000	1000	3.100%	1.630%
\$400,000	1500	2.398%	1.088%
\$400,000	2000	1.964%	0.784%
\$400,000	3000	1.429%	0.455%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$400,000	4000	1.102%	0.286%
\$400,000	5000	0.881%	0.188%
\$400,000	10000	0.382%	0.034%
\$400,000	20000	0.141%	0.003%
\$400,000	30000	0.073%	0.001%
\$400,000	40000	0.043%	0.001%
\$405,000	100	11.340%	9.245%
\$405,000	200	7.752%	5.804%
\$405,000	300	6.195%	4.348%
\$405,000	400	5.277%	3.509%
\$405,000	500	4.655%	2.953%
\$405,000	600	4.198%	2.551%
\$405,000	700	3.842%	2.245%
\$405,000	800	3.554%	2.002%
\$405,000	900	3.315%	1.804%
\$405,000	1000	3.111%	1.638%
\$405,000	1500	2.407%	1.095%
\$405,000	2000	1.972%	0.789%
\$405,000	3000	1.436%	0.459%
\$405,000	4000	1.108%	0.289%
\$405,000	5000	0.886%	0.190%
\$405,000	10000	0.385%	0.034%
\$405,000	20000	0.142%	0.003%
\$405,000	30000	0.073%	0.001%
\$405,000	40000	0.043%	0.001%
\$410,000	100	11.380%	9.281%
\$410,000	200	7.778%	5.828%
\$410,000	300	6.216%	4.366%
\$410,000	400	5.295%	3.525%
\$410,000	500	4.671%	2.966%
\$410,000	600	4.212%	2.563%
\$410,000	700	3.855%	2.256%
\$410,000	800	3.567%	2.012%
\$410,000	900	3.327%	1.813%
\$410,000	1000	3.122%	1.647%
\$410,000	1500	2.417%	1.102%
\$410,000	2000	1.981%	0.795%
\$410,000	3000	1.443%	0.462%
\$410,000	4000	1.115%	0.292%
\$410,000	5000	0.891%	0.193%
\$410,000	10000	0.388%	0.035%
\$410,000	20000	0.143%	0.003%
\$410,000	30000	0.074%	0.001%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$410,000	40000	0.043%	0.001%
\$415,000	100	11.410%	9.317%
\$415,000	200	7.805%	5.853%
\$415,000	300	6.237%	4.385%
\$415,000	400	5.313%	3.541%
\$415,000	500	4.687%	2.980%
\$415,000	600	4.227%	2.576%
\$415,000	700	3.869%	2.267%
\$415,000	800	3.579%	2.023%
\$415,000	900	3.339%	1.823%
\$415,000	1000	3.134%	1.656%
\$415,000	1500	2.427%	1.109%
\$415,000	2000	1.989%	0.800%
\$415,000	3000	1.450%	0.466%
\$415,000	4000	1.121%	0.294%
\$415,000	5000	0.897%	0.195%
\$415,000	10000	0.391%	0.035%
\$415,000	20000	0.144%	0.003%
\$415,000	30000	0.075%	0.001%
\$415,000	40000	0.044%	0.001%
\$420,000	100	11.450%	9.354%
\$420,000	200	7.831%	5.877%
\$420,000	300	6.258%	4.404%
\$420,000	400	5.331%	3.556%
\$420,000	500	4.704%	2.994%
\$420,000	600	4.241%	2.588%
\$420,000	700	3.882%	2.278%
\$420,000	800	3.592%	2.033%
\$420,000	900	3.351%	1.832%
\$420,000	1000	3.145%	1.665%
\$420,000	1500	2.436%	1.115%
\$420,000	2000	1.998%	0.806%
\$420,000	3000	1.458%	0.470%
\$420,000	4000	1.127%	0.297%
\$420,000	5000	0.902%	0.197%
\$420,000	10000	0.394%	0.036%
\$420,000	20000	0.146%	0.003%
\$420,000	30000	0.075%	0.001%
\$420,000	40000	0.044%	0.001%
\$425,000	100	11.490%	9.390%
\$425,000	200	7.857%	5.901%
\$425,000	300	6.279%	4.423%
\$425,000	400	5.349%	3.572%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$425,000	500	4.720%	3.008%
\$425,000	600	4.256%	2.600%
\$425,000	700	3.896%	2.289%
\$425,000	800	3.605%	2.043%
\$425,000	900	3.363%	1.842%
\$425,000	1000	3.157%	1.674%
\$425,000	1500	2.446%	1.122%
\$425,000	2000	2.006%	0.811%
\$425,000	3000	1.465%	0.474%
\$425,000	4000	1.133%	0.300%
\$425,000	5000	0.908%	0.199%
\$425,000	10000	0.397%	0.037%
\$425,000	20000	0.147%	0.003%
\$425,000	30000	0.076%	0.001%
\$425,000	40000	0.045%	0.001%
\$430,000	100	11.530%	9.426%
\$430,000	200	7.883%	5.925%
\$430,000	300	6.300%	4.442%
\$430,000	400	5.367%	3.588%
\$430,000	500	4.736%	3.021%
\$430,000	600	4.271%	2.612%
\$430,000	700	3.909%	2.301%
\$430,000	800	3.617%	2.053%
\$430,000	900	3.374%	1.851%
\$430,000	1000	3.168%	1.683%
\$430,000	1500	2.455%	1.129%
\$430,000	2000	2.015%	0.817%
\$430,000	3000	1.472%	0.478%
\$430,000	4000	1.139%	0.303%
\$430,000	5000	0.913%	0.201%
\$430,000	10000	0.400%	0.037%
\$430,000	20000	0.148%	0.003%
\$430,000	30000	0.077%	0.001%
\$430,000	40000	0.045%	0.001%
\$435,000	100	11.560%	9.462%
\$435,000	200	7.909%	5.949%
\$435,000	300	6.321%	4.461%
\$435,000	400	5.385%	3.604%
\$435,000	500	4.752%	3.035%
\$435,000	600	4.285%	2.625%
\$435,000	700	3.923%	2.312%
\$435,000	800	3.630%	2.064%
\$435,000	900	3.386%	1.861%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$435,000	1000	3.179%	1.692%
\$435,000	1500	2.465%	1.136%
\$435,000	2000	2.023%	0.823%
\$435,000	3000	1.479%	0.482%
\$435,000	4000	1.146%	0.306%
\$435,000	5000	0.918%	0.203%
\$435,000	10000	0.403%	0.038%
\$435,000	20000	0.149%	0.004%
\$435,000	30000	0.078%	0.001%
\$435,000	40000	0.046%	0.001%
\$440,000	100	11.600%	9.498%
\$440,000	200	7.935%	5.973%
\$440,000	300	6.342%	4.480%
\$440,000	400	5.404%	3.620%
\$440,000	500	4.768%	3.049%
\$440,000	600	4.300%	2.637%
\$440,000	700	3.936%	2.323%
\$440,000	800	3.643%	2.074%
\$440,000	900	3.398%	1.870%
\$440,000	1000	3.191%	1.701%
\$440,000	1500	2.474%	1.143%
\$440,000	2000	2.032%	0.828%
\$440,000	3000	1.486%	0.486%
\$440,000	4000	1.152%	0.309%
\$440,000	5000	0.924%	0.206%
\$440,000	10000	0.406%	0.038%
\$440,000	20000	0.151%	0.004%
\$440,000	30000	0.078%	0.001%
\$440,000	40000	0.046%	0.001%
\$445,000	100	11.640%	9.531%
\$445,000	200	7.959%	5.996%
\$445,000	300	6.361%	4.497%
\$445,000	400	5.420%	3.634%
\$445,000	500	4.782%	3.062%
\$445,000	600	4.313%	2.648%
\$445,000	700	3.949%	2.333%
\$445,000	800	3.654%	2.083%
\$445,000	900	3.409%	1.879%
\$445,000	1000	3.201%	1.709%
\$445,000	1500	2.483%	1.149%
\$445,000	2000	2.040%	0.833%
\$445,000	3000	1.493%	0.490%
\$445,000	4000	1.157%	0.312%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$445,000	5000	0.929%	0.208%
\$445,000	10000	0.409%	0.039%
\$445,000	20000	0.152%	0.004%
\$445,000	30000	0.079%	0.001%
\$445,000	40000	0.047%	0.001%
\$450,000	100	11.670%	9.561%
\$450,000	200	7.981%	6.016%
\$450,000	300	6.379%	4.513%
\$450,000	400	5.435%	3.648%
\$450,000	500	4.796%	3.073%
\$450,000	600	4.325%	2.659%
\$450,000	700	3.960%	2.342%
\$450,000	800	3.665%	2.092%
\$450,000	900	3.419%	1.887%
\$450,000	1000	3.211%	1.716%
\$450,000	1500	2.491%	1.155%
\$450,000	2000	2.047%	0.838%
\$450,000	3000	1.499%	0.493%
\$450,000	4000	1.163%	0.314%
\$450,000	5000	0.933%	0.210%
\$450,000	10000	0.411%	0.040%
\$450,000	20000	0.153%	0.004%
\$450,000	30000	0.080%	0.001%
\$450,000	40000	0.047%	0.001%
\$455,000	100	11.700%	9.591%
\$455,000	200	8.003%	6.036%
\$455,000	300	6.396%	4.529%
\$455,000	400	5.450%	3.661%
\$455,000	500	4.809%	3.085%
\$455,000	600	4.337%	2.669%
\$455,000	700	3.971%	2.352%
\$455,000	800	3.675%	2.100%
\$455,000	900	3.429%	1.895%
\$455,000	1000	3.220%	1.724%
\$455,000	1500	2.499%	1.160%
\$455,000	2000	2.054%	0.842%
\$455,000	3000	1.505%	0.496%
\$455,000	4000	1.168%	0.316%
\$455,000	5000	0.938%	0.211%
\$455,000	10000	0.414%	0.040%
\$455,000	20000	0.154%	0.004%
\$455,000	30000	0.080%	0.001%
\$455,000	40000	0.048%	0.001%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$460,000	100	11.730%	9.621%
\$460,000	200	8.024%	6.056%
\$460,000	300	6.413%	4.545%
\$460,000	400	5.465%	3.674%
\$460,000	500	4.822%	3.096%
\$460,000	600	4.349%	2.679%
\$460,000	700	3.982%	2.361%
\$460,000	800	3.686%	2.109%
\$460,000	900	3.439%	1.903%
\$460,000	1000	3.230%	1.731%
\$460,000	1500	2.507%	1.166%
\$460,000	2000	2.061%	0.847%
\$460,000	3000	1.510%	0.499%
\$460,000	4000	1.173%	0.319%
\$460,000	5000	0.942%	0.213%
\$460,000	10000	0.416%	0.041%
\$460,000	20000	0.155%	0.004%
\$460,000	30000	0.081%	0.001%
\$460,000	40000	0.048%	0.001%
\$465,000	100	11.760%	9.651%
\$465,000	200	8.046%	6.076%
\$465,000	300	6.431%	4.560%
\$465,000	400	5.480%	3.687%
\$465,000	500	4.835%	3.108%
\$465,000	600	4.361%	2.689%
\$465,000	700	3.993%	2.370%
\$465,000	800	3.696%	2.118%
\$465,000	900	3.449%	1.911%
\$465,000	1000	3.239%	1.739%
\$465,000	1500	2.515%	1.172%
\$465,000	2000	2.068%	0.852%
\$465,000	3000	1.516%	0.503%
\$465,000	4000	1.178%	0.321%
\$465,000	5000	0.947%	0.215%
\$465,000	10000	0.419%	0.041%
\$465,000	20000	0.156%	0.004%
\$465,000	30000	0.082%	0.001%
\$465,000	40000	0.049%	0.001%
\$470,000	100	11.790%	9.681%
\$470,000	200	8.068%	6.096%
\$470,000	300	6.448%	4.576%
\$470,000	400	5.495%	3.701%
\$470,000	500	4.849%	3.119%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$470,000	600	4.374%	2.700%
\$470,000	700	4.004%	2.380%
\$470,000	800	3.707%	2.126%
\$470,000	900	3.459%	1.919%
\$470,000	1000	3.249%	1.746%
\$470,000	1500	2.523%	1.177%
\$470,000	2000	2.075%	0.856%
\$470,000	3000	1.522%	0.506%
\$470,000	4000	1.183%	0.324%
\$470,000	5000	0.951%	0.217%
\$470,000	10000	0.421%	0.042%
\$470,000	20000	0.157%	0.004%
\$470,000	30000	0.082%	0.001%
\$470,000	40000	0.049%	0.001%
\$475,000	100	11.820%	9.711%
\$475,000	200	8.089%	6.116%
\$475,000	300	6.466%	4.592%
\$475,000	400	5.510%	3.714%
\$475,000	500	4.862%	3.131%
\$475,000	600	4.386%	2.710%
\$475,000	700	4.016%	2.389%
\$475,000	800	3.717%	2.135%
\$475,000	900	3.469%	1.927%
\$475,000	1000	3.258%	1.753%
\$475,000	1500	2.530%	1.183%
\$475,000	2000	2.082%	0.861%
\$475,000	3000	1.528%	0.509%
\$475,000	4000	1.188%	0.326%
\$475,000	5000	0.956%	0.219%
\$475,000	10000	0.424%	0.042%
\$475,000	20000	0.158%	0.004%
\$475,000	30000	0.083%	0.001%
\$475,000	40000	0.049%	0.001%
\$480,000	100	11.860%	9.741%
\$480,000	200	8.111%	6.136%
\$480,000	300	6.483%	4.608%
\$480,000	400	5.525%	3.727%
\$480,000	500	4.875%	3.142%
\$480,000	600	4.398%	2.720%
\$480,000	700	4.027%	2.398%
\$480,000	800	3.727%	2.143%
\$480,000	900	3.479%	1.935%
\$480,000	1000	3.267%	1.761%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$480,000	1500	2.538%	1.189%
\$480,000	2000	2.089%	0.866%
\$480,000	3000	1.534%	0.513%
\$480,000	4000	1.193%	0.329%
\$480,000	5000	0.961%	0.221%
\$480,000	10000	0.426%	0.043%
\$480,000	20000	0.159%	0.004%
\$480,000	30000	0.084%	0.001%
\$480,000	40000	0.050%	0.001%
\$485,000	100	11.890%	9.771%
\$485,000	200	8.133%	6.157%
\$485,000	300	6.501%	4.624%
\$485,000	400	5.540%	3.740%
\$485,000	500	4.889%	3.154%
\$485,000	600	4.410%	2.730%
\$485,000	700	4.038%	2.408%
\$485,000	800	3.738%	2.152%
\$485,000	900	3.489%	1.943%
\$485,000	1000	3.277%	1.768%
\$485,000	1500	2.546%	1.195%
\$485,000	2000	2.096%	0.870%
\$485,000	3000	1.540%	0.516%
\$485,000	4000	1.199%	0.331%
\$485,000	5000	0.965%	0.223%
\$485,000	10000	0.429%	0.043%
\$485,000	20000	0.161%	0.004%
\$485,000	30000	0.084%	0.001%
\$485,000	40000	0.050%	0.001%
\$490,000	100	11.920%	9.801%
\$490,000	200	8.154%	6.177%
\$490,000	300	6.518%	4.639%
\$490,000	400	5.554%	3.753%
\$490,000	500	4.902%	3.165%
\$490,000	600	4.422%	2.741%
\$490,000	700	4.049%	2.417%
\$490,000	800	3.748%	2.160%
\$490,000	900	3.499%	1.951%
\$490,000	1000	3.286%	1.776%
\$490,000	1500	2.554%	1.200%
\$490,000	2000	2.103%	0.875%
\$490,000	3000	1.546%	0.519%
\$490,000	4000	1.204%	0.334%
\$490,000	5000	0.970%	0.225%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$490,000	10000	0.432%	0.044%
\$490,000	20000	0.162%	0.004%
\$490,000	30000	0.085%	0.001%
\$490,000	40000	0.051%	0.001%
\$495,000	100	11.950%	9.831%
\$495,000	200	8.176%	6.197%
\$495,000	300	6.535%	4.655%
\$495,000	400	5.569%	3.767%
\$495,000	500	4.915%	3.177%
\$495,000	600	4.434%	2.751%
\$495,000	700	4.060%	2.426%
\$495,000	800	3.759%	2.169%
\$495,000	900	3.508%	1.959%
\$495,000	1000	3.296%	1.783%
\$495,000	1500	2.562%	1.206%
\$495,000	2000	2.110%	0.880%
\$495,000	3000	1.552%	0.523%
\$495,000	4000	1.209%	0.336%
\$495,000	5000	0.974%	0.227%
\$495,000	10000	0.434%	0.044%
\$495,000	20000	0.163%	0.004%
\$495,000	30000	0.085%	0.001%
\$495,000	40000	0.051%	0.001%
\$500,000	100	11.980%	9.861%
\$500,000	200	8.198%	6.217%
\$500,000	300	6.553%	4.671%
\$500,000	400	5.584%	3.780%
\$500,000	500	4.928%	3.188%
\$500,000	600	4.446%	2.761%
\$500,000	700	4.072%	2.436%
\$500,000	800	3.769%	2.178%
\$500,000	900	3.518%	1.967%
\$500,000	1000	3.305%	1.791%
\$500,000	1500	2.570%	1.212%
\$500,000	2000	2.117%	0.884%
\$500,000	3000	1.558%	0.526%
\$500,000	4000	1.214%	0.339%
\$500,000	5000	0.979%	0.228%
\$500,000	10000	0.437%	0.045%
\$500,000	20000	0.164%	0.004%
\$500,000	30000	0.086%	0.001%
\$500,000	40000	0.052%	0.001%
\$505,000	100	12.010%	9.891%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$505,000	200	8.219%	6.237%
\$505,000	300	6.570%	4.687%
\$505,000	400	5.599%	3.793%
\$505,000	500	4.942%	3.200%
\$505,000	600	4.458%	2.772%
\$505,000	700	4.083%	2.445%
\$505,000	800	3.780%	2.186%
\$505,000	900	3.528%	1.975%
\$505,000	1000	3.314%	1.798%
\$505,000	1500	2.578%	1.217%
\$505,000	2000	2.124%	0.889%
\$505,000	3000	1.564%	0.529%
\$505,000	4000	1.219%	0.341%
\$505,000	5000	0.983%	0.230%
\$505,000	10000	0.439%	0.046%
\$505,000	20000	0.165%	0.004%
\$505,000	30000	0.087%	0.001%
\$505,000	40000	0.052%	0.001%
\$510,000	100	12.040%	9.920%
\$510,000	200	8.240%	6.257%
\$510,000	300	6.587%	4.702%
\$510,000	400	5.614%	3.806%
\$510,000	500	4.954%	3.211%
\$510,000	600	4.470%	2.782%
\$510,000	700	4.093%	2.454%
\$510,000	800	3.790%	2.194%
\$510,000	900	3.538%	1.982%
\$510,000	1000	3.323%	1.805%
\$510,000	1500	2.585%	1.223%
\$510,000	2000	2.131%	0.894%
\$510,000	3000	1.569%	0.533%
\$510,000	4000	1.224%	0.344%
\$510,000	5000	0.988%	0.232%
\$510,000	10000	0.442%	0.046%
\$510,000	20000	0.166%	0.004%
\$510,000	30000	0.087%	0.001%
\$510,000	40000	0.052%	0.001%
\$515,000	100	12.070%	9.948%
\$515,000	200	8.260%	6.276%
\$515,000	300	6.603%	4.717%
\$515,000	400	5.628%	3.818%
\$515,000	500	4.967%	3.222%
\$515,000	600	4.481%	2.791%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$515,000	700	4.104%	2.463%
\$515,000	800	3.800%	2.203%
\$515,000	900	3.547%	1.990%
\$515,000	1000	3.332%	1.812%
\$515,000	1500	2.593%	1.228%
\$515,000	2000	2.137%	0.898%
\$515,000	3000	1.575%	0.536%
\$515,000	4000	1.229%	0.346%
\$515,000	5000	0.992%	0.234%
\$515,000	10000	0.444%	0.047%
\$515,000	20000	0.167%	0.005%
\$515,000	30000	0.088%	0.001%
\$515,000	40000	0.053%	0.001%
\$520,000	100	12.100%	9.977%
\$520,000	200	8.281%	6.295%
\$520,000	300	6.620%	4.732%
\$520,000	400	5.642%	3.831%
\$520,000	500	4.979%	3.233%
\$520,000	600	4.492%	2.801%
\$520,000	700	4.114%	2.472%
\$520,000	800	3.810%	2.211%
\$520,000	900	3.556%	1.998%
\$520,000	1000	3.341%	1.820%
\$520,000	1500	2.600%	1.234%
\$520,000	2000	2.144%	0.902%
\$520,000	3000	1.580%	0.539%
\$520,000	4000	1.234%	0.349%
\$520,000	5000	0.996%	0.236%
\$520,000	10000	0.447%	0.047%
\$520,000	20000	0.168%	0.005%
\$520,000	30000	0.089%	0.001%
\$520,000	40000	0.053%	0.001%
\$525,000	100	12.130%	10.000%
\$525,000	200	8.301%	6.314%
\$525,000	300	6.636%	4.747%
\$525,000	400	5.656%	3.844%
\$525,000	500	4.992%	3.244%
\$525,000	600	4.504%	2.811%
\$525,000	700	4.125%	2.481%
\$525,000	800	3.819%	2.219%
\$525,000	900	3.566%	2.005%
\$525,000	1000	3.350%	1.827%
\$525,000	1500	2.608%	1.239%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$525,000	2000	2.150%	0.907%
\$525,000	3000	1.586%	0.542%
\$525,000	4000	1.239%	0.351%
\$525,000	5000	1.001%	0.238%
\$525,000	10000	0.449%	0.048%
\$525,000	20000	0.169%	0.005%
\$525,000	30000	0.089%	0.001%
\$525,000	40000	0.054%	0.001%
\$530,000	100	12.160%	10.030%
\$530,000	200	8.321%	6.333%
\$530,000	300	6.652%	4.762%
\$530,000	400	5.670%	3.856%
\$530,000	500	5.004%	3.255%
\$530,000	600	4.515%	2.821%
\$530,000	700	4.135%	2.490%
\$530,000	800	3.829%	2.227%
\$530,000	900	3.575%	2.013%
\$530,000	1000	3.359%	1.834%
\$530,000	1500	2.615%	1.245%
\$530,000	2000	2.157%	0.911%
\$530,000	3000	1.592%	0.546%
\$530,000	4000	1.244%	0.353%
\$530,000	5000	1.005%	0.240%
\$530,000	10000	0.452%	0.048%
\$530,000	20000	0.170%	0.005%
\$530,000	30000	0.090%	0.001%
\$530,000	40000	0.054%	0.001%
\$535,000	100	12.190%	10.060%
\$535,000	200	8.342%	6.352%
\$535,000	300	6.669%	4.777%
\$535,000	400	5.684%	3.869%
\$535,000	500	5.017%	3.266%
\$535,000	600	4.526%	2.830%
\$535,000	700	4.146%	2.498%
\$535,000	800	3.839%	2.235%
\$535,000	900	3.584%	2.020%
\$535,000	1000	3.368%	1.841%
\$535,000	1500	2.622%	1.250%
\$535,000	2000	2.163%	0.916%
\$535,000	3000	1.597%	0.549%
\$535,000	4000	1.249%	0.356%
\$535,000	5000	1.009%	0.242%
\$535,000	10000	0.454%	0.049%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$535,000	20000	0.171%	0.005%
\$535,000	30000	0.091%	0.001%
\$535,000	40000	0.055%	0.001%
\$540,000	100	12.220%	10.090%
\$540,000	200	8.362%	6.371%
\$540,000	300	6.685%	4.792%
\$540,000	400	5.698%	3.881%
\$540,000	500	5.029%	3.276%
\$540,000	600	4.538%	2.840%
\$540,000	700	4.156%	2.507%
\$540,000	800	3.849%	2.243%
\$540,000	900	3.593%	2.028%
\$540,000	1000	3.377%	1.848%
\$540,000	1500	2.630%	1.256%
\$540,000	2000	2.170%	0.920%
\$540,000	3000	1.603%	0.552%
\$540,000	4000	1.253%	0.358%
\$540,000	5000	1.014%	0.243%
\$540,000	10000	0.457%	0.050%
\$540,000	20000	0.172%	0.005%
\$540,000	30000	0.091%	0.001%
\$540,000	40000	0.055%	0.001%
\$545,000	100	12.250%	10.120%
\$545,000	200	8.382%	6.390%
\$545,000	300	6.701%	4.807%
\$545,000	400	5.712%	3.894%
\$545,000	500	5.042%	3.287%
\$545,000	600	4.549%	2.850%
\$545,000	700	4.167%	2.516%
\$545,000	800	3.859%	2.251%
\$545,000	900	3.603%	2.035%
\$545,000	1000	3.385%	1.855%
\$545,000	1500	2.637%	1.261%
\$545,000	2000	2.177%	0.925%
\$545,000	3000	1.608%	0.555%
\$545,000	4000	1.258%	0.361%
\$545,000	5000	1.018%	0.245%
\$545,000	10000	0.459%	0.050%
\$545,000	20000	0.174%	0.005%
\$545,000	30000	0.092%	0.001%
\$545,000	40000	0.055%	0.001%
\$550,000	100	12.280%	10.150%
\$550,000	200	8.403%	6.409%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$550,000	300	6.718%	4.822%
\$550,000	400	5.726%	3.906%
\$550,000	500	5.054%	3.298%
\$550,000	600	4.560%	2.860%
\$550,000	700	4.177%	2.525%
\$550,000	800	3.868%	2.260%
\$550,000	900	3.612%	2.043%
\$550,000	1000	3.394%	1.862%
\$550,000	1500	2.644%	1.267%
\$550,000	2000	2.183%	0.929%
\$550,000	3000	1.614%	0.558%
\$550,000	4000	1.263%	0.363%
\$550,000	5000	1.022%	0.247%
\$550,000	10000	0.462%	0.051%
\$550,000	20000	0.175%	0.005%
\$550,000	30000	0.092%	0.001%
\$550,000	40000	0.056%	0.001%
\$555,000	100	12.310%	10.170%
\$555,000	200	8.423%	6.428%
\$555,000	300	6.734%	4.836%
\$555,000	400	5.740%	3.919%
\$555,000	500	5.067%	3.309%
\$555,000	600	4.572%	2.869%
\$555,000	700	4.188%	2.534%
\$555,000	800	3.878%	2.268%
\$555,000	900	3.621%	2.051%
\$555,000	1000	3.403%	1.869%
\$555,000	1500	2.652%	1.272%
\$555,000	2000	2.190%	0.934%
\$555,000	3000	1.619%	0.562%
\$555,000	4000	1.268%	0.366%
\$555,000	5000	1.026%	0.249%
\$555,000	10000	0.464%	0.051%
\$555,000	20000	0.176%	0.005%
\$555,000	30000	0.093%	0.002%
\$555,000	40000	0.056%	0.001%
\$560,000	100	12.340%	10.200%
\$560,000	200	8.443%	6.447%
\$560,000	300	6.751%	4.851%
\$560,000	400	5.754%	3.931%
\$560,000	500	5.079%	3.320%
\$560,000	600	4.583%	2.879%
\$560,000	700	4.198%	2.543%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$560,000	800	3.888%	2.276%
\$560,000	900	3.630%	2.058%
\$560,000	1000	3.412%	1.876%
\$560,000	1500	2.659%	1.277%
\$560,000	2000	2.196%	0.938%
\$560,000	3000	1.625%	0.565%
\$560,000	4000	1.273%	0.368%
\$560,000	5000	1.031%	0.251%
\$560,000	10000	0.467%	0.052%
\$560,000	20000	0.177%	0.005%
\$560,000	30000	0.094%	0.002%
\$560,000	40000	0.057%	0.001%
\$565,000	100	12.370%	10.230%
\$565,000	200	8.464%	6.466%
\$565,000	300	6.767%	4.866%
\$565,000	400	5.768%	3.944%
\$565,000	500	5.092%	3.331%
\$565,000	600	4.595%	2.889%
\$565,000	700	4.209%	2.552%
\$565,000	800	3.898%	2.284%
\$565,000	900	3.640%	2.066%
\$565,000	1000	3.421%	1.883%
\$565,000	1500	2.667%	1.283%
\$565,000	2000	2.203%	0.943%
\$565,000	3000	1.631%	0.568%
\$565,000	4000	1.278%	0.371%
\$565,000	5000	1.035%	0.253%
\$565,000	10000	0.469%	0.052%
\$565,000	20000	0.178%	0.005%
\$565,000	30000	0.094%	0.002%
\$565,000	40000	0.057%	0.001%
\$570,000	100	12.400%	10.260%
\$570,000	200	8.485%	6.486%
\$570,000	300	6.784%	4.882%
\$570,000	400	5.782%	3.957%
\$570,000	500	5.105%	3.343%
\$570,000	600	4.606%	2.899%
\$570,000	700	4.220%	2.561%
\$570,000	800	3.908%	2.293%
\$570,000	900	3.649%	2.074%
\$570,000	1000	3.430%	1.891%
\$570,000	1500	2.674%	1.289%
\$570,000	2000	2.210%	0.947%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$570,000	3000	1.636%	0.572%
\$570,000	4000	1.283%	0.373%
\$570,000	5000	1.040%	0.255%
\$570,000	10000	0.472%	0.053%
\$570,000	20000	0.179%	0.005%
\$570,000	30000	0.095%	0.002%
\$570,000	40000	0.058%	0.001%
\$575,000	100	12.430%	10.290%
\$575,000	200	8.509%	6.508%
\$575,000	300	6.803%	4.900%
\$575,000	400	5.799%	3.972%
\$575,000	500	5.119%	3.355%
\$575,000	600	4.620%	2.911%
\$575,000	700	4.232%	2.571%
\$575,000	800	3.920%	2.302%
\$575,000	900	3.660%	2.083%
\$575,000	1000	3.440%	1.899%
\$575,000	1500	2.683%	1.295%
\$575,000	2000	2.217%	0.953%
\$575,000	3000	1.643%	0.575%
\$575,000	4000	1.289%	0.376%
\$575,000	5000	1.045%	0.257%
\$575,000	10000	0.475%	0.054%
\$575,000	20000	0.180%	0.005%
\$575,000	30000	0.096%	0.002%
\$575,000	40000	0.058%	0.001%
\$580,000	100	12.470%	10.330%
\$580,000	200	8.532%	6.531%
\$580,000	300	6.822%	4.917%
\$580,000	400	5.815%	3.986%
\$580,000	500	5.134%	3.368%
\$580,000	600	4.633%	2.922%
\$580,000	700	4.244%	2.582%
\$580,000	800	3.931%	2.312%
\$580,000	900	3.671%	2.091%
\$580,000	1000	3.450%	1.907%
\$580,000	1500	2.691%	1.302%
\$580,000	2000	2.225%	0.958%
\$580,000	3000	1.649%	0.579%
\$580,000	4000	1.294%	0.379%
\$580,000	5000	1.050%	0.259%
\$580,000	10000	0.478%	0.055%
\$580,000	20000	0.182%	0.006%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$580,000	30000	0.097%	0.002%
\$580,000	40000	0.059%	0.001%
\$585,000	100	12.500%	10.360%
\$585,000	200	8.556%	6.553%
\$585,000	300	6.841%	4.935%
\$585,000	400	5.831%	4.001%
\$585,000	500	5.148%	3.381%
\$585,000	600	4.646%	2.934%
\$585,000	700	4.256%	2.592%
\$585,000	800	3.942%	2.321%
\$585,000	900	3.682%	2.100%
\$585,000	1000	3.461%	1.916%
\$585,000	1500	2.700%	1.308%
\$585,000	2000	2.233%	0.963%
\$585,000	3000	1.656%	0.583%
\$585,000	4000	1.300%	0.382%
\$585,000	5000	1.055%	0.262%
\$585,000	10000	0.481%	0.055%
\$585,000	20000	0.183%	0.006%
\$585,000	30000	0.097%	0.002%
\$585,000	40000	0.059%	0.001%
\$590,000	100	12.530%	10.390%
\$590,000	200	8.580%	6.575%
\$590,000	300	6.860%	4.952%
\$590,000	400	5.848%	4.016%
\$590,000	500	5.163%	3.394%
\$590,000	600	4.659%	2.945%
\$590,000	700	4.269%	2.603%
\$590,000	800	3.954%	2.331%
\$590,000	900	3.693%	2.109%
\$590,000	1000	3.471%	1.924%
\$590,000	1500	2.709%	1.314%
\$590,000	2000	2.240%	0.969%
\$590,000	3000	1.662%	0.587%
\$590,000	4000	1.306%	0.385%
\$590,000	5000	1.060%	0.264%
\$590,000	10000	0.484%	0.056%
\$590,000	20000	0.184%	0.006%
\$590,000	30000	0.098%	0.002%
\$590,000	40000	0.060%	0.001%
\$595,000	100	12.570%	10.430%
\$595,000	200	8.603%	6.598%
\$595,000	300	6.879%	4.970%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$595,000	400	5.864%	4.031%
\$595,000	500	5.177%	3.407%
\$595,000	600	4.672%	2.957%
\$595,000	700	4.281%	2.613%
\$595,000	800	3.965%	2.341%
\$595,000	900	3.703%	2.118%
\$595,000	1000	3.481%	1.933%
\$595,000	1500	2.717%	1.321%
\$595,000	2000	2.248%	0.974%
\$595,000	3000	1.669%	0.591%
\$595,000	4000	1.311%	0.388%
\$595,000	5000	1.065%	0.266%
\$595,000	10000	0.487%	0.057%
\$595,000	20000	0.186%	0.006%
\$595,000	30000	0.099%	0.002%
\$595,000	40000	0.060%	0.001%
\$600,000	100	12.600%	10.460%
\$600,000	200	8.627%	6.620%
\$600,000	300	6.898%	4.987%
\$600,000	400	5.881%	4.046%
\$600,000	500	5.192%	3.420%
\$600,000	600	4.686%	2.968%
\$600,000	700	4.293%	2.624%
\$600,000	800	3.977%	2.350%
\$600,000	900	3.714%	2.127%
\$600,000	1000	3.491%	1.941%
\$600,000	1500	2.726%	1.327%
\$600,000	2000	2.256%	0.979%
\$600,000	3000	1.675%	0.595%
\$600,000	4000	1.317%	0.391%
\$600,000	5000	1.070%	0.269%
\$600,000	10000	0.490%	0.058%
\$600,000	20000	0.187%	0.006%
\$600,000	30000	0.100%	0.002%
\$600,000	40000	0.061%	0.001%
\$605,000	100	12.640%	10.490%
\$605,000	200	8.651%	6.642%
\$605,000	300	6.917%	5.005%
\$605,000	400	5.897%	4.060%
\$605,000	500	5.206%	3.433%
\$605,000	600	4.699%	2.980%
\$605,000	700	4.305%	2.634%
\$605,000	800	3.988%	2.360%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$605,000	900	3.725%	2.136%
\$605,000	1000	3.502%	1.949%
\$605,000	1500	2.734%	1.334%
\$605,000	2000	2.263%	0.985%
\$605,000	3000	1.682%	0.599%
\$605,000	4000	1.323%	0.394%
\$605,000	5000	1.075%	0.271%
\$605,000	10000	0.493%	0.058%
\$605,000	20000	0.188%	0.006%
\$605,000	30000	0.100%	0.002%
\$605,000	40000	0.061%	0.001%
\$610,000	100	12.670%	10.530%
\$610,000	200	8.674%	6.665%
\$610,000	300	6.936%	5.023%
\$610,000	400	5.913%	4.075%
\$610,000	500	5.221%	3.446%
\$610,000	600	4.712%	2.991%
\$610,000	700	4.317%	2.645%
\$610,000	800	4.000%	2.370%
\$610,000	900	3.736%	2.145%
\$610,000	1000	3.512%	1.958%
\$610,000	1500	2.743%	1.340%
\$610,000	2000	2.271%	0.990%
\$610,000	3000	1.688%	0.603%
\$610,000	4000	1.329%	0.397%
\$610,000	5000	1.080%	0.273%
\$610,000	10000	0.496%	0.059%
\$610,000	20000	0.190%	0.006%
\$610,000	30000	0.101%	0.002%
\$610,000	40000	0.062%	0.001%
\$615,000	100	12.710%	10.560%
\$615,000	200	8.698%	6.687%
\$615,000	300	6.955%	5.040%
\$615,000	400	5.930%	4.090%
\$615,000	500	5.235%	3.459%
\$615,000	600	4.725%	3.003%
\$615,000	700	4.330%	2.655%
\$615,000	800	4.011%	2.379%
\$615,000	900	3.747%	2.154%
\$615,000	1000	3.522%	1.966%
\$615,000	1500	2.752%	1.347%
\$615,000	2000	2.278%	0.995%
\$615,000	3000	1.695%	0.607%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$615,000	4000	1.334%	0.400%
\$615,000	5000	1.085%	0.276%
\$615,000	10000	0.499%	0.060%
\$615,000	20000	0.191%	0.006%
\$615,000	30000	0.102%	0.002%
\$615,000	40000	0.062%	0.001%
\$620,000	100	12.740%	10.590%
\$620,000	200	8.722%	6.709%
\$620,000	300	6.975%	5.058%
\$620,000	400	5.946%	4.105%
\$620,000	500	5.250%	3.471%
\$620,000	600	4.738%	3.014%
\$620,000	700	4.342%	2.665%
\$620,000	800	4.022%	2.389%
\$620,000	900	3.757%	2.163%
\$620,000	1000	3.533%	1.975%
\$620,000	1500	2.760%	1.353%
\$620,000	2000	2.286%	1.001%
\$620,000	3000	1.701%	0.611%
\$620,000	4000	1.340%	0.403%
\$620,000	5000	1.091%	0.278%
\$620,000	10000	0.502%	0.061%
\$620,000	20000	0.192%	0.006%
\$620,000	30000	0.103%	0.002%
\$620,000	40000	0.063%	0.001%
\$625,000	100	12.770%	10.630%
\$625,000	200	8.746%	6.732%
\$625,000	300	6.994%	5.076%
\$625,000	400	5.962%	4.120%
\$625,000	500	5.264%	3.484%
\$625,000	600	4.752%	3.026%
\$625,000	700	4.354%	2.676%
\$625,000	800	4.034%	2.399%
\$625,000	900	3.768%	2.172%
\$625,000	1000	3.543%	1.983%
\$625,000	1500	2.769%	1.360%
\$625,000	2000	2.294%	1.006%
\$625,000	3000	1.708%	0.614%
\$625,000	4000	1.346%	0.406%
\$625,000	5000	1.096%	0.280%
\$625,000	10000	0.505%	0.061%
\$625,000	20000	0.194%	0.006%
\$625,000	30000	0.104%	0.002%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$625,000	40000	0.063%	0.001%
\$630,000	100	12.810%	10.660%
\$630,000	200	8.769%	6.754%
\$630,000	300	7.013%	5.093%
\$630,000	400	5.979%	4.134%
\$630,000	500	5.279%	3.497%
\$630,000	600	4.765%	3.037%
\$630,000	700	4.366%	2.686%
\$630,000	800	4.045%	2.408%
\$630,000	900	3.779%	2.181%
\$630,000	1000	3.553%	1.991%
\$630,000	1500	2.777%	1.366%
\$630,000	2000	2.301%	1.011%
\$630,000	3000	1.714%	0.618%
\$630,000	4000	1.351%	0.409%
\$630,000	5000	1.101%	0.283%
\$630,000	10000	0.508%	0.062%
\$630,000	20000	0.195%	0.007%
\$630,000	30000	0.104%	0.002%
\$630,000	40000	0.064%	0.001%
\$635,000	100	12.840%	10.690%
\$635,000	200	8.793%	6.777%
\$635,000	300	7.032%	5.111%
\$635,000	400	5.995%	4.149%
\$635,000	500	5.293%	3.510%
\$635,000	600	4.778%	3.049%
\$635,000	700	4.379%	2.697%
\$635,000	800	4.057%	2.418%
\$635,000	900	3.790%	2.190%
\$635,000	1000	3.563%	2.000%
\$635,000	1500	2.786%	1.373%
\$635,000	2000	2.309%	1.017%
\$635,000	3000	1.721%	0.622%
\$635,000	4000	1.357%	0.412%
\$635,000	5000	1.106%	0.285%
\$635,000	10000	0.511%	0.063%
\$635,000	20000	0.197%	0.007%
\$635,000	30000	0.105%	0.002%
\$635,000	40000	0.065%	0.001%
\$640,000	100	12.880%	10.720%
\$640,000	200	8.817%	6.799%
\$640,000	300	7.051%	5.128%
\$640,000	400	6.011%	4.164%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$640,000	500	5.308%	3.523%
\$640,000	600	4.791%	3.060%
\$640,000	700	4.391%	2.707%
\$640,000	800	4.068%	2.428%
\$640,000	900	3.801%	2.199%
\$640,000	1000	3.574%	2.008%
\$640,000	1500	2.794%	1.379%
\$640,000	2000	2.317%	1.022%
\$640,000	3000	1.727%	0.626%
\$640,000	4000	1.363%	0.415%
\$640,000	5000	1.111%	0.287%
\$640,000	10000	0.514%	0.064%
\$640,000	20000	0.198%	0.007%
\$640,000	30000	0.106%	0.002%
\$640,000	40000	0.065%	0.001%
\$645,000	100	12.910%	10.760%
\$645,000	200	8.841%	6.822%
\$645,000	300	7.070%	5.146%
\$645,000	400	6.028%	4.179%
\$645,000	500	5.322%	3.536%
\$645,000	600	4.804%	3.072%
\$645,000	700	4.403%	2.718%
\$645,000	800	4.080%	2.437%
\$645,000	900	3.811%	2.208%
\$645,000	1000	3.584%	2.017%
\$645,000	1500	2.803%	1.386%
\$645,000	2000	2.324%	1.028%
\$645,000	3000	1.734%	0.630%
\$645,000	4000	1.369%	0.418%
\$645,000	5000	1.116%	0.290%
\$645,000	10000	0.517%	0.064%
\$645,000	20000	0.199%	0.007%
\$645,000	30000	0.107%	0.002%
\$645,000	40000	0.066%	0.001%
\$650,000	100	12.950%	10.790%
\$650,000	200	8.864%	6.844%
\$650,000	300	7.089%	5.164%
\$650,000	400	6.044%	4.194%
\$650,000	500	5.337%	3.549%
\$650,000	600	4.818%	3.084%
\$650,000	700	4.415%	2.729%
\$650,000	800	4.091%	2.447%
\$650,000	900	3.822%	2.217%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$650,000	1000	3.594%	2.025%
\$650,000	1500	2.812%	1.392%
\$650,000	2000	2.332%	1.033%
\$650,000	3000	1.740%	0.634%
\$650,000	4000	1.374%	0.421%
\$650,000	5000	1.121%	0.292%
\$650,000	10000	0.521%	0.065%
\$650,000	20000	0.201%	0.007%
\$650,000	30000	0.108%	0.002%
\$650,000	40000	0.066%	0.001%
\$655,000	100	12.980%	10.820%
\$655,000	200	8.888%	6.866%
\$655,000	300	7.108%	5.181%
\$655,000	400	6.060%	4.209%
\$655,000	500	5.352%	3.562%
\$655,000	600	4.831%	3.095%
\$655,000	700	4.427%	2.739%
\$655,000	800	4.102%	2.457%
\$655,000	900	3.833%	2.226%
\$655,000	1000	3.604%	2.033%
\$655,000	1500	2.820%	1.399%
\$655,000	2000	2.339%	1.038%
\$655,000	3000	1.747%	0.638%
\$655,000	4000	1.380%	0.424%
\$655,000	5000	1.126%	0.295%
\$655,000	10000	0.524%	0.066%
\$655,000	20000	0.202%	0.007%
\$655,000	30000	0.109%	0.002%
\$655,000	40000	0.067%	0.001%
\$660,000	100	13.010%	10.860%
\$660,000	200	8.912%	6.889%
\$660,000	300	7.127%	5.199%
\$660,000	400	6.077%	4.223%
\$660,000	500	5.366%	3.575%
\$660,000	600	4.844%	3.107%
\$660,000	700	4.440%	2.750%
\$660,000	800	4.114%	2.466%
\$660,000	900	3.844%	2.235%
\$660,000	1000	3.615%	2.042%
\$660,000	1500	2.829%	1.406%
\$660,000	2000	2.347%	1.044%
\$660,000	3000	1.753%	0.642%
\$660,000	4000	1.386%	0.427%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$660,000	5000	1.131%	0.297%
\$660,000	10000	0.527%	0.067%
\$660,000	20000	0.204%	0.007%
\$660,000	30000	0.109%	0.002%
\$660,000	40000	0.067%	0.001%
\$665,000	100	13.050%	10.890%
\$665,000	200	8.936%	6.911%
\$665,000	300	7.146%	5.217%
\$665,000	400	6.093%	4.238%
\$665,000	500	5.381%	3.588%
\$665,000	600	4.857%	3.118%
\$665,000	700	4.452%	2.760%
\$665,000	800	4.125%	2.476%
\$665,000	900	3.854%	2.244%
\$665,000	1000	3.625%	2.050%
\$665,000	1500	2.837%	1.412%
\$665,000	2000	2.355%	1.049%
\$665,000	3000	1.760%	0.646%
\$665,000	4000	1.391%	0.430%
\$665,000	5000	1.137%	0.299%
\$665,000	10000	0.530%	0.068%
\$665,000	20000	0.205%	0.007%
\$665,000	30000	0.110%	0.002%
\$665,000	40000	0.068%	0.001%
\$670,000	100	13.080%	10.920%
\$670,000	200	8.959%	6.934%
\$670,000	300	7.166%	5.235%
\$670,000	400	6.110%	4.253%
\$670,000	500	5.395%	3.601%
\$670,000	600	4.871%	3.130%
\$670,000	700	4.464%	2.771%
\$670,000	800	4.137%	2.486%
\$670,000	900	3.865%	2.253%
\$670,000	1000	3.635%	2.059%
\$670,000	1500	2.846%	1.419%
\$670,000	2000	2.362%	1.054%
\$670,000	3000	1.766%	0.650%
\$670,000	4000	1.397%	0.433%
\$670,000	5000	1.142%	0.302%
\$670,000	10000	0.533%	0.069%
\$670,000	20000	0.206%	0.008%
\$670,000	30000	0.111%	0.002%
\$670,000	40000	0.068%	0.001%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$675,000	100	13.120%	10.960%
\$675,000	200	8.983%	6.956%
\$675,000	300	7.185%	5.252%
\$675,000	400	6.126%	4.268%
\$675,000	500	5.410%	3.614%
\$675,000	600	4.884%	3.142%
\$675,000	700	4.476%	2.781%
\$675,000	800	4.148%	2.495%
\$675,000	900	3.876%	2.262%
\$675,000	1000	3.645%	2.067%
\$675,000	1500	2.854%	1.425%
\$675,000	2000	2.370%	1.060%
\$675,000	3000	1.773%	0.654%
\$675,000	4000	1.403%	0.436%
\$675,000	5000	1.147%	0.304%
\$675,000	10000	0.536%	0.069%
\$675,000	20000	0.208%	0.008%
\$675,000	30000	0.112%	0.002%
\$675,000	40000	0.069%	0.001%
\$680,000	100	13.150%	10.990%
\$680,000	200	9.007%	6.979%
\$680,000	300	7.204%	5.270%
\$680,000	400	6.142%	4.283%
\$680,000	500	5.424%	3.627%
\$680,000	600	4.897%	3.153%
\$680,000	700	4.488%	2.792%
\$680,000	800	4.159%	2.505%
\$680,000	900	3.887%	2.271%
\$680,000	1000	3.656%	2.076%
\$680,000	1500	2.863%	1.432%
\$680,000	2000	2.377%	1.065%
\$680,000	3000	1.779%	0.658%
\$680,000	4000	1.409%	0.439%
\$680,000	5000	1.152%	0.307%
\$680,000	10000	0.539%	0.070%
\$680,000	20000	0.209%	0.008%
\$680,000	30000	0.113%	0.002%
\$680,000	40000	0.070%	0.001%
\$685,000	100	13.170%	11.010%
\$685,000	200	9.018%	6.989%
\$685,000	300	7.213%	5.278%
\$685,000	400	6.150%	4.290%
\$685,000	500	5.431%	3.633%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$685,000	600	4.903%	3.159%
\$685,000	700	4.494%	2.797%
\$685,000	800	4.165%	2.510%
\$685,000	900	3.892%	2.275%
\$685,000	1000	3.660%	2.080%
\$685,000	1500	2.867%	1.435%
\$685,000	2000	2.381%	1.068%
\$685,000	3000	1.782%	0.660%
\$685,000	4000	1.411%	0.441%
\$685,000	5000	1.154%	0.308%
\$685,000	10000	0.541%	0.071%
\$685,000	20000	0.210%	0.008%
\$685,000	30000	0.113%	0.002%
\$685,000	40000	0.070%	0.001%
\$690,000	100	13.180%	11.020%
\$690,000	200	9.028%	6.999%
\$690,000	300	7.221%	5.286%
\$690,000	400	6.157%	4.296%
\$690,000	500	5.437%	3.639%
\$690,000	600	4.909%	3.164%
\$690,000	700	4.500%	2.801%
\$690,000	800	4.170%	2.514%
\$690,000	900	3.896%	2.279%
\$690,000	1000	3.665%	2.083%
\$690,000	1500	2.871%	1.438%
\$690,000	2000	2.384%	1.070%
\$690,000	3000	1.785%	0.662%
\$690,000	4000	1.414%	0.442%
\$690,000	5000	1.156%	0.309%
\$690,000	10000	0.542%	0.071%
\$690,000	20000	0.210%	0.008%
\$690,000	30000	0.113%	0.002%
\$690,000	40000	0.070%	0.001%
\$695,000	100	13.200%	11.030%
\$695,000	200	9.039%	7.009%
\$695,000	300	7.229%	5.294%
\$695,000	400	6.164%	4.303%
\$695,000	500	5.444%	3.644%
\$695,000	600	4.915%	3.169%
\$695,000	700	4.505%	2.806%
\$695,000	800	4.175%	2.518%
\$695,000	900	3.901%	2.283%
\$695,000	1000	3.669%	2.087%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$695,000	1500	2.874%	1.440%
\$695,000	2000	2.387%	1.072%
\$695,000	3000	1.788%	0.663%
\$695,000	4000	1.416%	0.443%
\$695,000	5000	1.159%	0.310%
\$695,000	10000	0.543%	0.071%
\$695,000	20000	0.211%	0.008%
\$695,000	30000	0.114%	0.002%
\$695,000	40000	0.070%	0.001%
\$700,000	100	13.210%	11.050%
\$700,000	200	9.049%	7.019%
\$700,000	300	7.238%	5.301%
\$700,000	400	6.172%	4.309%
\$700,000	500	5.450%	3.650%
\$700,000	600	4.921%	3.174%
\$700,000	700	4.510%	2.811%
\$700,000	800	4.180%	2.522%
\$700,000	900	3.906%	2.287%
\$700,000	1000	3.674%	2.091%
\$700,000	1500	2.878%	1.443%
\$700,000	2000	2.391%	1.075%
\$700,000	3000	1.790%	0.665%
\$700,000	4000	1.419%	0.445%
\$700,000	5000	1.161%	0.311%
\$700,000	10000	0.545%	0.072%
\$700,000	20000	0.212%	0.008%
\$700,000	30000	0.114%	0.002%
\$700,000	40000	0.071%	0.001%
\$705,000	100	13.230%	11.060%
\$705,000	200	9.059%	7.029%
\$705,000	300	7.246%	5.309%
\$705,000	400	6.179%	4.316%
\$705,000	500	5.457%	3.656%
\$705,000	600	4.926%	3.179%
\$705,000	700	4.516%	2.815%
\$705,000	800	4.185%	2.527%
\$705,000	900	3.911%	2.291%
\$705,000	1000	3.678%	2.094%
\$705,000	1500	2.882%	1.446%
\$705,000	2000	2.394%	1.077%
\$705,000	3000	1.793%	0.667%
\$705,000	4000	1.421%	0.446%
\$705,000	5000	1.163%	0.312%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$705,000	10000	0.546%	0.072%
\$705,000	20000	0.212%	0.008%
\$705,000	30000	0.115%	0.002%
\$705,000	40000	0.071%	0.001%
\$710,000	100	13.240%	11.080%
\$710,000	200	9.070%	7.038%
\$710,000	300	7.255%	5.317%
\$710,000	400	6.186%	4.323%
\$710,000	500	5.463%	3.661%
\$710,000	600	4.932%	3.184%
\$710,000	700	4.521%	2.820%
\$710,000	800	4.190%	2.531%
\$710,000	900	3.915%	2.295%
\$710,000	1000	3.683%	2.098%
\$710,000	1500	2.885%	1.449%
\$710,000	2000	2.397%	1.080%
\$710,000	3000	1.796%	0.669%
\$710,000	4000	1.424%	0.447%
\$710,000	5000	1.165%	0.313%
\$710,000	10000	0.548%	0.073%
\$710,000	20000	0.213%	0.008%
\$710,000	30000	0.115%	0.002%
\$710,000	40000	0.071%	0.001%
\$715,000	100	13.260%	11.090%
\$715,000	200	9.080%	7.048%
\$715,000	300	7.263%	5.325%
\$715,000	400	6.193%	4.329%
\$715,000	500	5.469%	3.667%
\$715,000	600	4.938%	3.189%
\$715,000	700	4.526%	2.824%
\$715,000	800	4.195%	2.535%
\$715,000	900	3.920%	2.299%
\$715,000	1000	3.687%	2.102%
\$715,000	1500	2.889%	1.452%
\$715,000	2000	2.401%	1.082%
\$715,000	3000	1.799%	0.670%
\$715,000	4000	1.426%	0.449%
\$715,000	5000	1.168%	0.314%
\$715,000	10000	0.549%	0.073%
\$715,000	20000	0.214%	0.008%
\$715,000	30000	0.115%	0.002%
\$715,000	40000	0.071%	0.001%
\$720,000	100	13.270%	11.110%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$720,000	200	9.091%	7.058%
\$720,000	300	7.271%	5.333%
\$720,000	400	6.200%	4.336%
\$720,000	500	5.476%	3.673%
\$720,000	600	4.944%	3.194%
\$720,000	700	4.532%	2.829%
\$720,000	800	4.200%	2.539%
\$720,000	900	3.925%	2.303%
\$720,000	1000	3.692%	2.106%
\$720,000	1500	2.893%	1.455%
\$720,000	2000	2.404%	1.084%
\$720,000	3000	1.802%	0.672%
\$720,000	4000	1.429%	0.450%
\$720,000	5000	1.170%	0.315%
\$720,000	10000	0.550%	0.073%
\$720,000	20000	0.214%	0.008%
\$720,000	30000	0.116%	0.002%
\$720,000	40000	0.072%	0.001%
\$725,000	100	13.290%	11.120%
\$725,000	200	9.101%	7.068%
\$725,000	300	7.280%	5.340%
\$725,000	400	6.207%	4.342%
\$725,000	500	5.482%	3.678%
\$725,000	600	4.950%	3.199%
\$725,000	700	4.537%	2.834%
\$725,000	800	4.205%	2.544%
\$725,000	900	3.930%	2.307%
\$725,000	1000	3.696%	2.109%
\$725,000	1500	2.897%	1.458%
\$725,000	2000	2.407%	1.087%
\$725,000	3000	1.805%	0.674%
\$725,000	4000	1.431%	0.452%
\$725,000	5000	1.172%	0.316%
\$725,000	10000	0.552%	0.074%
\$725,000	20000	0.215%	0.008%
\$725,000	30000	0.116%	0.002%
\$725,000	40000	0.072%	0.001%
\$730,000	100	13.300%	11.140%
\$730,000	200	9.112%	7.078%
\$730,000	300	7.288%	5.348%
\$730,000	400	6.215%	4.349%
\$730,000	500	5.488%	3.684%
\$730,000	600	4.955%	3.204%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$730,000	700	4.542%	2.838%
\$730,000	800	4.210%	2.548%
\$730,000	900	3.934%	2.311%
\$730,000	1000	3.701%	2.113%
\$730,000	1500	2.900%	1.461%
\$730,000	2000	2.411%	1.089%
\$730,000	3000	1.807%	0.676%
\$730,000	4000	1.434%	0.453%
\$730,000	5000	1.174%	0.317%
\$730,000	10000	0.553%	0.074%
\$730,000	20000	0.215%	0.008%
\$730,000	30000	0.116%	0.002%
\$730,000	40000	0.072%	0.001%
\$735,000	100	13.320%	11.150%
\$735,000	200	9.122%	7.088%
\$735,000	300	7.296%	5.356%
\$735,000	400	6.222%	4.355%
\$735,000	500	5.495%	3.690%
\$735,000	600	4.961%	3.209%
\$735,000	700	4.548%	2.843%
\$735,000	800	4.215%	2.552%
\$735,000	900	3.939%	2.315%
\$735,000	1000	3.705%	2.117%
\$735,000	1500	2.904%	1.463%
\$735,000	2000	2.414%	1.091%
\$735,000	3000	1.810%	0.677%
\$735,000	4000	1.436%	0.454%
\$735,000	5000	1.177%	0.318%
\$735,000	10000	0.554%	0.074%
\$735,000	20000	0.216%	0.008%
\$735,000	30000	0.117%	0.002%
\$735,000	40000	0.072%	0.001%
\$740,000	100	13.330%	11.170%
\$740,000	200	9.132%	7.098%
\$740,000	300	7.305%	5.364%
\$740,000	400	6.229%	4.362%
\$740,000	500	5.501%	3.696%
\$740,000	600	4.967%	3.214%
\$740,000	700	4.553%	2.848%
\$740,000	800	4.220%	2.557%
\$740,000	900	3.944%	2.319%
\$740,000	1000	3.710%	2.120%
\$740,000	1500	2.908%	1.466%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$740,000	2000	2.417%	1.094%
\$740,000	3000	1.813%	0.679%
\$740,000	4000	1.439%	0.456%
\$740,000	5000	1.179%	0.320%
\$740,000	10000	0.556%	0.075%
\$740,000	20000	0.217%	0.008%
\$740,000	30000	0.117%	0.002%
\$740,000	40000	0.073%	0.001%
\$745,000	100	13.350%	11.180%
\$745,000	200	9.143%	7.107%
\$745,000	300	7.313%	5.371%
\$745,000	400	6.236%	4.368%
\$745,000	500	5.508%	3.701%
\$745,000	600	4.973%	3.220%
\$745,000	700	4.558%	2.852%
\$745,000	800	4.225%	2.561%
\$745,000	900	3.948%	2.323%
\$745,000	1000	3.714%	2.124%
\$745,000	1500	2.912%	1.469%
\$745,000	2000	2.421%	1.096%
\$745,000	3000	1.816%	0.681%
\$745,000	4000	1.441%	0.457%
\$745,000	5000	1.181%	0.321%
\$745,000	10000	0.557%	0.075%
\$745,000	20000	0.217%	0.009%
\$745,000	30000	0.118%	0.002%
\$745,000	40000	0.073%	0.001%
\$750,000	100	13.360%	11.200%
\$750,000	200	9.153%	7.117%
\$750,000	300	7.322%	5.379%
\$750,000	400	6.243%	4.375%
\$750,000	500	5.514%	3.707%
\$750,000	600	4.978%	3.225%
\$750,000	700	4.564%	2.857%
\$750,000	800	4.230%	2.565%
\$750,000	900	3.953%	2.327%
\$750,000	1000	3.719%	2.128%
\$750,000	1500	2.915%	1.472%
\$750,000	2000	2.424%	1.099%
\$750,000	3000	1.819%	0.683%
\$750,000	4000	1.444%	0.458%
\$750,000	5000	1.183%	0.322%
\$750,000	10000	0.559%	0.076%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$750,000	20000	0.218%	0.009%
\$750,000	30000	0.118%	0.002%
\$750,000	40000	0.073%	0.001%
\$755,000	100	13.380%	11.210%
\$755,000	200	9.164%	7.127%
\$755,000	300	7.330%	5.387%
\$755,000	400	6.251%	4.381%
\$755,000	500	5.520%	3.713%
\$755,000	600	4.984%	3.230%
\$755,000	700	4.569%	2.861%
\$755,000	800	4.235%	2.569%
\$755,000	900	3.958%	2.331%
\$755,000	1000	3.723%	2.131%
\$755,000	1500	2.919%	1.475%
\$755,000	2000	2.427%	1.101%
\$755,000	3000	1.821%	0.684%
\$755,000	4000	1.446%	0.460%
\$755,000	5000	1.186%	0.323%
\$755,000	10000	0.560%	0.076%
\$755,000	20000	0.219%	0.009%
\$755,000	30000	0.118%	0.002%
\$755,000	40000	0.073%	0.001%
\$760,000	100	13.390%	11.220%
\$760,000	200	9.174%	7.137%
\$760,000	300	7.338%	5.395%
\$760,000	400	6.258%	4.388%
\$760,000	500	5.527%	3.718%
\$760,000	600	4.990%	3.235%
\$760,000	700	4.574%	2.866%
\$760,000	800	4.240%	2.574%
\$760,000	900	3.963%	2.335%
\$760,000	1000	3.728%	2.135%
\$760,000	1500	2.923%	1.478%
\$760,000	2000	2.430%	1.103%
\$760,000	3000	1.824%	0.686%
\$760,000	4000	1.449%	0.461%
\$760,000	5000	1.188%	0.324%
\$760,000	10000	0.561%	0.076%
\$760,000	20000	0.219%	0.009%
\$760,000	30000	0.119%	0.002%
\$760,000	40000	0.074%	0.001%
\$765,000	100	13.410%	11.240%
\$765,000	200	9.184%	7.147%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$765,000	300	7.347%	5.402%
\$765,000	400	6.265%	4.394%
\$765,000	500	5.533%	3.724%
\$765,000	600	4.996%	3.240%
\$765,000	700	4.580%	2.871%
\$765,000	800	4.245%	2.578%
\$765,000	900	3.967%	2.339%
\$765,000	1000	3.732%	2.139%
\$765,000	1500	2.926%	1.481%
\$765,000	2000	2.434%	1.106%
\$765,000	3000	1.827%	0.688%
\$765,000	4000	1.451%	0.462%
\$765,000	5000	1.190%	0.325%
\$765,000	10000	0.563%	0.077%
\$765,000	20000	0.220%	0.009%
\$765,000	30000	0.119%	0.002%
\$765,000	40000	0.074%	0.001%
\$770,000	100	13.420%	11.250%
\$770,000	200	9.195%	7.157%
\$770,000	300	7.355%	5.410%
\$770,000	400	6.272%	4.401%
\$770,000	500	5.539%	3.730%
\$770,000	600	5.002%	3.245%
\$770,000	700	4.585%	2.875%
\$770,000	800	4.250%	2.582%
\$770,000	900	3.972%	2.343%
\$770,000	1000	3.737%	2.143%
\$770,000	1500	2.930%	1.483%
\$770,000	2000	2.437%	1.108%
\$770,000	3000	1.830%	0.690%
\$770,000	4000	1.454%	0.464%
\$770,000	5000	1.192%	0.326%
\$770,000	10000	0.564%	0.077%
\$770,000	20000	0.221%	0.009%
\$770,000	30000	0.119%	0.002%
\$770,000	40000	0.074%	0.001%
\$775,000	100	13.440%	11.270%
\$775,000	200	9.205%	7.167%
\$775,000	300	7.363%	5.418%
\$775,000	400	6.279%	4.407%
\$775,000	500	5.546%	3.735%
\$775,000	600	5.007%	3.250%
\$775,000	700	4.590%	2.880%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$775,000	800	4.255%	2.586%
\$775,000	900	3.977%	2.347%
\$775,000	1000	3.741%	2.146%
\$775,000	1500	2.934%	1.486%
\$775,000	2000	2.440%	1.110%
\$775,000	3000	1.833%	0.691%
\$775,000	4000	1.456%	0.465%
\$775,000	5000	1.194%	0.327%
\$775,000	10000	0.566%	0.077%
\$775,000	20000	0.221%	0.009%
\$775,000	30000	0.120%	0.002%
\$775,000	40000	0.074%	0.001%
\$780,000	100	13.450%	11.280%
\$780,000	200	9.216%	7.176%
\$780,000	300	7.372%	5.426%
\$780,000	400	6.286%	4.414%
\$780,000	500	5.552%	3.741%
\$780,000	600	5.013%	3.255%
\$780,000	700	4.596%	2.885%
\$780,000	800	4.260%	2.591%
\$780,000	900	3.981%	2.351%
\$780,000	1000	3.746%	2.150%
\$780,000	1500	2.938%	1.489%
\$780,000	2000	2.444%	1.113%
\$780,000	3000	1.835%	0.693%
\$780,000	4000	1.459%	0.467%
\$780,000	5000	1.197%	0.328%
\$780,000	10000	0.567%	0.078%
\$780,000	20000	0.222%	0.009%
\$780,000	30000	0.120%	0.002%
\$780,000	40000	0.075%	0.001%
\$785,000	100	13.470%	11.300%
\$785,000	200	9.226%	7.186%
\$785,000	300	7.380%	5.434%
\$785,000	400	6.294%	4.421%
\$785,000	500	5.559%	3.747%
\$785,000	600	5.019%	3.260%
\$785,000	700	4.601%	2.889%
\$785,000	800	4.265%	2.595%
\$785,000	900	3.986%	2.355%
\$785,000	1000	3.750%	2.154%
\$785,000	1500	2.941%	1.492%
\$785,000	2000	2.447%	1.115%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$785,000	3000	1.838%	0.695%
\$785,000	4000	1.461%	0.468%
\$785,000	5000	1.199%	0.329%
\$785,000	10000	0.568%	0.078%
\$785,000	20000	0.222%	0.009%
\$785,000	30000	0.120%	0.002%
\$785,000	40000	0.075%	0.001%
\$790,000	100	13.480%	11.310%
\$790,000	200	9.237%	7.196%
\$790,000	300	7.389%	5.441%
\$790,000	400	6.301%	4.427%
\$790,000	500	5.565%	3.753%
\$790,000	600	5.025%	3.265%
\$790,000	700	4.607%	2.894%
\$790,000	800	4.270%	2.599%
\$790,000	900	3.991%	2.359%
\$790,000	1000	3.754%	2.157%
\$790,000	1500	2.945%	1.495%
\$790,000	2000	2.450%	1.118%
\$790,000	3000	1.841%	0.697%
\$790,000	4000	1.464%	0.469%
\$790,000	5000	1.201%	0.330%
\$790,000	10000	0.570%	0.079%
\$790,000	20000	0.223%	0.009%
\$790,000	30000	0.121%	0.002%
\$790,000	40000	0.075%	0.001%
\$795,000	100	13.500%	11.330%
\$795,000	200	9.247%	7.206%
\$795,000	300	7.397%	5.449%
\$795,000	400	6.308%	4.434%
\$795,000	500	5.571%	3.758%
\$795,000	600	5.031%	3.271%
\$795,000	700	4.612%	2.899%
\$795,000	800	4.275%	2.603%
\$795,000	900	3.996%	2.362%
\$795,000	1000	3.759%	2.161%
\$795,000	1500	2.949%	1.498%
\$795,000	2000	2.454%	1.120%
\$795,000	3000	1.844%	0.699%
\$795,000	4000	1.466%	0.471%
\$795,000	5000	1.203%	0.331%
\$795,000	10000	0.571%	0.079%
\$795,000	20000	0.224%	0.009%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$795,000	30000	0.121%	0.002%
\$795,000	40000	0.075%	0.001%
\$800,000	100	13.510%	11.340%
\$800,000	200	9.257%	7.216%
\$800,000	300	7.405%	5.457%
\$800,000	400	6.315%	4.440%
\$800,000	500	5.578%	3.764%
\$800,000	600	5.036%	3.276%
\$800,000	700	4.617%	2.903%
\$800,000	800	4.280%	2.608%
\$800,000	900	4.000%	2.366%
\$800,000	1000	3.763%	2.165%
\$800,000	1500	2.953%	1.501%
\$800,000	2000	2.457%	1.122%
\$800,000	3000	1.847%	0.700%
\$800,000	4000	1.469%	0.472%
\$800,000	5000	1.206%	0.333%
\$800,000	10000	0.572%	0.079%
\$800,000	20000	0.224%	0.009%
\$800,000	30000	0.122%	0.002%
\$800,000	40000	0.076%	0.001%
\$805,000	100	13.530%	11.360%
\$805,000	200	9.268%	7.226%
\$805,000	300	7.414%	5.465%
\$805,000	400	6.322%	4.447%
\$805,000	500	5.584%	3.770%
\$805,000	600	5.042%	3.281%
\$805,000	700	4.623%	2.908%
\$805,000	800	4.285%	2.612%
\$805,000	900	4.005%	2.370%
\$805,000	1000	3.768%	2.169%
\$805,000	1500	2.956%	1.504%
\$805,000	2000	2.460%	1.125%
\$805,000	3000	1.850%	0.702%
\$805,000	4000	1.471%	0.473%
\$805,000	5000	1.208%	0.334%
\$805,000	10000	0.574%	0.080%
\$805,000	20000	0.225%	0.009%
\$805,000	30000	0.122%	0.002%
\$805,000	40000	0.076%	0.001%
\$810,000	100	13.540%	11.370%
\$810,000	200	9.278%	7.236%
\$810,000	300	7.422%	5.472%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$810,000	400	6.330%	4.453%
\$810,000	500	5.590%	3.775%
\$810,000	600	5.048%	3.286%
\$810,000	700	4.628%	2.912%
\$810,000	800	4.290%	2.616%
\$810,000	900	4.010%	2.374%
\$810,000	1000	3.772%	2.172%
\$810,000	1500	2.960%	1.507%
\$810,000	2000	2.464%	1.127%
\$810,000	3000	1.852%	0.704%
\$810,000	4000	1.474%	0.475%
\$810,000	5000	1.210%	0.335%
\$810,000	10000	0.575%	0.080%
\$810,000	20000	0.226%	0.009%
\$810,000	30000	0.122%	0.002%
\$810,000	40000	0.076%	0.001%
\$815,000	100	13.560%	11.380%
\$815,000	200	9.289%	7.246%
\$815,000	300	7.431%	5.480%
\$815,000	400	6.337%	4.460%
\$815,000	500	5.597%	3.781%
\$815,000	600	5.054%	3.291%
\$815,000	700	4.633%	2.917%
\$815,000	800	4.295%	2.621%
\$815,000	900	4.014%	2.378%
\$815,000	1000	3.777%	2.176%
\$815,000	1500	2.964%	1.509%
\$815,000	2000	2.467%	1.130%
\$815,000	3000	1.855%	0.706%
\$815,000	4000	1.476%	0.476%
\$815,000	5000	1.212%	0.336%
\$815,000	10000	0.577%	0.081%
\$815,000	20000	0.226%	0.009%
\$815,000	30000	0.123%	0.002%
\$815,000	40000	0.076%	0.001%
\$820,000	100	13.570%	11.400%
\$820,000	200	9.299%	7.255%
\$820,000	300	7.439%	5.488%
\$820,000	400	6.344%	4.466%
\$820,000	500	5.603%	3.787%
\$820,000	600	5.060%	3.296%
\$820,000	700	4.639%	2.922%
\$820,000	800	4.300%	2.625%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$820,000	900	4.019%	2.382%
\$820,000	1000	3.781%	2.180%
\$820,000	1500	2.967%	1.512%
\$820,000	2000	2.470%	1.132%
\$820,000	3000	1.858%	0.707%
\$820,000	4000	1.478%	0.478%
\$820,000	5000	1.215%	0.337%
\$820,000	10000	0.578%	0.081%
\$820,000	20000	0.227%	0.010%
\$820,000	30000	0.123%	0.002%
\$820,000	40000	0.077%	0.001%
\$825,000	100	13.590%	11.410%
\$825,000	200	9.310%	7.265%
\$825,000	300	7.447%	5.496%
\$825,000	400	6.351%	4.473%
\$825,000	500	5.610%	3.793%
\$825,000	600	5.065%	3.301%
\$825,000	700	4.644%	2.926%
\$825,000	800	4.305%	2.629%
\$825,000	900	4.024%	2.386%
\$825,000	1000	3.786%	2.184%
\$825,000	1500	2.971%	1.515%
\$825,000	2000	2.473%	1.134%
\$825,000	3000	1.861%	0.709%
\$825,000	4000	1.481%	0.479%
\$825,000	5000	1.217%	0.338%
\$825,000	10000	0.579%	0.081%
\$825,000	20000	0.228%	0.010%
\$825,000	30000	0.124%	0.002%
\$825,000	40000	0.077%	0.001%
\$830,000	100	13.600%	11.430%
\$830,000	200	9.320%	7.275%
\$830,000	300	7.456%	5.504%
\$830,000	400	6.358%	4.480%
\$830,000	500	5.616%	3.798%
\$830,000	600	5.071%	3.306%
\$830,000	700	4.649%	2.931%
\$830,000	800	4.310%	2.633%
\$830,000	900	4.029%	2.390%
\$830,000	1000	3.790%	2.187%
\$830,000	1500	2.975%	1.518%
\$830,000	2000	2.477%	1.137%
\$830,000	3000	1.864%	0.711%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$830,000	4000	1.483%	0.480%
\$830,000	5000	1.219%	0.339%
\$830,000	10000	0.581%	0.082%
\$830,000	20000	0.228%	0.010%
\$830,000	30000	0.124%	0.002%
\$830,000	40000	0.077%	0.001%
\$835,000	100	13.620%	11.440%
\$835,000	200	9.330%	7.285%
\$835,000	300	7.464%	5.511%
\$835,000	400	6.365%	4.486%
\$835,000	500	5.622%	3.804%
\$835,000	600	5.077%	3.311%
\$835,000	700	4.655%	2.936%
\$835,000	800	4.315%	2.638%
\$835,000	900	4.033%	2.394%
\$835,000	1000	3.795%	2.191%
\$835,000	1500	2.979%	1.521%
\$835,000	2000	2.480%	1.139%
\$835,000	3000	1.866%	0.713%
\$835,000	4000	1.486%	0.482%
\$835,000	5000	1.221%	0.340%
\$835,000	10000	0.582%	0.082%
\$835,000	20000	0.229%	0.010%
\$835,000	30000	0.124%	0.002%
\$835,000	40000	0.077%	0.001%
\$840,000	100	13.630%	11.460%
\$840,000	200	9.341%	7.295%
\$840,000	300	7.472%	5.519%
\$840,000	400	6.373%	4.493%
\$840,000	500	5.629%	3.810%
\$840,000	600	5.083%	3.317%
\$840,000	700	4.660%	2.940%
\$840,000	800	4.320%	2.642%
\$840,000	900	4.038%	2.398%
\$840,000	1000	3.799%	2.195%
\$840,000	1500	2.982%	1.524%
\$840,000	2000	2.483%	1.141%
\$840,000	3000	1.869%	0.714%
\$840,000	4000	1.488%	0.483%
\$840,000	5000	1.224%	0.341%
\$840,000	10000	0.584%	0.083%
\$840,000	20000	0.230%	0.010%
\$840,000	30000	0.125%	0.002%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$840,000	40000	0.078%	0.001%
\$845,000	100	13.650%	11.470%
\$845,000	200	9.351%	7.305%
\$845,000	300	7.481%	5.527%
\$845,000	400	6.380%	4.499%
\$845,000	500	5.635%	3.815%
\$845,000	600	5.089%	3.322%
\$845,000	700	4.665%	2.945%
\$845,000	800	4.325%	2.646%
\$845,000	900	4.043%	2.402%
\$845,000	1000	3.804%	2.198%
\$845,000	1500	2.986%	1.527%
\$845,000	2000	2.487%	1.144%
\$845,000	3000	1.872%	0.716%
\$845,000	4000	1.491%	0.484%
\$845,000	5000	1.226%	0.342%
\$845,000	10000	0.585%	0.083%
\$845,000	20000	0.230%	0.010%
\$845,000	30000	0.125%	0.002%
\$845,000	40000	0.078%	0.001%
\$850,000	100	13.660%	11.490%
\$850,000	200	9.362%	7.315%
\$850,000	300	7.489%	5.535%
\$850,000	400	6.387%	4.506%
\$850,000	500	5.641%	3.821%
\$850,000	600	5.094%	3.327%
\$850,000	700	4.671%	2.950%
\$850,000	800	4.330%	2.650%
\$850,000	900	4.047%	2.406%
\$850,000	1000	3.808%	2.202%
\$850,000	1500	2.990%	1.530%
\$850,000	2000	2.490%	1.146%
\$850,000	3000	1.875%	0.718%
\$850,000	4000	1.493%	0.486%
\$850,000	5000	1.228%	0.344%
\$850,000	10000	0.586%	0.083%
\$850,000	20000	0.231%	0.010%
\$850,000	30000	0.125%	0.002%
\$850,000	40000	0.078%	0.001%
\$855,000	100	13.680%	11.500%
\$855,000	200	9.372%	7.325%
\$855,000	300	7.498%	5.543%
\$855,000	400	6.394%	4.512%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$855,000	500	5.648%	3.827%
\$855,000	600	5.100%	3.332%
\$855,000	700	4.676%	2.954%
\$855,000	800	4.335%	2.655%
\$855,000	900	4.052%	2.410%
\$855,000	1000	3.813%	2.206%
\$855,000	1500	2.993%	1.532%
\$855,000	2000	2.493%	1.149%
\$855,000	3000	1.878%	0.720%
\$855,000	4000	1.496%	0.487%
\$855,000	5000	1.230%	0.345%
\$855,000	10000	0.588%	0.084%
\$855,000	20000	0.232%	0.010%
\$855,000	30000	0.126%	0.002%
\$855,000	40000	0.079%	0.001%
\$860,000	100	13.690%	11.520%
\$860,000	200	9.383%	7.335%
\$860,000	300	7.506%	5.550%
\$860,000	400	6.401%	4.519%
\$860,000	500	5.654%	3.833%
\$860,000	600	5.106%	3.337%
\$860,000	700	4.681%	2.959%
\$860,000	800	4.340%	2.659%
\$860,000	900	4.057%	2.414%
\$860,000	1000	3.817%	2.210%
\$860,000	1500	2.997%	1.535%
\$860,000	2000	2.496%	1.151%
\$860,000	3000	1.880%	0.722%
\$860,000	4000	1.498%	0.489%
\$860,000	5000	1.233%	0.346%
\$860,000	10000	0.589%	0.084%
\$860,000	20000	0.232%	0.010%
\$860,000	30000	0.126%	0.002%
\$860,000	40000	0.079%	0.001%
\$865,000	100	13.710%	11.530%
\$865,000	200	9.393%	7.344%
\$865,000	300	7.514%	5.558%
\$865,000	400	6.409%	4.525%
\$865,000	500	5.661%	3.838%
\$865,000	600	5.112%	3.342%
\$865,000	700	4.687%	2.964%
\$865,000	800	4.345%	2.663%
\$865,000	900	4.062%	2.418%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$865,000	1000	3.822%	2.213%
\$865,000	1500	3.001%	1.538%
\$865,000	2000	2.500%	1.153%
\$865,000	3000	1.883%	0.723%
\$865,000	4000	1.501%	0.490%
\$865,000	5000	1.235%	0.347%
\$865,000	10000	0.591%	0.085%
\$865,000	20000	0.233%	0.010%
\$865,000	30000	0.127%	0.002%
\$865,000	40000	0.079%	0.001%
\$870,000	100	13.720%	11.550%
\$870,000	200	9.403%	7.354%
\$870,000	300	7.523%	5.566%
\$870,000	400	6.416%	4.532%
\$870,000	500	5.667%	3.844%
\$870,000	600	5.118%	3.347%
\$870,000	700	4.692%	2.968%
\$870,000	800	4.350%	2.668%
\$870,000	900	4.066%	2.422%
\$870,000	1000	3.826%	2.217%
\$870,000	1500	3.005%	1.541%
\$870,000	2000	2.503%	1.156%
\$870,000	3000	1.886%	0.725%
\$870,000	4000	1.503%	0.491%
\$870,000	5000	1.237%	0.348%
\$870,000	10000	0.592%	0.085%
\$870,000	20000	0.234%	0.010%
\$870,000	30000	0.127%	0.002%
\$870,000	40000	0.079%	0.001%
\$875,000	100	13.740%	11.560%
\$875,000	200	9.414%	7.364%
\$875,000	300	7.531%	5.574%
\$875,000	400	6.423%	4.539%
\$875,000	500	5.673%	3.850%
\$875,000	600	5.123%	3.352%
\$875,000	700	4.698%	2.973%
\$875,000	800	4.355%	2.672%
\$875,000	900	4.071%	2.426%
\$875,000	1000	3.831%	2.221%
\$875,000	1500	3.008%	1.544%
\$875,000	2000	2.506%	1.158%
\$875,000	3000	1.889%	0.727%
\$875,000	4000	1.506%	0.493%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$875,000	5000	1.239%	0.349%
\$875,000	10000	0.593%	0.085%
\$875,000	20000	0.234%	0.010%
\$875,000	30000	0.127%	0.002%
\$875,000	40000	0.080%	0.001%
\$880,000	100	13.750%	11.570%
\$880,000	200	9.424%	7.374%
\$880,000	300	7.540%	5.582%
\$880,000	400	6.430%	4.545%
\$880,000	500	5.680%	3.856%
\$880,000	600	5.129%	3.358%
\$880,000	700	4.703%	2.978%
\$880,000	800	4.360%	2.676%
\$880,000	900	4.076%	2.430%
\$880,000	1000	3.835%	2.225%
\$880,000	1500	3.012%	1.547%
\$880,000	2000	2.510%	1.161%
\$880,000	3000	1.892%	0.729%
\$880,000	4000	1.508%	0.494%
\$880,000	5000	1.241%	0.350%
\$880,000	10000	0.595%	0.086%
\$880,000	20000	0.235%	0.010%
\$880,000	30000	0.128%	0.002%
\$880,000	40000	0.080%	0.001%
\$885,000	100	13.770%	11.590%
\$885,000	200	9.435%	7.384%
\$885,000	300	7.548%	5.589%
\$885,000	400	6.437%	4.552%
\$885,000	500	5.686%	3.861%
\$885,000	600	5.135%	3.363%
\$885,000	700	4.708%	2.982%
\$885,000	800	4.365%	2.680%
\$885,000	900	4.080%	2.434%
\$885,000	1000	3.840%	2.228%
\$885,000	1500	3.016%	1.550%
\$885,000	2000	2.513%	1.163%
\$885,000	3000	1.894%	0.731%
\$885,000	4000	1.511%	0.496%
\$885,000	5000	1.244%	0.351%
\$885,000	10000	0.596%	0.086%
\$885,000	20000	0.236%	0.010%
\$885,000	30000	0.128%	0.002%
\$885,000	40000	0.080%	0.001%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$890,000	100	13.780%	11.600%
\$890,000	200	9.445%	7.394%
\$890,000	300	7.556%	5.597%
\$890,000	400	6.445%	4.558%
\$890,000	500	5.693%	3.867%
\$890,000	600	5.141%	3.368%
\$890,000	700	4.714%	2.987%
\$890,000	800	4.370%	2.685%
\$890,000	900	4.085%	2.438%
\$890,000	1000	3.844%	2.232%
\$890,000	1500	3.019%	1.553%
\$890,000	2000	2.516%	1.165%
\$890,000	3000	1.897%	0.732%
\$890,000	4000	1.513%	0.497%
\$890,000	5000	1.246%	0.352%
\$890,000	10000	0.598%	0.087%
\$890,000	20000	0.236%	0.010%
\$890,000	30000	0.129%	0.003%
\$890,000	40000	0.080%	0.001%
\$895,000	100	13.800%	11.620%
\$895,000	200	9.456%	7.404%
\$895,000	300	7.565%	5.605%
\$895,000	400	6.452%	4.565%
\$895,000	500	5.699%	3.873%
\$895,000	600	5.147%	3.373%
\$895,000	700	4.719%	2.992%
\$895,000	800	4.375%	2.689%
\$895,000	900	4.090%	2.442%
\$895,000	1000	3.849%	2.236%
\$895,000	1500	3.023%	1.556%
\$895,000	2000	2.520%	1.168%
\$895,000	3000	1.900%	0.734%
\$895,000	4000	1.516%	0.498%
\$895,000	5000	1.248%	0.354%
\$895,000	10000	0.599%	0.087%
\$895,000	20000	0.237%	0.011%
\$895,000	30000	0.129%	0.003%
\$895,000	40000	0.081%	0.001%
\$900,000	100	13.810%	11.630%
\$900,000	200	9.466%	7.414%
\$900,000	300	7.573%	5.613%
\$900,000	400	6.459%	4.571%
\$900,000	500	5.705%	3.879%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$900,000	600	5.152%	3.378%
\$900,000	700	4.724%	2.996%
\$900,000	800	4.380%	2.693%
\$900,000	900	4.095%	2.446%
\$900,000	1000	3.853%	2.239%
\$900,000	1500	3.027%	1.559%
\$900,000	2000	2.523%	1.170%
\$900,000	3000	1.903%	0.736%
\$900,000	4000	1.518%	0.500%
\$900,000	5000	1.250%	0.355%
\$900,000	10000	0.601%	0.088%
\$900,000	20000	0.238%	0.011%
\$900,000	30000	0.129%	0.003%
\$900,000	40000	0.081%	0.001%
\$905,000	100	13.830%	11.650%
\$905,000	200	9.476%	7.424%
\$905,000	300	7.582%	5.621%
\$905,000	400	6.466%	4.578%
\$905,000	500	5.712%	3.884%
\$905,000	600	5.158%	3.383%
\$905,000	700	4.730%	3.001%
\$905,000	800	4.385%	2.698%
\$905,000	900	4.099%	2.450%
\$905,000	1000	3.857%	2.243%
\$905,000	1500	3.031%	1.561%
\$905,000	2000	2.526%	1.173%
\$905,000	3000	1.906%	0.738%
\$905,000	4000	1.521%	0.501%
\$905,000	5000	1.253%	0.356%
\$905,000	10000	0.602%	0.088%
\$905,000	20000	0.238%	0.011%
\$905,000	30000	0.130%	0.003%
\$905,000	40000	0.081%	0.001%
\$910,000	100	13.840%	11.660%
\$910,000	200	9.487%	7.434%
\$910,000	300	7.590%	5.628%
\$910,000	400	6.473%	4.585%
\$910,000	500	5.718%	3.890%
\$910,000	600	5.164%	3.388%
\$910,000	700	4.735%	3.006%
\$910,000	800	4.390%	2.702%
\$910,000	900	4.104%	2.454%
\$910,000	1000	3.862%	2.247%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$910,000	1500	3.034%	1.564%
\$910,000	2000	2.529%	1.175%
\$910,000	3000	1.908%	0.739%
\$910,000	4000	1.523%	0.503%
\$910,000	5000	1.255%	0.357%
\$910,000	10000	0.603%	0.088%
\$910,000	20000	0.239%	0.011%
\$910,000	30000	0.130%	0.003%
\$910,000	40000	0.081%	0.001%
\$915,000	100	13.860%	11.670%
\$915,000	200	9.495%	7.441%
\$915,000	300	7.597%	5.635%
\$915,000	400	6.479%	4.590%
\$915,000	500	5.723%	3.895%
\$915,000	600	5.169%	3.392%
\$915,000	700	4.739%	3.009%
\$915,000	800	4.394%	2.705%
\$915,000	900	4.108%	2.457%
\$915,000	1000	3.866%	2.250%
\$915,000	1500	3.037%	1.567%
\$915,000	2000	2.532%	1.177%
\$915,000	3000	1.911%	0.741%
\$915,000	4000	1.525%	0.504%
\$915,000	5000	1.257%	0.358%
\$915,000	10000	0.604%	0.089%
\$915,000	20000	0.239%	0.011%
\$915,000	30000	0.130%	0.003%
\$915,000	40000	0.082%	0.001%
\$920,000	100	13.860%	11.680%
\$920,000	200	9.500%	7.446%
\$920,000	300	7.601%	5.639%
\$920,000	400	6.483%	4.593%
\$920,000	500	5.726%	3.897%
\$920,000	600	5.172%	3.395%
\$920,000	700	4.742%	3.012%
\$920,000	800	4.396%	2.708%
\$920,000	900	4.110%	2.459%
\$920,000	1000	3.868%	2.252%
\$920,000	1500	3.039%	1.568%
\$920,000	2000	2.534%	1.178%
\$920,000	3000	1.912%	0.742%
\$920,000	4000	1.526%	0.504%
\$920,000	5000	1.258%	0.358%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$920,000	10000	0.605%	0.089%
\$920,000	20000	0.240%	0.011%
\$920,000	30000	0.131%	0.003%
\$920,000	40000	0.082%	0.001%
\$925,000	100	13.870%	11.690%
\$925,000	200	9.506%	7.451%
\$925,000	300	7.605%	5.643%
\$925,000	400	6.486%	4.596%
\$925,000	500	5.730%	3.900%
\$925,000	600	5.174%	3.398%
\$925,000	700	4.745%	3.014%
\$925,000	800	4.399%	2.710%
\$925,000	900	4.112%	2.461%
\$925,000	1000	3.870%	2.254%
\$925,000	1500	3.041%	1.570%
\$925,000	2000	2.535%	1.179%
\$925,000	3000	1.913%	0.743%
\$925,000	4000	1.528%	0.505%
\$925,000	5000	1.259%	0.359%
\$925,000	10000	0.606%	0.089%
\$925,000	20000	0.240%	0.011%
\$925,000	30000	0.131%	0.003%
\$925,000	40000	0.082%	0.001%
\$930,000	100	13.880%	11.700%
\$930,000	200	9.511%	7.456%
\$930,000	300	7.609%	5.647%
\$930,000	400	6.490%	4.600%
\$930,000	500	5.733%	3.903%
\$930,000	600	5.177%	3.400%
\$930,000	700	4.747%	3.016%
\$930,000	800	4.401%	2.712%
\$930,000	900	4.115%	2.463%
\$930,000	1000	3.872%	2.256%
\$930,000	1500	3.043%	1.571%
\$930,000	2000	2.537%	1.181%
\$930,000	3000	1.915%	0.744%
\$930,000	4000	1.529%	0.506%
\$930,000	5000	1.260%	0.360%
\$930,000	10000	0.607%	0.089%
\$930,000	20000	0.240%	0.011%
\$930,000	30000	0.131%	0.003%
\$930,000	40000	0.082%	0.001%
\$935,000	100	13.890%	11.700%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$935,000	200	9.516%	7.461%
\$935,000	300	7.614%	5.650%
\$935,000	400	6.494%	4.603%
\$935,000	500	5.736%	3.906%
\$935,000	600	5.180%	3.403%
\$935,000	700	4.750%	3.019%
\$935,000	800	4.404%	2.714%
\$935,000	900	4.117%	2.465%
\$935,000	1000	3.875%	2.257%
\$935,000	1500	3.045%	1.572%
\$935,000	2000	2.539%	1.182%
\$935,000	3000	1.916%	0.745%
\$935,000	4000	1.530%	0.507%
\$935,000	5000	1.261%	0.360%
\$935,000	10000	0.607%	0.090%
\$935,000	20000	0.241%	0.011%
\$935,000	30000	0.131%	0.003%
\$935,000	40000	0.082%	0.001%
\$940,000	100	13.890%	11.710%
\$940,000	200	9.521%	7.466%
\$940,000	300	7.618%	5.654%
\$940,000	400	6.497%	4.606%
\$940,000	500	5.739%	3.909%
\$940,000	600	5.183%	3.405%
\$940,000	700	4.753%	3.021%
\$940,000	800	4.406%	2.716%
\$940,000	900	4.120%	2.467%
\$940,000	1000	3.877%	2.259%
\$940,000	1500	3.047%	1.574%
\$940,000	2000	2.540%	1.183%
\$940,000	3000	1.918%	0.745%
\$940,000	4000	1.531%	0.507%
\$940,000	5000	1.262%	0.361%
\$940,000	10000	0.608%	0.090%
\$940,000	20000	0.241%	0.011%
\$940,000	30000	0.131%	0.003%
\$940,000	40000	0.082%	0.001%
\$945,000	100	13.900%	11.720%
\$945,000	200	9.527%	7.471%
\$945,000	300	7.622%	5.658%
\$945,000	400	6.501%	4.610%
\$945,000	500	5.742%	3.912%
\$945,000	600	5.186%	3.408%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$945,000	700	4.755%	3.023%
\$945,000	800	4.409%	2.718%
\$945,000	900	4.122%	2.469%
\$945,000	1000	3.879%	2.261%
\$945,000	1500	3.048%	1.575%
\$945,000	2000	2.542%	1.184%
\$945,000	3000	1.919%	0.746%
\$945,000	4000	1.533%	0.508%
\$945,000	5000	1.263%	0.361%
\$945,000	10000	0.609%	0.090%
\$945,000	20000	0.241%	0.011%
\$945,000	30000	0.132%	0.003%
\$945,000	40000	0.082%	0.001%
\$950,000	100	13.910%	11.730%
\$950,000	200	9.532%	7.476%
\$950,000	300	7.626%	5.662%
\$950,000	400	6.504%	4.613%
\$950,000	500	5.746%	3.915%
\$950,000	600	5.189%	3.410%
\$950,000	700	4.758%	3.026%
\$950,000	800	4.411%	2.720%
\$950,000	900	4.124%	2.471%
\$950,000	1000	3.881%	2.263%
\$950,000	1500	3.050%	1.577%
\$950,000	2000	2.544%	1.185%
\$950,000	3000	1.920%	0.747%
\$950,000	4000	1.534%	0.509%
\$950,000	5000	1.265%	0.362%
\$950,000	10000	0.609%	0.090%
\$950,000	20000	0.242%	0.011%
\$950,000	30000	0.132%	0.003%
\$950,000	40000	0.083%	0.001%
\$955,000	100	13.920%	11.730%
\$955,000	200	9.537%	7.481%
\$955,000	300	7.630%	5.666%
\$955,000	400	6.508%	4.616%
\$955,000	500	5.749%	3.918%
\$955,000	600	5.192%	3.413%
\$955,000	700	4.761%	3.028%
\$955,000	800	4.414%	2.723%
\$955,000	900	4.127%	2.473%
\$955,000	1000	3.884%	2.265%
\$955,000	1500	3.052%	1.578%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$955,000	2000	2.545%	1.187%
\$955,000	3000	1.922%	0.748%
\$955,000	4000	1.535%	0.509%
\$955,000	5000	1.266%	0.362%
\$955,000	10000	0.610%	0.090%
\$955,000	20000	0.242%	0.011%
\$955,000	30000	0.132%	0.003%
\$955,000	40000	0.083%	0.001%
\$960,000	100	13.920%	11.740%
\$960,000	200	9.542%	7.486%
\$960,000	300	7.635%	5.670%
\$960,000	400	6.512%	4.620%
\$960,000	500	5.752%	3.921%
\$960,000	600	5.195%	3.416%
\$960,000	700	4.763%	3.030%
\$960,000	800	4.416%	2.725%
\$960,000	900	4.129%	2.475%
\$960,000	1000	3.886%	2.267%
\$960,000	1500	3.054%	1.580%
\$960,000	2000	2.547%	1.188%
\$960,000	3000	1.923%	0.749%
\$960,000	4000	1.536%	0.510%
\$960,000	5000	1.267%	0.363%
\$960,000	10000	0.611%	0.091%
\$960,000	20000	0.242%	0.011%
\$960,000	30000	0.132%	0.003%
\$960,000	40000	0.083%	0.001%
\$965,000	100	13.930%	11.750%
\$965,000	200	9.548%	7.491%
\$965,000	300	7.639%	5.674%
\$965,000	400	6.515%	4.623%
\$965,000	500	5.755%	3.923%
\$965,000	600	5.198%	3.418%
\$965,000	700	4.766%	3.033%
\$965,000	800	4.419%	2.727%
\$965,000	900	4.131%	2.477%
\$965,000	1000	3.888%	2.269%
\$965,000	1500	3.056%	1.581%
\$965,000	2000	2.549%	1.189%
\$965,000	3000	1.925%	0.750%
\$965,000	4000	1.538%	0.511%
\$965,000	5000	1.268%	0.364%
\$965,000	10000	0.612%	0.091%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$965,000	20000	0.243%	0.011%
\$965,000	30000	0.132%	0.003%
\$965,000	40000	0.083%	0.001%
\$970,000	100	13.940%	11.750%
\$970,000	200	9.553%	7.496%
\$970,000	300	7.643%	5.678%
\$970,000	400	6.519%	4.626%
\$970,000	500	5.758%	3.926%
\$970,000	600	5.201%	3.421%
\$970,000	700	4.769%	3.035%
\$970,000	800	4.421%	2.729%
\$970,000	900	4.134%	2.479%
\$970,000	1000	3.890%	2.271%
\$970,000	1500	3.058%	1.583%
\$970,000	2000	2.550%	1.190%
\$970,000	3000	1.926%	0.751%
\$970,000	4000	1.539%	0.512%
\$970,000	5000	1.269%	0.364%
\$970,000	10000	0.612%	0.091%
\$970,000	20000	0.243%	0.011%
\$970,000	30000	0.133%	0.003%
\$970,000	40000	0.083%	0.001%
\$975,000	100	13.950%	11.760%
\$975,000	200	9.558%	7.501%
\$975,000	300	7.647%	5.682%
\$975,000	400	6.522%	4.629%
\$975,000	500	5.762%	3.929%
\$975,000	600	5.204%	3.423%
\$975,000	700	4.771%	3.037%
\$975,000	800	4.424%	2.731%
\$975,000	900	4.136%	2.481%
\$975,000	1000	3.892%	2.273%
\$975,000	1500	3.060%	1.584%
\$975,000	2000	2.552%	1.191%
\$975,000	3000	1.927%	0.752%
\$975,000	4000	1.540%	0.512%
\$975,000	5000	1.270%	0.365%
\$975,000	10000	0.613%	0.091%
\$975,000	20000	0.243%	0.011%
\$975,000	30000	0.133%	0.003%
\$975,000	40000	0.083%	0.001%
\$980,000	100	13.950%	11.770%
\$980,000	200	9.563%	7.506%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$980,000	300	7.651%	5.686%
\$980,000	400	6.526%	4.633%
\$980,000	500	5.765%	3.932%
\$980,000	600	5.206%	3.426%
\$980,000	700	4.774%	3.040%
\$980,000	800	4.426%	2.733%
\$980,000	900	4.138%	2.483%
\$980,000	1000	3.895%	2.274%
\$980,000	1500	3.061%	1.586%
\$980,000	2000	2.553%	1.193%
\$980,000	3000	1.929%	0.753%
\$980,000	4000	1.541%	0.513%
\$980,000	5000	1.271%	0.365%
\$980,000	10000	0.614%	0.091%
\$980,000	20000	0.244%	0.011%
\$980,000	30000	0.133%	0.003%
\$980,000	40000	0.083%	0.001%
\$985,000	100	13.960%	11.780%
\$985,000	200	9.568%	7.511%
\$985,000	300	7.656%	5.690%
\$985,000	400	6.530%	4.636%
\$985,000	500	5.768%	3.935%
\$985,000	600	5.209%	3.429%
\$985,000	700	4.777%	3.042%
\$985,000	800	4.429%	2.736%
\$985,000	900	4.141%	2.485%
\$985,000	1000	3.897%	2.276%
\$985,000	1500	3.063%	1.587%
\$985,000	2000	2.555%	1.194%
\$985,000	3000	1.930%	0.754%
\$985,000	4000	1.543%	0.514%
\$985,000	5000	1.272%	0.366%
\$985,000	10000	0.615%	0.092%
\$985,000	20000	0.244%	0.011%
\$985,000	30000	0.133%	0.003%
\$985,000	40000	0.084%	0.001%
\$990,000	100	13.970%	11.780%
\$990,000	200	9.574%	7.516%
\$990,000	300	7.660%	5.694%
\$990,000	400	6.533%	4.639%
\$990,000	500	5.771%	3.938%
\$990,000	600	5.212%	3.431%
\$990,000	700	4.780%	3.044%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$990,000	800	4.431%	2.738%
\$990,000	900	4.143%	2.487%
\$990,000	1000	3.899%	2.278%
\$990,000	1500	3.065%	1.589%
\$990,000	2000	2.557%	1.195%
\$990,000	3000	1.932%	0.754%
\$990,000	4000	1.544%	0.514%
\$990,000	5000	1.274%	0.366%
\$990,000	10000	0.615%	0.092%
\$990,000	20000	0.244%	0.011%
\$990,000	30000	0.133%	0.003%
\$990,000	40000	0.084%	0.001%
\$995,000	100	13.980%	11.790%
\$995,000	200	9.579%	7.521%
\$995,000	300	7.664%	5.698%
\$995,000	400	6.537%	4.643%
\$995,000	500	5.774%	3.941%
\$995,000	600	5.215%	3.434%
\$995,000	700	4.782%	3.047%
\$995,000	800	4.434%	2.740%
\$995,000	900	4.146%	2.489%
\$995,000	1000	3.901%	2.280%
\$995,000	1500	3.067%	1.590%
\$995,000	2000	2.558%	1.196%
\$995,000	3000	1.933%	0.755%
\$995,000	4000	1.545%	0.515%
\$995,000	5000	1.275%	0.367%
\$995,000	10000	0.616%	0.092%
\$995,000	20000	0.245%	0.011%
\$995,000	30000	0.134%	0.003%
\$995,000	40000	0.084%	0.001%
\$1,000,000	100	13.980%	11.800%
\$1,000,000	200	9.584%	7.526%
\$1,000,000	300	7.668%	5.702%
\$1,000,000	400	6.540%	4.646%
\$1,000,000	500	5.778%	3.944%
\$1,000,000	600	5.218%	3.436%
\$1,000,000	700	4.785%	3.049%
\$1,000,000	800	4.436%	2.742%
\$1,000,000	900	4.148%	2.491%
\$1,000,000	1000	3.904%	2.282%
\$1,000,000	1500	3.069%	1.591%
\$1,000,000	2000	2.560%	1.197%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$1,000,000	3000	1.934%	0.756%
\$1,000,000	4000	1.546%	0.516%
\$1,000,000	5000	1.276%	0.368%
\$1,000,000	10000	0.617%	0.092%
\$1,000,000	20000	0.245%	0.011%
\$1,000,000	30000	0.134%	0.003%
\$1,000,000	40000	0.084%	0.001%

* Applied to total expected claims



January 21, 2014

Mr. Josh Hammerquist, A.S.A., M.A.A.A.
Assistant Vice President & Consulting Actuary
Lewis & Ellis, Inc.

**Subject: Your 01/17/2014 Questions re: The Vermont Health Plan
2014 TVHP Risk & Admin Charges Filing (SERFF Tracking #: BCVT-129373905)**

Dear Mr. Hammerquist:

In response to your request dated January 17, 2014, here are *your questions* and our answers:

1. Please submit the SERFF PDF Pipelines with all communications for the previously approved version of this filing and the filing that is referenced specifically in the Actuarial Memorandum.

Please find attached the SERFF PDF Pipelines for:

- BCVT-128846706 - TVHP 2013 Risk & Admin Charges Filing

2. Based on the current sales distribution, what is the average change in the updated factors?

Based on December membership and the pooling levels in place as of December 2013, the average change in risk charge factor for Refund Eligible groups is a *decrease* of 3.8%, from 0.393% of claims to 0.378% of claims.

Please let us know if you have any further questions.

Sincerely,

A handwritten signature in black ink that reads "Paul Schultz". The signature is written in a cursive style with a long, sweeping underline.

Paul Schultz, F.S.A., M.A.A.A.

State: Vermont **Filing Company:** TVHP
TOI/Sub-TOI: ML02 - Multi-Line - Other/ML02.0000 - Multi-Line - Other
Product Name: TVHP 2013 Risk & Administration Charges for Experience Refund Eligible Product
Project Name/Number: /

Filing at a Glance

Company: TVHP
Product Name: TVHP 2013 Risk & Administration Charges for Experience Refund Eligible Product
State: Vermont
TOI: ML02 - Multi-Line - Other
Sub-TOI: ML02.0000 - Multi-Line - Other
Filing Type: Trend / Admin Charge
Date Submitted: 01/14/2013
SERFF Tr Num: BCVT-128846706
SERFF Status: Closed-Approved
State Tr Num: 64211
State Status: Approved
Co Tr Num:
Co Status:
Implementation: On Approval
Date Requested:
Author(s): Vince Mace, Pam Young, Seth Abbene, Jude Daye, Martine Brisson-Lemieux
Reviewer(s): Phil Keller (primary)
Disposition Date: 12/17/2013
Disposition Status: Approved
Implementation Date:

State: Vermont **Filing Company:** TVHP
TOI/Sub-TOI: ML02 - Multi-Line - Other/ML02.0000 - Multi-Line - Other
Product Name: TVHP 2013 Risk & Administration Charges for Experience Refund Eligible Product
Project Name/Number: /

General Information

Project Name: Status of Filing in Domicile:
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Group
Submission Type: New Submission Group Market Size: Large
Group Market Type: Employer, Association Overall Rate Impact:
Filing Status Changed: 12/17/2013 Company Status Changed:
State Status Changed: 12/17/2013 Deemer Date:
Created By: Jude Daye Submitted By: Pam Young
Corresponding Filing Tracking Number:

Filing Description:
December 28, 2012

Phil Keller
Director of Insurance Rates and Forms
Vermont Department of Financial Regulation
89 Main Street
Montpelier, VT 05620-3101

Subject: The Vermont Health Plan - NAIC # 95696
2013 Filing: Risk and Administration Charges for
Experience Refund Eligible Product

Dear Mr. Keller:

Enclosed for your review and approval are the 2013 risk and administration charges to be used in the rating of The Vermont Health Plan's Experience Refund Eligible product.

Exhibit 1 of the filing provides a subset of the full table of risk charge factors. The full table is contained in 2013 Risk Charge Factors.pdf.

Please let me know if we can answer any questions or provide further information during your review.

Sincerely,

Kevin Goddard

cc: Tammy Tomczyk / Oliver Wyman
Sean Londergan/VT DFR
Ruth Greene / BCBSVT
Vince Mace / BCBSVT
Donna Lee / BCBSVT

State: Vermont **Filing Company:** TVHP
TOI/Sub-TOI: ML02 - Multi-Line - Other/ML02.0000 - Multi-Line - Other
Product Name: TVHP 2013 Risk & Administration Charges for Experience Refund Eligible Product
Project Name/Number: /

Company and Contact

Filing Contact Information

Jude Daye, Executive Assistant dayej@bcbsvt.com
 445 Industrial Lane 802-371-3244 [Phone]
 Montpelier, VT 05601

Filing Company Information

TVHP	CoCode: 95696	State of Domicile: Vermont
PO BOX 186	Group Code:	Company Type: HMO
Montpelier, VT 05601	Group Name:	State ID Number:
(802) 371-3450 ext. [Phone]	FEIN Number: 03-0354356	

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
TVHP	\$50.00	01/14/2013	66515964

SERFF Tracking #:

BCVT-128846706

State Tracking #:

64211

Company Tracking #:

State: Vermont **Filing Company:** TVHP
TOI/Sub-TOI: ML02 - Multi-Line - Other/ML02.0000 - Multi-Line - Other
Product Name: TVHP 2013 Risk & Administration Charges for Experience Refund Eligible Product
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Phil Keller	12/17/2013	12/17/2013

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Amendment to TVHP 2013 Risk & Administration Charges for Experience Refund Eligible Product Filing	Note To Reviewer	Jude Daye	11/22/2013	11/22/2013

SERFF Tracking #:

BCVT-128846706

State Tracking #:

64211

Company Tracking #:

State: Vermont **Filing Company:** TVHP
TOI/Sub-TOI: ML02 - Multi-Line - Other/ML02.0000 - Multi-Line - Other
Product Name: TVHP 2013 Risk & Administration Charges for Experience Refund Eligible Product
Project Name/Number: /

Disposition

Disposition Date: 12/17/2013

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Actuarial Memorandum		Yes
Supporting Document	Filing Compliance Certification		Yes
Supporting Document	Health Administrative Forms		Yes
Supporting Document	Health Filing Data		Yes
Supporting Document	Third Party Filing Authorization		Yes
Supporting Document	2013 Risk Charge Factors		Yes

State: Vermont **Filing Company:** TVHP
TOI/Sub-TOI: ML02 - Multi-Line - Other/ML02.0000 - Multi-Line - Other
Product Name: TVHP 2013 Risk & Administration Charges for Experience Refund Eligible Product
Project Name/Number: /

Note To Reviewer

Created By:

Jude Daye on 11/22/2013 03:05 PM

Last Edited By:

Jude Daye

Submitted On:

11/22/2013 03:05 PM

Subject:

Amendment to TVHP 2013 Risk & Administration Charges for Experience Refund Eligible Product
Filing

Comments:

Attached please find the letter and supporting documents for the amendment to the TVHP 2013 Risk & Administration Charges for Experience Refund Eligible Product Filing.



**BlueCross BlueShield
of Vermont**

An Independent Licensee of the Blue Cross and Blue Shield Association.

Kevin Goddard
Vice President External Affairs and Sales

November 22, 2013

Phil Keller
Director of Insurance Rates and Forms
Vermont Department of Financial Regulation
89 Main Street
Montpelier, VT 05620-3101

**Subject: The Vermont Health Plan - NAIC # 95696
2013 Filing: Risk and Administration Charges for
Experience Refund Eligible Product
SERFF Tracking # BCVT-128846706, VFN 64211
AMENDED per GMCB Decision and Order**

Dear Mr. Keller:

As requested, The Vermont Health Plan (TVHP) is amending its **Risk and Administration Charges for Experience Refund Eligible Product Filing for 2013**. As ordered by the GMCB in their Decision and Order, dated November 12, 2013, the factors in the enclosed amended filing were calculated using the Allowed Base Estimated Uncapped trend of 4.1% (not 4.3%, which is the Benefit Paid Estimated Uncapped trend) from the approved Third and Fourth Quarter 2013 Blue Cross and Blue Shield of Vermont (BCBSVT) Trend filing.

The enclosed documents for this amended filing are:

- **AMENDED TVHP Exhibit 1**, which contains a subset of the Experience Refund Risk Charge Factors
- **AMENDED 2013 Risk Charge Factors.pdf's** (split into 4 pdf's for ease of electronic transmission), which contain the full table of the Experience Refund Risk Charge Factors

Please let me know if you have any questions.

Sincerely,



Kevin Goddard

cc: Tammy Tomczyk / Oliver Wyman
Ruth Greene / BCBSVT
Vince Mace / BCBSVT
Paul Schultz/BCBSVT
Donna Lee / BCBSVT

2013 Filing: TVHP Risk and Administration Charges for Experience Refund Eligible Product - AMENDED per GMCB Decision and Order

Note to Reviewer

Please note that the amended filing's factors are higher than those in the original filing. Page 3 of Oliver Wyman's September 13, 2013 opinion on this filing states:

“Since a lower trend assumption would lead to lower anticipated claims above a given pooling level, as a percent of total claims, the portion of total claims below the pooling level would be expected to increase as a percentage of total claims, all else equal. Therefore, depending upon the underlying distribution of claims used to develop the factors, reducing the assumed trend rate could lead to either higher or lower risk charge factors.”

Using a reduced trend leads to both a lower mean and a lower standard deviation of the normal distribution of expected claims at each pooling limit. However, because the relationship between the standard deviation and the mean changes (i.e. the ratio of the standard deviation to the mean increases), there is a greater expected fraction of aggregate claims in excess of each of the aggregate limits. Therefore the experience refund risk charge factors of the amended filing are higher than those in the original filing.

AMENDED EXHIBIT 1
Experience Refund Risk Charge Factors*

Pooling Limit	Members	5% Margin	10% Margin
\$50,000	100	4.516%	3.031%
\$50,000	200	3.045%	1.738%
\$50,000	300	2.386%	1.202%
\$50,000	400	1.983%	0.896%
\$55,000	100	4.734%	3.213%
\$55,000	200	3.197%	1.854%
\$55,000	300	2.511%	1.289%
\$55,000	400	2.092%	0.967%
\$60,000	100	4.994%	3.436%
\$60,000	200	3.377%	1.996%
\$60,000	300	2.659%	1.398%
\$60,000	400	2.221%	1.056%
\$65,000	100	5.274%	3.677%
\$65,000	200	3.571%	2.151%
\$65,000	300	2.817%	1.516%
\$65,000	400	2.360%	1.154%
\$70,000	100	5.471%	3.847%
\$70,000	200	3.708%	2.260%
\$70,000	300	2.929%	1.599%
\$70,000	400	2.457%	1.222%
\$75,000	100	5.641%	3.993%
\$75,000	200	3.825%	2.353%
\$75,000	300	3.024%	1.671%
\$75,000	400	2.540%	1.280%
\$80,000	100	5.812%	4.140%
\$80,000	200	3.943%	2.447%
\$80,000	300	3.120%	1.742%
\$80,000	400	2.624%	1.339%
\$80,000	500	2.278%	1.073%
\$80,000	600	2.018%	0.882%
\$80,000	700	1.812%	0.739%
\$80,000	800	1.644%	0.627%

***Applied to total expected claims**
Selected Subset of Full Table

AMENDED EXHIBIT 1
Experience Refund Risk Charge Factors*

Pooling Limit	Members	5% Margin	10% Margin
\$80,000	900	1.502%	0.538%
\$85,000	100	5.977%	4.285%
\$85,000	200	4.057%	2.540%
\$85,000	300	3.213%	1.813%
\$85,000	400	2.704%	1.398%
\$85,000	500	2.351%	1.123%
\$85,000	600	2.086%	0.926%
\$85,000	700	1.875%	0.778%
\$85,000	800	1.703%	0.662%
\$85,000	900	1.557%	0.570%
\$90,000	100	6.142%	4.429%
\$90,000	200	4.171%	2.633%
\$90,000	300	3.305%	1.885%
\$90,000	400	2.785%	1.457%
\$90,000	500	2.424%	1.174%
\$90,000	600	2.152%	0.971%
\$90,000	700	1.937%	0.817%
\$90,000	800	1.761%	0.698%
\$90,000	900	1.613%	0.602%
\$95,000	100	6.303%	4.571%
\$95,000	200	4.282%	2.724%
\$95,000	300	3.396%	1.955%
\$95,000	400	2.863%	1.515%
\$95,000	500	2.495%	1.223%
\$95,000	600	2.217%	1.014%
\$95,000	700	1.998%	0.856%
\$95,000	800	1.818%	0.733%
\$95,000	900	1.667%	0.633%
\$100,000	100	6.448%	4.699%
\$100,000	200	4.382%	2.807%
\$100,000	300	3.477%	2.019%
\$100,000	400	2.934%	1.567%

***Applied to total expected claims**
Selected Subset of Full Table

AMENDED EXHIBIT 1
Experience Refund Risk Charge Factors*

Pooling Limit	Members	5% Margin	10% Margin
\$100,000	500	2.558%	1.268%
\$100,000	600	2.276%	1.054%
\$100,000	700	2.053%	0.892%
\$100,000	800	1.870%	0.765%
\$100,000	900	1.716%	0.662%
\$105,000	500	2.621%	1.314%
\$105,000	600	2.334%	1.094%
\$105,000	700	2.107%	0.927%
\$105,000	800	1.921%	0.797%
\$105,000	900	1.764%	0.691%
\$110,000	500	2.683%	1.359%
\$110,000	600	2.391%	1.133%
\$110,000	700	2.160%	0.963%
\$110,000	800	1.971%	0.829%
\$110,000	900	1.812%	0.721%
\$115,000	500	2.743%	1.402%
\$115,000	600	2.446%	1.172%
\$115,000	700	2.211%	0.997%
\$115,000	800	2.019%	0.860%
\$115,000	900	1.858%	0.749%
\$120,000	500	2.802%	1.446%
\$120,000	600	2.501%	1.210%
\$120,000	700	2.262%	1.032%
\$120,000	800	2.067%	0.891%
\$120,000	900	1.903%	0.778%
\$125,000	500	2.867%	1.494%
\$125,000	600	2.560%	1.253%
\$125,000	700	2.318%	1.070%
\$125,000	800	2.120%	0.926%
\$125,000	900	1.953%	0.810%
\$130,000	500	2.936%	1.547%
\$130,000	600	2.623%	1.300%

****Applied to total expected claims
Selected Subset of Full Table***

AMENDED EXHIBIT 1
Experience Refund Risk Charge Factors*

Pooling Limit	Members	5% Margin	10% Margin
\$130,000	700	2.377%	1.112%
\$130,000	800	2.176%	0.964%
\$130,000	900	2.007%	0.844%
\$135,000	500	3.004%	1.599%
\$135,000	600	2.687%	1.346%
\$135,000	700	2.436%	1.154%
\$135,000	800	2.232%	1.002%
\$135,000	900	2.060%	0.879%
\$140,000	500	3.073%	1.652%
\$140,000	600	2.750%	1.393%
\$140,000	700	2.495%	1.196%
\$140,000	800	2.287%	1.041%
\$140,000	900	2.112%	0.915%
\$145,000	500	3.128%	1.695%
\$145,000	600	2.801%	1.431%
\$145,000	700	2.543%	1.230%
\$145,000	800	2.332%	1.072%
\$145,000	900	2.155%	0.943%
\$150,000	500	3.181%	1.735%
\$150,000	600	2.849%	1.467%
\$150,000	700	2.588%	1.263%
\$150,000	800	2.374%	1.101%
\$150,000	900	2.195%	0.970%
\$150,000	1,000	2.042%	0.862%
\$150,000	1,500	1.506%	0.516%
\$175,000	1,000	2.223%	0.983%
\$175,000	1,500	1.658%	0.603%
\$200,000	1,000	2.359%	1.076%
\$200,000	1,500	1.772%	0.671%
\$225,000	1,000	2.500%	1.176%
\$225,000	1,500	1.892%	0.745%
\$250,000	1,000	2.633%	1.273%

***Applied to total expected claims**
Selected Subset of Full Table

AMENDED EXHIBIT 1
Experience Refund Risk Charge Factors*

Pooling Limit	Members	5% Margin	10% Margin
\$250,000	1,500	2.004%	0.817%
\$275,000	1,000	2.741%	1.353%
\$275,000	1,500	2.095%	0.877%
\$300,000	1,000	2.846%	1.431%
\$300,000	1,500	2.183%	0.937%
\$325,000	1,000	2.937%	1.501%
\$325,000	1,500	2.260%	0.990%
\$350,000	1,000	3.028%	1.571%
\$350,000	1,500	2.337%	1.043%
\$375,000	1,000	3.119%	1.642%
\$375,000	1,500	2.413%	1.097%
\$400,000	1,000	3.186%	1.694%
\$400,000	1,500	2.470%	1.137%
\$425,000	1,000	3.230%	1.729%
\$425,000	1,500	2.507%	1.164%
\$450,000	1,000	3.274%	1.763%
\$450,000	1,500	2.543%	1.190%
\$475,000	1,000	3.317%	1.798%
\$475,000	1,500	2.580%	1.217%
\$500,000	1,000	3.361%	1.833%
\$500,000	1,500	2.616%	1.244%

***Applied to total expected claims**
Selected Subset of Full Table

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$30,000	100	3.438%	2.162%
\$30,000	200	2.294%	1.193%
\$30,000	300	1.771%	0.793%
\$30,000	400	1.448%	0.568%
\$30,000	500	1.220%	0.425%
\$30,000	600	1.049%	0.327%
\$30,000	700	0.915%	0.256%
\$30,000	800	0.806%	0.204%
\$30,000	900	0.717%	0.164%
\$30,000	1,000	0.642%	0.133%
\$30,000	1,500	0.401%	0.052%
\$30,000	2,000	0.276%	0.023%
\$30,000	3,000	0.156%	0.006%
\$30,000	4,000	0.101%	0.002%
\$30,000	5,000	0.071%	0.001%
\$30,000	10,000	0.019%	0.001%
\$30,000	20,000	0.003%	0.001%
\$30,000	30,000	0.002%	0.001%
\$30,000	40,000	0.002%	0.001%
\$35,000	100	3.781%	2.436%
\$35,000	200	2.534%	1.365%
\$35,000	300	1.969%	0.922%
\$35,000	400	1.620%	0.671%
\$35,000	500	1.375%	0.509%
\$35,000	600	1.189%	0.397%
\$35,000	700	1.044%	0.316%
\$35,000	800	0.925%	0.255%
\$35,000	900	0.827%	0.208%
\$35,000	1,000	0.745%	0.171%
\$35,000	1,500	0.475%	0.071%
\$35,000	2,000	0.330%	0.033%
\$35,000	3,000	0.189%	0.009%
\$35,000	4,000	0.123%	0.003%
\$35,000	5,000	0.087%	0.002%
\$35,000	10,000	0.025%	0.001%
\$35,000	20,000	0.005%	0.001%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$35,000	30,000	0.002%	0.001%
\$35,000	40,000	0.002%	0.001%
\$40,000	100	4.045%	2.648%
\$40,000	200	2.718%	1.498%
\$40,000	300	2.119%	1.020%
\$40,000	400	1.751%	0.750%
\$40,000	500	1.492%	0.575%
\$40,000	600	1.296%	0.452%
\$40,000	700	1.142%	0.363%
\$40,000	800	1.016%	0.295%
\$40,000	900	0.912%	0.243%
\$40,000	1,000	0.823%	0.202%
\$40,000	1,500	0.532%	0.087%
\$40,000	2,000	0.374%	0.042%
\$40,000	3,000	0.215%	0.012%
\$40,000	4,000	0.142%	0.004%
\$40,000	5,000	0.101%	0.002%
\$40,000	10,000	0.030%	0.001%
\$40,000	20,000	0.006%	0.001%
\$40,000	30,000	0.002%	0.001%
\$40,000	40,000	0.002%	0.001%
\$45,000	100	4.284%	2.841%
\$45,000	200	2.884%	1.618%
\$45,000	300	2.255%	1.111%
\$45,000	400	1.869%	0.823%
\$45,000	500	1.598%	0.635%
\$45,000	600	1.393%	0.504%
\$45,000	700	1.231%	0.407%
\$45,000	800	1.098%	0.333%
\$45,000	900	0.988%	0.276%
\$45,000	1,000	0.895%	0.231%
\$45,000	1,500	0.585%	0.103%
\$45,000	2,000	0.414%	0.051%
\$45,000	3,000	0.241%	0.015%
\$45,000	4,000	0.159%	0.005%
\$45,000	5,000	0.114%	0.002%

****Applied to total expected claims***

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$45,000	10,000	0.034%	0.001%
\$45,000	20,000	0.007%	0.001%
\$45,000	30,000	0.003%	0.001%
\$45,000	40,000	0.002%	0.001%
\$50,000	100	4.516%	3.031%
\$50,000	200	3.045%	1.738%
\$50,000	300	2.386%	1.202%
\$50,000	400	1.983%	0.896%
\$50,000	500	1.701%	0.696%
\$50,000	600	1.487%	0.556%
\$50,000	700	1.318%	0.452%
\$50,000	800	1.180%	0.373%
\$50,000	900	1.064%	0.311%
\$50,000	1,000	0.966%	0.261%
\$50,000	1,500	0.638%	0.120%
\$50,000	2,000	0.455%	0.061%
\$50,000	3,000	0.267%	0.019%
\$50,000	4,000	0.177%	0.007%
\$50,000	5,000	0.127%	0.003%
\$50,000	10,000	0.039%	0.001%
\$50,000	20,000	0.008%	0.001%
\$50,000	30,000	0.003%	0.001%
\$50,000	40,000	0.002%	0.001%
\$55,000	100	4.734%	3.213%
\$55,000	200	3.197%	1.854%
\$55,000	300	2.511%	1.289%
\$55,000	400	2.092%	0.967%
\$55,000	500	1.798%	0.756%
\$55,000	600	1.576%	0.607%
\$55,000	700	1.401%	0.496%
\$55,000	800	1.257%	0.412%
\$55,000	900	1.137%	0.345%
\$55,000	1,000	1.035%	0.292%
\$55,000	1,500	0.690%	0.138%
\$55,000	2,000	0.496%	0.071%
\$55,000	3,000	0.293%	0.023%

**Applied to total expected claims*

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$55,000	4,000	0.196%	0.009%
\$55,000	5,000	0.141%	0.004%
\$55,000	10,000	0.045%	0.001%
\$55,000	20,000	0.010%	0.001%
\$55,000	30,000	0.004%	0.001%
\$55,000	40,000	0.002%	0.001%
\$60,000	100	4.994%	3.436%
\$60,000	200	3.377%	1.996%
\$60,000	300	2.659%	1.398%
\$60,000	400	2.221%	1.056%
\$60,000	500	1.916%	0.832%
\$60,000	600	1.684%	0.672%
\$60,000	700	1.501%	0.554%
\$60,000	800	1.351%	0.462%
\$60,000	900	1.226%	0.390%
\$60,000	1,000	1.119%	0.332%
\$60,000	1,500	0.755%	0.161%
\$60,000	2,000	0.547%	0.086%
\$60,000	3,000	0.328%	0.029%
\$60,000	4,000	0.220%	0.011%
\$60,000	5,000	0.159%	0.005%
\$60,000	10,000	0.052%	0.001%
\$60,000	20,000	0.012%	0.001%
\$60,000	30,000	0.004%	0.001%
\$60,000	40,000	0.002%	0.001%
\$65,000	100	5.274%	3.677%
\$65,000	200	3.571%	2.151%
\$65,000	300	2.817%	1.516%
\$65,000	400	2.360%	1.154%
\$65,000	500	2.041%	0.915%
\$65,000	600	1.800%	0.745%
\$65,000	700	1.609%	0.617%
\$65,000	800	1.453%	0.519%
\$65,000	900	1.322%	0.440%
\$65,000	1,000	1.209%	0.377%
\$65,000	1,500	0.827%	0.189%

**Applied to total expected claims*

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$65,000	2,000	0.605%	0.104%
\$65,000	3,000	0.367%	0.037%
\$65,000	4,000	0.248%	0.015%
\$65,000	5,000	0.180%	0.007%
\$65,000	10,000	0.060%	0.001%
\$65,000	20,000	0.014%	0.001%
\$65,000	30,000	0.005%	0.001%
\$65,000	40,000	0.003%	0.001%
\$70,000	100	5.471%	3.847%
\$70,000	200	3.708%	2.260%
\$70,000	300	2.929%	1.599%
\$70,000	400	2.457%	1.222%
\$70,000	500	2.129%	0.973%
\$70,000	600	1.881%	0.795%
\$70,000	700	1.684%	0.662%
\$70,000	800	1.523%	0.558%
\$70,000	900	1.388%	0.476%
\$70,000	1,000	1.273%	0.409%
\$70,000	1,500	0.877%	0.209%
\$70,000	2,000	0.645%	0.117%
\$70,000	3,000	0.394%	0.042%
\$70,000	4,000	0.267%	0.017%
\$70,000	5,000	0.195%	0.008%
\$70,000	10,000	0.066%	0.001%
\$70,000	20,000	0.016%	0.001%
\$70,000	30,000	0.006%	0.001%
\$70,000	40,000	0.003%	0.001%
\$75,000	100	5.641%	3.993%
\$75,000	200	3.825%	2.353%
\$75,000	300	3.024%	1.671%
\$75,000	400	2.540%	1.280%
\$75,000	500	2.204%	1.023%
\$75,000	600	1.950%	0.839%
\$75,000	700	1.749%	0.700%
\$75,000	800	1.584%	0.593%
\$75,000	900	1.445%	0.507%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$75,000	1,000	1.326%	0.437%
\$75,000	1,500	0.919%	0.227%
\$75,000	2,000	0.680%	0.128%
\$75,000	3,000	0.418%	0.048%
\$75,000	4,000	0.285%	0.020%
\$75,000	5,000	0.208%	0.009%
\$75,000	10,000	0.071%	0.001%
\$75,000	20,000	0.018%	0.001%
\$75,000	30,000	0.007%	0.001%
\$75,000	40,000	0.003%	0.001%
\$80,000	100	5.812%	4.140%
\$80,000	200	3.943%	2.447%
\$80,000	300	3.120%	1.742%
\$80,000	400	2.624%	1.339%
\$80,000	500	2.278%	1.073%
\$80,000	600	2.018%	0.882%
\$80,000	700	1.812%	0.739%
\$80,000	800	1.644%	0.627%
\$80,000	900	1.502%	0.538%
\$80,000	1,000	1.380%	0.465%
\$80,000	1,500	0.962%	0.245%
\$80,000	2,000	0.715%	0.140%
\$80,000	3,000	0.442%	0.053%
\$80,000	4,000	0.302%	0.023%
\$80,000	5,000	0.221%	0.011%
\$80,000	10,000	0.076%	0.001%
\$80,000	20,000	0.020%	0.001%
\$80,000	30,000	0.007%	0.001%
\$80,000	40,000	0.004%	0.001%
\$85,000	100	5.977%	4.285%
\$85,000	200	4.057%	2.540%
\$85,000	300	3.213%	1.813%
\$85,000	400	2.704%	1.398%
\$85,000	500	2.351%	1.123%
\$85,000	600	2.086%	0.926%
\$85,000	700	1.875%	0.778%

****Applied to total expected claims***

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$85,000	800	1.703%	0.662%
\$85,000	900	1.557%	0.570%
\$85,000	1,000	1.433%	0.494%
\$85,000	1,500	1.005%	0.263%
\$85,000	2,000	0.750%	0.153%
\$85,000	3,000	0.467%	0.059%
\$85,000	4,000	0.321%	0.026%
\$85,000	5,000	0.235%	0.012%
\$85,000	10,000	0.082%	0.001%
\$85,000	20,000	0.021%	0.001%
\$85,000	30,000	0.008%	0.001%
\$85,000	40,000	0.004%	0.001%
\$90,000	100	6.142%	4.429%
\$90,000	200	4.171%	2.633%
\$90,000	300	3.305%	1.885%
\$90,000	400	2.785%	1.457%
\$90,000	500	2.424%	1.174%
\$90,000	600	2.152%	0.971%
\$90,000	700	1.937%	0.817%
\$90,000	800	1.761%	0.698%
\$90,000	900	1.613%	0.602%
\$90,000	1,000	1.486%	0.523%
\$90,000	1,500	1.047%	0.282%
\$90,000	2,000	0.786%	0.166%
\$90,000	3,000	0.493%	0.066%
\$90,000	4,000	0.339%	0.029%
\$90,000	5,000	0.249%	0.014%
\$90,000	10,000	0.087%	0.001%
\$90,000	20,000	0.023%	0.001%
\$90,000	30,000	0.009%	0.001%
\$90,000	40,000	0.004%	0.001%
\$95,000	100	6.303%	4.571%
\$95,000	200	4.282%	2.724%
\$95,000	300	3.396%	1.955%
\$95,000	400	2.863%	1.515%
\$95,000	500	2.495%	1.223%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$95,000	600	2.217%	1.014%
\$95,000	700	1.998%	0.856%
\$95,000	800	1.818%	0.733%
\$95,000	900	1.667%	0.633%
\$95,000	1,000	1.538%	0.552%
\$95,000	1,500	1.089%	0.301%
\$95,000	2,000	0.820%	0.179%
\$95,000	3,000	0.518%	0.072%
\$95,000	4,000	0.358%	0.033%
\$95,000	5,000	0.263%	0.016%
\$95,000	10,000	0.093%	0.002%
\$95,000	20,000	0.025%	0.001%
\$95,000	30,000	0.010%	0.001%
\$95,000	40,000	0.005%	0.001%
\$100,000	100	6.448%	4.699%
\$100,000	200	4.382%	2.807%
\$100,000	300	3.477%	2.019%
\$100,000	400	2.934%	1.567%
\$100,000	500	2.558%	1.268%
\$100,000	600	2.276%	1.054%
\$100,000	700	2.053%	0.892%
\$100,000	800	1.870%	0.765%
\$100,000	900	1.716%	0.662%
\$100,000	1,000	1.584%	0.578%
\$100,000	1,500	1.127%	0.319%
\$100,000	2,000	0.852%	0.191%
\$100,000	3,000	0.541%	0.078%
\$100,000	4,000	0.375%	0.036%
\$100,000	5,000	0.277%	0.018%
\$100,000	10,000	0.098%	0.002%
\$100,000	20,000	0.027%	0.001%
\$100,000	30,000	0.011%	0.001%
\$100,000	40,000	0.005%	0.001%
\$105,000	100	6.593%	4.828%
\$105,000	200	4.482%	2.890%
\$105,000	300	3.558%	2.082%

****Applied to total expected claims***

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$105,000	400	3.004%	1.620%
\$105,000	500	2.621%	1.314%
\$105,000	600	2.334%	1.094%
\$105,000	700	2.107%	0.927%
\$105,000	800	1.921%	0.797%
\$105,000	900	1.764%	0.691%
\$105,000	1,000	1.630%	0.605%
\$105,000	1,500	1.165%	0.337%
\$105,000	2,000	0.884%	0.203%
\$105,000	3,000	0.564%	0.085%
\$105,000	4,000	0.392%	0.039%
\$105,000	5,000	0.290%	0.020%
\$105,000	10,000	0.104%	0.002%
\$105,000	20,000	0.029%	0.001%
\$105,000	30,000	0.011%	0.001%
\$105,000	40,000	0.006%	0.001%
\$110,000	100	6.735%	4.954%
\$110,000	200	4.580%	2.972%
\$110,000	300	3.637%	2.145%
\$110,000	400	3.073%	1.672%
\$110,000	500	2.683%	1.359%
\$110,000	600	2.391%	1.133%
\$110,000	700	2.160%	0.963%
\$110,000	800	1.971%	0.829%
\$110,000	900	1.812%	0.721%
\$110,000	1,000	1.676%	0.632%
\$110,000	1,500	1.202%	0.355%
\$110,000	2,000	0.915%	0.216%
\$110,000	3,000	0.587%	0.092%
\$110,000	4,000	0.410%	0.043%
\$110,000	5,000	0.304%	0.022%
\$110,000	10,000	0.109%	0.002%
\$110,000	20,000	0.031%	0.001%
\$110,000	30,000	0.012%	0.001%
\$110,000	40,000	0.006%	0.001%
\$115,000	100	6.872%	5.077%

****Applied to total expected claims***

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$115,000	200	4.674%	3.051%
\$115,000	300	3.714%	2.206%
\$115,000	400	3.139%	1.723%
\$115,000	500	2.743%	1.402%
\$115,000	600	2.446%	1.172%
\$115,000	700	2.211%	0.997%
\$115,000	800	2.019%	0.860%
\$115,000	900	1.858%	0.749%
\$115,000	1,000	1.719%	0.658%
\$115,000	1,500	1.238%	0.372%
\$115,000	2,000	0.946%	0.229%
\$115,000	3,000	0.609%	0.098%
\$115,000	4,000	0.427%	0.047%
\$115,000	5,000	0.317%	0.024%
\$115,000	10,000	0.115%	0.002%
\$115,000	20,000	0.033%	0.001%
\$115,000	30,000	0.013%	0.001%
\$115,000	40,000	0.006%	0.001%
\$120,000	100	7.009%	5.199%
\$120,000	200	4.768%	3.130%
\$120,000	300	3.790%	2.268%
\$120,000	400	3.205%	1.773%
\$120,000	500	2.802%	1.446%
\$120,000	600	2.501%	1.210%
\$120,000	700	2.262%	1.032%
\$120,000	800	2.067%	0.891%
\$120,000	900	1.903%	0.778%
\$120,000	1,000	1.763%	0.684%
\$120,000	1,500	1.274%	0.390%
\$120,000	2,000	0.976%	0.242%
\$120,000	3,000	0.632%	0.105%
\$120,000	4,000	0.445%	0.051%
\$120,000	5,000	0.331%	0.026%
\$120,000	10,000	0.120%	0.002%
\$120,000	20,000	0.036%	0.001%
\$120,000	30,000	0.014%	0.001%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$120,000	40,000	0.007%	0.001%
\$125,000	100	7.157%	5.334%
\$125,000	200	4.871%	3.218%
\$125,000	300	3.873%	2.335%
\$125,000	400	3.277%	1.829%
\$125,000	500	2.867%	1.494%
\$125,000	600	2.560%	1.253%
\$125,000	700	2.318%	1.070%
\$125,000	800	2.120%	0.926%
\$125,000	900	1.953%	0.810%
\$125,000	1,000	1.811%	0.713%
\$125,000	1,500	1.313%	0.411%
\$125,000	2,000	1.010%	0.256%
\$125,000	3,000	0.658%	0.114%
\$125,000	4,000	0.464%	0.056%
\$125,000	5,000	0.346%	0.029%
\$125,000	10,000	0.127%	0.003%
\$125,000	20,000	0.038%	0.001%
\$125,000	30,000	0.016%	0.001%
\$125,000	40,000	0.008%	0.001%
\$130,000	100	7.315%	5.478%
\$130,000	200	4.980%	3.312%
\$130,000	300	3.961%	2.408%
\$130,000	400	3.354%	1.890%
\$130,000	500	2.936%	1.547%
\$130,000	600	2.623%	1.300%
\$130,000	700	2.377%	1.112%
\$130,000	800	2.176%	0.964%
\$130,000	900	2.007%	0.844%
\$130,000	1,000	1.862%	0.745%
\$130,000	1,500	1.356%	0.433%
\$130,000	2,000	1.046%	0.273%
\$130,000	3,000	0.685%	0.123%
\$130,000	4,000	0.486%	0.061%
\$130,000	5,000	0.364%	0.032%
\$130,000	10,000	0.134%	0.003%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$130,000	20,000	0.041%	0.001%
\$130,000	30,000	0.017%	0.001%
\$130,000	40,000	0.008%	0.001%
\$135,000	100	7.473%	5.622%
\$135,000	200	5.089%	3.406%
\$135,000	300	4.049%	2.481%
\$135,000	400	3.430%	1.951%
\$135,000	500	3.004%	1.599%
\$135,000	600	2.687%	1.346%
\$135,000	700	2.436%	1.154%
\$135,000	800	2.232%	1.002%
\$135,000	900	2.060%	0.879%
\$135,000	1,000	1.912%	0.778%
\$135,000	1,500	1.398%	0.456%
\$135,000	2,000	1.083%	0.289%
\$135,000	3,000	0.713%	0.132%
\$135,000	4,000	0.508%	0.067%
\$135,000	5,000	0.381%	0.036%
\$135,000	10,000	0.141%	0.003%
\$135,000	20,000	0.043%	0.001%
\$135,000	30,000	0.018%	0.001%
\$135,000	40,000	0.009%	0.001%
\$140,000	100	7.631%	5.767%
\$140,000	200	5.198%	3.501%
\$140,000	300	4.137%	2.554%
\$140,000	400	3.506%	2.011%
\$140,000	500	3.073%	1.652%
\$140,000	600	2.750%	1.393%
\$140,000	700	2.495%	1.196%
\$140,000	800	2.287%	1.041%
\$140,000	900	2.112%	0.915%
\$140,000	1,000	1.963%	0.810%
\$140,000	1,500	1.440%	0.479%
\$140,000	2,000	1.119%	0.306%
\$140,000	3,000	0.742%	0.142%
\$140,000	4,000	0.530%	0.073%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$140,000	5,000	0.399%	0.039%
\$140,000	10,000	0.149%	0.004%
\$140,000	20,000	0.046%	0.001%
\$140,000	30,000	0.020%	0.001%
\$140,000	40,000	0.010%	0.001%
\$145,000	100	7.759%	5.884%
\$145,000	200	5.286%	3.577%
\$145,000	300	4.208%	2.613%
\$145,000	400	3.568%	2.061%
\$145,000	500	3.128%	1.695%
\$145,000	600	2.801%	1.431%
\$145,000	700	2.543%	1.230%
\$145,000	800	2.332%	1.072%
\$145,000	900	2.155%	0.943%
\$145,000	1,000	2.003%	0.837%
\$145,000	1,500	1.474%	0.498%
\$145,000	2,000	1.149%	0.320%
\$145,000	3,000	0.764%	0.150%
\$145,000	4,000	0.548%	0.078%
\$145,000	5,000	0.413%	0.043%
\$145,000	10,000	0.155%	0.004%
\$145,000	20,000	0.049%	0.001%
\$145,000	30,000	0.021%	0.001%
\$145,000	40,000	0.010%	0.001%
\$150,000	100	7.881%	5.996%
\$150,000	200	5.369%	3.650%
\$150,000	300	4.276%	2.670%
\$150,000	400	3.626%	2.108%
\$150,000	500	3.181%	1.735%
\$150,000	600	2.849%	1.467%
\$150,000	700	2.588%	1.263%
\$150,000	800	2.374%	1.101%
\$150,000	900	2.195%	0.970%
\$150,000	1,000	2.042%	0.862%
\$150,000	1,500	1.506%	0.516%
\$150,000	2,000	1.177%	0.334%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$150,000	3,000	0.786%	0.158%
\$150,000	4,000	0.565%	0.082%
\$150,000	5,000	0.427%	0.046%
\$150,000	10,000	0.161%	0.004%
\$150,000	20,000	0.051%	0.001%
\$150,000	30,000	0.022%	0.001%
\$150,000	40,000	0.011%	0.001%
\$155,000	100	8.002%	6.107%
\$155,000	200	5.453%	3.723%
\$155,000	300	4.343%	2.726%
\$155,000	400	3.684%	2.155%
\$155,000	500	3.233%	1.776%
\$155,000	600	2.897%	1.503%
\$155,000	700	2.632%	1.295%
\$155,000	800	2.417%	1.131%
\$155,000	900	2.235%	0.998%
\$155,000	1,000	2.080%	0.887%
\$155,000	1,500	1.539%	0.534%
\$155,000	2,000	1.205%	0.348%
\$155,000	3,000	0.808%	0.166%
\$155,000	4,000	0.583%	0.087%
\$155,000	5,000	0.441%	0.049%
\$155,000	10,000	0.167%	0.005%
\$155,000	20,000	0.053%	0.001%
\$155,000	30,000	0.023%	0.001%
\$155,000	40,000	0.012%	0.001%
\$160,000	100	8.123%	6.219%
\$160,000	200	5.537%	3.796%
\$160,000	300	4.411%	2.783%
\$160,000	400	3.743%	2.202%
\$160,000	500	3.285%	1.817%
\$160,000	600	2.945%	1.539%
\$160,000	700	2.677%	1.328%
\$160,000	800	2.459%	1.161%
\$160,000	900	2.276%	1.025%
\$160,000	1,000	2.119%	0.913%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$160,000	1,500	1.571%	0.552%
\$160,000	2,000	1.233%	0.361%
\$160,000	3,000	0.830%	0.175%
\$160,000	4,000	0.600%	0.093%
\$160,000	5,000	0.455%	0.052%
\$160,000	10,000	0.173%	0.005%
\$160,000	20,000	0.056%	0.001%
\$160,000	30,000	0.025%	0.001%
\$160,000	40,000	0.013%	0.001%
\$165,000	100	8.245%	6.330%
\$165,000	200	5.620%	3.870%
\$165,000	300	4.478%	2.840%
\$165,000	400	3.801%	2.249%
\$165,000	500	3.337%	1.858%
\$165,000	600	2.993%	1.576%
\$165,000	700	2.722%	1.361%
\$165,000	800	2.501%	1.191%
\$165,000	900	2.316%	1.053%
\$165,000	1,000	2.157%	0.938%
\$165,000	1,500	1.603%	0.571%
\$165,000	2,000	1.261%	0.375%
\$165,000	3,000	0.852%	0.183%
\$165,000	4,000	0.618%	0.098%
\$165,000	5,000	0.470%	0.055%
\$165,000	10,000	0.180%	0.006%
\$165,000	20,000	0.058%	0.001%
\$165,000	30,000	0.026%	0.001%
\$165,000	40,000	0.013%	0.001%
\$170,000	100	8.366%	6.442%
\$170,000	200	5.704%	3.943%
\$170,000	300	4.546%	2.897%
\$170,000	400	3.859%	2.296%
\$170,000	500	3.390%	1.899%
\$170,000	600	3.040%	1.612%
\$170,000	700	2.766%	1.394%
\$170,000	800	2.543%	1.221%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$170,000	900	2.355%	1.081%
\$170,000	1,000	2.195%	0.964%
\$170,000	1,500	1.635%	0.589%
\$170,000	2,000	1.289%	0.389%
\$170,000	3,000	0.874%	0.192%
\$170,000	4,000	0.636%	0.103%
\$170,000	5,000	0.484%	0.059%
\$170,000	10,000	0.186%	0.006%
\$170,000	20,000	0.061%	0.001%
\$170,000	30,000	0.027%	0.001%
\$170,000	40,000	0.014%	0.001%
\$175,000	100	8.455%	6.524%
\$175,000	200	5.765%	3.997%
\$175,000	300	4.595%	2.938%
\$175,000	400	3.902%	2.331%
\$175,000	500	3.428%	1.929%
\$175,000	600	3.075%	1.639%
\$175,000	700	2.799%	1.418%
\$175,000	800	2.574%	1.243%
\$175,000	900	2.385%	1.101%
\$175,000	1,000	2.223%	0.983%
\$175,000	1,500	1.658%	0.603%
\$175,000	2,000	1.309%	0.400%
\$175,000	3,000	0.890%	0.198%
\$175,000	4,000	0.649%	0.107%
\$175,000	5,000	0.495%	0.062%
\$175,000	10,000	0.191%	0.007%
\$175,000	20,000	0.063%	0.001%
\$175,000	30,000	0.028%	0.001%
\$175,000	40,000	0.015%	0.001%
\$180,000	100	8.543%	6.605%
\$180,000	200	5.825%	4.050%
\$180,000	300	4.644%	2.979%
\$180,000	400	3.944%	2.365%
\$180,000	500	3.465%	1.958%
\$180,000	600	3.110%	1.665%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$180,000	700	2.831%	1.442%
\$180,000	800	2.604%	1.265%
\$180,000	900	2.413%	1.121%
\$180,000	1,000	2.250%	1.001%
\$180,000	1,500	1.681%	0.616%
\$180,000	2,000	1.329%	0.410%
\$180,000	3,000	0.906%	0.204%
\$180,000	4,000	0.662%	0.112%
\$180,000	5,000	0.506%	0.064%
\$180,000	10,000	0.195%	0.007%
\$180,000	20,000	0.065%	0.001%
\$180,000	30,000	0.029%	0.001%
\$180,000	40,000	0.015%	0.001%
\$185,000	100	8.630%	6.686%
\$185,000	200	5.885%	4.103%
\$185,000	300	4.692%	3.020%
\$185,000	400	3.985%	2.400%
\$185,000	500	3.502%	1.988%
\$185,000	600	3.144%	1.691%
\$185,000	700	2.863%	1.465%
\$185,000	800	2.634%	1.286%
\$185,000	900	2.442%	1.141%
\$185,000	1,000	2.277%	1.020%
\$185,000	1,500	1.704%	0.630%
\$185,000	2,000	1.349%	0.420%
\$185,000	3,000	0.922%	0.211%
\$185,000	4,000	0.675%	0.116%
\$185,000	5,000	0.516%	0.067%
\$185,000	10,000	0.200%	0.007%
\$185,000	20,000	0.067%	0.001%
\$185,000	30,000	0.030%	0.001%
\$185,000	40,000	0.016%	0.001%
\$190,000	100	8.717%	6.766%
\$190,000	200	5.945%	4.156%
\$190,000	300	4.740%	3.061%
\$190,000	400	4.027%	2.434%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$190,000	500	3.540%	2.018%
\$190,000	600	3.178%	1.718%
\$190,000	700	2.895%	1.489%
\$190,000	800	2.664%	1.308%
\$190,000	900	2.470%	1.161%
\$190,000	1,000	2.305%	1.039%
\$190,000	1,500	1.727%	0.643%
\$190,000	2,000	1.369%	0.431%
\$190,000	3,000	0.938%	0.217%
\$190,000	4,000	0.688%	0.120%
\$190,000	5,000	0.527%	0.070%
\$190,000	10,000	0.205%	0.008%
\$190,000	20,000	0.068%	0.001%
\$190,000	30,000	0.031%	0.001%
\$190,000	40,000	0.016%	0.001%
\$195,000	100	8.805%	6.847%
\$195,000	200	6.006%	4.209%
\$195,000	300	4.789%	3.103%
\$195,000	400	4.069%	2.468%
\$195,000	500	3.577%	2.047%
\$195,000	600	3.212%	1.744%
\$195,000	700	2.926%	1.513%
\$195,000	800	2.694%	1.330%
\$195,000	900	2.499%	1.181%
\$195,000	1,000	2.332%	1.057%
\$195,000	1,500	1.750%	0.657%
\$195,000	2,000	1.389%	0.441%
\$195,000	3,000	0.954%	0.224%
\$195,000	4,000	0.701%	0.124%
\$195,000	5,000	0.538%	0.073%
\$195,000	10,000	0.210%	0.008%
\$195,000	20,000	0.070%	0.001%
\$195,000	30,000	0.032%	0.001%
\$195,000	40,000	0.017%	0.001%
\$200,000	100	8.892%	6.928%
\$200,000	200	6.066%	4.262%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$200,000	300	4.837%	3.144%
\$200,000	400	4.111%	2.502%
\$200,000	500	3.614%	2.077%
\$200,000	600	3.246%	1.771%
\$200,000	700	2.958%	1.537%
\$200,000	800	2.723%	1.352%
\$200,000	900	2.527%	1.201%
\$200,000	1,000	2.359%	1.076%
\$200,000	1,500	1.772%	0.671%
\$200,000	2,000	1.409%	0.452%
\$200,000	3,000	0.970%	0.231%
\$200,000	4,000	0.714%	0.129%
\$200,000	5,000	0.549%	0.076%
\$200,000	10,000	0.215%	0.009%
\$200,000	20,000	0.072%	0.001%
\$200,000	30,000	0.034%	0.001%
\$200,000	40,000	0.018%	0.001%
\$205,000	100	8.980%	7.010%
\$205,000	200	6.126%	4.316%
\$205,000	300	4.886%	3.186%
\$205,000	400	4.153%	2.537%
\$205,000	500	3.652%	2.107%
\$205,000	600	3.281%	1.797%
\$205,000	700	2.990%	1.561%
\$205,000	800	2.754%	1.374%
\$205,000	900	2.556%	1.222%
\$205,000	1,000	2.386%	1.095%
\$205,000	1,500	1.795%	0.685%
\$205,000	2,000	1.429%	0.463%
\$205,000	3,000	0.986%	0.237%
\$205,000	4,000	0.727%	0.133%
\$205,000	5,000	0.560%	0.079%
\$205,000	10,000	0.220%	0.009%
\$205,000	20,000	0.074%	0.001%
\$205,000	30,000	0.035%	0.001%
\$205,000	40,000	0.018%	0.001%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$210,000	100	9.071%	7.095%
\$210,000	200	6.189%	4.372%
\$210,000	300	4.937%	3.229%
\$210,000	400	4.196%	2.574%
\$210,000	500	3.691%	2.139%
\$210,000	600	3.317%	1.826%
\$210,000	700	3.024%	1.587%
\$210,000	800	2.785%	1.398%
\$210,000	900	2.585%	1.244%
\$210,000	1,000	2.415%	1.115%
\$210,000	1,500	1.820%	0.700%
\$210,000	2,000	1.450%	0.474%
\$210,000	3,000	1.003%	0.245%
\$210,000	4,000	0.741%	0.138%
\$210,000	5,000	0.571%	0.082%
\$210,000	10,000	0.225%	0.010%
\$210,000	20,000	0.077%	0.001%
\$210,000	30,000	0.036%	0.001%
\$210,000	40,000	0.019%	0.001%
\$215,000	100	9.163%	7.181%
\$215,000	200	6.252%	4.429%
\$215,000	300	4.988%	3.273%
\$215,000	400	4.240%	2.611%
\$215,000	500	3.730%	2.171%
\$215,000	600	3.352%	1.854%
\$215,000	700	3.057%	1.612%
\$215,000	800	2.816%	1.421%
\$215,000	900	2.615%	1.265%
\$215,000	1,000	2.443%	1.136%
\$215,000	1,500	1.844%	0.715%
\$215,000	2,000	1.472%	0.486%
\$215,000	3,000	1.021%	0.252%
\$215,000	4,000	0.755%	0.143%
\$215,000	5,000	0.583%	0.086%
\$215,000	10,000	0.231%	0.010%
\$215,000	20,000	0.079%	0.001%

****Applied to total expected claims***

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$215,000	30,000	0.037%	0.001%
\$215,000	40,000	0.020%	0.001%
\$220,000	100	9.254%	7.267%
\$220,000	200	6.315%	4.486%
\$220,000	300	5.038%	3.318%
\$220,000	400	4.284%	2.647%
\$220,000	500	3.769%	2.203%
\$220,000	600	3.388%	1.882%
\$220,000	700	3.090%	1.638%
\$220,000	800	2.848%	1.445%
\$220,000	900	2.645%	1.287%
\$220,000	1,000	2.472%	1.156%
\$220,000	1,500	1.868%	0.730%
\$220,000	2,000	1.493%	0.498%
\$220,000	3,000	1.038%	0.260%
\$220,000	4,000	0.770%	0.148%
\$220,000	5,000	0.595%	0.089%
\$220,000	10,000	0.237%	0.011%
\$220,000	20,000	0.081%	0.001%
\$220,000	30,000	0.038%	0.001%
\$220,000	40,000	0.021%	0.001%
\$225,000	100	9.346%	7.352%
\$225,000	200	6.378%	4.542%
\$225,000	300	5.089%	3.362%
\$225,000	400	4.327%	2.684%
\$225,000	500	3.808%	2.235%
\$225,000	600	3.424%	1.911%
\$225,000	700	3.123%	1.664%
\$225,000	800	2.879%	1.468%
\$225,000	900	2.675%	1.309%
\$225,000	1,000	2.500%	1.176%
\$225,000	1,500	1.892%	0.745%
\$225,000	2,000	1.514%	0.510%
\$225,000	3,000	1.055%	0.268%
\$225,000	4,000	0.784%	0.153%
\$225,000	5,000	0.607%	0.093%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$225,000	10,000	0.242%	0.012%
\$225,000	20,000	0.083%	0.001%
\$225,000	30,000	0.040%	0.001%
\$225,000	40,000	0.021%	0.001%
\$230,000	100	9.437%	7.438%
\$230,000	200	6.441%	4.599%
\$230,000	300	5.140%	3.406%
\$230,000	400	4.371%	2.721%
\$230,000	500	3.847%	2.267%
\$230,000	600	3.460%	1.940%
\$230,000	700	3.157%	1.690%
\$230,000	800	2.910%	1.492%
\$230,000	900	2.704%	1.331%
\$230,000	1,000	2.529%	1.197%
\$230,000	1,500	1.916%	0.760%
\$230,000	2,000	1.535%	0.522%
\$230,000	3,000	1.072%	0.275%
\$230,000	4,000	0.798%	0.159%
\$230,000	5,000	0.619%	0.096%
\$230,000	10,000	0.248%	0.012%
\$230,000	20,000	0.086%	0.001%
\$230,000	30,000	0.041%	0.001%
\$230,000	40,000	0.022%	0.001%
\$235,000	100	9.529%	7.524%
\$235,000	200	6.505%	4.656%
\$235,000	300	5.191%	3.450%
\$235,000	400	4.415%	2.758%
\$235,000	500	3.886%	2.299%
\$235,000	600	3.495%	1.968%
\$235,000	700	3.190%	1.716%
\$235,000	800	2.942%	1.516%
\$235,000	900	2.734%	1.353%
\$235,000	1,000	2.557%	1.217%
\$235,000	1,500	1.940%	0.776%
\$235,000	2,000	1.556%	0.534%
\$235,000	3,000	1.089%	0.283%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$235,000	4,000	0.813%	0.164%
\$235,000	5,000	0.631%	0.100%
\$235,000	10,000	0.254%	0.013%
\$235,000	20,000	0.088%	0.001%
\$235,000	30,000	0.042%	0.001%
\$235,000	40,000	0.023%	0.001%
\$240,000	100	9.621%	7.610%
\$240,000	200	6.568%	4.713%
\$240,000	300	5.242%	3.495%
\$240,000	400	4.459%	2.795%
\$240,000	500	3.925%	2.331%
\$240,000	600	3.531%	1.997%
\$240,000	700	3.223%	1.742%
\$240,000	800	2.973%	1.540%
\$240,000	900	2.764%	1.375%
\$240,000	1,000	2.585%	1.238%
\$240,000	1,500	1.963%	0.791%
\$240,000	2,000	1.577%	0.546%
\$240,000	3,000	1.107%	0.291%
\$240,000	4,000	0.827%	0.169%
\$240,000	5,000	0.644%	0.104%
\$240,000	10,000	0.260%	0.014%
\$240,000	20,000	0.090%	0.001%
\$240,000	30,000	0.044%	0.001%
\$240,000	40,000	0.024%	0.001%
\$245,000	100	9.707%	7.692%
\$245,000	200	6.627%	4.767%
\$245,000	300	5.290%	3.537%
\$245,000	400	4.500%	2.830%
\$245,000	500	3.962%	2.362%
\$245,000	600	3.565%	2.024%
\$245,000	700	3.254%	1.766%
\$245,000	800	3.002%	1.562%
\$245,000	900	2.792%	1.396%
\$245,000	1,000	2.612%	1.257%
\$245,000	1,500	1.986%	0.805%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$245,000	2,000	1.597%	0.557%
\$245,000	3,000	1.123%	0.299%
\$245,000	4,000	0.841%	0.175%
\$245,000	5,000	0.655%	0.107%
\$245,000	10,000	0.265%	0.015%
\$245,000	20,000	0.093%	0.001%
\$245,000	30,000	0.045%	0.001%
\$245,000	40,000	0.025%	0.001%
\$250,000	100	9.777%	7.758%
\$250,000	200	6.676%	4.811%
\$250,000	300	5.328%	3.571%
\$250,000	400	4.533%	2.859%
\$250,000	500	3.992%	2.387%
\$250,000	600	3.592%	2.046%
\$250,000	700	3.280%	1.786%
\$250,000	800	3.026%	1.581%
\$250,000	900	2.814%	1.413%
\$250,000	1,000	2.633%	1.273%
\$250,000	1,500	2.004%	0.817%
\$250,000	2,000	1.614%	0.566%
\$250,000	3,000	1.136%	0.305%
\$250,000	4,000	0.852%	0.179%
\$250,000	5,000	0.665%	0.110%
\$250,000	10,000	0.270%	0.015%
\$250,000	20,000	0.094%	0.002%
\$250,000	30,000	0.046%	0.001%
\$250,000	40,000	0.025%	0.001%
\$255,000	100	9.847%	7.823%
\$255,000	200	6.724%	4.855%
\$255,000	300	5.367%	3.605%
\$255,000	400	4.567%	2.887%
\$255,000	500	4.022%	2.411%
\$255,000	600	3.619%	2.068%
\$255,000	700	3.305%	1.806%
\$255,000	800	3.050%	1.599%
\$255,000	900	2.837%	1.430%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$255,000	1,000	2.655%	1.289%
\$255,000	1,500	2.022%	0.829%
\$255,000	2,000	1.630%	0.576%
\$255,000	3,000	1.150%	0.311%
\$255,000	4,000	0.863%	0.183%
\$255,000	5,000	0.674%	0.113%
\$255,000	10,000	0.274%	0.016%
\$255,000	20,000	0.096%	0.002%
\$255,000	30,000	0.047%	0.001%
\$255,000	40,000	0.026%	0.001%
\$260,000	100	9.917%	7.889%
\$260,000	200	6.772%	4.898%
\$260,000	300	5.406%	3.639%
\$260,000	400	4.600%	2.916%
\$260,000	500	4.052%	2.436%
\$260,000	600	3.646%	2.090%
\$260,000	700	3.330%	1.826%
\$260,000	800	3.074%	1.617%
\$260,000	900	2.859%	1.447%
\$260,000	1,000	2.677%	1.305%
\$260,000	1,500	2.040%	0.841%
\$260,000	2,000	1.646%	0.585%
\$260,000	3,000	1.163%	0.318%
\$260,000	4,000	0.874%	0.188%
\$260,000	5,000	0.684%	0.117%
\$260,000	10,000	0.279%	0.016%
\$260,000	20,000	0.098%	0.002%
\$260,000	30,000	0.048%	0.001%
\$260,000	40,000	0.027%	0.001%
\$265,000	100	9.987%	7.955%
\$265,000	200	6.820%	4.942%
\$265,000	300	5.445%	3.673%
\$265,000	400	4.633%	2.944%
\$265,000	500	4.081%	2.461%
\$265,000	600	3.674%	2.112%
\$265,000	700	3.355%	1.846%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$265,000	800	3.097%	1.636%
\$265,000	900	2.882%	1.464%
\$265,000	1,000	2.698%	1.321%
\$265,000	1,500	2.059%	0.853%
\$265,000	2,000	1.662%	0.595%
\$265,000	3,000	1.176%	0.324%
\$265,000	4,000	0.886%	0.192%
\$265,000	5,000	0.693%	0.120%
\$265,000	10,000	0.284%	0.017%
\$265,000	20,000	0.100%	0.002%
\$265,000	30,000	0.049%	0.001%
\$265,000	40,000	0.027%	0.001%
\$270,000	100	10.06%	8.021%
\$270,000	200	6.868%	4.986%
\$270,000	300	5.484%	3.707%
\$270,000	400	4.667%	2.973%
\$270,000	500	4.111%	2.486%
\$270,000	600	3.701%	2.134%
\$270,000	700	3.381%	1.867%
\$270,000	800	3.121%	1.654%
\$270,000	900	2.904%	1.481%
\$270,000	1,000	2.720%	1.337%
\$270,000	1,500	2.077%	0.865%
\$270,000	2,000	1.678%	0.604%
\$270,000	3,000	1.189%	0.330%
\$270,000	4,000	0.897%	0.196%
\$270,000	5,000	0.703%	0.123%
\$270,000	10,000	0.289%	0.018%
\$270,000	20,000	0.102%	0.002%
\$270,000	30,000	0.050%	0.001%
\$270,000	40,000	0.028%	0.001%
\$275,000	100	10.13%	8.088%
\$275,000	200	6.917%	5.030%
\$275,000	300	5.522%	3.742%
\$275,000	400	4.700%	3.001%
\$275,000	500	4.141%	2.511%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$275,000	600	3.728%	2.157%
\$275,000	700	3.406%	1.887%
\$275,000	800	3.145%	1.673%
\$275,000	900	2.927%	1.498%
\$275,000	1,000	2.741%	1.353%
\$275,000	1,500	2.095%	0.877%
\$275,000	2,000	1.694%	0.614%
\$275,000	3,000	1.203%	0.337%
\$275,000	4,000	0.908%	0.201%
\$275,000	5,000	0.712%	0.126%
\$275,000	10,000	0.293%	0.018%
\$275,000	20,000	0.104%	0.002%
\$275,000	30,000	0.051%	0.001%
\$275,000	40,000	0.029%	0.001%
\$280,000	100	10.20%	8.154%
\$280,000	200	6.965%	5.074%
\$280,000	300	5.561%	3.776%
\$280,000	400	4.733%	3.030%
\$280,000	500	4.171%	2.535%
\$280,000	600	3.755%	2.179%
\$280,000	700	3.431%	1.907%
\$280,000	800	3.168%	1.691%
\$280,000	900	2.949%	1.515%
\$280,000	1,000	2.762%	1.369%
\$280,000	1,500	2.113%	0.889%
\$280,000	2,000	1.710%	0.623%
\$280,000	3,000	1.216%	0.343%
\$280,000	4,000	0.919%	0.205%
\$280,000	5,000	0.722%	0.129%
\$280,000	10,000	0.298%	0.019%
\$280,000	20,000	0.106%	0.002%
\$280,000	30,000	0.052%	0.001%
\$280,000	40,000	0.029%	0.001%
\$285,000	100	10.27%	8.220%
\$285,000	200	7.013%	5.118%
\$285,000	300	5.600%	3.810%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$285,000	400	4.767%	3.059%
\$285,000	500	4.200%	2.560%
\$285,000	600	3.782%	2.201%
\$285,000	700	3.456%	1.927%
\$285,000	800	3.192%	1.710%
\$285,000	900	2.972%	1.532%
\$285,000	1,000	2.784%	1.385%
\$285,000	1,500	2.131%	0.901%
\$285,000	2,000	1.726%	0.633%
\$285,000	3,000	1.229%	0.350%
\$285,000	4,000	0.930%	0.210%
\$285,000	5,000	0.731%	0.133%
\$285,000	10,000	0.303%	0.020%
\$285,000	20,000	0.108%	0.002%
\$285,000	30,000	0.054%	0.001%
\$285,000	40,000	0.030%	0.001%
\$290,000	100	10.34%	8.286%
\$290,000	200	7.061%	5.162%
\$290,000	300	5.639%	3.844%
\$290,000	400	4.800%	3.087%
\$290,000	500	4.230%	2.585%
\$290,000	600	3.809%	2.223%
\$290,000	700	3.482%	1.947%
\$290,000	800	3.216%	1.728%
\$290,000	900	2.994%	1.550%
\$290,000	1,000	2.805%	1.401%
\$290,000	1,500	2.149%	0.913%
\$290,000	2,000	1.742%	0.643%
\$290,000	3,000	1.242%	0.356%
\$290,000	4,000	0.942%	0.215%
\$290,000	5,000	0.741%	0.136%
\$290,000	10,000	0.308%	0.021%
\$290,000	20,000	0.110%	0.002%
\$290,000	30,000	0.055%	0.001%
\$290,000	40,000	0.031%	0.001%
\$295,000	100	10.41%	8.352%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$295,000	200	7.110%	5.206%
\$295,000	300	5.678%	3.879%
\$295,000	400	4.833%	3.116%
\$295,000	500	4.260%	2.610%
\$295,000	600	3.837%	2.245%
\$295,000	700	3.507%	1.967%
\$295,000	800	3.239%	1.747%
\$295,000	900	3.017%	1.567%
\$295,000	1,000	2.827%	1.417%
\$295,000	1,500	2.167%	0.925%
\$295,000	2,000	1.758%	0.652%
\$295,000	3,000	1.256%	0.363%
\$295,000	4,000	0.953%	0.219%
\$295,000	5,000	0.751%	0.139%
\$295,000	10,000	0.313%	0.021%
\$295,000	20,000	0.112%	0.002%
\$295,000	30,000	0.056%	0.001%
\$295,000	40,000	0.032%	0.001%
\$300,000	100	10.47%	8.412%
\$300,000	200	7.153%	5.246%
\$300,000	300	5.713%	3.910%
\$300,000	400	4.864%	3.142%
\$300,000	500	4.287%	2.633%
\$300,000	600	3.861%	2.266%
\$300,000	700	3.530%	1.986%
\$300,000	800	3.261%	1.764%
\$300,000	900	3.037%	1.582%
\$300,000	1,000	2.846%	1.431%
\$300,000	1,500	2.183%	0.937%
\$300,000	2,000	1.773%	0.661%
\$300,000	3,000	1.268%	0.369%
\$300,000	4,000	0.963%	0.224%
\$300,000	5,000	0.760%	0.142%
\$300,000	10,000	0.317%	0.022%
\$300,000	20,000	0.114%	0.002%
\$300,000	30,000	0.057%	0.001%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$300,000	40,000	0.032%	0.001%
\$305,000	100	10.53%	8.469%
\$305,000	200	7.195%	5.284%
\$305,000	300	5.746%	3.940%
\$305,000	400	4.892%	3.167%
\$305,000	500	4.312%	2.655%
\$305,000	600	3.884%	2.285%
\$305,000	700	3.551%	2.003%
\$305,000	800	3.281%	1.780%
\$305,000	900	3.056%	1.597%
\$305,000	1,000	2.864%	1.445%
\$305,000	1,500	2.199%	0.947%
\$305,000	2,000	1.786%	0.670%
\$305,000	3,000	1.279%	0.375%
\$305,000	4,000	0.973%	0.228%
\$305,000	5,000	0.768%	0.145%
\$305,000	10,000	0.322%	0.023%
\$305,000	20,000	0.116%	0.002%
\$305,000	30,000	0.058%	0.001%
\$305,000	40,000	0.033%	0.001%
\$310,000	100	10.59%	8.526%
\$310,000	200	7.236%	5.322%
\$310,000	300	5.779%	3.970%
\$310,000	400	4.921%	3.192%
\$310,000	500	4.338%	2.676%
\$310,000	600	3.907%	2.304%
\$310,000	700	3.573%	2.021%
\$310,000	800	3.301%	1.796%
\$310,000	900	3.075%	1.612%
\$310,000	1,000	2.883%	1.459%
\$310,000	1,500	2.214%	0.958%
\$310,000	2,000	1.800%	0.678%
\$310,000	3,000	1.291%	0.381%
\$310,000	4,000	0.983%	0.232%
\$310,000	5,000	0.777%	0.148%
\$310,000	10,000	0.326%	0.023%

****Applied to total expected claims***

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$310,000	20,000	0.117%	0.002%
\$310,000	30,000	0.059%	0.001%
\$310,000	40,000	0.034%	0.001%
\$315,000	100	10.65%	8.583%
\$315,000	200	7.277%	5.360%
\$315,000	300	5.812%	3.999%
\$315,000	400	4.949%	3.217%
\$315,000	500	4.363%	2.698%
\$315,000	600	3.931%	2.324%
\$315,000	700	3.594%	2.038%
\$315,000	800	3.321%	1.812%
\$315,000	900	3.094%	1.627%
\$315,000	1,000	2.901%	1.473%
\$315,000	1,500	2.230%	0.968%
\$315,000	2,000	1.814%	0.687%
\$315,000	3,000	1.302%	0.387%
\$315,000	4,000	0.993%	0.236%
\$315,000	5,000	0.785%	0.152%
\$315,000	10,000	0.331%	0.024%
\$315,000	20,000	0.119%	0.002%
\$315,000	30,000	0.060%	0.001%
\$315,000	40,000	0.034%	0.001%
\$320,000	100	10.71%	8.640%
\$320,000	200	7.318%	5.398%
\$320,000	300	5.846%	4.029%
\$320,000	400	4.977%	3.242%
\$320,000	500	4.388%	2.720%
\$320,000	600	3.954%	2.343%
\$320,000	700	3.615%	2.056%
\$320,000	800	3.342%	1.828%
\$320,000	900	3.113%	1.642%
\$320,000	1,000	2.919%	1.487%
\$320,000	1,500	2.245%	0.979%
\$320,000	2,000	1.827%	0.695%
\$320,000	3,000	1.314%	0.392%
\$320,000	4,000	1.002%	0.240%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$320,000	5,000	0.793%	0.155%
\$320,000	10,000	0.335%	0.025%
\$320,000	20,000	0.121%	0.002%
\$320,000	30,000	0.061%	0.001%
\$320,000	40,000	0.035%	0.001%
\$325,000	100	10.77%	8.697%
\$325,000	200	7.360%	5.436%
\$325,000	300	5.879%	4.059%
\$325,000	400	5.006%	3.267%
\$325,000	500	4.414%	2.741%
\$325,000	600	3.977%	2.362%
\$325,000	700	3.637%	2.073%
\$325,000	800	3.362%	1.844%
\$325,000	900	3.133%	1.657%
\$325,000	1,000	2.937%	1.501%
\$325,000	1,500	2.260%	0.990%
\$325,000	2,000	1.841%	0.704%
\$325,000	3,000	1.325%	0.398%
\$325,000	4,000	1.012%	0.245%
\$325,000	5,000	0.802%	0.158%
\$325,000	10,000	0.339%	0.026%
\$325,000	20,000	0.123%	0.002%
\$325,000	30,000	0.062%	0.001%
\$325,000	40,000	0.036%	0.001%
\$330,000	100	10.83%	8.754%
\$330,000	200	7.401%	5.474%
\$330,000	300	5.912%	4.088%
\$330,000	400	5.034%	3.292%
\$330,000	500	4.439%	2.763%
\$330,000	600	4.000%	2.382%
\$330,000	700	3.658%	2.091%
\$330,000	800	3.382%	1.860%
\$330,000	900	3.152%	1.672%
\$330,000	1,000	2.955%	1.515%
\$330,000	1,500	2.276%	1.000%
\$330,000	2,000	1.855%	0.712%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$330,000	3,000	1.336%	0.404%
\$330,000	4,000	1.022%	0.249%
\$330,000	5,000	0.810%	0.161%
\$330,000	10,000	0.344%	0.026%
\$330,000	20,000	0.125%	0.002%
\$330,000	30,000	0.063%	0.001%
\$330,000	40,000	0.036%	0.001%
\$335,000	100	10.89%	8.811%
\$335,000	200	7.442%	5.512%
\$335,000	300	5.945%	4.118%
\$335,000	400	5.063%	3.317%
\$335,000	500	4.464%	2.785%
\$335,000	600	4.023%	2.401%
\$335,000	700	3.680%	2.108%
\$335,000	800	3.402%	1.876%
\$335,000	900	3.171%	1.687%
\$335,000	1,000	2.974%	1.529%
\$335,000	1,500	2.291%	1.011%
\$335,000	2,000	1.868%	0.721%
\$335,000	3,000	1.348%	0.410%
\$335,000	4,000	1.032%	0.253%
\$335,000	5,000	0.819%	0.164%
\$335,000	10,000	0.348%	0.027%
\$335,000	20,000	0.127%	0.002%
\$335,000	30,000	0.064%	0.001%
\$335,000	40,000	0.037%	0.001%
\$340,000	100	10.95%	8.868%
\$340,000	200	7.483%	5.550%
\$340,000	300	5.978%	4.148%
\$340,000	400	5.091%	3.341%
\$340,000	500	4.490%	2.806%
\$340,000	600	4.046%	2.420%
\$340,000	700	3.701%	2.126%
\$340,000	800	3.422%	1.893%
\$340,000	900	3.190%	1.702%
\$340,000	1,000	2.992%	1.543%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$340,000	1,500	2.306%	1.022%
\$340,000	2,000	1.882%	0.730%
\$340,000	3,000	1.359%	0.416%
\$340,000	4,000	1.042%	0.258%
\$340,000	5,000	0.827%	0.167%
\$340,000	10,000	0.353%	0.028%
\$340,000	20,000	0.128%	0.003%
\$340,000	30,000	0.065%	0.001%
\$340,000	40,000	0.038%	0.001%
\$345,000	100	11.01%	8.925%
\$345,000	200	7.525%	5.588%
\$345,000	300	6.012%	4.178%
\$345,000	400	5.120%	3.366%
\$345,000	500	4.515%	2.828%
\$345,000	600	4.070%	2.440%
\$345,000	700	3.723%	2.144%
\$345,000	800	3.442%	1.909%
\$345,000	900	3.209%	1.717%
\$345,000	1,000	3.010%	1.557%
\$345,000	1,500	2.322%	1.032%
\$345,000	2,000	1.896%	0.738%
\$345,000	3,000	1.371%	0.422%
\$345,000	4,000	1.051%	0.262%
\$345,000	5,000	0.836%	0.171%
\$345,000	10,000	0.358%	0.029%
\$345,000	20,000	0.130%	0.003%
\$345,000	30,000	0.067%	0.001%
\$345,000	40,000	0.039%	0.001%
\$350,000	100	11.07%	8.982%
\$350,000	200	7.566%	5.627%
\$350,000	300	6.045%	4.208%
\$350,000	400	5.149%	3.391%
\$350,000	500	4.541%	2.850%
\$350,000	600	4.093%	2.459%
\$350,000	700	3.744%	2.161%
\$350,000	800	3.462%	1.925%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$350,000	900	3.228%	1.732%
\$350,000	1,000	3.028%	1.571%
\$350,000	1,500	2.337%	1.043%
\$350,000	2,000	1.909%	0.747%
\$350,000	3,000	1.382%	0.428%
\$350,000	4,000	1.061%	0.266%
\$350,000	5,000	0.845%	0.174%
\$350,000	10,000	0.362%	0.030%
\$350,000	20,000	0.132%	0.003%
\$350,000	30,000	0.068%	0.001%
\$350,000	40,000	0.039%	0.001%
\$355,000	100	11.13%	9.039%
\$355,000	200	7.607%	5.665%
\$355,000	300	6.078%	4.238%
\$355,000	400	5.177%	3.417%
\$355,000	500	4.566%	2.872%
\$355,000	600	4.116%	2.479%
\$355,000	700	3.766%	2.179%
\$355,000	800	3.483%	1.941%
\$355,000	900	3.247%	1.747%
\$355,000	1,000	3.046%	1.585%
\$355,000	1,500	2.352%	1.054%
\$355,000	2,000	1.923%	0.756%
\$355,000	3,000	1.394%	0.434%
\$355,000	4,000	1.071%	0.271%
\$355,000	5,000	0.853%	0.177%
\$355,000	10,000	0.367%	0.031%
\$355,000	20,000	0.134%	0.003%
\$355,000	30,000	0.069%	0.001%
\$355,000	40,000	0.040%	0.001%
\$360,000	100	11.19%	9.096%
\$360,000	200	7.649%	5.703%
\$360,000	300	6.111%	4.268%
\$360,000	400	5.206%	3.442%
\$360,000	500	4.591%	2.893%
\$360,000	600	4.139%	2.498%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$360,000	700	3.787%	2.196%
\$360,000	800	3.503%	1.957%
\$360,000	900	3.266%	1.762%
\$360,000	1,000	3.065%	1.599%
\$360,000	1,500	2.367%	1.064%
\$360,000	2,000	1.936%	0.764%
\$360,000	3,000	1.405%	0.441%
\$360,000	4,000	1.081%	0.275%
\$360,000	5,000	0.862%	0.180%
\$360,000	10,000	0.371%	0.031%
\$360,000	20,000	0.136%	0.003%
\$360,000	30,000	0.070%	0.001%
\$360,000	40,000	0.041%	0.001%
\$365,000	100	11.25%	9.154%
\$365,000	200	7.690%	5.741%
\$365,000	300	6.145%	4.298%
\$365,000	400	5.234%	3.467%
\$365,000	500	4.617%	2.915%
\$365,000	600	4.162%	2.517%
\$365,000	700	3.809%	2.214%
\$365,000	800	3.523%	1.974%
\$365,000	900	3.285%	1.777%
\$365,000	1,000	3.083%	1.613%
\$365,000	1,500	2.383%	1.075%
\$365,000	2,000	1.950%	0.773%
\$365,000	3,000	1.416%	0.447%
\$365,000	4,000	1.091%	0.280%
\$365,000	5,000	0.870%	0.184%
\$365,000	10,000	0.376%	0.032%
\$365,000	20,000	0.138%	0.003%
\$365,000	30,000	0.071%	0.001%
\$365,000	40,000	0.042%	0.001%
\$370,000	100	11.31%	9.211%
\$370,000	200	7.731%	5.780%
\$370,000	300	6.178%	4.328%
\$370,000	400	5.263%	3.492%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$370,000	500	4.642%	2.937%
\$370,000	600	4.185%	2.537%
\$370,000	700	3.830%	2.232%
\$370,000	800	3.543%	1.990%
\$370,000	900	3.304%	1.792%
\$370,000	1,000	3.101%	1.627%
\$370,000	1,500	2.398%	1.086%
\$370,000	2,000	1.963%	0.782%
\$370,000	3,000	1.428%	0.453%
\$370,000	4,000	1.101%	0.284%
\$370,000	5,000	0.879%	0.187%
\$370,000	10,000	0.381%	0.033%
\$370,000	20,000	0.140%	0.003%
\$370,000	30,000	0.072%	0.001%
\$370,000	40,000	0.042%	0.001%
\$375,000	100	11.37%	9.268%
\$375,000	200	7.773%	5.818%
\$375,000	300	6.211%	4.358%
\$375,000	400	5.291%	3.517%
\$375,000	500	4.668%	2.959%
\$375,000	600	4.208%	2.556%
\$375,000	700	3.851%	2.250%
\$375,000	800	3.563%	2.006%
\$375,000	900	3.323%	1.807%
\$375,000	1,000	3.119%	1.642%
\$375,000	1,500	2.413%	1.097%
\$375,000	2,000	1.977%	0.791%
\$375,000	3,000	1.439%	0.459%
\$375,000	4,000	1.111%	0.289%
\$375,000	5,000	0.887%	0.191%
\$375,000	10,000	0.385%	0.034%
\$375,000	20,000	0.142%	0.003%
\$375,000	30,000	0.073%	0.001%
\$375,000	40,000	0.043%	0.001%
\$380,000	100	11.43%	9.325%
\$380,000	200	7.814%	5.856%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$380,000	300	6.244%	4.388%
\$380,000	400	5.320%	3.542%
\$380,000	500	4.693%	2.981%
\$380,000	600	4.232%	2.576%
\$380,000	700	3.873%	2.267%
\$380,000	800	3.583%	2.022%
\$380,000	900	3.342%	1.823%
\$380,000	1,000	3.137%	1.656%
\$380,000	1,500	2.428%	1.108%
\$380,000	2,000	1.991%	0.799%
\$380,000	3,000	1.451%	0.465%
\$380,000	4,000	1.120%	0.293%
\$380,000	5,000	0.896%	0.194%
\$380,000	10,000	0.390%	0.035%
\$380,000	20,000	0.144%	0.003%
\$380,000	30,000	0.074%	0.001%
\$380,000	40,000	0.044%	0.001%
\$385,000	100	11.49%	9.383%
\$385,000	200	7.856%	5.895%
\$385,000	300	6.278%	4.418%
\$385,000	400	5.348%	3.567%
\$385,000	500	4.718%	3.003%
\$385,000	600	4.255%	2.596%
\$385,000	700	3.894%	2.285%
\$385,000	800	3.603%	2.039%
\$385,000	900	3.361%	1.838%
\$385,000	1,000	3.155%	1.670%
\$385,000	1,500	2.444%	1.119%
\$385,000	2,000	2.004%	0.808%
\$385,000	3,000	1.462%	0.471%
\$385,000	4,000	1.130%	0.298%
\$385,000	5,000	0.905%	0.197%
\$385,000	10,000	0.395%	0.036%
\$385,000	20,000	0.146%	0.003%
\$385,000	30,000	0.076%	0.001%
\$385,000	40,000	0.045%	0.001%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$390,000	100	11.53%	9.426%
\$390,000	200	7.887%	5.924%
\$390,000	300	6.303%	4.440%
\$390,000	400	5.370%	3.586%
\$390,000	500	4.738%	3.019%
\$390,000	600	4.272%	2.610%
\$390,000	700	3.911%	2.298%
\$390,000	800	3.618%	2.051%
\$390,000	900	3.375%	1.849%
\$390,000	1,000	3.169%	1.681%
\$390,000	1,500	2.455%	1.127%
\$390,000	2,000	2.014%	0.815%
\$390,000	3,000	1.470%	0.476%
\$390,000	4,000	1.138%	0.301%
\$390,000	5,000	0.911%	0.200%
\$390,000	10,000	0.398%	0.037%
\$390,000	20,000	0.147%	0.003%
\$390,000	30,000	0.077%	0.001%
\$390,000	40,000	0.045%	0.001%
\$395,000	100	11.56%	9.454%
\$395,000	200	7.907%	5.942%
\$395,000	300	6.319%	4.455%
\$395,000	400	5.384%	3.599%
\$395,000	500	4.750%	3.030%
\$395,000	600	4.283%	2.620%
\$395,000	700	3.921%	2.307%
\$395,000	800	3.628%	2.059%
\$395,000	900	3.385%	1.857%
\$395,000	1,000	3.178%	1.687%
\$395,000	1,500	2.462%	1.132%
\$395,000	2,000	2.021%	0.819%
\$395,000	3,000	1.476%	0.479%
\$395,000	4,000	1.142%	0.304%
\$395,000	5,000	0.915%	0.202%
\$395,000	10,000	0.401%	0.037%
\$395,000	20,000	0.148%	0.003%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$395,000	30,000	0.077%	0.001%
\$395,000	40,000	0.046%	0.001%
\$400,000	100	11.59%	9.481%
\$400,000	200	7.927%	5.961%
\$400,000	300	6.335%	4.470%
\$400,000	400	5.398%	3.611%
\$400,000	500	4.762%	3.041%
\$400,000	600	4.295%	2.629%
\$400,000	700	3.931%	2.316%
\$400,000	800	3.638%	2.067%
\$400,000	900	3.394%	1.864%
\$400,000	1,000	3.186%	1.694%
\$400,000	1,500	2.470%	1.137%
\$400,000	2,000	2.027%	0.823%
\$400,000	3,000	1.482%	0.482%
\$400,000	4,000	1.147%	0.306%
\$400,000	5,000	0.920%	0.203%
\$400,000	10,000	0.403%	0.038%
\$400,000	20,000	0.149%	0.003%
\$400,000	30,000	0.078%	0.001%
\$400,000	40,000	0.046%	0.001%
\$405,000	100	11.62%	9.509%
\$405,000	200	7.947%	5.980%
\$405,000	300	6.351%	4.484%
\$405,000	400	5.411%	3.623%
\$405,000	500	4.774%	3.051%
\$405,000	600	4.306%	2.639%
\$405,000	700	3.942%	2.324%
\$405,000	800	3.648%	2.075%
\$405,000	900	3.403%	1.871%
\$405,000	1,000	3.195%	1.701%
\$405,000	1,500	2.477%	1.143%
\$405,000	2,000	2.034%	0.828%
\$405,000	3,000	1.487%	0.485%
\$405,000	4,000	1.152%	0.308%
\$405,000	5,000	0.924%	0.205%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$405,000	10,000	0.405%	0.038%
\$405,000	20,000	0.150%	0.004%
\$405,000	30,000	0.078%	0.001%
\$405,000	40,000	0.046%	0.001%
\$410,000	100	11.65%	9.537%
\$410,000	200	7.967%	5.998%
\$410,000	300	6.367%	4.499%
\$410,000	400	5.425%	3.635%
\$410,000	500	4.787%	3.062%
\$410,000	600	4.317%	2.648%
\$410,000	700	3.952%	2.333%
\$410,000	800	3.657%	2.083%
\$410,000	900	3.412%	1.879%
\$410,000	1,000	3.204%	1.708%
\$410,000	1,500	2.484%	1.148%
\$410,000	2,000	2.040%	0.832%
\$410,000	3,000	1.493%	0.488%
\$410,000	4,000	1.157%	0.310%
\$410,000	5,000	0.928%	0.207%
\$410,000	10,000	0.408%	0.039%
\$410,000	20,000	0.151%	0.004%
\$410,000	30,000	0.079%	0.001%
\$410,000	40,000	0.047%	0.001%
\$415,000	100	11.68%	9.565%
\$415,000	200	7.987%	6.017%
\$415,000	300	6.383%	4.513%
\$415,000	400	5.439%	3.647%
\$415,000	500	4.799%	3.073%
\$415,000	600	4.328%	2.658%
\$415,000	700	3.962%	2.342%
\$415,000	800	3.667%	2.091%
\$415,000	900	3.421%	1.886%
\$415,000	1,000	3.213%	1.715%
\$415,000	1,500	2.492%	1.153%
\$415,000	2,000	2.047%	0.836%
\$415,000	3,000	1.498%	0.491%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$415,000	4,000	1.162%	0.313%
\$415,000	5,000	0.932%	0.209%
\$415,000	10,000	0.410%	0.039%
\$415,000	20,000	0.152%	0.004%
\$415,000	30,000	0.079%	0.001%
\$415,000	40,000	0.047%	0.001%
\$420,000	100	11.71%	9.593%
\$420,000	200	8.007%	6.036%
\$420,000	300	6.400%	4.528%
\$420,000	400	5.453%	3.660%
\$420,000	500	4.811%	3.083%
\$420,000	600	4.339%	2.667%
\$420,000	700	3.973%	2.350%
\$420,000	800	3.677%	2.099%
\$420,000	900	3.431%	1.893%
\$420,000	1,000	3.221%	1.722%
\$420,000	1,500	2.499%	1.158%
\$420,000	2,000	2.053%	0.841%
\$420,000	3,000	1.504%	0.494%
\$420,000	4,000	1.166%	0.315%
\$420,000	5,000	0.936%	0.210%
\$420,000	10,000	0.412%	0.040%
\$420,000	20,000	0.153%	0.004%
\$420,000	30,000	0.080%	0.001%
\$420,000	40,000	0.047%	0.001%
\$425,000	100	11.74%	9.620%
\$425,000	200	8.027%	6.054%
\$425,000	300	6.416%	4.543%
\$425,000	400	5.467%	3.672%
\$425,000	500	4.824%	3.094%
\$425,000	600	4.351%	2.677%
\$425,000	700	3.983%	2.359%
\$425,000	800	3.686%	2.107%
\$425,000	900	3.440%	1.901%
\$425,000	1,000	3.230%	1.729%
\$425,000	1,500	2.507%	1.164%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$425,000	2,000	2.060%	0.845%
\$425,000	3,000	1.509%	0.498%
\$425,000	4,000	1.171%	0.317%
\$425,000	5,000	0.941%	0.212%
\$425,000	10,000	0.415%	0.040%
\$425,000	20,000	0.154%	0.004%
\$425,000	30,000	0.081%	0.001%
\$425,000	40,000	0.048%	0.001%
\$430,000	100	11.76%	9.648%
\$430,000	200	8.047%	6.073%
\$430,000	300	6.432%	4.557%
\$430,000	400	5.480%	3.684%
\$430,000	500	4.836%	3.105%
\$430,000	600	4.362%	2.686%
\$430,000	700	3.993%	2.368%
\$430,000	800	3.696%	2.115%
\$430,000	900	3.449%	1.908%
\$430,000	1,000	3.239%	1.736%
\$430,000	1,500	2.514%	1.169%
\$430,000	2,000	2.066%	0.849%
\$430,000	3,000	1.515%	0.501%
\$430,000	4,000	1.176%	0.320%
\$430,000	5,000	0.945%	0.214%
\$430,000	10,000	0.417%	0.041%
\$430,000	20,000	0.155%	0.004%
\$430,000	30,000	0.081%	0.001%
\$430,000	40,000	0.048%	0.001%
\$435,000	100	11.79%	9.676%
\$435,000	200	8.067%	6.092%
\$435,000	300	6.448%	4.572%
\$435,000	400	5.494%	3.697%
\$435,000	500	4.848%	3.115%
\$435,000	600	4.373%	2.696%
\$435,000	700	4.004%	2.376%
\$435,000	800	3.706%	2.123%
\$435,000	900	3.458%	1.916%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$435,000	1,000	3.248%	1.743%
\$435,000	1,500	2.521%	1.174%
\$435,000	2,000	2.073%	0.854%
\$435,000	3,000	1.520%	0.504%
\$435,000	4,000	1.181%	0.322%
\$435,000	5,000	0.949%	0.215%
\$435,000	10,000	0.420%	0.041%
\$435,000	20,000	0.156%	0.004%
\$435,000	30,000	0.082%	0.001%
\$435,000	40,000	0.049%	0.001%
\$440,000	100	11.82%	9.704%
\$440,000	200	8.087%	6.110%
\$440,000	300	6.464%	4.587%
\$440,000	400	5.508%	3.709%
\$440,000	500	4.861%	3.126%
\$440,000	600	4.384%	2.706%
\$440,000	700	4.014%	2.385%
\$440,000	800	3.715%	2.131%
\$440,000	900	3.467%	1.923%
\$440,000	1,000	3.256%	1.750%
\$440,000	1,500	2.528%	1.180%
\$440,000	2,000	2.080%	0.858%
\$440,000	3,000	1.526%	0.507%
\$440,000	4,000	1.186%	0.324%
\$440,000	5,000	0.953%	0.217%
\$440,000	10,000	0.422%	0.042%
\$440,000	20,000	0.157%	0.004%
\$440,000	30,000	0.082%	0.001%
\$440,000	40,000	0.049%	0.001%
\$445,000	100	11.85%	9.732%
\$445,000	200	8.107%	6.129%
\$445,000	300	6.480%	4.601%
\$445,000	400	5.522%	3.721%
\$445,000	500	4.873%	3.137%
\$445,000	600	4.395%	2.715%
\$445,000	700	4.025%	2.394%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$445,000	800	3.725%	2.139%
\$445,000	900	3.476%	1.930%
\$445,000	1,000	3.265%	1.757%
\$445,000	1,500	2.536%	1.185%
\$445,000	2,000	2.086%	0.862%
\$445,000	3,000	1.531%	0.510%
\$445,000	4,000	1.190%	0.327%
\$445,000	5,000	0.958%	0.219%
\$445,000	10,000	0.424%	0.042%
\$445,000	20,000	0.158%	0.004%
\$445,000	30,000	0.083%	0.001%
\$445,000	40,000	0.049%	0.001%
\$450,000	100	11.88%	9.760%
\$450,000	200	8.127%	6.148%
\$450,000	300	6.496%	4.616%
\$450,000	400	5.536%	3.733%
\$450,000	500	4.885%	3.147%
\$450,000	600	4.407%	2.725%
\$450,000	700	4.035%	2.402%
\$450,000	800	3.735%	2.147%
\$450,000	900	3.486%	1.938%
\$450,000	1,000	3.274%	1.763%
\$450,000	1,500	2.543%	1.190%
\$450,000	2,000	2.093%	0.867%
\$450,000	3,000	1.537%	0.513%
\$450,000	4,000	1.195%	0.329%
\$450,000	5,000	0.962%	0.221%
\$450,000	10,000	0.427%	0.043%
\$450,000	20,000	0.159%	0.004%
\$450,000	30,000	0.084%	0.001%
\$450,000	40,000	0.050%	0.001%
\$455,000	100	11.91%	9.787%
\$455,000	200	8.148%	6.166%
\$455,000	300	6.512%	4.631%
\$455,000	400	5.550%	3.746%
\$455,000	500	4.897%	3.158%

****Applied to total expected claims***

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$455,000	600	4.418%	2.734%
\$455,000	700	4.045%	2.411%
\$455,000	800	3.745%	2.154%
\$455,000	900	3.495%	1.945%
\$455,000	1,000	3.283%	1.770%
\$455,000	1,500	2.550%	1.196%
\$455,000	2,000	2.099%	0.871%
\$455,000	3,000	1.542%	0.516%
\$455,000	4,000	1.200%	0.331%
\$455,000	5,000	0.966%	0.223%
\$455,000	10,000	0.429%	0.043%
\$455,000	20,000	0.161%	0.004%
\$455,000	30,000	0.084%	0.001%
\$455,000	40,000	0.050%	0.001%
\$460,000	100	11.94%	9.815%
\$460,000	200	8.168%	6.185%
\$460,000	300	6.529%	4.645%
\$460,000	400	5.564%	3.758%
\$460,000	500	4.910%	3.169%
\$460,000	600	4.429%	2.744%
\$460,000	700	4.056%	2.420%
\$460,000	800	3.754%	2.162%
\$460,000	900	3.504%	1.953%
\$460,000	1,000	3.291%	1.777%
\$460,000	1,500	2.558%	1.201%
\$460,000	2,000	2.106%	0.875%
\$460,000	3,000	1.548%	0.519%
\$460,000	4,000	1.205%	0.333%
\$460,000	5,000	0.970%	0.224%
\$460,000	10,000	0.431%	0.044%
\$460,000	20,000	0.162%	0.004%
\$460,000	30,000	0.085%	0.001%
\$460,000	40,000	0.051%	0.001%
\$465,000	100	11.97%	9.843%
\$465,000	200	8.188%	6.204%
\$465,000	300	6.545%	4.660%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$465,000	400	5.577%	3.770%
\$465,000	500	4.922%	3.180%
\$465,000	600	4.440%	2.753%
\$465,000	700	4.066%	2.428%
\$465,000	800	3.764%	2.170%
\$465,000	900	3.513%	1.960%
\$465,000	1,000	3.300%	1.784%
\$465,000	1,500	2.565%	1.206%
\$465,000	2,000	2.112%	0.880%
\$465,000	3,000	1.553%	0.522%
\$465,000	4,000	1.210%	0.336%
\$465,000	5,000	0.974%	0.226%
\$465,000	10,000	0.434%	0.044%
\$465,000	20,000	0.163%	0.004%
\$465,000	30,000	0.085%	0.001%
\$465,000	40,000	0.051%	0.001%
\$470,000	100	12.00%	9.871%
\$470,000	200	8.208%	6.222%
\$470,000	300	6.561%	4.675%
\$470,000	400	5.591%	3.783%
\$470,000	500	4.934%	3.190%
\$470,000	600	4.451%	2.763%
\$470,000	700	4.076%	2.437%
\$470,000	800	3.774%	2.178%
\$470,000	900	3.522%	1.967%
\$470,000	1,000	3.309%	1.791%
\$470,000	1,500	2.572%	1.212%
\$470,000	2,000	2.119%	0.884%
\$470,000	3,000	1.559%	0.525%
\$470,000	4,000	1.214%	0.338%
\$470,000	5,000	0.979%	0.228%
\$470,000	10,000	0.436%	0.045%
\$470,000	20,000	0.164%	0.004%
\$470,000	30,000	0.086%	0.001%
\$470,000	40,000	0.051%	0.001%
\$475,000	100	12.03%	9.899%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$475,000	200	8.228%	6.241%
\$475,000	300	6.577%	4.689%
\$475,000	400	5.605%	3.795%
\$475,000	500	4.947%	3.201%
\$475,000	600	4.463%	2.772%
\$475,000	700	4.087%	2.446%
\$475,000	800	3.783%	2.186%
\$475,000	900	3.531%	1.975%
\$475,000	1,000	3.317%	1.798%
\$475,000	1,500	2.580%	1.217%
\$475,000	2,000	2.125%	0.888%
\$475,000	3,000	1.564%	0.529%
\$475,000	4,000	1.219%	0.340%
\$475,000	5,000	0.983%	0.230%
\$475,000	10,000	0.439%	0.045%
\$475,000	20,000	0.165%	0.004%
\$475,000	30,000	0.087%	0.001%
\$475,000	40,000	0.052%	0.001%
\$480,000	100	12.05%	9.927%
\$480,000	200	8.248%	6.260%
\$480,000	300	6.593%	4.704%
\$480,000	400	5.619%	3.807%
\$480,000	500	4.959%	3.212%
\$480,000	600	4.474%	2.782%
\$480,000	700	4.097%	2.454%
\$480,000	800	3.793%	2.194%
\$480,000	900	3.541%	1.982%
\$480,000	1,000	3.326%	1.805%
\$480,000	1,500	2.587%	1.222%
\$480,000	2,000	2.132%	0.893%
\$480,000	3,000	1.569%	0.532%
\$480,000	4,000	1.224%	0.343%
\$480,000	5,000	0.987%	0.231%
\$480,000	10,000	0.441%	0.046%
\$480,000	20,000	0.166%	0.004%
\$480,000	30,000	0.087%	0.001%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$480,000	40,000	0.052%	0.001%
\$485,000	100	12.08%	9.955%
\$485,000	200	8.268%	6.279%
\$485,000	300	6.609%	4.719%
\$485,000	400	5.633%	3.819%
\$485,000	500	4.971%	3.222%
\$485,000	600	4.485%	2.792%
\$485,000	700	4.107%	2.463%
\$485,000	800	3.803%	2.202%
\$485,000	900	3.550%	1.990%
\$485,000	1,000	3.335%	1.812%
\$485,000	1,500	2.594%	1.228%
\$485,000	2,000	2.138%	0.897%
\$485,000	3,000	1.575%	0.535%
\$485,000	4,000	1.229%	0.345%
\$485,000	5,000	0.991%	0.233%
\$485,000	10,000	0.444%	0.046%
\$485,000	20,000	0.167%	0.004%
\$485,000	30,000	0.088%	0.001%
\$485,000	40,000	0.053%	0.001%
\$490,000	100	12.11%	9.982%
\$490,000	200	8.288%	6.297%
\$490,000	300	6.626%	4.733%
\$490,000	400	5.647%	3.832%
\$490,000	500	4.984%	3.233%
\$490,000	600	4.496%	2.801%
\$490,000	700	4.118%	2.472%
\$490,000	800	3.813%	2.210%
\$490,000	900	3.559%	1.997%
\$490,000	1,000	3.344%	1.819%
\$490,000	1,500	2.602%	1.233%
\$490,000	2,000	2.145%	0.901%
\$490,000	3,000	1.580%	0.538%
\$490,000	4,000	1.233%	0.348%
\$490,000	5,000	0.996%	0.235%
\$490,000	10,000	0.446%	0.047%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$490,000	20,000	0.168%	0.005%
\$490,000	30,000	0.088%	0.001%
\$490,000	40,000	0.053%	0.001%
\$495,000	100	12.14%	10.01%
\$495,000	200	8.308%	6.316%
\$495,000	300	6.642%	4.748%
\$495,000	400	5.660%	3.844%
\$495,000	500	4.996%	3.244%
\$495,000	600	4.507%	2.811%
\$495,000	700	4.128%	2.480%
\$495,000	800	3.822%	2.218%
\$495,000	900	3.568%	2.005%
\$495,000	1,000	3.352%	1.826%
\$495,000	1,500	2.609%	1.238%
\$495,000	2,000	2.151%	0.906%
\$495,000	3,000	1.586%	0.541%
\$495,000	4,000	1.238%	0.350%
\$495,000	5,000	1.000%	0.237%
\$495,000	10,000	0.448%	0.047%
\$495,000	20,000	0.169%	0.005%
\$495,000	30,000	0.089%	0.001%
\$495,000	40,000	0.053%	0.001%
\$500,000	100	12.17%	10.04%
\$500,000	200	8.328%	6.335%
\$500,000	300	6.658%	4.763%
\$500,000	400	5.674%	3.856%
\$500,000	500	5.008%	3.255%
\$500,000	600	4.519%	2.820%
\$500,000	700	4.139%	2.489%
\$500,000	800	3.832%	2.226%
\$500,000	900	3.577%	2.012%
\$500,000	1,000	3.361%	1.833%
\$500,000	1,500	2.616%	1.244%
\$500,000	2,000	2.157%	0.910%
\$500,000	3,000	1.591%	0.544%
\$500,000	4,000	1.243%	0.352%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$500,000	5,000	1.004%	0.239%
\$500,000	10,000	0.451%	0.048%
\$500,000	20,000	0.170%	0.005%
\$500,000	30,000	0.090%	0.001%
\$500,000	40,000	0.054%	0.001%
\$505,000	100	12.20%	10.07%
\$505,000	200	8.348%	6.354%
\$505,000	300	6.674%	4.777%
\$505,000	400	5.688%	3.869%
\$505,000	500	5.021%	3.265%
\$505,000	600	4.530%	2.830%
\$505,000	700	4.149%	2.498%
\$505,000	800	3.842%	2.234%
\$505,000	900	3.586%	2.019%
\$505,000	1,000	3.370%	1.840%
\$505,000	1,500	2.624%	1.249%
\$505,000	2,000	2.164%	0.914%
\$505,000	3,000	1.597%	0.547%
\$505,000	4,000	1.248%	0.355%
\$505,000	5,000	1.008%	0.241%
\$505,000	10,000	0.453%	0.049%
\$505,000	20,000	0.171%	0.005%
\$505,000	30,000	0.090%	0.001%
\$505,000	40,000	0.054%	0.001%
\$510,000	100	12.23%	10.09%
\$510,000	200	8.368%	6.372%
\$510,000	300	6.690%	4.792%
\$510,000	400	5.702%	3.881%
\$510,000	500	5.033%	3.276%
\$510,000	600	4.541%	2.839%
\$510,000	700	4.159%	2.506%
\$510,000	800	3.851%	2.242%
\$510,000	900	3.596%	2.027%
\$510,000	1,000	3.379%	1.847%
\$510,000	1,500	2.631%	1.254%
\$510,000	2,000	2.170%	0.919%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$510,000	3,000	1.602%	0.551%
\$510,000	4,000	1.253%	0.357%
\$510,000	5,000	1.012%	0.242%
\$510,000	10,000	0.456%	0.049%
\$510,000	20,000	0.172%	0.005%
\$510,000	30,000	0.091%	0.001%
\$510,000	40,000	0.055%	0.001%
\$515,000	100	12.26%	10.12%
\$515,000	200	8.388%	6.390%
\$515,000	300	6.706%	4.806%
\$515,000	400	5.715%	3.893%
\$515,000	500	5.045%	3.286%
\$515,000	600	4.552%	2.849%
\$515,000	700	4.169%	2.515%
\$515,000	800	3.861%	2.250%
\$515,000	900	3.604%	2.034%
\$515,000	1,000	3.387%	1.853%
\$515,000	1,500	2.638%	1.259%
\$515,000	2,000	2.177%	0.923%
\$515,000	3,000	1.608%	0.554%
\$515,000	4,000	1.257%	0.359%
\$515,000	5,000	1.017%	0.244%
\$515,000	10,000	0.458%	0.050%
\$515,000	20,000	0.173%	0.005%
\$515,000	30,000	0.091%	0.001%
\$515,000	40,000	0.055%	0.001%
\$520,000	100	12.28%	10.14%
\$520,000	200	8.405%	6.406%
\$520,000	300	6.719%	4.819%
\$520,000	400	5.727%	3.904%
\$520,000	500	5.055%	3.296%
\$520,000	600	4.561%	2.857%
\$520,000	700	4.178%	2.522%
\$520,000	800	3.869%	2.257%
\$520,000	900	3.612%	2.040%
\$520,000	1,000	3.394%	1.860%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$520,000	1,500	2.644%	1.264%
\$520,000	2,000	2.182%	0.927%
\$520,000	3,000	1.612%	0.556%
\$520,000	4,000	1.261%	0.361%
\$520,000	5,000	1.020%	0.246%
\$520,000	10,000	0.460%	0.050%
\$520,000	20,000	0.174%	0.005%
\$520,000	30,000	0.092%	0.001%
\$520,000	40,000	0.055%	0.001%
\$525,000	100	12.31%	10.17%
\$525,000	200	8.422%	6.423%
\$525,000	300	6.733%	4.832%
\$525,000	400	5.739%	3.914%
\$525,000	500	5.066%	3.305%
\$525,000	600	4.571%	2.865%
\$525,000	700	4.187%	2.530%
\$525,000	800	3.877%	2.264%
\$525,000	900	3.620%	2.047%
\$525,000	1,000	3.402%	1.866%
\$525,000	1,500	2.650%	1.269%
\$525,000	2,000	2.188%	0.931%
\$525,000	3,000	1.617%	0.559%
\$525,000	4,000	1.266%	0.364%
\$525,000	5,000	1.024%	0.247%
\$525,000	10,000	0.462%	0.051%
\$525,000	20,000	0.175%	0.005%
\$525,000	30,000	0.093%	0.001%
\$525,000	40,000	0.056%	0.001%
\$530,000	100	12.33%	10.19%
\$530,000	200	8.439%	6.439%
\$530,000	300	6.747%	4.844%
\$530,000	400	5.751%	3.925%
\$530,000	500	5.076%	3.314%
\$530,000	600	4.581%	2.874%
\$530,000	700	4.196%	2.538%
\$530,000	800	3.886%	2.271%

****Applied to total expected claims***

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$530,000	900	3.628%	2.053%
\$530,000	1,000	3.409%	1.872%
\$530,000	1,500	2.657%	1.273%
\$530,000	2,000	2.193%	0.935%
\$530,000	3,000	1.622%	0.562%
\$530,000	4,000	1.270%	0.366%
\$530,000	5,000	1.028%	0.249%
\$530,000	10,000	0.465%	0.051%
\$530,000	20,000	0.176%	0.005%
\$530,000	30,000	0.093%	0.002%
\$530,000	40,000	0.056%	0.001%
\$535,000	100	12.36%	10.22%
\$535,000	200	8.457%	6.455%
\$535,000	300	6.761%	4.857%
\$535,000	400	5.763%	3.936%
\$535,000	500	5.087%	3.324%
\$535,000	600	4.590%	2.882%
\$535,000	700	4.205%	2.545%
\$535,000	800	3.894%	2.278%
\$535,000	900	3.636%	2.060%
\$535,000	1,000	3.417%	1.878%
\$535,000	1,500	2.663%	1.278%
\$535,000	2,000	2.199%	0.938%
\$535,000	3,000	1.627%	0.565%
\$535,000	4,000	1.274%	0.368%
\$535,000	5,000	1.031%	0.251%
\$535,000	10,000	0.467%	0.052%
\$535,000	20,000	0.177%	0.005%
\$535,000	30,000	0.094%	0.002%
\$535,000	40,000	0.057%	0.001%
\$540,000	100	12.38%	10.24%
\$540,000	200	8.474%	6.471%
\$540,000	300	6.775%	4.870%
\$540,000	400	5.775%	3.947%
\$540,000	500	5.097%	3.333%
\$540,000	600	4.600%	2.890%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$540,000	700	4.214%	2.553%
\$540,000	800	3.902%	2.285%
\$540,000	900	3.644%	2.066%
\$540,000	1,000	3.424%	1.884%
\$540,000	1,500	2.669%	1.283%
\$540,000	2,000	2.205%	0.942%
\$540,000	3,000	1.631%	0.568%
\$540,000	4,000	1.278%	0.370%
\$540,000	5,000	1.035%	0.252%
\$540,000	10,000	0.469%	0.052%
\$540,000	20,000	0.178%	0.005%
\$540,000	30,000	0.094%	0.002%
\$540,000	40,000	0.057%	0.001%
\$545,000	100	12.41%	10.27%
\$545,000	200	8.491%	6.488%
\$545,000	300	6.789%	4.883%
\$545,000	400	5.787%	3.957%
\$545,000	500	5.108%	3.342%
\$545,000	600	4.609%	2.899%
\$545,000	700	4.223%	2.560%
\$545,000	800	3.911%	2.292%
\$545,000	900	3.652%	2.073%
\$545,000	1,000	3.432%	1.890%
\$545,000	1,500	2.675%	1.288%
\$545,000	2,000	2.210%	0.946%
\$545,000	3,000	1.636%	0.570%
\$545,000	4,000	1.282%	0.372%
\$545,000	5,000	1.039%	0.254%
\$545,000	10,000	0.471%	0.053%
\$545,000	20,000	0.179%	0.005%
\$545,000	30,000	0.095%	0.002%
\$545,000	40,000	0.057%	0.001%
\$550,000	100	12.43%	10.29%
\$550,000	200	8.508%	6.504%
\$550,000	300	6.803%	4.896%
\$550,000	400	5.798%	3.968%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$550,000	500	5.119%	3.352%
\$550,000	600	4.619%	2.907%
\$550,000	700	4.231%	2.568%
\$550,000	800	3.919%	2.299%
\$550,000	900	3.659%	2.079%
\$550,000	1,000	3.439%	1.896%
\$550,000	1,500	2.682%	1.292%
\$550,000	2,000	2.216%	0.950%
\$550,000	3,000	1.641%	0.573%
\$550,000	4,000	1.286%	0.374%
\$550,000	5,000	1.042%	0.256%
\$550,000	10,000	0.473%	0.053%
\$550,000	20,000	0.180%	0.005%
\$550,000	30,000	0.095%	0.002%
\$550,000	40,000	0.058%	0.001%
\$555,000	100	12.46%	10.31%
\$555,000	200	8.526%	6.520%
\$555,000	300	6.817%	4.908%
\$555,000	400	5.810%	3.979%
\$555,000	500	5.129%	3.361%
\$555,000	600	4.629%	2.915%
\$555,000	700	4.240%	2.576%
\$555,000	800	3.927%	2.306%
\$555,000	900	3.667%	2.086%
\$555,000	1,000	3.447%	1.902%
\$555,000	1,500	2.688%	1.297%
\$555,000	2,000	2.221%	0.954%
\$555,000	3,000	1.646%	0.576%
\$555,000	4,000	1.291%	0.376%
\$555,000	5,000	1.046%	0.257%
\$555,000	10,000	0.475%	0.054%
\$555,000	20,000	0.181%	0.005%
\$555,000	30,000	0.096%	0.002%
\$555,000	40,000	0.058%	0.001%
\$560,000	100	12.48%	10.34%
\$560,000	200	8.543%	6.536%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$560,000	300	6.830%	4.921%
\$560,000	400	5.822%	3.989%
\$560,000	500	5.140%	3.371%
\$560,000	600	4.638%	2.924%
\$560,000	700	4.249%	2.583%
\$560,000	800	3.936%	2.313%
\$560,000	900	3.675%	2.092%
\$560,000	1,000	3.454%	1.908%
\$560,000	1,500	2.694%	1.302%
\$560,000	2,000	2.227%	0.958%
\$560,000	3,000	1.650%	0.579%
\$560,000	4,000	1.295%	0.378%
\$560,000	5,000	1.050%	0.259%
\$560,000	10,000	0.478%	0.054%
\$560,000	20,000	0.182%	0.005%
\$560,000	30,000	0.096%	0.002%
\$560,000	40,000	0.059%	0.001%
\$565,000	100	12.51%	10.36%
\$565,000	200	8.560%	6.553%
\$565,000	300	6.844%	4.934%
\$565,000	400	5.834%	4.000%
\$565,000	500	5.150%	3.380%
\$565,000	600	4.648%	2.932%
\$565,000	700	4.258%	2.591%
\$565,000	800	3.944%	2.320%
\$565,000	900	3.683%	2.099%
\$565,000	1,000	3.462%	1.914%
\$565,000	1,500	2.700%	1.306%
\$565,000	2,000	2.232%	0.962%
\$565,000	3,000	1.655%	0.582%
\$565,000	4,000	1.299%	0.381%
\$565,000	5,000	1.054%	0.261%
\$565,000	10,000	0.480%	0.055%
\$565,000	20,000	0.182%	0.006%
\$565,000	30,000	0.097%	0.002%
\$565,000	40,000	0.059%	0.001%

****Applied to total expected claims***

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$570,000	100	12.53%	10.39%
\$570,000	200	8.577%	6.569%
\$570,000	300	6.858%	4.947%
\$570,000	400	5.846%	4.011%
\$570,000	500	5.161%	3.389%
\$570,000	600	4.658%	2.941%
\$570,000	700	4.267%	2.598%
\$570,000	800	3.952%	2.327%
\$570,000	900	3.691%	2.105%
\$570,000	1,000	3.469%	1.920%
\$570,000	1,500	2.707%	1.311%
\$570,000	2,000	2.238%	0.965%
\$570,000	3,000	1.660%	0.584%
\$570,000	4,000	1.303%	0.383%
\$570,000	5,000	1.057%	0.262%
\$570,000	10,000	0.482%	0.055%
\$570,000	20,000	0.183%	0.006%
\$570,000	30,000	0.098%	0.002%
\$570,000	40,000	0.059%	0.001%
\$575,000	100	12.56%	10.41%
\$575,000	200	8.595%	6.585%
\$575,000	300	6.872%	4.959%
\$575,000	400	5.858%	4.022%
\$575,000	500	5.171%	3.399%
\$575,000	600	4.667%	2.949%
\$575,000	700	4.276%	2.606%
\$575,000	800	3.961%	2.334%
\$575,000	900	3.699%	2.112%
\$575,000	1,000	3.477%	1.926%
\$575,000	1,500	2.713%	1.316%
\$575,000	2,000	2.244%	0.969%
\$575,000	3,000	1.665%	0.587%
\$575,000	4,000	1.307%	0.385%
\$575,000	5,000	1.061%	0.264%
\$575,000	10,000	0.484%	0.056%
\$575,000	20,000	0.184%	0.006%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$575,000	30,000	0.098%	0.002%
\$575,000	40,000	0.060%	0.001%
\$580,000	100	12.58%	10.43%
\$580,000	200	8.612%	6.601%
\$580,000	300	6.886%	4.972%
\$580,000	400	5.870%	4.032%
\$580,000	500	5.182%	3.408%
\$580,000	600	4.677%	2.957%
\$580,000	700	4.285%	2.614%
\$580,000	800	3.969%	2.341%
\$580,000	900	3.707%	2.118%
\$580,000	1,000	3.484%	1.933%
\$580,000	1,500	2.719%	1.320%
\$580,000	2,000	2.249%	0.973%
\$580,000	3,000	1.669%	0.590%
\$580,000	4,000	1.311%	0.387%
\$580,000	5,000	1.065%	0.266%
\$580,000	10,000	0.486%	0.056%
\$580,000	20,000	0.185%	0.006%
\$580,000	30,000	0.099%	0.002%
\$580,000	40,000	0.060%	0.001%
\$585,000	100	12.61%	10.46%
\$585,000	200	8.629%	6.618%
\$585,000	300	6.900%	4.985%
\$585,000	400	5.882%	4.043%
\$585,000	500	5.193%	3.417%
\$585,000	600	4.686%	2.966%
\$585,000	700	4.294%	2.621%
\$585,000	800	3.977%	2.348%
\$585,000	900	3.715%	2.125%
\$585,000	1,000	3.492%	1.939%
\$585,000	1,500	2.726%	1.325%
\$585,000	2,000	2.255%	0.977%
\$585,000	3,000	1.674%	0.593%
\$585,000	4,000	1.316%	0.389%
\$585,000	5,000	1.068%	0.267%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$585,000	10,000	0.489%	0.057%
\$585,000	20,000	0.186%	0.006%
\$585,000	30,000	0.099%	0.002%
\$585,000	40,000	0.060%	0.001%
\$590,000	100	12.63%	10.48%
\$590,000	200	8.646%	6.634%
\$590,000	300	6.914%	4.998%
\$590,000	400	5.894%	4.054%
\$590,000	500	5.203%	3.427%
\$590,000	600	4.696%	2.974%
\$590,000	700	4.303%	2.629%
\$590,000	800	3.985%	2.355%
\$590,000	900	3.722%	2.131%
\$590,000	1,000	3.499%	1.945%
\$590,000	1,500	2.732%	1.330%
\$590,000	2,000	2.260%	0.981%
\$590,000	3,000	1.679%	0.596%
\$590,000	4,000	1.320%	0.391%
\$590,000	5,000	1.072%	0.269%
\$590,000	10,000	0.491%	0.058%
\$590,000	20,000	0.187%	0.006%
\$590,000	30,000	0.100%	0.002%
\$590,000	40,000	0.061%	0.001%
\$595,000	100	12.66%	10.51%
\$595,000	200	8.664%	6.650%
\$595,000	300	6.928%	5.011%
\$595,000	400	5.906%	4.065%
\$595,000	500	5.214%	3.436%
\$595,000	600	4.706%	2.982%
\$595,000	700	4.311%	2.636%
\$595,000	800	3.994%	2.362%
\$595,000	900	3.730%	2.138%
\$595,000	1,000	3.507%	1.951%
\$595,000	1,500	2.738%	1.335%
\$595,000	2,000	2.266%	0.985%
\$595,000	3,000	1.684%	0.599%

****Applied to total expected claims***

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$595,000	4,000	1.324%	0.393%
\$595,000	5,000	1.076%	0.271%
\$595,000	10,000	0.493%	0.058%
\$595,000	20,000	0.188%	0.006%
\$595,000	30,000	0.100%	0.002%
\$595,000	40,000	0.061%	0.001%
\$600,000	100	12.68%	10.53%
\$600,000	200	8.681%	6.667%
\$600,000	300	6.941%	5.024%
\$600,000	400	5.917%	4.076%
\$600,000	500	5.224%	3.446%
\$600,000	600	4.715%	2.991%
\$600,000	700	4.320%	2.644%
\$600,000	800	4.002%	2.369%
\$600,000	900	3.738%	2.145%
\$600,000	1,000	3.514%	1.957%
\$600,000	1,500	2.744%	1.339%
\$600,000	2,000	2.271%	0.989%
\$600,000	3,000	1.688%	0.601%
\$600,000	4,000	1.328%	0.396%
\$600,000	5,000	1.080%	0.272%
\$600,000	10,000	0.495%	0.059%
\$600,000	20,000	0.189%	0.006%
\$600,000	30,000	0.101%	0.002%
\$600,000	40,000	0.062%	0.001%
\$605,000	100	12.71%	10.55%
\$605,000	200	8.698%	6.683%
\$605,000	300	6.955%	5.036%
\$605,000	400	5.929%	4.086%
\$605,000	500	5.235%	3.455%
\$605,000	600	4.725%	2.999%
\$605,000	700	4.329%	2.652%
\$605,000	800	4.010%	2.376%
\$605,000	900	3.746%	2.151%
\$605,000	1,000	3.522%	1.963%
\$605,000	1,500	2.751%	1.344%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$605,000	2,000	2.277%	0.993%
\$605,000	3,000	1.693%	0.604%
\$605,000	4,000	1.332%	0.398%
\$605,000	5,000	1.083%	0.274%
\$605,000	10,000	0.497%	0.059%
\$605,000	20,000	0.190%	0.006%
\$605,000	30,000	0.102%	0.002%
\$605,000	40,000	0.062%	0.001%
\$610,000	100	12.73%	10.58%
\$610,000	200	8.715%	6.699%
\$610,000	300	6.969%	5.049%
\$610,000	400	5.941%	4.097%
\$610,000	500	5.246%	3.464%
\$610,000	600	4.734%	3.008%
\$610,000	700	4.338%	2.659%
\$610,000	800	4.019%	2.383%
\$610,000	900	3.754%	2.158%
\$610,000	1,000	3.529%	1.969%
\$610,000	1,500	2.757%	1.349%
\$610,000	2,000	2.283%	0.997%
\$610,000	3,000	1.698%	0.607%
\$610,000	4,000	1.336%	0.400%
\$610,000	5,000	1.087%	0.276%
\$610,000	10,000	0.500%	0.060%
\$610,000	20,000	0.191%	0.006%
\$610,000	30,000	0.102%	0.002%
\$610,000	40,000	0.062%	0.001%
\$615,000	100	12.76%	10.60%
\$615,000	200	8.733%	6.715%
\$615,000	300	6.983%	5.062%
\$615,000	400	5.953%	4.108%
\$615,000	500	5.256%	3.474%
\$615,000	600	4.744%	3.016%
\$615,000	700	4.347%	2.667%
\$615,000	800	4.027%	2.390%
\$615,000	900	3.762%	2.164%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$615,000	1,000	3.537%	1.975%
\$615,000	1,500	2.763%	1.354%
\$615,000	2,000	2.288%	1.000%
\$615,000	3,000	1.702%	0.610%
\$615,000	4,000	1.341%	0.402%
\$615,000	5,000	1.091%	0.277%
\$615,000	10,000	0.502%	0.060%
\$615,000	20,000	0.192%	0.006%
\$615,000	30,000	0.103%	0.002%
\$615,000	40,000	0.063%	0.001%
\$620,000	100	12.78%	10.63%
\$620,000	200	8.750%	6.732%
\$620,000	300	6.997%	5.075%
\$620,000	400	5.965%	4.119%
\$620,000	500	5.267%	3.483%
\$620,000	600	4.754%	3.024%
\$620,000	700	4.356%	2.675%
\$620,000	800	4.035%	2.397%
\$620,000	900	3.770%	2.171%
\$620,000	1,000	3.544%	1.981%
\$620,000	1,500	2.769%	1.358%
\$620,000	2,000	2.294%	1.004%
\$620,000	3,000	1.707%	0.613%
\$620,000	4,000	1.345%	0.404%
\$620,000	5,000	1.094%	0.279%
\$620,000	10,000	0.504%	0.061%
\$620,000	20,000	0.193%	0.006%
\$620,000	30,000	0.103%	0.002%
\$620,000	40,000	0.063%	0.001%
\$625,000	100	12.81%	10.65%
\$625,000	200	8.767%	6.748%
\$625,000	300	7.011%	5.088%
\$625,000	400	5.977%	4.129%
\$625,000	500	5.277%	3.493%
\$625,000	600	4.763%	3.033%
\$625,000	700	4.365%	2.682%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$625,000	800	4.044%	2.404%
\$625,000	900	3.777%	2.177%
\$625,000	1,000	3.551%	1.988%
\$625,000	1,500	2.775%	1.363%
\$625,000	2,000	2.299%	1.008%
\$625,000	3,000	1.712%	0.616%
\$625,000	4,000	1.349%	0.407%
\$625,000	5,000	1.098%	0.281%
\$625,000	10,000	0.506%	0.061%
\$625,000	20,000	0.194%	0.006%
\$625,000	30,000	0.104%	0.002%
\$625,000	40,000	0.064%	0.001%
\$630,000	100	12.83%	10.68%
\$630,000	200	8.785%	6.764%
\$630,000	300	7.025%	5.101%
\$630,000	400	5.989%	4.140%
\$630,000	500	5.288%	3.502%
\$630,000	600	4.773%	3.041%
\$630,000	700	4.374%	2.690%
\$630,000	800	4.052%	2.411%
\$630,000	900	3.785%	2.184%
\$630,000	1,000	3.559%	1.994%
\$630,000	1,500	2.782%	1.368%
\$630,000	2,000	2.305%	1.012%
\$630,000	3,000	1.717%	0.619%
\$630,000	4,000	1.353%	0.409%
\$630,000	5,000	1.102%	0.283%
\$630,000	10,000	0.508%	0.062%
\$630,000	20,000	0.195%	0.007%
\$630,000	30,000	0.104%	0.002%
\$630,000	40,000	0.064%	0.001%
\$635,000	100	12.86%	10.70%
\$635,000	200	8.802%	6.781%
\$635,000	300	7.039%	5.113%
\$635,000	400	6.001%	4.151%
\$635,000	500	5.298%	3.511%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$635,000	600	4.783%	3.050%
\$635,000	700	4.383%	2.698%
\$635,000	800	4.060%	2.418%
\$635,000	900	3.793%	2.190%
\$635,000	1,000	3.566%	2.000%
\$635,000	1,500	2.788%	1.372%
\$635,000	2,000	2.310%	1.016%
\$635,000	3,000	1.721%	0.621%
\$635,000	4,000	1.357%	0.411%
\$635,000	5,000	1.106%	0.284%
\$635,000	10,000	0.511%	0.063%
\$635,000	20,000	0.196%	0.007%
\$635,000	30,000	0.105%	0.002%
\$635,000	40,000	0.064%	0.001%
\$640,000	100	12.88%	10.72%
\$640,000	200	8.819%	6.797%
\$640,000	300	7.053%	5.126%
\$640,000	400	6.013%	4.162%
\$640,000	500	5.309%	3.521%
\$640,000	600	4.792%	3.058%
\$640,000	700	4.392%	2.705%
\$640,000	800	4.069%	2.425%
\$640,000	900	3.801%	2.197%
\$640,000	1,000	3.574%	2.006%
\$640,000	1,500	2.794%	1.377%
\$640,000	2,000	2.316%	1.020%
\$640,000	3,000	1.726%	0.624%
\$640,000	4,000	1.361%	0.413%
\$640,000	5,000	1.109%	0.286%
\$640,000	10,000	0.513%	0.063%
\$640,000	20,000	0.197%	0.007%
\$640,000	30,000	0.106%	0.002%
\$640,000	40,000	0.065%	0.001%
\$645,000	100	12.91%	10.75%
\$645,000	200	8.836%	6.813%
\$645,000	300	7.067%	5.139%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$645,000	400	6.025%	4.173%
\$645,000	500	5.320%	3.530%
\$645,000	600	4.802%	3.067%
\$645,000	700	4.400%	2.713%
\$645,000	800	4.077%	2.432%
\$645,000	900	3.809%	2.203%
\$645,000	1,000	3.581%	2.012%
\$645,000	1,500	2.800%	1.382%
\$645,000	2,000	2.321%	1.024%
\$645,000	3,000	1.731%	0.627%
\$645,000	4,000	1.366%	0.415%
\$645,000	5,000	1.113%	0.288%
\$645,000	10,000	0.515%	0.064%
\$645,000	20,000	0.198%	0.007%
\$645,000	30,000	0.106%	0.002%
\$645,000	40,000	0.065%	0.001%
\$650,000	100	12.93%	10.77%
\$650,000	200	8.854%	6.830%
\$650,000	300	7.080%	5.152%
\$650,000	400	6.037%	4.183%
\$650,000	500	5.330%	3.540%
\$650,000	600	4.811%	3.075%
\$650,000	700	4.409%	2.721%
\$650,000	800	4.085%	2.439%
\$650,000	900	3.817%	2.210%
\$650,000	1,000	3.589%	2.018%
\$650,000	1,500	2.807%	1.387%
\$650,000	2,000	2.327%	1.028%
\$650,000	3,000	1.735%	0.630%
\$650,000	4,000	1.370%	0.418%
\$650,000	5,000	1.117%	0.289%
\$650,000	10,000	0.517%	0.064%
\$650,000	20,000	0.199%	0.007%
\$650,000	30,000	0.107%	0.002%
\$650,000	40,000	0.066%	0.001%
\$655,000	100	12.96%	10.80%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$655,000	200	8.871%	6.846%
\$655,000	300	7.094%	5.165%
\$655,000	400	6.049%	4.194%
\$655,000	500	5.341%	3.549%
\$655,000	600	4.821%	3.083%
\$655,000	700	4.418%	2.728%
\$655,000	800	4.094%	2.446%
\$655,000	900	3.825%	2.216%
\$655,000	1,000	3.596%	2.024%
\$655,000	1,500	2.813%	1.391%
\$655,000	2,000	2.332%	1.032%
\$655,000	3,000	1.740%	0.633%
\$655,000	4,000	1.374%	0.420%
\$655,000	5,000	1.120%	0.291%
\$655,000	10,000	0.520%	0.065%
\$655,000	20,000	0.200%	0.007%
\$655,000	30,000	0.107%	0.002%
\$655,000	40,000	0.066%	0.001%
\$660,000	100	12.98%	10.82%
\$660,000	200	8.888%	6.862%
\$660,000	300	7.108%	5.178%
\$660,000	400	6.060%	4.205%
\$660,000	500	5.351%	3.559%
\$660,000	600	4.831%	3.092%
\$660,000	700	4.427%	2.736%
\$660,000	800	4.102%	2.454%
\$660,000	900	3.832%	2.223%
\$660,000	1,000	3.604%	2.030%
\$660,000	1,500	2.819%	1.396%
\$660,000	2,000	2.338%	1.036%
\$660,000	3,000	1.745%	0.636%
\$660,000	4,000	1.378%	0.422%
\$660,000	5,000	1.124%	0.293%
\$660,000	10,000	0.522%	0.065%
\$660,000	20,000	0.201%	0.007%
\$660,000	30,000	0.108%	0.002%

****Applied to total expected claims***

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$660,000	40,000	0.066%	0.001%
\$665,000	100	13.01%	10.84%
\$665,000	200	8.906%	6.879%
\$665,000	300	7.122%	5.191%
\$665,000	400	6.072%	4.216%
\$665,000	500	5.362%	3.568%
\$665,000	600	4.840%	3.100%
\$665,000	700	4.436%	2.743%
\$665,000	800	4.110%	2.461%
\$665,000	900	3.840%	2.230%
\$665,000	1,000	3.611%	2.037%
\$665,000	1,500	2.825%	1.401%
\$665,000	2,000	2.344%	1.040%
\$665,000	3,000	1.750%	0.639%
\$665,000	4,000	1.382%	0.424%
\$665,000	5,000	1.128%	0.295%
\$665,000	10,000	0.524%	0.066%
\$665,000	20,000	0.202%	0.007%
\$665,000	30,000	0.109%	0.002%
\$665,000	40,000	0.067%	0.001%
\$670,000	100	13.03%	10.87%
\$670,000	200	8.923%	6.895%
\$670,000	300	7.136%	5.203%
\$670,000	400	6.084%	4.227%
\$670,000	500	5.373%	3.577%
\$670,000	600	4.850%	3.109%
\$670,000	700	4.445%	2.751%
\$670,000	800	4.119%	2.468%
\$670,000	900	3.848%	2.236%
\$670,000	1,000	3.619%	2.043%
\$670,000	1,500	2.832%	1.406%
\$670,000	2,000	2.349%	1.043%
\$670,000	3,000	1.754%	0.642%
\$670,000	4,000	1.386%	0.426%
\$670,000	5,000	1.132%	0.296%
\$670,000	10,000	0.526%	0.067%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$670,000	20,000	0.203%	0.007%
\$670,000	30,000	0.109%	0.002%
\$670,000	40,000	0.067%	0.001%
\$675,000	100	13.06%	10.89%
\$675,000	200	8.940%	6.911%
\$675,000	300	7.150%	5.216%
\$675,000	400	6.096%	4.237%
\$675,000	500	5.383%	3.587%
\$675,000	600	4.860%	3.117%
\$675,000	700	4.454%	2.759%
\$675,000	800	4.127%	2.475%
\$675,000	900	3.856%	2.243%
\$675,000	1,000	3.626%	2.049%
\$675,000	1,500	2.838%	1.410%
\$675,000	2,000	2.355%	1.047%
\$675,000	3,000	1.759%	0.644%
\$675,000	4,000	1.390%	0.429%
\$675,000	5,000	1.135%	0.298%
\$675,000	10,000	0.529%	0.067%
\$675,000	20,000	0.204%	0.007%
\$675,000	30,000	0.110%	0.002%
\$675,000	40,000	0.068%	0.001%
\$680,000	100	13.08%	10.92%
\$680,000	200	8.957%	6.928%
\$680,000	300	7.164%	5.229%
\$680,000	400	6.108%	4.248%
\$680,000	500	5.394%	3.596%
\$680,000	600	4.869%	3.126%
\$680,000	700	4.463%	2.766%
\$680,000	800	4.135%	2.482%
\$680,000	900	3.864%	2.249%
\$680,000	1,000	3.634%	2.055%
\$680,000	1,500	2.844%	1.415%
\$680,000	2,000	2.360%	1.051%
\$680,000	3,000	1.764%	0.647%
\$680,000	4,000	1.395%	0.431%

****Applied to total expected claims***

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$680,000	5,000	1.139%	0.300%
\$680,000	10,000	0.531%	0.068%
\$680,000	20,000	0.205%	0.007%
\$680,000	30,000	0.110%	0.002%
\$680,000	40,000	0.068%	0.001%
\$685,000	100	13.11%	10.94%
\$685,000	200	8.975%	6.944%
\$685,000	300	7.178%	5.242%
\$685,000	400	6.120%	4.259%
\$685,000	500	5.404%	3.606%
\$685,000	600	4.879%	3.134%
\$685,000	700	4.472%	2.774%
\$685,000	800	4.144%	2.489%
\$685,000	900	3.872%	2.256%
\$685,000	1,000	3.641%	2.061%
\$685,000	1,500	2.850%	1.420%
\$685,000	2,000	2.366%	1.055%
\$685,000	3,000	1.768%	0.650%
\$685,000	4,000	1.399%	0.433%
\$685,000	5,000	1.143%	0.302%
\$685,000	10,000	0.533%	0.068%
\$685,000	20,000	0.206%	0.008%
\$685,000	30,000	0.111%	0.002%
\$685,000	40,000	0.068%	0.001%
\$690,000	100	13.13%	10.97%
\$690,000	200	8.992%	6.961%
\$690,000	300	7.192%	5.255%
\$690,000	400	6.132%	4.270%
\$690,000	500	5.415%	3.615%
\$690,000	600	4.888%	3.142%
\$690,000	700	4.481%	2.782%
\$690,000	800	4.152%	2.496%
\$690,000	900	3.880%	2.262%
\$690,000	1,000	3.649%	2.067%
\$690,000	1,500	2.856%	1.425%
\$690,000	2,000	2.371%	1.059%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$690,000	3,000	1.773%	0.653%
\$690,000	4,000	1.403%	0.435%
\$690,000	5,000	1.147%	0.303%
\$690,000	10,000	0.535%	0.069%
\$690,000	20,000	0.207%	0.008%
\$690,000	30,000	0.112%	0.002%
\$690,000	40,000	0.069%	0.001%
\$695,000	100	13.15%	10.99%
\$695,000	200	9.009%	6.977%
\$695,000	300	7.206%	5.268%
\$695,000	400	6.144%	4.281%
\$695,000	500	5.426%	3.625%
\$695,000	600	4.898%	3.151%
\$695,000	700	4.489%	2.790%
\$695,000	800	4.160%	2.503%
\$695,000	900	3.887%	2.269%
\$695,000	1,000	3.656%	2.073%
\$695,000	1,500	2.863%	1.429%
\$695,000	2,000	2.377%	1.063%
\$695,000	3,000	1.778%	0.656%
\$695,000	4,000	1.407%	0.438%
\$695,000	5,000	1.150%	0.305%
\$695,000	10,000	0.538%	0.070%
\$695,000	20,000	0.208%	0.008%
\$695,000	30,000	0.112%	0.002%
\$695,000	40,000	0.069%	0.001%
\$700,000	100	13.18%	11.01%
\$700,000	200	9.027%	6.993%
\$700,000	300	7.220%	5.281%
\$700,000	400	6.156%	4.292%
\$700,000	500	5.436%	3.634%
\$700,000	600	4.908%	3.159%
\$700,000	700	4.498%	2.797%
\$700,000	800	4.169%	2.510%
\$700,000	900	3.895%	2.275%
\$700,000	1,000	3.663%	2.080%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$700,000	1,500	2.869%	1.434%
\$700,000	2,000	2.382%	1.067%
\$700,000	3,000	1.782%	0.659%
\$700,000	4,000	1.411%	0.440%
\$700,000	5,000	1.154%	0.307%
\$700,000	10,000	0.540%	0.070%
\$700,000	20,000	0.209%	0.008%
\$700,000	30,000	0.113%	0.002%
\$700,000	40,000	0.070%	0.001%
\$705,000	100	13.20%	11.04%
\$705,000	200	9.044%	7.010%
\$705,000	300	7.234%	5.294%
\$705,000	400	6.168%	4.302%
\$705,000	500	5.447%	3.644%
\$705,000	600	4.917%	3.168%
\$705,000	700	4.507%	2.805%
\$705,000	800	4.177%	2.517%
\$705,000	900	3.903%	2.282%
\$705,000	1,000	3.671%	2.086%
\$705,000	1,500	2.875%	1.439%
\$705,000	2,000	2.388%	1.071%
\$705,000	3,000	1.787%	0.662%
\$705,000	4,000	1.415%	0.442%
\$705,000	5,000	1.158%	0.309%
\$705,000	10,000	0.542%	0.071%
\$705,000	20,000	0.210%	0.008%
\$705,000	30,000	0.113%	0.002%
\$705,000	40,000	0.070%	0.001%
\$710,000	100	13.23%	11.06%
\$710,000	200	9.061%	7.026%
\$710,000	300	7.247%	5.307%
\$710,000	400	6.180%	4.313%
\$710,000	500	5.457%	3.653%
\$710,000	600	4.927%	3.176%
\$710,000	700	4.516%	2.813%
\$710,000	800	4.185%	2.524%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$710,000	900	3.911%	2.289%
\$710,000	1,000	3.678%	2.092%
\$710,000	1,500	2.881%	1.444%
\$710,000	2,000	2.393%	1.075%
\$710,000	3,000	1.792%	0.665%
\$710,000	4,000	1.420%	0.444%
\$710,000	5,000	1.161%	0.310%
\$710,000	10,000	0.545%	0.071%
\$710,000	20,000	0.212%	0.008%
\$710,000	30,000	0.114%	0.002%
\$710,000	40,000	0.070%	0.001%
\$715,000	100	13.25%	11.09%
\$715,000	200	9.079%	7.042%
\$715,000	300	7.261%	5.319%
\$715,000	400	6.192%	4.324%
\$715,000	500	5.468%	3.663%
\$715,000	600	4.937%	3.185%
\$715,000	700	4.525%	2.820%
\$715,000	800	4.193%	2.531%
\$715,000	900	3.919%	2.295%
\$715,000	1,000	3.686%	2.098%
\$715,000	1,500	2.888%	1.449%
\$715,000	2,000	2.399%	1.079%
\$715,000	3,000	1.797%	0.668%
\$715,000	4,000	1.424%	0.447%
\$715,000	5,000	1.165%	0.312%
\$715,000	10,000	0.547%	0.072%
\$715,000	20,000	0.213%	0.008%
\$715,000	30,000	0.115%	0.002%
\$715,000	40,000	0.071%	0.001%
\$720,000	100	13.28%	11.11%
\$720,000	200	9.096%	7.059%
\$720,000	300	7.275%	5.332%
\$720,000	400	6.204%	4.335%
\$720,000	500	5.479%	3.672%
\$720,000	600	4.946%	3.193%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$720,000	700	4.534%	2.828%
\$720,000	800	4.202%	2.538%
\$720,000	900	3.927%	2.302%
\$720,000	1,000	3.693%	2.104%
\$720,000	1,500	2.894%	1.453%
\$720,000	2,000	2.404%	1.083%
\$720,000	3,000	1.801%	0.671%
\$720,000	4,000	1.428%	0.449%
\$720,000	5,000	1.169%	0.314%
\$720,000	10,000	0.549%	0.073%
\$720,000	20,000	0.214%	0.008%
\$720,000	30,000	0.115%	0.002%
\$720,000	40,000	0.071%	0.001%
\$725,000	100	13.30%	11.13%
\$725,000	200	9.113%	7.075%
\$725,000	300	7.289%	5.345%
\$725,000	400	6.216%	4.346%
\$725,000	500	5.489%	3.681%
\$725,000	600	4.956%	3.202%
\$725,000	700	4.543%	2.836%
\$725,000	800	4.210%	2.545%
\$725,000	900	3.934%	2.308%
\$725,000	1,000	3.701%	2.110%
\$725,000	1,500	2.900%	1.458%
\$725,000	2,000	2.410%	1.087%
\$725,000	3,000	1.806%	0.674%
\$725,000	4,000	1.432%	0.451%
\$725,000	5,000	1.173%	0.316%
\$725,000	10,000	0.551%	0.073%
\$725,000	20,000	0.215%	0.008%
\$725,000	30,000	0.116%	0.002%
\$725,000	40,000	0.072%	0.001%
\$730,000	100	13.33%	11.16%
\$730,000	200	9.131%	7.092%
\$730,000	300	7.303%	5.358%
\$730,000	400	6.228%	4.357%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$730,000	500	5.500%	3.691%
\$730,000	600	4.966%	3.210%
\$730,000	700	4.552%	2.843%
\$730,000	800	4.218%	2.552%
\$730,000	900	3.942%	2.315%
\$730,000	1,000	3.708%	2.117%
\$730,000	1,500	2.906%	1.463%
\$730,000	2,000	2.415%	1.091%
\$730,000	3,000	1.811%	0.676%
\$730,000	4,000	1.436%	0.453%
\$730,000	5,000	1.176%	0.318%
\$730,000	10,000	0.554%	0.074%
\$730,000	20,000	0.216%	0.008%
\$730,000	30,000	0.116%	0.002%
\$730,000	40,000	0.072%	0.001%
\$735,000	100	13.35%	11.18%
\$735,000	200	9.148%	7.108%
\$735,000	300	7.317%	5.371%
\$735,000	400	6.239%	4.368%
\$735,000	500	5.510%	3.700%
\$735,000	600	4.975%	3.219%
\$735,000	700	4.561%	2.851%
\$735,000	800	4.227%	2.560%
\$735,000	900	3.950%	2.322%
\$735,000	1,000	3.716%	2.123%
\$735,000	1,500	2.912%	1.468%
\$735,000	2,000	2.421%	1.095%
\$735,000	3,000	1.815%	0.679%
\$735,000	4,000	1.440%	0.456%
\$735,000	5,000	1.180%	0.319%
\$735,000	10,000	0.556%	0.075%
\$735,000	20,000	0.217%	0.008%
\$735,000	30,000	0.117%	0.002%
\$735,000	40,000	0.073%	0.001%
\$740,000	100	13.38%	11.21%
\$740,000	200	9.165%	7.124%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$740,000	300	7.331%	5.384%
\$740,000	400	6.251%	4.378%
\$740,000	500	5.521%	3.710%
\$740,000	600	4.985%	3.227%
\$740,000	700	4.569%	2.859%
\$740,000	800	4.235%	2.567%
\$740,000	900	3.958%	2.328%
\$740,000	1,000	3.723%	2.129%
\$740,000	1,500	2.919%	1.472%
\$740,000	2,000	2.426%	1.099%
\$740,000	3,000	1.820%	0.682%
\$740,000	4,000	1.444%	0.458%
\$740,000	5,000	1.184%	0.321%
\$740,000	10,000	0.558%	0.075%
\$740,000	20,000	0.218%	0.009%
\$740,000	30,000	0.118%	0.002%
\$740,000	40,000	0.073%	0.001%
\$745,000	100	13.40%	11.23%
\$745,000	200	9.183%	7.141%
\$745,000	300	7.345%	5.397%
\$745,000	400	6.263%	4.389%
\$745,000	500	5.532%	3.719%
\$745,000	600	4.994%	3.236%
\$745,000	700	4.578%	2.866%
\$745,000	800	4.243%	2.574%
\$745,000	900	3.966%	2.335%
\$745,000	1,000	3.731%	2.135%
\$745,000	1,500	2.925%	1.477%
\$745,000	2,000	2.432%	1.103%
\$745,000	3,000	1.825%	0.685%
\$745,000	4,000	1.449%	0.460%
\$745,000	5,000	1.187%	0.323%
\$745,000	10,000	0.561%	0.076%
\$745,000	20,000	0.219%	0.009%
\$745,000	30,000	0.118%	0.002%
\$745,000	40,000	0.073%	0.001%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$750,000	100	13.43%	11.26%
\$750,000	200	9.200%	7.157%
\$750,000	300	7.359%	5.410%
\$750,000	400	6.275%	4.400%
\$750,000	500	5.542%	3.729%
\$750,000	600	5.004%	3.244%
\$750,000	700	4.587%	2.874%
\$750,000	800	4.252%	2.581%
\$750,000	900	3.974%	2.341%
\$750,000	1,000	3.738%	2.141%
\$750,000	1,500	2.931%	1.482%
\$750,000	2,000	2.437%	1.106%
\$750,000	3,000	1.829%	0.688%
\$750,000	4,000	1.453%	0.462%
\$750,000	5,000	1.191%	0.325%
\$750,000	10,000	0.563%	0.077%
\$750,000	20,000	0.220%	0.009%
\$750,000	30,000	0.119%	0.002%
\$750,000	40,000	0.074%	0.001%
\$755,000	100	13.45%	11.28%
\$755,000	200	9.217%	7.174%
\$755,000	300	7.373%	5.423%
\$755,000	400	6.287%	4.411%
\$755,000	500	5.553%	3.738%
\$755,000	600	5.014%	3.252%
\$755,000	700	4.596%	2.882%
\$755,000	800	4.260%	2.588%
\$755,000	900	3.982%	2.348%
\$755,000	1,000	3.746%	2.147%
\$755,000	1,500	2.937%	1.487%
\$755,000	2,000	2.443%	1.110%
\$755,000	3,000	1.834%	0.691%
\$755,000	4,000	1.457%	0.465%
\$755,000	5,000	1.195%	0.327%
\$755,000	10,000	0.565%	0.077%
\$755,000	20,000	0.221%	0.009%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$755,000	30,000	0.120%	0.002%
\$755,000	40,000	0.074%	0.001%
\$760,000	100	13.48%	11.30%
\$760,000	200	9.234%	7.190%
\$760,000	300	7.387%	5.436%
\$760,000	400	6.299%	4.422%
\$760,000	500	5.563%	3.748%
\$760,000	600	5.023%	3.261%
\$760,000	700	4.605%	2.890%
\$760,000	800	4.268%	2.595%
\$760,000	900	3.989%	2.355%
\$760,000	1,000	3.753%	2.154%
\$760,000	1,500	2.943%	1.492%
\$760,000	2,000	2.448%	1.114%
\$760,000	3,000	1.839%	0.694%
\$760,000	4,000	1.461%	0.467%
\$760,000	5,000	1.199%	0.328%
\$760,000	10,000	0.568%	0.078%
\$760,000	20,000	0.222%	0.009%
\$760,000	30,000	0.120%	0.002%
\$760,000	40,000	0.075%	0.001%
\$765,000	100	13.50%	11.33%
\$765,000	200	9.252%	7.206%
\$765,000	300	7.401%	5.449%
\$765,000	400	6.311%	4.433%
\$765,000	500	5.574%	3.757%
\$765,000	600	5.033%	3.269%
\$765,000	700	4.614%	2.897%
\$765,000	800	4.277%	2.602%
\$765,000	900	3.997%	2.361%
\$765,000	1,000	3.760%	2.160%
\$765,000	1,500	2.950%	1.496%
\$765,000	2,000	2.454%	1.118%
\$765,000	3,000	1.843%	0.697%
\$765,000	4,000	1.465%	0.469%
\$765,000	5,000	1.202%	0.330%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$765,000	10,000	0.570%	0.078%
\$765,000	20,000	0.223%	0.009%
\$765,000	30,000	0.121%	0.002%
\$765,000	40,000	0.075%	0.001%
\$770,000	100	13.53%	11.35%
\$770,000	200	9.269%	7.223%
\$770,000	300	7.415%	5.462%
\$770,000	400	6.323%	4.444%
\$770,000	500	5.585%	3.767%
\$770,000	600	5.043%	3.278%
\$770,000	700	4.623%	2.905%
\$770,000	800	4.285%	2.609%
\$770,000	900	4.005%	2.368%
\$770,000	1,000	3.768%	2.166%
\$770,000	1,500	2.956%	1.501%
\$770,000	2,000	2.459%	1.122%
\$770,000	3,000	1.848%	0.700%
\$770,000	4,000	1.469%	0.472%
\$770,000	5,000	1.206%	0.332%
\$770,000	10,000	0.572%	0.079%
\$770,000	20,000	0.224%	0.009%
\$770,000	30,000	0.121%	0.002%
\$770,000	40,000	0.076%	0.001%
\$775,000	100	13.55%	11.38%
\$775,000	200	9.286%	7.239%
\$775,000	300	7.429%	5.475%
\$775,000	400	6.335%	4.455%
\$775,000	500	5.595%	3.776%
\$775,000	600	5.052%	3.286%
\$775,000	700	4.632%	2.913%
\$775,000	800	4.293%	2.616%
\$775,000	900	4.013%	2.374%
\$775,000	1,000	3.775%	2.172%
\$775,000	1,500	2.962%	1.506%
\$775,000	2,000	2.465%	1.126%
\$775,000	3,000	1.853%	0.703%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$775,000	4,000	1.473%	0.474%
\$775,000	5,000	1.210%	0.334%
\$775,000	10,000	0.575%	0.080%
\$775,000	20,000	0.225%	0.009%
\$775,000	30,000	0.122%	0.002%
\$775,000	40,000	0.076%	0.001%
\$780,000	100	13.58%	11.40%
\$780,000	200	9.304%	7.256%
\$780,000	300	7.443%	5.488%
\$780,000	400	6.347%	4.466%
\$780,000	500	5.606%	3.786%
\$780,000	600	5.062%	3.295%
\$780,000	700	4.641%	2.920%
\$780,000	800	4.302%	2.623%
\$780,000	900	4.021%	2.381%
\$780,000	1,000	3.783%	2.178%
\$780,000	1,500	2.968%	1.511%
\$780,000	2,000	2.470%	1.130%
\$780,000	3,000	1.857%	0.706%
\$780,000	4,000	1.478%	0.476%
\$780,000	5,000	1.213%	0.336%
\$780,000	10,000	0.577%	0.080%
\$780,000	20,000	0.226%	0.009%
\$780,000	30,000	0.123%	0.002%
\$780,000	40,000	0.076%	0.001%
\$785,000	100	13.60%	11.43%
\$785,000	200	9.321%	7.272%
\$785,000	300	7.457%	5.501%
\$785,000	400	6.359%	4.476%
\$785,000	500	5.616%	3.795%
\$785,000	600	5.072%	3.303%
\$785,000	700	4.650%	2.928%
\$785,000	800	4.310%	2.631%
\$785,000	900	4.029%	2.388%
\$785,000	1,000	3.790%	2.185%
\$785,000	1,500	2.974%	1.515%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$785,000	2,000	2.476%	1.134%
\$785,000	3,000	1.862%	0.709%
\$785,000	4,000	1.482%	0.478%
\$785,000	5,000	1.217%	0.338%
\$785,000	10,000	0.579%	0.081%
\$785,000	20,000	0.227%	0.010%
\$785,000	30,000	0.123%	0.002%
\$785,000	40,000	0.077%	0.001%
\$790,000	100	13.63%	11.45%
\$790,000	200	9.338%	7.289%
\$790,000	300	7.471%	5.513%
\$790,000	400	6.371%	4.487%
\$790,000	500	5.627%	3.805%
\$790,000	600	5.081%	3.312%
\$790,000	700	4.658%	2.936%
\$790,000	800	4.318%	2.638%
\$790,000	900	4.036%	2.394%
\$790,000	1,000	3.798%	2.191%
\$790,000	1,500	2.981%	1.520%
\$790,000	2,000	2.481%	1.138%
\$790,000	3,000	1.867%	0.712%
\$790,000	4,000	1.486%	0.481%
\$790,000	5,000	1.221%	0.339%
\$790,000	10,000	0.581%	0.082%
\$790,000	20,000	0.228%	0.010%
\$790,000	30,000	0.124%	0.002%
\$790,000	40,000	0.077%	0.001%
\$795,000	100	13.65%	11.47%
\$795,000	200	9.356%	7.305%
\$795,000	300	7.484%	5.526%
\$795,000	400	6.383%	4.498%
\$795,000	500	5.638%	3.814%
\$795,000	600	5.091%	3.320%
\$795,000	700	4.667%	2.944%
\$795,000	800	4.327%	2.645%
\$795,000	900	4.044%	2.401%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$795,000	1,000	3.805%	2.197%
\$795,000	1,500	2.987%	1.525%
\$795,000	2,000	2.487%	1.142%
\$795,000	3,000	1.871%	0.715%
\$795,000	4,000	1.490%	0.483%
\$795,000	5,000	1.225%	0.341%
\$795,000	10,000	0.584%	0.082%
\$795,000	20,000	0.230%	0.010%
\$795,000	30,000	0.125%	0.002%
\$795,000	40,000	0.078%	0.001%
\$800,000	100	13.68%	11.50%
\$800,000	200	9.373%	7.321%
\$800,000	300	7.498%	5.539%
\$800,000	400	6.395%	4.509%
\$800,000	500	5.648%	3.824%
\$800,000	600	5.100%	3.329%
\$800,000	700	4.676%	2.951%
\$800,000	800	4.335%	2.652%
\$800,000	900	4.052%	2.407%
\$800,000	1,000	3.813%	2.203%
\$800,000	1,500	2.993%	1.530%
\$800,000	2,000	2.492%	1.146%
\$800,000	3,000	1.876%	0.718%
\$800,000	4,000	1.494%	0.485%
\$800,000	5,000	1.228%	0.343%
\$800,000	10,000	0.586%	0.083%
\$800,000	20,000	0.231%	0.010%
\$800,000	30,000	0.125%	0.002%
\$800,000	40,000	0.078%	0.001%
\$805,000	100	13.71%	11.52%
\$805,000	200	9.390%	7.338%
\$805,000	300	7.512%	5.552%
\$805,000	400	6.407%	4.520%
\$805,000	500	5.659%	3.833%
\$805,000	600	5.110%	3.337%
\$805,000	700	4.685%	2.959%

****Applied to total expected claims***

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$805,000	800	4.343%	2.659%
\$805,000	900	4.060%	2.414%
\$805,000	1,000	3.820%	2.209%
\$805,000	1,500	2.999%	1.535%
\$805,000	2,000	2.498%	1.150%
\$805,000	3,000	1.881%	0.721%
\$805,000	4,000	1.498%	0.488%
\$805,000	5,000	1.232%	0.345%
\$805,000	10,000	0.588%	0.084%
\$805,000	20,000	0.232%	0.010%
\$805,000	30,000	0.126%	0.002%
\$805,000	40,000	0.079%	0.001%
\$810,000	100	13.73%	11.55%
\$810,000	200	9.408%	7.354%
\$810,000	300	7.526%	5.565%
\$810,000	400	6.419%	4.531%
\$810,000	500	5.670%	3.843%
\$810,000	600	5.120%	3.346%
\$810,000	700	4.694%	2.967%
\$810,000	800	4.352%	2.666%
\$810,000	900	4.068%	2.421%
\$810,000	1,000	3.827%	2.216%
\$810,000	1,500	3.005%	1.539%
\$810,000	2,000	2.503%	1.154%
\$810,000	3,000	1.885%	0.724%
\$810,000	4,000	1.502%	0.490%
\$810,000	5,000	1.236%	0.347%
\$810,000	10,000	0.591%	0.084%
\$810,000	20,000	0.233%	0.010%
\$810,000	30,000	0.127%	0.002%
\$810,000	40,000	0.079%	0.001%
\$815,000	100	13.76%	11.57%
\$815,000	200	9.425%	7.371%
\$815,000	300	7.540%	5.578%
\$815,000	400	6.431%	4.542%
\$815,000	500	5.680%	3.853%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$815,000	600	5.129%	3.355%
\$815,000	700	4.703%	2.975%
\$815,000	800	4.360%	2.673%
\$815,000	900	4.076%	2.427%
\$815,000	1,000	3.835%	2.222%
\$815,000	1,500	3.011%	1.544%
\$815,000	2,000	2.509%	1.158%
\$815,000	3,000	1.890%	0.726%
\$815,000	4,000	1.507%	0.492%
\$815,000	5,000	1.240%	0.349%
\$815,000	10,000	0.593%	0.085%
\$815,000	20,000	0.234%	0.010%
\$815,000	30,000	0.127%	0.002%
\$815,000	40,000	0.079%	0.001%
\$820,000	100	13.78%	11.60%
\$820,000	200	9.443%	7.387%
\$820,000	300	7.554%	5.591%
\$820,000	400	6.443%	4.553%
\$820,000	500	5.691%	3.862%
\$820,000	600	5.139%	3.363%
\$820,000	700	4.712%	2.982%
\$820,000	800	4.368%	2.680%
\$820,000	900	4.083%	2.434%
\$820,000	1,000	3.842%	2.228%
\$820,000	1,500	3.018%	1.549%
\$820,000	2,000	2.514%	1.162%
\$820,000	3,000	1.895%	0.729%
\$820,000	4,000	1.511%	0.495%
\$820,000	5,000	1.243%	0.350%
\$820,000	10,000	0.596%	0.086%
\$820,000	20,000	0.235%	0.010%
\$820,000	30,000	0.128%	0.002%
\$820,000	40,000	0.080%	0.001%
\$825,000	100	13.81%	11.62%
\$825,000	200	9.460%	7.404%
\$825,000	300	7.568%	5.604%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$825,000	400	6.455%	4.564%
\$825,000	500	5.701%	3.872%
\$825,000	600	5.149%	3.372%
\$825,000	700	4.721%	2.990%
\$825,000	800	4.376%	2.688%
\$825,000	900	4.091%	2.441%
\$825,000	1,000	3.850%	2.234%
\$825,000	1,500	3.024%	1.554%
\$825,000	2,000	2.520%	1.166%
\$825,000	3,000	1.899%	0.732%
\$825,000	4,000	1.515%	0.497%
\$825,000	5,000	1.247%	0.352%
\$825,000	10,000	0.598%	0.086%
\$825,000	20,000	0.236%	0.010%
\$825,000	30,000	0.128%	0.003%
\$825,000	40,000	0.080%	0.001%
\$830,000	100	13.83%	11.64%
\$830,000	200	9.477%	7.420%
\$830,000	300	7.582%	5.617%
\$830,000	400	6.467%	4.575%
\$830,000	500	5.712%	3.881%
\$830,000	600	5.158%	3.380%
\$830,000	700	4.730%	2.998%
\$830,000	800	4.385%	2.695%
\$830,000	900	4.099%	2.447%
\$830,000	1,000	3.857%	2.240%
\$830,000	1,500	3.030%	1.559%
\$830,000	2,000	2.525%	1.170%
\$830,000	3,000	1.904%	0.735%
\$830,000	4,000	1.519%	0.499%
\$830,000	5,000	1.251%	0.354%
\$830,000	10,000	0.600%	0.087%
\$830,000	20,000	0.237%	0.011%
\$830,000	30,000	0.129%	0.003%
\$830,000	40,000	0.081%	0.001%
\$835,000	100	13.86%	11.67%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$835,000	200	9.495%	7.437%
\$835,000	300	7.596%	5.630%
\$835,000	400	6.479%	4.586%
\$835,000	500	5.723%	3.891%
\$835,000	600	5.168%	3.389%
\$835,000	700	4.739%	3.006%
\$835,000	800	4.393%	2.702%
\$835,000	900	4.107%	2.454%
\$835,000	1,000	3.865%	2.247%
\$835,000	1,500	3.036%	1.564%
\$835,000	2,000	2.531%	1.174%
\$835,000	3,000	1.909%	0.738%
\$835,000	4,000	1.523%	0.502%
\$835,000	5,000	1.254%	0.356%
\$835,000	10,000	0.603%	0.088%
\$835,000	20,000	0.238%	0.011%
\$835,000	30,000	0.130%	0.003%
\$835,000	40,000	0.081%	0.001%
\$840,000	100	13.88%	11.69%
\$840,000	200	9.512%	7.453%
\$840,000	300	7.610%	5.643%
\$840,000	400	6.490%	4.597%
\$840,000	500	5.733%	3.900%
\$840,000	600	5.178%	3.397%
\$840,000	700	4.747%	3.013%
\$840,000	800	4.401%	2.709%
\$840,000	900	4.115%	2.460%
\$840,000	1,000	3.872%	2.253%
\$840,000	1,500	3.042%	1.568%
\$840,000	2,000	2.536%	1.178%
\$840,000	3,000	1.913%	0.741%
\$840,000	4,000	1.527%	0.504%
\$840,000	5,000	1.258%	0.358%
\$840,000	10,000	0.605%	0.089%
\$840,000	20,000	0.239%	0.011%
\$840,000	30,000	0.130%	0.003%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$840,000	40,000	0.082%	0.001%
\$845,000	100	13.91%	11.72%
\$845,000	200	9.529%	7.470%
\$845,000	300	7.624%	5.656%
\$845,000	400	6.502%	4.608%
\$845,000	500	5.744%	3.910%
\$845,000	600	5.187%	3.406%
\$845,000	700	4.756%	3.021%
\$845,000	800	4.410%	2.716%
\$845,000	900	4.123%	2.467%
\$845,000	1,000	3.880%	2.259%
\$845,000	1,500	3.048%	1.573%
\$845,000	2,000	2.542%	1.182%
\$845,000	3,000	1.918%	0.744%
\$845,000	4,000	1.531%	0.506%
\$845,000	5,000	1.262%	0.360%
\$845,000	10,000	0.607%	0.089%
\$845,000	20,000	0.241%	0.011%
\$845,000	30,000	0.131%	0.003%
\$845,000	40,000	0.082%	0.001%
\$850,000	100	13.93%	11.74%
\$850,000	200	9.547%	7.486%
\$850,000	300	7.638%	5.669%
\$850,000	400	6.514%	4.618%
\$850,000	500	5.754%	3.919%
\$850,000	600	5.197%	3.414%
\$850,000	700	4.765%	3.029%
\$850,000	800	4.418%	2.723%
\$850,000	900	4.131%	2.474%
\$850,000	1,000	3.887%	2.265%
\$850,000	1,500	3.055%	1.578%
\$850,000	2,000	2.547%	1.186%
\$850,000	3,000	1.923%	0.747%
\$850,000	4,000	1.535%	0.509%
\$850,000	5,000	1.266%	0.362%
\$850,000	10,000	0.610%	0.090%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$850,000	20,000	0.242%	0.011%
\$850,000	30,000	0.132%	0.003%
\$850,000	40,000	0.083%	0.001%
\$855,000	100	13.96%	11.77%
\$855,000	200	9.564%	7.503%
\$855,000	300	7.652%	5.682%
\$855,000	400	6.526%	4.629%
\$855,000	500	5.765%	3.929%
\$855,000	600	5.207%	3.423%
\$855,000	700	4.774%	3.037%
\$855,000	800	4.426%	2.730%
\$855,000	900	4.138%	2.480%
\$855,000	1,000	3.895%	2.271%
\$855,000	1,500	3.061%	1.583%
\$855,000	2,000	2.552%	1.190%
\$855,000	3,000	1.927%	0.750%
\$855,000	4,000	1.540%	0.511%
\$855,000	5,000	1.269%	0.363%
\$855,000	10,000	0.612%	0.091%
\$855,000	20,000	0.243%	0.011%
\$855,000	30,000	0.132%	0.003%
\$855,000	40,000	0.083%	0.001%
\$860,000	100	13.98%	11.79%
\$860,000	200	9.581%	7.519%
\$860,000	300	7.666%	5.695%
\$860,000	400	6.538%	4.640%
\$860,000	500	5.776%	3.938%
\$860,000	600	5.216%	3.431%
\$860,000	700	4.783%	3.044%
\$860,000	800	4.435%	2.738%
\$860,000	900	4.146%	2.487%
\$860,000	1,000	3.902%	2.278%
\$860,000	1,500	3.067%	1.588%
\$860,000	2,000	2.558%	1.194%
\$860,000	3,000	1.932%	0.753%
\$860,000	4,000	1.544%	0.513%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$860,000	5,000	1.273%	0.365%
\$860,000	10,000	0.614%	0.091%
\$860,000	20,000	0.244%	0.011%
\$860,000	30,000	0.133%	0.003%
\$860,000	40,000	0.083%	0.001%
\$865,000	100	13.98%	11.79%
\$865,000	200	9.581%	7.519%
\$865,000	300	7.666%	5.695%
\$865,000	400	6.538%	4.640%
\$865,000	500	5.776%	3.938%
\$865,000	600	5.216%	3.431%
\$865,000	700	4.783%	3.044%
\$865,000	800	4.435%	2.738%
\$865,000	900	4.146%	2.487%
\$865,000	1,000	3.902%	2.278%
\$865,000	1,500	3.067%	1.588%
\$865,000	2,000	2.558%	1.194%
\$865,000	3,000	1.932%	0.753%
\$865,000	4,000	1.544%	0.513%
\$865,000	5,000	1.273%	0.365%
\$865,000	10,000	0.614%	0.091%
\$865,000	20,000	0.244%	0.011%
\$865,000	30,000	0.133%	0.003%
\$865,000	40,000	0.083%	0.001%
\$870,000	100	13.98%	11.79%
\$870,000	200	9.581%	7.519%
\$870,000	300	7.666%	5.695%
\$870,000	400	6.538%	4.640%
\$870,000	500	5.776%	3.938%
\$870,000	600	5.216%	3.431%
\$870,000	700	4.783%	3.044%
\$870,000	800	4.435%	2.738%
\$870,000	900	4.146%	2.487%
\$870,000	1,000	3.902%	2.278%
\$870,000	1,500	3.067%	1.588%
\$870,000	2,000	2.558%	1.194%

****Applied to total expected claims***

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$870,000	3,000	1.932%	0.753%
\$870,000	4,000	1.544%	0.513%
\$870,000	5,000	1.273%	0.365%
\$870,000	10,000	0.614%	0.091%
\$870,000	20,000	0.244%	0.011%
\$870,000	30,000	0.133%	0.003%
\$870,000	40,000	0.083%	0.001%
\$875,000	100	13.98%	11.79%
\$875,000	200	9.581%	7.519%
\$875,000	300	7.666%	5.695%
\$875,000	400	6.538%	4.640%
\$875,000	500	5.776%	3.938%
\$875,000	600	5.216%	3.431%
\$875,000	700	4.783%	3.044%
\$875,000	800	4.435%	2.738%
\$875,000	900	4.146%	2.487%
\$875,000	1,000	3.902%	2.278%
\$875,000	1,500	3.067%	1.588%
\$875,000	2,000	2.558%	1.194%
\$875,000	3,000	1.932%	0.753%
\$875,000	4,000	1.544%	0.513%
\$875,000	5,000	1.273%	0.365%
\$875,000	10,000	0.614%	0.091%
\$875,000	20,000	0.244%	0.011%
\$875,000	30,000	0.133%	0.003%
\$875,000	40,000	0.083%	0.001%
\$880,000	100	13.98%	11.79%
\$880,000	200	9.581%	7.519%
\$880,000	300	7.666%	5.695%
\$880,000	400	6.538%	4.640%
\$880,000	500	5.776%	3.938%
\$880,000	600	5.216%	3.431%
\$880,000	700	4.783%	3.044%
\$880,000	800	4.435%	2.738%
\$880,000	900	4.146%	2.487%
\$880,000	1,000	3.902%	2.278%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$880,000	1,500	3.067%	1.588%
\$880,000	2,000	2.558%	1.194%
\$880,000	3,000	1.932%	0.753%
\$880,000	4,000	1.544%	0.513%
\$880,000	5,000	1.273%	0.365%
\$880,000	10,000	0.614%	0.091%
\$880,000	20,000	0.244%	0.011%
\$880,000	30,000	0.133%	0.003%
\$880,000	40,000	0.083%	0.001%
\$885,000	100	13.98%	11.79%
\$885,000	200	9.581%	7.519%
\$885,000	300	7.666%	5.695%
\$885,000	400	6.538%	4.640%
\$885,000	500	5.776%	3.938%
\$885,000	600	5.216%	3.431%
\$885,000	700	4.783%	3.044%
\$885,000	800	4.435%	2.738%
\$885,000	900	4.146%	2.487%
\$885,000	1,000	3.902%	2.278%
\$885,000	1,500	3.067%	1.588%
\$885,000	2,000	2.558%	1.194%
\$885,000	3,000	1.932%	0.753%
\$885,000	4,000	1.544%	0.513%
\$885,000	5,000	1.273%	0.365%
\$885,000	10,000	0.614%	0.091%
\$885,000	20,000	0.244%	0.011%
\$885,000	30,000	0.133%	0.003%
\$885,000	40,000	0.083%	0.001%
\$890,000	100	13.98%	11.79%
\$890,000	200	9.581%	7.519%
\$890,000	300	7.666%	5.695%
\$890,000	400	6.538%	4.640%
\$890,000	500	5.776%	3.938%
\$890,000	600	5.216%	3.431%
\$890,000	700	4.783%	3.044%
\$890,000	800	4.435%	2.738%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$890,000	900	4.146%	2.487%
\$890,000	1,000	3.902%	2.278%
\$890,000	1,500	3.067%	1.588%
\$890,000	2,000	2.558%	1.194%
\$890,000	3,000	1.932%	0.753%
\$890,000	4,000	1.544%	0.513%
\$890,000	5,000	1.273%	0.365%
\$890,000	10,000	0.614%	0.091%
\$890,000	20,000	0.244%	0.011%
\$890,000	30,000	0.133%	0.003%
\$890,000	40,000	0.083%	0.001%
\$895,000	100	13.98%	11.79%
\$895,000	200	9.581%	7.519%
\$895,000	300	7.666%	5.695%
\$895,000	400	6.538%	4.640%
\$895,000	500	5.776%	3.938%
\$895,000	600	5.216%	3.431%
\$895,000	700	4.783%	3.044%
\$895,000	800	4.435%	2.738%
\$895,000	900	4.146%	2.487%
\$895,000	1,000	3.902%	2.278%
\$895,000	1,500	3.067%	1.588%
\$895,000	2,000	2.558%	1.194%
\$895,000	3,000	1.932%	0.753%
\$895,000	4,000	1.544%	0.513%
\$895,000	5,000	1.273%	0.365%
\$895,000	10,000	0.614%	0.091%
\$895,000	20,000	0.244%	0.011%
\$895,000	30,000	0.133%	0.003%
\$895,000	40,000	0.083%	0.001%
\$900,000	100	13.98%	11.79%
\$900,000	200	9.581%	7.519%
\$900,000	300	7.666%	5.695%
\$900,000	400	6.538%	4.640%
\$900,000	500	5.776%	3.938%
\$900,000	600	5.216%	3.431%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$900,000	700	4.783%	3.044%
\$900,000	800	4.435%	2.738%
\$900,000	900	4.146%	2.487%
\$900,000	1,000	3.902%	2.278%
\$900,000	1,500	3.067%	1.588%
\$900,000	2,000	2.558%	1.194%
\$900,000	3,000	1.932%	0.753%
\$900,000	4,000	1.544%	0.513%
\$900,000	5,000	1.273%	0.365%
\$900,000	10,000	0.614%	0.091%
\$900,000	20,000	0.244%	0.011%
\$900,000	30,000	0.133%	0.003%
\$900,000	40,000	0.083%	0.001%
\$905,000	100	13.98%	11.79%
\$905,000	200	9.581%	7.519%
\$905,000	300	7.666%	5.695%
\$905,000	400	6.538%	4.640%
\$905,000	500	5.776%	3.938%
\$905,000	600	5.216%	3.431%
\$905,000	700	4.783%	3.044%
\$905,000	800	4.435%	2.738%
\$905,000	900	4.146%	2.487%
\$905,000	1,000	3.902%	2.278%
\$905,000	1,500	3.067%	1.588%
\$905,000	2,000	2.558%	1.194%
\$905,000	3,000	1.932%	0.753%
\$905,000	4,000	1.544%	0.513%
\$905,000	5,000	1.273%	0.365%
\$905,000	10,000	0.614%	0.091%
\$905,000	20,000	0.244%	0.011%
\$905,000	30,000	0.133%	0.003%
\$905,000	40,000	0.083%	0.001%
\$910,000	100	13.98%	11.79%
\$910,000	200	9.581%	7.519%
\$910,000	300	7.666%	5.695%
\$910,000	400	6.538%	4.640%

****Applied to total expected claims***

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$910,000	500	5.776%	3.938%
\$910,000	600	5.216%	3.431%
\$910,000	700	4.783%	3.044%
\$910,000	800	4.435%	2.738%
\$910,000	900	4.146%	2.487%
\$910,000	1,000	3.902%	2.278%
\$910,000	1,500	3.067%	1.588%
\$910,000	2,000	2.558%	1.194%
\$910,000	3,000	1.932%	0.753%
\$910,000	4,000	1.544%	0.513%
\$910,000	5,000	1.273%	0.365%
\$910,000	10,000	0.614%	0.091%
\$910,000	20,000	0.244%	0.011%
\$910,000	30,000	0.133%	0.003%
\$910,000	40,000	0.083%	0.001%
\$915,000	100	13.98%	11.79%
\$915,000	200	9.581%	7.519%
\$915,000	300	7.666%	5.695%
\$915,000	400	6.538%	4.640%
\$915,000	500	5.776%	3.938%
\$915,000	600	5.216%	3.431%
\$915,000	700	4.783%	3.044%
\$915,000	800	4.435%	2.738%
\$915,000	900	4.146%	2.487%
\$915,000	1,000	3.902%	2.278%
\$915,000	1,500	3.067%	1.588%
\$915,000	2,000	2.558%	1.194%
\$915,000	3,000	1.932%	0.753%
\$915,000	4,000	1.544%	0.513%
\$915,000	5,000	1.273%	0.365%
\$915,000	10,000	0.614%	0.091%
\$915,000	20,000	0.244%	0.011%
\$915,000	30,000	0.133%	0.003%
\$915,000	40,000	0.083%	0.001%
\$920,000	100	13.98%	11.79%
\$920,000	200	9.581%	7.519%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$920,000	300	7.666%	5.695%
\$920,000	400	6.538%	4.640%
\$920,000	500	5.776%	3.938%
\$920,000	600	5.216%	3.431%
\$920,000	700	4.783%	3.044%
\$920,000	800	4.435%	2.738%
\$920,000	900	4.146%	2.487%
\$920,000	1,000	3.902%	2.278%
\$920,000	1,500	3.067%	1.588%
\$920,000	2,000	2.558%	1.194%
\$920,000	3,000	1.932%	0.753%
\$920,000	4,000	1.544%	0.513%
\$920,000	5,000	1.273%	0.365%
\$920,000	10,000	0.614%	0.091%
\$920,000	20,000	0.244%	0.011%
\$920,000	30,000	0.133%	0.003%
\$920,000	40,000	0.083%	0.001%
\$925,000	100	13.98%	11.79%
\$925,000	200	9.581%	7.519%
\$925,000	300	7.666%	5.695%
\$925,000	400	6.538%	4.640%
\$925,000	500	5.776%	3.938%
\$925,000	600	5.216%	3.431%
\$925,000	700	4.783%	3.044%
\$925,000	800	4.435%	2.738%
\$925,000	900	4.146%	2.487%
\$925,000	1,000	3.902%	2.278%
\$925,000	1,500	3.067%	1.588%
\$925,000	2,000	2.558%	1.194%
\$925,000	3,000	1.932%	0.753%
\$925,000	4,000	1.544%	0.513%
\$925,000	5,000	1.273%	0.365%
\$925,000	10,000	0.614%	0.091%
\$925,000	20,000	0.244%	0.011%
\$925,000	30,000	0.133%	0.003%
\$925,000	40,000	0.083%	0.001%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$930,000	100	13.98%	11.79%
\$930,000	200	9.581%	7.519%
\$930,000	300	7.666%	5.695%
\$930,000	400	6.538%	4.640%
\$930,000	500	5.776%	3.938%
\$930,000	600	5.216%	3.431%
\$930,000	700	4.783%	3.044%
\$930,000	800	4.435%	2.738%
\$930,000	900	4.146%	2.487%
\$930,000	1,000	3.902%	2.278%
\$930,000	1,500	3.067%	1.588%
\$930,000	2,000	2.558%	1.194%
\$930,000	3,000	1.932%	0.753%
\$930,000	4,000	1.544%	0.513%
\$930,000	5,000	1.273%	0.365%
\$930,000	10,000	0.614%	0.091%
\$930,000	20,000	0.244%	0.011%
\$930,000	30,000	0.133%	0.003%
\$930,000	40,000	0.083%	0.001%
\$935,000	100	13.98%	11.79%
\$935,000	200	9.581%	7.519%
\$935,000	300	7.666%	5.695%
\$935,000	400	6.538%	4.640%
\$935,000	500	5.776%	3.938%
\$935,000	600	5.216%	3.431%
\$935,000	700	4.783%	3.044%
\$935,000	800	4.435%	2.738%
\$935,000	900	4.146%	2.487%
\$935,000	1,000	3.902%	2.278%
\$935,000	1,500	3.067%	1.588%
\$935,000	2,000	2.558%	1.194%
\$935,000	3,000	1.932%	0.753%
\$935,000	4,000	1.544%	0.513%
\$935,000	5,000	1.273%	0.365%
\$935,000	10,000	0.614%	0.091%
\$935,000	20,000	0.244%	0.011%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$935,000	30,000	0.133%	0.003%
\$935,000	40,000	0.083%	0.001%
\$940,000	100	13.98%	11.79%
\$940,000	200	9.581%	7.519%
\$940,000	300	7.666%	5.695%
\$940,000	400	6.538%	4.640%
\$940,000	500	5.776%	3.938%
\$940,000	600	5.216%	3.431%
\$940,000	700	4.783%	3.044%
\$940,000	800	4.435%	2.738%
\$940,000	900	4.146%	2.487%
\$940,000	1,000	3.902%	2.278%
\$940,000	1,500	3.067%	1.588%
\$940,000	2,000	2.558%	1.194%
\$940,000	3,000	1.932%	0.753%
\$940,000	4,000	1.544%	0.513%
\$940,000	5,000	1.273%	0.365%
\$940,000	10,000	0.614%	0.091%
\$940,000	20,000	0.244%	0.011%
\$940,000	30,000	0.133%	0.003%
\$940,000	40,000	0.083%	0.001%
\$945,000	100	13.98%	11.79%
\$945,000	200	9.581%	7.519%
\$945,000	300	7.666%	5.695%
\$945,000	400	6.538%	4.640%
\$945,000	500	5.776%	3.938%
\$945,000	600	5.216%	3.431%
\$945,000	700	4.783%	3.044%
\$945,000	800	4.435%	2.738%
\$945,000	900	4.146%	2.487%
\$945,000	1,000	3.902%	2.278%
\$945,000	1,500	3.067%	1.588%
\$945,000	2,000	2.558%	1.194%
\$945,000	3,000	1.932%	0.753%
\$945,000	4,000	1.544%	0.513%
\$945,000	5,000	1.273%	0.365%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$945,000	10,000	0.614%	0.091%
\$945,000	20,000	0.244%	0.011%
\$945,000	30,000	0.133%	0.003%
\$945,000	40,000	0.083%	0.001%
\$950,000	100	13.98%	11.79%
\$950,000	200	9.581%	7.519%
\$950,000	300	7.666%	5.695%
\$950,000	400	6.538%	4.640%
\$950,000	500	5.776%	3.938%
\$950,000	600	5.216%	3.431%
\$950,000	700	4.783%	3.044%
\$950,000	800	4.435%	2.738%
\$950,000	900	4.146%	2.487%
\$950,000	1,000	3.902%	2.278%
\$950,000	1,500	3.067%	1.588%
\$950,000	2,000	2.558%	1.194%
\$950,000	3,000	1.932%	0.753%
\$950,000	4,000	1.544%	0.513%
\$950,000	5,000	1.273%	0.365%
\$950,000	10,000	0.614%	0.091%
\$950,000	20,000	0.244%	0.011%
\$950,000	30,000	0.133%	0.003%
\$950,000	40,000	0.083%	0.001%
\$955,000	100	13.98%	11.79%
\$955,000	200	9.581%	7.519%
\$955,000	300	7.666%	5.695%
\$955,000	400	6.538%	4.640%
\$955,000	500	5.776%	3.938%
\$955,000	600	5.216%	3.431%
\$955,000	700	4.783%	3.044%
\$955,000	800	4.435%	2.738%
\$955,000	900	4.146%	2.487%
\$955,000	1,000	3.902%	2.278%
\$955,000	1,500	3.067%	1.588%
\$955,000	2,000	2.558%	1.194%
\$955,000	3,000	1.932%	0.753%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$955,000	4,000	1.544%	0.513%
\$955,000	5,000	1.273%	0.365%
\$955,000	10,000	0.614%	0.091%
\$955,000	20,000	0.244%	0.011%
\$955,000	30,000	0.133%	0.003%
\$955,000	40,000	0.083%	0.001%
\$960,000	100	13.98%	11.79%
\$960,000	200	9.581%	7.519%
\$960,000	300	7.666%	5.695%
\$960,000	400	6.538%	4.640%
\$960,000	500	5.776%	3.938%
\$960,000	600	5.216%	3.431%
\$960,000	700	4.783%	3.044%
\$960,000	800	4.435%	2.738%
\$960,000	900	4.146%	2.487%
\$960,000	1,000	3.902%	2.278%
\$960,000	1,500	3.067%	1.588%
\$960,000	2,000	2.558%	1.194%
\$960,000	3,000	1.932%	0.753%
\$960,000	4,000	1.544%	0.513%
\$960,000	5,000	1.273%	0.365%
\$960,000	10,000	0.614%	0.091%
\$960,000	20,000	0.244%	0.011%
\$960,000	30,000	0.133%	0.003%
\$960,000	40,000	0.083%	0.001%
\$965,000	100	13.98%	11.79%
\$965,000	200	9.581%	7.519%
\$965,000	300	7.666%	5.695%
\$965,000	400	6.538%	4.640%
\$965,000	500	5.776%	3.938%
\$965,000	600	5.216%	3.431%
\$965,000	700	4.783%	3.044%
\$965,000	800	4.435%	2.738%
\$965,000	900	4.146%	2.487%
\$965,000	1,000	3.902%	2.278%
\$965,000	1,500	3.067%	1.588%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$965,000	2,000	2.558%	1.194%
\$965,000	3,000	1.932%	0.753%
\$965,000	4,000	1.544%	0.513%
\$965,000	5,000	1.273%	0.365%
\$965,000	10,000	0.614%	0.091%
\$965,000	20,000	0.244%	0.011%
\$965,000	30,000	0.133%	0.003%
\$965,000	40,000	0.083%	0.001%
\$970,000	100	13.98%	11.79%
\$970,000	200	9.581%	7.519%
\$970,000	300	7.666%	5.695%
\$970,000	400	6.538%	4.640%
\$970,000	500	5.776%	3.938%
\$970,000	600	5.216%	3.431%
\$970,000	700	4.783%	3.044%
\$970,000	800	4.435%	2.738%
\$970,000	900	4.146%	2.487%
\$970,000	1,000	3.902%	2.278%
\$970,000	1,500	3.067%	1.588%
\$970,000	2,000	2.558%	1.194%
\$970,000	3,000	1.932%	0.753%
\$970,000	4,000	1.544%	0.513%
\$970,000	5,000	1.273%	0.365%
\$970,000	10,000	0.614%	0.091%
\$970,000	20,000	0.244%	0.011%
\$970,000	30,000	0.133%	0.003%
\$970,000	40,000	0.083%	0.001%
\$975,000	100	13.98%	11.79%
\$975,000	200	9.581%	7.519%
\$975,000	300	7.666%	5.695%
\$975,000	400	6.538%	4.640%
\$975,000	500	5.776%	3.938%
\$975,000	600	5.216%	3.431%
\$975,000	700	4.783%	3.044%
\$975,000	800	4.435%	2.738%
\$975,000	900	4.146%	2.487%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$975,000	1,000	3.902%	2.278%
\$975,000	1,500	3.067%	1.588%
\$975,000	2,000	2.558%	1.194%
\$975,000	3,000	1.932%	0.753%
\$975,000	4,000	1.544%	0.513%
\$975,000	5,000	1.273%	0.365%
\$975,000	10,000	0.614%	0.091%
\$975,000	20,000	0.244%	0.011%
\$975,000	30,000	0.133%	0.003%
\$975,000	40,000	0.083%	0.001%
\$980,000	100	13.98%	11.79%
\$980,000	200	9.581%	7.519%
\$980,000	300	7.666%	5.695%
\$980,000	400	6.538%	4.640%
\$980,000	500	5.776%	3.938%
\$980,000	600	5.216%	3.431%
\$980,000	700	4.783%	3.044%
\$980,000	800	4.435%	2.738%
\$980,000	900	4.146%	2.487%
\$980,000	1,000	3.902%	2.278%
\$980,000	1,500	3.067%	1.588%
\$980,000	2,000	2.558%	1.194%
\$980,000	3,000	1.932%	0.753%
\$980,000	4,000	1.544%	0.513%
\$980,000	5,000	1.273%	0.365%
\$980,000	10,000	0.614%	0.091%
\$980,000	20,000	0.244%	0.011%
\$980,000	30,000	0.133%	0.003%
\$980,000	40,000	0.083%	0.001%
\$985,000	100	13.98%	11.79%
\$985,000	200	9.581%	7.519%
\$985,000	300	7.666%	5.695%
\$985,000	400	6.538%	4.640%
\$985,000	500	5.776%	3.938%
\$985,000	600	5.216%	3.431%
\$985,000	700	4.783%	3.044%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$985,000	800	4.435%	2.738%
\$985,000	900	4.146%	2.487%
\$985,000	1,000	3.902%	2.278%
\$985,000	1,500	3.067%	1.588%
\$985,000	2,000	2.558%	1.194%
\$985,000	3,000	1.932%	0.753%
\$985,000	4,000	1.544%	0.513%
\$985,000	5,000	1.273%	0.365%
\$985,000	10,000	0.614%	0.091%
\$985,000	20,000	0.244%	0.011%
\$985,000	30,000	0.133%	0.003%
\$985,000	40,000	0.083%	0.001%
\$990,000	100	13.98%	11.79%
\$990,000	200	9.581%	7.519%
\$990,000	300	7.666%	5.695%
\$990,000	400	6.538%	4.640%
\$990,000	500	5.776%	3.938%
\$990,000	600	5.216%	3.431%
\$990,000	700	4.783%	3.044%
\$990,000	800	4.435%	2.738%
\$990,000	900	4.146%	2.487%
\$990,000	1,000	3.902%	2.278%
\$990,000	1,500	3.067%	1.588%
\$990,000	2,000	2.558%	1.194%
\$990,000	3,000	1.932%	0.753%
\$990,000	4,000	1.544%	0.513%
\$990,000	5,000	1.273%	0.365%
\$990,000	10,000	0.614%	0.091%
\$990,000	20,000	0.244%	0.011%
\$990,000	30,000	0.133%	0.003%
\$990,000	40,000	0.083%	0.001%
\$995,000	100	13.98%	11.79%
\$995,000	200	9.581%	7.519%
\$995,000	300	7.666%	5.695%
\$995,000	400	6.538%	4.640%
\$995,000	500	5.776%	3.938%

***Applied to total expected claims**

AMENDED Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$995,000	600	5.216%	3.431%
\$995,000	700	4.783%	3.044%
\$995,000	800	4.435%	2.738%
\$995,000	900	4.146%	2.487%
\$995,000	1,000	3.902%	2.278%
\$995,000	1,500	3.067%	1.588%
\$995,000	2,000	2.558%	1.194%
\$995,000	3,000	1.932%	0.753%
\$995,000	4,000	1.544%	0.513%
\$995,000	5,000	1.273%	0.365%
\$995,000	10,000	0.614%	0.091%
\$995,000	20,000	0.244%	0.011%
\$995,000	30,000	0.133%	0.003%
\$995,000	40,000	0.083%	0.001%
\$1,000,000	100	13.98%	11.79%
\$1,000,000	200	9.581%	7.519%
\$1,000,000	300	7.666%	5.695%
\$1,000,000	400	6.538%	4.640%
\$1,000,000	500	5.776%	3.938%
\$1,000,000	600	5.216%	3.431%
\$1,000,000	700	4.783%	3.044%
\$1,000,000	800	4.435%	2.738%
\$1,000,000	900	4.146%	2.487%
\$1,000,000	1,000	3.902%	2.278%
\$1,000,000	1,500	3.067%	1.588%
\$1,000,000	2,000	2.558%	1.194%
\$1,000,000	3,000	1.932%	0.753%
\$1,000,000	4,000	1.544%	0.513%
\$1,000,000	5,000	1.273%	0.365%
\$1,000,000	10,000	0.614%	0.091%
\$1,000,000	20,000	0.244%	0.011%
\$1,000,000	30,000	0.133%	0.003%
\$1,000,000	40,000	0.083%	0.001%

***Applied to total expected claims**

SERFF Tracking #:

BCVT-128846706

State Tracking #:

64211

Company Tracking #:

State: Vermont **Filing Company:** TVHP
TOI/Sub-TOI: ML02 - Multi-Line - Other/ML02.0000 - Multi-Line - Other
Product Name: TVHP 2013 Risk & Administration Charges for Experience Refund Eligible Product
Project Name/Number: /

Supporting Document Schedules

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	2013 TVHP Risk & Admin Charges Filing - Actuarial Memorandum.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Filing Compliance Certification
Comments:	
Attachment(s):	Filing Compliance Certification.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Health Administrative Forms
Comments:	
Attachment(s):	Health Filing Form F106 TVHP.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Health Filing Data
Bypass Reason:	Our variability data is filed with our outline of coverage filings.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Third Party Filing Authorization
Bypass Reason:	BCBSVT does not use a Third Party to submit filings.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	2013 Risk Charge Factors
Comments:	
Attachment(s):	2013 Risk Charge Factors_pages 51-75.pdf 2013 Risk Charge Factors_pages 76-103.pdf 2013 Risk Charge Factors_pages 1-25.pdf 2013 Risk Charge Factors_pages 26-50.pdf

SERFF Tracking #:

BCVT-128846706

State Tracking #:

64211

Company Tracking #:

State: Vermont **Filing Company:** TVHP
TOI/Sub-TOI: ML02 - Multi-Line - Other/ML02.0000 - Multi-Line - Other
Product Name: TVHP 2013 Risk & Administration Charges for Experience Refund Eligible Product
Project Name/Number: /

Item Status:	
Status Date:	

**The Vermont Health Plan
2013 Filing
Risk & Administration Charges for Experience Refund Eligible Product
Actuarial Memorandum**

SUMMARY

The Vermont Health Plan (TVHP) has an Experience Refund Eligible product, with pricing margins of 10% or 5% (i.e. expected claims below an ISL limit will be increased by 10% or 5% in the determination of the premium). The purpose of this filing is to update the risk and administration charge factors to be used in the rating of such plans. TVHP will apply these factors in the determination of rates for groups and exempt associations of 50 or more subscribers that are renewing or applying for coverage under Experience Refund Eligible plans with TVHP delivered 10 or more business days after the date of approval of this filing through 10 business days after the approval of a successor filing.

The method and data used are identical to those used in the development of the corresponding charges for Blue Cross and Blue Shield of Vermont (BCBSVT)¹. This is due to the lack of credible TVHP-only data.

Distribution of Individual Claims by Amount

The distribution of individual claims by amount was generated from the 2011 Milliman Health Cost Guidelines distribution of allowed charges (adjusted for VT) by trending the distribution to produce the same expected average annual allowed charge per member as the trended BCBSVT distribution for Q1 2014 (developed as part of the determination of the Provision for Large Claims and Stop Loss filing²), and then applying claims-to-allowed-charges factors.

For each specific stop loss level, the expected claims amount and standard deviation of the distribution of claims less than the specific stop loss level are calculated.

¹ See “Blue Cross and Blue Shield of Vermont, 2013 Filing, Charge Factors for Aggregate Stop Loss, Risk & Administration Charges for Experience Refund Eligible Product, Actuarial Memorandum”, filed concurrently with this filing.

² See page 3 of “Blue Cross and Blue Shield of Vermont, Provision for Large Claims and Stop Loss Filing for 2013, Actuarial Memorandum”, SERFF # BCVT-128809318, VFN 63456.

**The Vermont Health Plan
2013 Filing
Risk & Administration Charges for Experience Refund Eligible Product
Actuarial Memorandum**

Expected Claims Factors

For each number of members (N) in the following table:

N
100
200
300
400
500
600
700
800
900
1,000
1,500
2,000
3,000
4,000
5,000
10,000
20,000
30,000
40,000

and for each ISL limit, a preliminary expected fraction of aggregate claims in excess of 90%, 95%, 100%, 105%, 110%, 115%, 120%, 125%, 130%, 135%, and 140% of expected aggregate claims was calculated. These were then adjusted for uncertainty in the projection of expected claims as described in the table below:

Expected to projected expected	>107.5%	107.5% - 102.5%	102.5% - 97.5%	97.5% - 92.5%	< 92.5%
Fraction of projections	F ₁ (Estimated from distribution)	F ₂ (Estimated from distribution)	F ₃ (Estimated from distribution)	F ₄ (Estimated from distribution)	F ₅ (Estimated from distribution)
Assumed (Actual expected) / (projected expected) factor	1.1	1.05	1.00	0.95	0.90
Weighting Factor for averaging	F ₁ /1.1	F ₂ /1.05	F ₃	F ₄ /.95	F ₅ /0.9

**The Vermont Health Plan
2013 Filing
Risk & Administration Charges for Experience Refund Eligible Product
Actuarial Memorandum**

RISK & ADMINISTRATION CHARGES FOR EXPERIENCE REFUND ELIGIBLE PRODUCT

Risk Charges for Experience Refund Eligible Plans

The TVHP Experience Refund Eligible products involve pricing margins of 10% or 5% (i.e. expected claims below the ISL limit will be increased by 10% or 5% in the determination of the premium). The risk charge factors for 10% margin and for 5% margin are the adjusted projected claims factors for aggregate claims in excess of 110% and 105%, respectively, of expected aggregate claims. These factors are applied to total expected claims (before adjustment for pricing margin) and the retention is increased by the risk charge (both in the prospective pricing and in the refund calculation).

The tables of factors are contained in the **Risk Charge Factors.pdf** file that accompanies this filing. A subset of the risk factors table is attached as Exhibit 2.

If the expected number of members (N) in the rating period is not one of the values in the table, the value is determined by interpolating linearly between the entries in the table for the numbers of members immediately below and above N.

Administration Charge

An administration charge equal to a settlement administration charge offset by an investment income credit will be made.

1. Settlement Administration Charge: An additional administrative charge of **\$1,600** (equal to the amount in last year's filing, \$1,550, increased by 2.5%³ trend to reflect the assumed wage increase for the direct staff cost) will be included to offset the costs of administering the retrospective arrangement.
2. Investment Income Adjustment:

Margin factor	Investment Income adjustment factor (applicable to expected claims below the ISL limit)
10%	0.4%
5%	0.2%

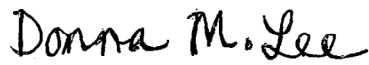
³ See the Appendix of "The Vermont Health Plan, Administrative Charges and Contribution to Reserves" filing, SERFF # BCVT-128810554, VFN 63455.

**The Vermont Health Plan
2013 Filing
Risk & Administration Charges for Experience Refund Eligible Product
Actuarial Memorandum**

ACTUARIAL CERTIFICATION

I am a Fellow of the Society of Actuaries, a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering opinions with regard to health rate filings.

Based on my review of the block's underlying experience and methods applied, it is my opinion that the rate factors set forth in this filing are adequate and are neither excessive nor unfairly discriminatory.



Donna M. Lee, F.S.A., M.A.A.A.

December 28, 2012

EXHIBIT 1
Experience Refund Risk Charge Factors*

pooling limit	members	5% margin	10% margin
50,000	100	4.387%	2.925%
50,000	200	2.956%	1.671%
50,000	300	2.313%	1.151%
50,000	400	1.920%	0.855%
55,000	100	4.601%	3.101%
55,000	200	3.104%	1.783%
55,000	300	2.435%	1.235%
55,000	400	2.025%	0.923%
60,000	100	4.809%	3.275%
60,000	200	3.248%	1.893%
60,000	300	2.552%	1.318%
60,000	400	2.128%	0.991%
65,000	100	5.065%	3.495%
65,000	200	3.426%	2.034%
65,000	300	2.698%	1.427%
65,000	400	2.256%	1.080%
70,000	100	5.321%	3.717%
70,000	200	3.604%	2.176%
70,000	300	2.844%	1.536%
70,000	400	2.383%	1.169%
75,000	100	5.493%	3.865%
75,000	200	3.723%	2.270%
75,000	300	2.941%	1.607%
75,000	400	2.468%	1.228%
80,000	100	5.658%	4.007%
80,000	200	3.837%	2.361%
80,000	300	3.033%	1.677%
80,000	400	2.548%	1.285%
80,000	500	2.211%	1.027%
80,000	600	1.956%	0.842%
80,000	700	1.754%	0.703%
80,000	800	1.589%	0.595%

***Applied to total expected claims**
Selected Subset of Full Table

EXHIBIT 1
Experience Refund Risk Charge Factors*

pooling limit	members	5% margin	10% margin
80,000	900	1.450%	0.509%
85,000	100	5.823%	4.149%
85,000	200	3.951%	2.452%
85,000	300	3.126%	1.746%
85,000	400	2.629%	1.342%
85,000	500	2.283%	1.076%
85,000	600	2.023%	0.885%
85,000	700	1.816%	0.741%
85,000	800	1.647%	0.629%
85,000	900	1.505%	0.540%
90,000	100	5.975%	4.282%
90,000	200	4.056%	2.538%
90,000	300	3.212%	1.812%
90,000	400	2.703%	1.397%
90,000	500	2.350%	1.122%
90,000	600	2.085%	0.925%
90,000	700	1.874%	0.777%
90,000	800	1.702%	0.661%
90,000	900	1.557%	0.569%
95,000	100	6.128%	4.416%
95,000	200	4.161%	2.624%
95,000	300	3.297%	1.878%
95,000	400	2.778%	1.451%
95,000	500	2.417%	1.169%
95,000	600	2.146%	0.966%
95,000	700	1.932%	0.813%
95,000	800	1.756%	0.694%
95,000	900	1.608%	0.598%
100,000	100	6.280%	4.549%
100,000	200	4.266%	2.710%
100,000	300	3.382%	1.944%
100,000	400	2.852%	1.505%

***Applied to total expected claims**
Selected Subset of Full Table

EXHIBIT 1
Experience Refund Risk Charge Factors*

pooling limit	members	5% margin	10% margin
100,000	500	2.484%	1.215%
100,000	600	2.208%	1.007%
100,000	700	1.989%	0.850%
100,000	800	1.809%	0.727%
100,000	900	1.659%	0.628%
105,000	500	2.545%	1.259%
105,000	600	2.264%	1.045%
105,000	700	2.041%	0.884%
105,000	800	1.859%	0.757%
105,000	900	1.706%	0.656%
110,000	500	2.606%	1.302%
110,000	600	2.320%	1.084%
110,000	700	2.094%	0.918%
110,000	800	1.908%	0.788%
110,000	900	1.753%	0.684%
115,000	500	2.666%	1.346%
115,000	600	2.376%	1.122%
115,000	700	2.146%	0.953%
115,000	800	1.957%	0.819%
115,000	900	1.799%	0.712%
120,000	500	2.722%	1.387%
120,000	600	2.427%	1.158%
120,000	700	2.194%	0.985%
120,000	800	2.003%	0.849%
120,000	900	1.842%	0.739%
125,000	500	2.778%	1.428%
125,000	600	2.478%	1.194%
125,000	700	2.242%	1.017%
125,000	800	2.048%	0.878%
125,000	900	1.885%	0.766%
130,000	500	2.836%	1.470%
130,000	600	2.531%	1.232%

***Applied to total expected claims**
Selected Subset of Full Table

EXHIBIT 1
Experience Refund Risk Charge Factors*

pooling limit	members	5% margin	10% margin
130,000	700	2.291%	1.051%
130,000	800	2.094%	0.909%
130,000	900	1.929%	0.793%
135,000	500	2.901%	1.520%
135,000	600	2.591%	1.276%
135,000	700	2.347%	1.090%
135,000	800	2.147%	0.944%
135,000	900	1.979%	0.826%
140,000	500	2.966%	1.569%
140,000	600	2.651%	1.320%
140,000	700	2.403%	1.130%
140,000	800	2.200%	0.980%
140,000	900	2.030%	0.859%
145,000	500	3.031%	1.619%
145,000	600	2.711%	1.364%
145,000	700	2.459%	1.170%
145,000	800	2.253%	1.017%
145,000	900	2.080%	0.893%
150,000	500	3.092%	1.666%
150,000	600	2.767%	1.406%
150,000	700	2.512%	1.207%
150,000	800	2.303%	1.051%
150,000	900	2.127%	0.924%
150,000	1,000	1.977%	0.819%
150,000	1,500	1.452%	0.485%
175,000	1,000	2.158%	0.939%
175,000	1,500	1.603%	0.571%
200,000	1,000	2.296%	1.032%
200,000	1,500	1.719%	0.639%
225,000	1,000	2.426%	1.123%
225,000	1,500	1.829%	0.706%
250,000	1,000	2.560%	1.219%

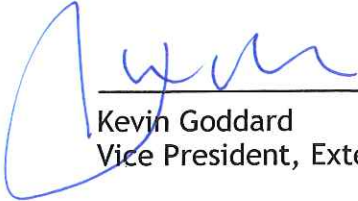
***Applied to total expected claims**
Selected Subset of Full Table

EXHIBIT 1
Experience Refund Risk Charge Factors*


pooling limit	members	5% margin	10% margin
250,000	1,500	1.942%	0.777%
275,000	1,000	2.671%	1.300%
275,000	1,500	2.036%	0.838%
300,000	1,000	2.771%	1.375%
300,000	1,500	2.120%	0.894%
325,000	1,000	2.865%	1.446%
325,000	1,500	2.200%	0.947%
350,000	1,000	2.952%	1.512%
350,000	1,500	2.273%	0.998%
375,000	1,000	3.038%	1.579%
375,000	1,500	2.346%	1.049%
400,000	1,000	3.125%	1.646%
400,000	1,500	2.418%	1.100%
425,000	1,000	3.183%	1.691%
425,000	1,500	2.467%	1.135%
450,000	1,000	3.224%	1.724%
450,000	1,500	2.501%	1.160%
475,000	1,000	3.265%	1.756%
475,000	1,500	2.536%	1.185%
500,000	1,000	3.306%	1.789%
500,000	1,500	2.570%	1.210%

**Applied to total expected claims
Selected Subset of Full Table*

I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and, to the best of my knowledge, the filing complies with all applicable statutory and regulatory provisions for the state of Vermont



Kevin Goddard
Vice President, External Affairs and Sales



Date

Health Filing Form F106 (7/98)
Required Information for All Filings & the Fee

NAIC#: 95696
Company Name The Vermont Health Plan
Address: PO Box 186
City, State, Zip: Montpelier, VT 05601
Phone: 371-3450 Contact Person: Alison Partridge

Filing Contents: TVHP 2013 Risk and Administration Charges for Experience Refund Eligible Product

- 1) New: Change:
If a Change: Latest Approval Date _____ Vermont Filing #: _____
2) Rates: Forms: Rates & Forms:
3) Policy: Contract: Amendment: Endorsement:
Handbook: Rider: Certificate: Other: Outline
4) Individual: Small Group (1-50): Large Group (51+): All Groups:

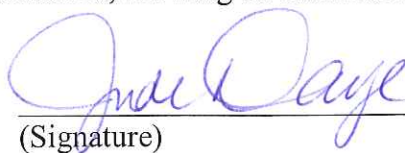
Type of Filing:

- | | | |
|---|--|--|
| Accident Only: <input type="checkbox"/> | Dental: <input type="checkbox"/> | Miscellaneous: <input type="checkbox"/> |
| AD&D: <input type="checkbox"/> | Disability: <input type="checkbox"/> | Nursing Home Only: <input type="checkbox"/> |
| Advertising: <input type="checkbox"/> | Home Health Only: <input type="checkbox"/> | Organ Transplant: <input type="checkbox"/> |
| Blanket: <input type="checkbox"/> | Hospital Indemnity: <input type="checkbox"/> | Prescription Drug: <input type="checkbox"/> |
| Cancer Expense: <input type="checkbox"/> | Limited Benefit: <input type="checkbox"/> | Student/Athlete: <input type="checkbox"/> |
| Comprehensive/
Major Medical: <input type="checkbox"/> | Long Term Care:
Qualified: <input type="checkbox"/> | Stop Loss/Excess Risk: <input type="checkbox"/> |
| Conversion: <input type="checkbox"/> | Non-Qualified: <input type="checkbox"/> | Travel: <input type="checkbox"/> |
| Critical Illness: <input type="checkbox"/> | Medicare Supplement: <input type="checkbox"/> | Vision: <input type="checkbox"/> |
| | | Other: <u>Health</u> <input checked="" type="checkbox"/> |

Mandatory - Filing Fee Information:

1. State of Domicile: Vermont
2. Amount of Fee: \$50.00
3. Is the Fee you are sending based on your state of domicile's retaliatory fee? Yes No
4. Explain how each part of the Fee was determined, showing all calculation (use separate sheet if necessary). Vermont filing fee

5. Fee calculated by: Jude Daye
(Printed Name)


(Signature)

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$500,000	5,000	0.977%	0.227%
\$500,000	10,000	0.435%	0.045%
\$500,000	20,000	0.163%	0.004%
\$500,000	30,000	0.086%	0.001%
\$500,000	40,000	0.051%	0.001%
\$505,000	100	12.02%	9.889%
\$505,000	200	8.221%	6.235%
\$505,000	300	6.572%	4.684%
\$505,000	400	5.600%	3.790%
\$505,000	500	4.943%	3.197%
\$505,000	600	4.459%	2.769%
\$505,000	700	4.083%	2.442%
\$505,000	800	3.780%	2.184%
\$505,000	900	3.528%	1.972%
\$505,000	1,000	3.314%	1.796%
\$505,000	1,500	2.577%	1.215%
\$505,000	2,000	2.123%	0.887%
\$505,000	3,000	1.562%	0.527%
\$505,000	4,000	1.217%	0.340%
\$505,000	5,000	0.981%	0.229%
\$505,000	10,000	0.438%	0.045%
\$505,000	20,000	0.164%	0.004%
\$505,000	30,000	0.086%	0.001%
\$505,000	40,000	0.052%	0.001%
\$510,000	100	12.04%	9.915%
\$510,000	200	8.240%	6.252%
\$510,000	300	6.587%	4.698%
\$510,000	400	5.614%	3.802%
\$510,000	500	4.954%	3.207%
\$510,000	600	4.469%	2.778%
\$510,000	700	4.093%	2.451%
\$510,000	800	3.789%	2.191%
\$510,000	900	3.537%	1.979%
\$510,000	1,000	3.323%	1.802%
\$510,000	1,500	2.584%	1.220%
\$510,000	2,000	2.129%	0.891%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$510,000	3,000	1.567%	0.530%
\$510,000	4,000	1.222%	0.342%
\$510,000	5,000	0.985%	0.231%
\$510,000	10,000	0.440%	0.046%
\$510,000	20,000	0.165%	0.004%
\$510,000	30,000	0.087%	0.001%
\$510,000	40,000	0.052%	0.001%
\$515,000	100	12.07%	9.942%
\$515,000	200	8.259%	6.270%
\$515,000	300	6.602%	4.712%
\$515,000	400	5.627%	3.814%
\$515,000	500	4.966%	3.217%
\$515,000	600	4.480%	2.787%
\$515,000	700	4.103%	2.459%
\$515,000	800	3.798%	2.199%
\$515,000	900	3.546%	1.986%
\$515,000	1,000	3.331%	1.809%
\$515,000	1,500	2.591%	1.225%
\$515,000	2,000	2.135%	0.895%
\$515,000	3,000	1.572%	0.533%
\$515,000	4,000	1.226%	0.344%
\$515,000	5,000	0.989%	0.232%
\$515,000	10,000	0.442%	0.046%
\$515,000	20,000	0.166%	0.004%
\$515,000	30,000	0.087%	0.001%
\$515,000	40,000	0.052%	0.001%
\$520,000	100	12.10%	9.968%
\$520,000	200	8.278%	6.288%
\$520,000	300	6.617%	4.726%
\$520,000	400	5.640%	3.825%
\$520,000	500	4.977%	3.227%
\$520,000	600	4.491%	2.796%
\$520,000	700	4.113%	2.467%
\$520,000	800	3.808%	2.206%
\$520,000	900	3.554%	1.993%
\$520,000	1,000	3.339%	1.815%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$520,000	1,500	2.598%	1.230%
\$520,000	2,000	2.141%	0.899%
\$520,000	3,000	1.578%	0.536%
\$520,000	4,000	1.231%	0.346%
\$520,000	5,000	0.993%	0.234%
\$520,000	10,000	0.445%	0.047%
\$520,000	20,000	0.167%	0.005%
\$520,000	30,000	0.088%	0.001%
\$520,000	40,000	0.053%	0.001%
\$525,000	100	12.13%	9.994%
\$525,000	200	8.297%	6.305%
\$525,000	300	6.633%	4.739%
\$525,000	400	5.653%	3.837%
\$525,000	500	4.989%	3.238%
\$525,000	600	4.501%	2.805%
\$525,000	700	4.122%	2.475%
\$525,000	800	3.817%	2.214%
\$525,000	900	3.563%	2.000%
\$525,000	1,000	3.347%	1.822%
\$525,000	1,500	2.605%	1.235%
\$525,000	2,000	2.147%	0.903%
\$525,000	3,000	1.583%	0.539%
\$525,000	4,000	1.235%	0.348%
\$525,000	5,000	0.997%	0.236%
\$525,000	10,000	0.447%	0.047%
\$525,000	20,000	0.168%	0.005%
\$525,000	30,000	0.089%	0.001%
\$525,000	40,000	0.053%	0.001%
\$530,000	100	12.15%	10.02%
\$530,000	200	8.316%	6.323%
\$530,000	300	6.648%	4.753%
\$530,000	400	5.666%	3.849%
\$530,000	500	5.001%	3.248%
\$530,000	600	4.512%	2.814%
\$530,000	700	4.132%	2.483%
\$530,000	800	3.826%	2.221%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$530,000	900	3.572%	2.007%
\$530,000	1,000	3.356%	1.828%
\$530,000	1,500	2.612%	1.240%
\$530,000	2,000	2.153%	0.907%
\$530,000	3,000	1.588%	0.542%
\$530,000	4,000	1.240%	0.351%
\$530,000	5,000	1.001%	0.237%
\$530,000	10,000	0.449%	0.048%
\$530,000	20,000	0.169%	0.005%
\$530,000	30,000	0.089%	0.001%
\$530,000	40,000	0.054%	0.001%
\$535,000	100	12.18%	10.05%
\$535,000	200	8.335%	6.341%
\$535,000	300	6.663%	4.767%
\$535,000	400	5.679%	3.860%
\$535,000	500	5.012%	3.258%
\$535,000	600	4.522%	2.823%
\$535,000	700	4.142%	2.492%
\$535,000	800	3.835%	2.229%
\$535,000	900	3.580%	2.014%
\$535,000	1,000	3.364%	1.835%
\$535,000	1,500	2.618%	1.245%
\$535,000	2,000	2.159%	0.911%
\$535,000	3,000	1.593%	0.545%
\$535,000	4,000	1.244%	0.353%
\$535,000	5,000	1.005%	0.239%
\$535,000	10,000	0.451%	0.048%
\$535,000	20,000	0.170%	0.005%
\$535,000	30,000	0.090%	0.001%
\$535,000	40,000	0.054%	0.001%
\$540,000	100	12.21%	10.07%
\$540,000	200	8.354%	6.358%
\$540,000	300	6.678%	4.781%
\$540,000	400	5.692%	3.872%
\$540,000	500	5.024%	3.268%
\$540,000	600	4.533%	2.832%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$540,000	700	4.152%	2.500%
\$540,000	800	3.844%	2.236%
\$540,000	900	3.589%	2.021%
\$540,000	1,000	3.372%	1.841%
\$540,000	1,500	2.625%	1.250%
\$540,000	2,000	2.166%	0.915%
\$540,000	3,000	1.598%	0.548%
\$540,000	4,000	1.249%	0.355%
\$540,000	5,000	1.009%	0.241%
\$540,000	10,000	0.454%	0.049%
\$540,000	20,000	0.171%	0.005%
\$540,000	30,000	0.090%	0.001%
\$540,000	40,000	0.054%	0.001%
\$545,000	100	12.23%	10.10%
\$545,000	200	8.371%	6.374%
\$545,000	300	6.692%	4.794%
\$545,000	400	5.704%	3.883%
\$545,000	500	5.034%	3.277%
\$545,000	600	4.542%	2.841%
\$545,000	700	4.161%	2.507%
\$545,000	800	3.853%	2.243%
\$545,000	900	3.597%	2.028%
\$545,000	1,000	3.380%	1.847%
\$545,000	1,500	2.632%	1.255%
\$545,000	2,000	2.171%	0.919%
\$545,000	3,000	1.603%	0.551%
\$545,000	4,000	1.253%	0.357%
\$545,000	5,000	1.013%	0.242%
\$545,000	10,000	0.456%	0.049%
\$545,000	20,000	0.172%	0.005%
\$545,000	30,000	0.091%	0.001%
\$545,000	40,000	0.055%	0.001%
\$550,000	100	12.26%	10.12%
\$550,000	200	8.387%	6.390%
\$550,000	300	6.705%	4.806%
\$550,000	400	5.715%	3.893%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$550,000	500	5.044%	3.286%
\$550,000	600	4.552%	2.848%
\$550,000	700	4.169%	2.515%
\$550,000	800	3.860%	2.250%
\$550,000	900	3.604%	2.034%
\$550,000	1,000	3.387%	1.853%
\$550,000	1,500	2.638%	1.259%
\$550,000	2,000	2.176%	0.923%
\$550,000	3,000	1.607%	0.553%
\$550,000	4,000	1.257%	0.359%
\$550,000	5,000	1.016%	0.244%
\$550,000	10,000	0.458%	0.050%
\$550,000	20,000	0.173%	0.005%
\$550,000	30,000	0.091%	0.001%
\$550,000	40,000	0.055%	0.001%
\$555,000	100	12.28%	10.14%
\$555,000	200	8.404%	6.405%
\$555,000	300	6.718%	4.818%
\$555,000	400	5.726%	3.903%
\$555,000	500	5.054%	3.295%
\$555,000	600	4.561%	2.856%
\$555,000	700	4.177%	2.522%
\$555,000	800	3.868%	2.256%
\$555,000	900	3.612%	2.040%
\$555,000	1,000	3.394%	1.859%
\$555,000	1,500	2.644%	1.264%
\$555,000	2,000	2.182%	0.926%
\$555,000	3,000	1.612%	0.556%
\$555,000	4,000	1.261%	0.361%
\$555,000	5,000	1.020%	0.246%
\$555,000	10,000	0.460%	0.050%
\$555,000	20,000	0.174%	0.005%
\$555,000	30,000	0.092%	0.001%
\$555,000	40,000	0.055%	0.001%
\$560,000	100	12.30%	10.17%
\$560,000	200	8.420%	6.420%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$560,000	300	6.731%	4.830%
\$560,000	400	5.737%	3.913%
\$560,000	500	5.064%	3.304%
\$560,000	600	4.570%	2.864%
\$560,000	700	4.186%	2.529%
\$560,000	800	3.876%	2.263%
\$560,000	900	3.619%	2.046%
\$560,000	1,000	3.401%	1.865%
\$560,000	1,500	2.649%	1.268%
\$560,000	2,000	2.187%	0.930%
\$560,000	3,000	1.616%	0.559%
\$560,000	4,000	1.265%	0.363%
\$560,000	5,000	1.023%	0.247%
\$560,000	10,000	0.462%	0.051%
\$560,000	20,000	0.175%	0.005%
\$560,000	30,000	0.092%	0.001%
\$560,000	40,000	0.056%	0.001%
\$565,000	100	12.33%	10.19%
\$565,000	200	8.436%	6.436%
\$565,000	300	6.745%	4.842%
\$565,000	400	5.749%	3.923%
\$565,000	500	5.074%	3.313%
\$565,000	600	4.579%	2.872%
\$565,000	700	4.194%	2.536%
\$565,000	800	3.884%	2.270%
\$565,000	900	3.626%	2.052%
\$565,000	1,000	3.408%	1.870%
\$565,000	1,500	2.655%	1.272%
\$565,000	2,000	2.192%	0.934%
\$565,000	3,000	1.621%	0.561%
\$565,000	4,000	1.269%	0.365%
\$565,000	5,000	1.027%	0.249%
\$565,000	10,000	0.464%	0.051%
\$565,000	20,000	0.176%	0.005%
\$565,000	30,000	0.093%	0.001%
\$565,000	40,000	0.056%	0.001%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$570,000	100	12.35%	10.21%
\$570,000	200	8.452%	6.451%
\$570,000	300	6.758%	4.854%
\$570,000	400	5.760%	3.933%
\$570,000	500	5.084%	3.321%
\$570,000	600	4.588%	2.880%
\$570,000	700	4.203%	2.543%
\$570,000	800	3.892%	2.276%
\$570,000	900	3.634%	2.058%
\$570,000	1,000	3.415%	1.876%
\$570,000	1,500	2.661%	1.277%
\$570,000	2,000	2.198%	0.937%
\$570,000	3,000	1.625%	0.564%
\$570,000	4,000	1.273%	0.367%
\$570,000	5,000	1.030%	0.250%
\$570,000	10,000	0.466%	0.052%
\$570,000	20,000	0.176%	0.005%
\$570,000	30,000	0.093%	0.002%
\$570,000	40,000	0.057%	0.001%
\$575,000	100	12.37%	10.23%
\$575,000	200	8.469%	6.466%
\$575,000	300	6.771%	4.866%
\$575,000	400	5.771%	3.943%
\$575,000	500	5.094%	3.330%
\$575,000	600	4.597%	2.888%
\$575,000	700	4.211%	2.550%
\$575,000	800	3.900%	2.283%
\$575,000	900	3.641%	2.064%
\$575,000	1,000	3.422%	1.882%
\$575,000	1,500	2.667%	1.281%
\$575,000	2,000	2.203%	0.941%
\$575,000	3,000	1.630%	0.567%
\$575,000	4,000	1.277%	0.369%
\$575,000	5,000	1.034%	0.252%
\$575,000	10,000	0.468%	0.052%
\$575,000	20,000	0.177%	0.005%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$575,000	30,000	0.094%	0.002%
\$575,000	40,000	0.057%	0.001%
\$580,000	100	12.40%	10.26%
\$580,000	200	8.485%	6.482%
\$580,000	300	6.784%	4.878%
\$580,000	400	5.782%	3.953%
\$580,000	500	5.104%	3.339%
\$580,000	600	4.606%	2.896%
\$580,000	700	4.219%	2.557%
\$580,000	800	3.908%	2.289%
\$580,000	900	3.649%	2.070%
\$580,000	1,000	3.429%	1.888%
\$580,000	1,500	2.673%	1.286%
\$580,000	2,000	2.208%	0.945%
\$580,000	3,000	1.634%	0.569%
\$580,000	4,000	1.281%	0.371%
\$580,000	5,000	1.037%	0.253%
\$580,000	10,000	0.470%	0.053%
\$580,000	20,000	0.178%	0.005%
\$580,000	30,000	0.095%	0.002%
\$580,000	40,000	0.057%	0.001%
\$585,000	100	12.42%	10.28%
\$585,000	200	8.501%	6.497%
\$585,000	300	6.797%	4.890%
\$585,000	400	5.793%	3.963%
\$585,000	500	5.114%	3.348%
\$585,000	600	4.615%	2.903%
\$585,000	700	4.228%	2.565%
\$585,000	800	3.915%	2.296%
\$585,000	900	3.656%	2.077%
\$585,000	1,000	3.436%	1.893%
\$585,000	1,500	2.679%	1.290%
\$585,000	2,000	2.213%	0.948%
\$585,000	3,000	1.639%	0.572%
\$585,000	4,000	1.285%	0.373%
\$585,000	5,000	1.041%	0.255%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$585,000	10,000	0.472%	0.053%
\$585,000	20,000	0.179%	0.005%
\$585,000	30,000	0.095%	0.002%
\$585,000	40,000	0.058%	0.001%
\$590,000	100	12.44%	10.30%
\$590,000	200	8.517%	6.512%
\$590,000	300	6.810%	4.902%
\$590,000	400	5.805%	3.973%
\$590,000	500	5.124%	3.357%
\$590,000	600	4.624%	2.911%
\$590,000	700	4.236%	2.572%
\$590,000	800	3.923%	2.303%
\$590,000	900	3.664%	2.083%
\$590,000	1,000	3.443%	1.899%
\$590,000	1,500	2.685%	1.295%
\$590,000	2,000	2.219%	0.952%
\$590,000	3,000	1.643%	0.575%
\$590,000	4,000	1.288%	0.375%
\$590,000	5,000	1.044%	0.256%
\$590,000	10,000	0.474%	0.053%
\$590,000	20,000	0.180%	0.005%
\$590,000	30,000	0.096%	0.002%
\$590,000	40,000	0.058%	0.001%
\$595,000	100	12.47%	10.32%
\$595,000	200	8.534%	6.528%
\$595,000	300	6.823%	4.914%
\$595,000	400	5.816%	3.984%
\$595,000	500	5.134%	3.365%
\$595,000	600	4.633%	2.919%
\$595,000	700	4.244%	2.579%
\$595,000	800	3.931%	2.309%
\$595,000	900	3.671%	2.089%
\$595,000	1,000	3.450%	1.905%
\$595,000	1,500	2.691%	1.299%
\$595,000	2,000	2.224%	0.956%
\$595,000	3,000	1.648%	0.577%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$595,000	4,000	1.292%	0.377%
\$595,000	5,000	1.048%	0.258%
\$595,000	10,000	0.476%	0.054%
\$595,000	20,000	0.181%	0.005%
\$595,000	30,000	0.096%	0.002%
\$595,000	40,000	0.058%	0.001%
\$600,000	100	12.49%	10.35%
\$600,000	200	8.550%	6.543%
\$600,000	300	6.836%	4.926%
\$600,000	400	5.827%	3.994%
\$600,000	500	5.144%	3.374%
\$600,000	600	4.642%	2.927%
\$600,000	700	4.253%	2.586%
\$600,000	800	3.939%	2.316%
\$600,000	900	3.678%	2.095%
\$600,000	1,000	3.457%	1.911%
\$600,000	1,500	2.697%	1.303%
\$600,000	2,000	2.229%	0.959%
\$600,000	3,000	1.652%	0.580%
\$600,000	4,000	1.296%	0.379%
\$600,000	5,000	1.051%	0.259%
\$600,000	10,000	0.478%	0.054%
\$600,000	20,000	0.182%	0.006%
\$600,000	30,000	0.097%	0.002%
\$600,000	40,000	0.059%	0.001%
\$605,000	100	12.51%	10.37%
\$605,000	200	8.566%	6.558%
\$605,000	300	6.849%	4.938%
\$605,000	400	5.838%	4.004%
\$605,000	500	5.154%	3.383%
\$605,000	600	4.651%	2.935%
\$605,000	700	4.261%	2.593%
\$605,000	800	3.947%	2.322%
\$605,000	900	3.686%	2.101%
\$605,000	1,000	3.464%	1.916%
\$605,000	1,500	2.703%	1.308%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$605,000	2,000	2.234%	0.963%
\$605,000	3,000	1.657%	0.583%
\$605,000	4,000	1.300%	0.381%
\$605,000	5,000	1.055%	0.261%
\$605,000	10,000	0.480%	0.055%
\$605,000	20,000	0.183%	0.006%
\$605,000	30,000	0.097%	0.002%
\$605,000	40,000	0.059%	0.001%
\$610,000	100	12.54%	10.39%
\$610,000	200	8.582%	6.574%
\$610,000	300	6.862%	4.950%
\$610,000	400	5.850%	4.014%
\$610,000	500	5.164%	3.392%
\$610,000	600	4.660%	2.943%
\$610,000	700	4.270%	2.600%
\$610,000	800	3.955%	2.329%
\$610,000	900	3.693%	2.107%
\$610,000	1,000	3.471%	1.922%
\$610,000	1,500	2.709%	1.312%
\$610,000	2,000	2.240%	0.967%
\$610,000	3,000	1.661%	0.585%
\$610,000	4,000	1.304%	0.383%
\$610,000	5,000	1.058%	0.263%
\$610,000	10,000	0.482%	0.055%
\$610,000	20,000	0.184%	0.006%
\$610,000	30,000	0.098%	0.002%
\$610,000	40,000	0.059%	0.001%
\$615,000	100	12.56%	10.42%
\$615,000	200	8.599%	6.589%
\$615,000	300	6.875%	4.962%
\$615,000	400	5.861%	4.024%
\$615,000	500	5.174%	3.401%
\$615,000	600	4.669%	2.951%
\$615,000	700	4.278%	2.608%
\$615,000	800	3.962%	2.336%
\$615,000	900	3.701%	2.113%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$615,000	1,000	3.478%	1.928%
\$615,000	1,500	2.714%	1.317%
\$615,000	2,000	2.245%	0.970%
\$615,000	3,000	1.666%	0.588%
\$615,000	4,000	1.308%	0.385%
\$615,000	5,000	1.062%	0.264%
\$615,000	10,000	0.485%	0.056%
\$615,000	20,000	0.185%	0.006%
\$615,000	30,000	0.098%	0.002%
\$615,000	40,000	0.060%	0.001%
\$620,000	100	12.59%	10.44%
\$620,000	200	8.615%	6.604%
\$620,000	300	6.888%	4.974%
\$620,000	400	5.872%	4.034%
\$620,000	500	5.184%	3.410%
\$620,000	600	4.678%	2.959%
\$620,000	700	4.286%	2.615%
\$620,000	800	3.970%	2.342%
\$620,000	900	3.708%	2.119%
\$620,000	1,000	3.486%	1.933%
\$620,000	1,500	2.720%	1.321%
\$620,000	2,000	2.250%	0.974%
\$620,000	3,000	1.670%	0.591%
\$620,000	4,000	1.312%	0.387%
\$620,000	5,000	1.065%	0.266%
\$620,000	10,000	0.487%	0.057%
\$620,000	20,000	0.186%	0.006%
\$620,000	30,000	0.099%	0.002%
\$620,000	40,000	0.060%	0.001%
\$625,000	100	12.61%	10.46%
\$625,000	200	8.631%	6.620%
\$625,000	300	6.902%	4.986%
\$625,000	400	5.883%	4.044%
\$625,000	500	5.194%	3.418%
\$625,000	600	4.688%	2.967%
\$625,000	700	4.295%	2.622%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$625,000	800	3.978%	2.349%
\$625,000	900	3.715%	2.126%
\$625,000	1,000	3.493%	1.939%
\$625,000	1,500	2.726%	1.326%
\$625,000	2,000	2.255%	0.977%
\$625,000	3,000	1.675%	0.593%
\$625,000	4,000	1.316%	0.389%
\$625,000	5,000	1.069%	0.267%
\$625,000	10,000	0.489%	0.057%
\$625,000	20,000	0.186%	0.006%
\$625,000	30,000	0.099%	0.002%
\$625,000	40,000	0.060%	0.001%
\$630,000	100	12.63%	10.48%
\$630,000	200	8.648%	6.635%
\$630,000	300	6.915%	4.999%
\$630,000	400	5.894%	4.055%
\$630,000	500	5.204%	3.427%
\$630,000	600	4.697%	2.974%
\$630,000	700	4.303%	2.629%
\$630,000	800	3.986%	2.355%
\$630,000	900	3.723%	2.132%
\$630,000	1,000	3.500%	1.945%
\$630,000	1,500	2.732%	1.330%
\$630,000	2,000	2.261%	0.981%
\$630,000	3,000	1.679%	0.596%
\$630,000	4,000	1.320%	0.391%
\$630,000	5,000	1.072%	0.269%
\$630,000	10,000	0.491%	0.058%
\$630,000	20,000	0.187%	0.006%
\$630,000	30,000	0.100%	0.002%
\$630,000	40,000	0.061%	0.001%
\$635,000	100	12.66%	10.51%
\$635,000	200	8.664%	6.650%
\$635,000	300	6.928%	5.011%
\$635,000	400	5.906%	4.065%
\$635,000	500	5.214%	3.436%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$635,000	600	4.706%	2.982%
\$635,000	700	4.312%	2.636%
\$635,000	800	3.994%	2.362%
\$635,000	900	3.730%	2.138%
\$635,000	1,000	3.507%	1.951%
\$635,000	1,500	2.738%	1.335%
\$635,000	2,000	2.266%	0.985%
\$635,000	3,000	1.683%	0.599%
\$635,000	4,000	1.324%	0.393%
\$635,000	5,000	1.076%	0.271%
\$635,000	10,000	0.493%	0.058%
\$635,000	20,000	0.188%	0.006%
\$635,000	30,000	0.100%	0.002%
\$635,000	40,000	0.061%	0.001%
\$640,000	100	12.68%	10.53%
\$640,000	200	8.680%	6.666%
\$640,000	300	6.941%	5.023%
\$640,000	400	5.917%	4.075%
\$640,000	500	5.224%	3.445%
\$640,000	600	4.715%	2.990%
\$640,000	700	4.320%	2.644%
\$640,000	800	4.002%	2.369%
\$640,000	900	3.738%	2.144%
\$640,000	1,000	3.514%	1.956%
\$640,000	1,500	2.744%	1.339%
\$640,000	2,000	2.271%	0.988%
\$640,000	3,000	1.688%	0.601%
\$640,000	4,000	1.328%	0.395%
\$640,000	5,000	1.079%	0.272%
\$640,000	10,000	0.495%	0.059%
\$640,000	20,000	0.189%	0.006%
\$640,000	30,000	0.101%	0.002%
\$640,000	40,000	0.062%	0.001%
\$645,000	100	12.70%	10.55%
\$645,000	200	8.696%	6.681%
\$645,000	300	6.954%	5.035%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$645,000	400	5.928%	4.085%
\$645,000	500	5.234%	3.454%
\$645,000	600	4.724%	2.998%
\$645,000	700	4.328%	2.651%
\$645,000	800	4.010%	2.375%
\$645,000	900	3.745%	2.150%
\$645,000	1,000	3.521%	1.962%
\$645,000	1,500	2.750%	1.343%
\$645,000	2,000	2.276%	0.992%
\$645,000	3,000	1.692%	0.604%
\$645,000	4,000	1.332%	0.398%
\$645,000	5,000	1.083%	0.274%
\$645,000	10,000	0.497%	0.059%
\$645,000	20,000	0.190%	0.006%
\$645,000	30,000	0.101%	0.002%
\$645,000	40,000	0.062%	0.001%
\$650,000	100	12.73%	10.57%
\$650,000	200	8.713%	6.696%
\$650,000	300	6.967%	5.047%
\$650,000	400	5.939%	4.095%
\$650,000	500	5.244%	3.463%
\$650,000	600	4.733%	3.006%
\$650,000	700	4.337%	2.658%
\$650,000	800	4.017%	2.382%
\$650,000	900	3.753%	2.156%
\$650,000	1,000	3.528%	1.968%
\$650,000	1,500	2.756%	1.348%
\$650,000	2,000	2.282%	0.996%
\$650,000	3,000	1.697%	0.607%
\$650,000	4,000	1.336%	0.400%
\$650,000	5,000	1.086%	0.275%
\$650,000	10,000	0.499%	0.060%
\$650,000	20,000	0.191%	0.006%
\$650,000	30,000	0.102%	0.002%
\$650,000	40,000	0.062%	0.001%
\$655,000	100	12.75%	10.60%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$655,000	200	8.729%	6.712%
\$655,000	300	6.980%	5.059%
\$655,000	400	5.951%	4.105%
\$655,000	500	5.254%	3.472%
\$655,000	600	4.742%	3.014%
\$655,000	700	4.345%	2.665%
\$655,000	800	4.025%	2.388%
\$655,000	900	3.760%	2.162%
\$655,000	1,000	3.535%	1.974%
\$655,000	1,500	2.762%	1.352%
\$655,000	2,000	2.287%	0.999%
\$655,000	3,000	1.701%	0.609%
\$655,000	4,000	1.340%	0.402%
\$655,000	5,000	1.090%	0.277%
\$655,000	10,000	0.501%	0.060%
\$655,000	20,000	0.192%	0.006%
\$655,000	30,000	0.103%	0.002%
\$655,000	40,000	0.063%	0.001%
\$660,000	100	12.77%	10.62%
\$660,000	200	8.745%	6.727%
\$660,000	300	6.993%	5.071%
\$660,000	400	5.962%	4.115%
\$660,000	500	5.264%	3.480%
\$660,000	600	4.751%	3.022%
\$660,000	700	4.353%	2.672%
\$660,000	800	4.033%	2.395%
\$660,000	900	3.767%	2.169%
\$660,000	1,000	3.542%	1.980%
\$660,000	1,500	2.767%	1.357%
\$660,000	2,000	2.292%	1.003%
\$660,000	3,000	1.706%	0.612%
\$660,000	4,000	1.343%	0.404%
\$660,000	5,000	1.093%	0.279%
\$660,000	10,000	0.503%	0.061%
\$660,000	20,000	0.193%	0.006%
\$660,000	30,000	0.103%	0.002%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$660,000	40,000	0.063%	0.001%
\$665,000	100	12.80%	10.64%
\$665,000	200	8.762%	6.742%
\$665,000	300	7.006%	5.083%
\$665,000	400	5.973%	4.126%
\$665,000	500	5.274%	3.489%
\$665,000	600	4.760%	3.030%
\$665,000	700	4.362%	2.680%
\$665,000	800	4.041%	2.402%
\$665,000	900	3.775%	2.175%
\$665,000	1,000	3.549%	1.985%
\$665,000	1,500	2.773%	1.361%
\$665,000	2,000	2.297%	1.007%
\$665,000	3,000	1.710%	0.615%
\$665,000	4,000	1.347%	0.406%
\$665,000	5,000	1.097%	0.280%
\$665,000	10,000	0.505%	0.061%
\$665,000	20,000	0.194%	0.006%
\$665,000	30,000	0.104%	0.002%
\$665,000	40,000	0.063%	0.001%
\$670,000	100	12.82%	10.67%
\$670,000	200	8.778%	6.758%
\$670,000	300	7.019%	5.095%
\$670,000	400	5.984%	4.136%
\$670,000	500	5.284%	3.498%
\$670,000	600	4.769%	3.038%
\$670,000	700	4.370%	2.687%
\$670,000	800	4.049%	2.408%
\$670,000	900	3.782%	2.181%
\$670,000	1,000	3.556%	1.991%
\$670,000	1,500	2.779%	1.366%
\$670,000	2,000	2.303%	1.010%
\$670,000	3,000	1.715%	0.617%
\$670,000	4,000	1.351%	0.408%
\$670,000	5,000	1.100%	0.282%
\$670,000	10,000	0.508%	0.062%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$670,000	20,000	0.195%	0.007%
\$670,000	30,000	0.104%	0.002%
\$670,000	40,000	0.064%	0.001%
\$675,000	100	12.84%	10.69%
\$675,000	200	8.794%	6.773%
\$675,000	300	7.033%	5.107%
\$675,000	400	5.995%	4.146%
\$675,000	500	5.294%	3.507%
\$675,000	600	4.778%	3.046%
\$675,000	700	4.379%	2.694%
\$675,000	800	4.057%	2.415%
\$675,000	900	3.790%	2.187%
\$675,000	1,000	3.563%	1.997%
\$675,000	1,500	2.785%	1.370%
\$675,000	2,000	2.308%	1.014%
\$675,000	3,000	1.719%	0.620%
\$675,000	4,000	1.355%	0.410%
\$675,000	5,000	1.104%	0.283%
\$675,000	10,000	0.510%	0.062%
\$675,000	20,000	0.196%	0.007%
\$675,000	30,000	0.105%	0.002%
\$675,000	40,000	0.064%	0.001%
\$680,000	100	12.87%	10.71%
\$680,000	200	8.810%	6.789%
\$680,000	300	7.046%	5.120%
\$680,000	400	6.007%	4.156%
\$680,000	500	5.304%	3.516%
\$680,000	600	4.787%	3.054%
\$680,000	700	4.387%	2.701%
\$680,000	800	4.064%	2.422%
\$680,000	900	3.797%	2.193%
\$680,000	1,000	3.570%	2.003%
\$680,000	1,500	2.791%	1.375%
\$680,000	2,000	2.313%	1.018%
\$680,000	3,000	1.724%	0.623%
\$680,000	4,000	1.359%	0.412%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$680,000	5,000	1.107%	0.285%
\$680,000	10,000	0.512%	0.063%
\$680,000	20,000	0.197%	0.007%
\$680,000	30,000	0.105%	0.002%
\$680,000	40,000	0.065%	0.001%
\$685,000	100	12.89%	10.73%
\$685,000	200	8.827%	6.804%
\$685,000	300	7.059%	5.132%
\$685,000	400	6.018%	4.166%
\$685,000	500	5.314%	3.525%
\$685,000	600	4.796%	3.062%
\$685,000	700	4.395%	2.708%
\$685,000	800	4.072%	2.428%
\$685,000	900	3.804%	2.199%
\$685,000	1,000	3.577%	2.008%
\$685,000	1,500	2.797%	1.379%
\$685,000	2,000	2.318%	1.022%
\$685,000	3,000	1.728%	0.625%
\$685,000	4,000	1.363%	0.414%
\$685,000	5,000	1.111%	0.287%
\$685,000	10,000	0.514%	0.063%
\$685,000	20,000	0.198%	0.007%
\$685,000	30,000	0.106%	0.002%
\$685,000	40,000	0.065%	0.001%
\$690,000	100	12.91%	10.76%
\$690,000	200	8.843%	6.819%
\$690,000	300	7.072%	5.144%
\$690,000	400	6.029%	4.176%
\$690,000	500	5.324%	3.534%
\$690,000	600	4.805%	3.070%
\$690,000	700	4.404%	2.716%
\$690,000	800	4.080%	2.435%
\$690,000	900	3.812%	2.206%
\$690,000	1,000	3.584%	2.014%
\$690,000	1,500	2.803%	1.384%
\$690,000	2,000	2.323%	1.025%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$690,000	3,000	1.732%	0.628%
\$690,000	4,000	1.367%	0.416%
\$690,000	5,000	1.114%	0.288%
\$690,000	10,000	0.516%	0.064%
\$690,000	20,000	0.199%	0.007%
\$690,000	30,000	0.106%	0.002%
\$690,000	40,000	0.065%	0.001%
\$695,000	100	12.94%	10.78%
\$695,000	200	8.859%	6.835%
\$695,000	300	7.085%	5.156%
\$695,000	400	6.040%	4.187%
\$695,000	500	5.334%	3.543%
\$695,000	600	4.815%	3.077%
\$695,000	700	4.412%	2.723%
\$695,000	800	4.088%	2.442%
\$695,000	900	3.819%	2.212%
\$695,000	1,000	3.591%	2.020%
\$695,000	1,500	2.809%	1.388%
\$695,000	2,000	2.329%	1.029%
\$695,000	3,000	1.737%	0.631%
\$695,000	4,000	1.371%	0.418%
\$695,000	5,000	1.118%	0.290%
\$695,000	10,000	0.518%	0.064%
\$695,000	20,000	0.200%	0.007%
\$695,000	30,000	0.107%	0.002%
\$695,000	40,000	0.066%	0.001%
\$700,000	100	12.96%	10.80%
\$700,000	200	8.876%	6.850%
\$700,000	300	7.098%	5.168%
\$700,000	400	6.052%	4.197%
\$700,000	500	5.344%	3.551%
\$700,000	600	4.824%	3.085%
\$700,000	700	4.421%	2.730%
\$700,000	800	4.096%	2.448%
\$700,000	900	3.827%	2.218%
\$700,000	1,000	3.598%	2.026%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$700,000	1,500	2.814%	1.393%
\$700,000	2,000	2.334%	1.033%
\$700,000	3,000	1.741%	0.634%
\$700,000	4,000	1.375%	0.420%
\$700,000	5,000	1.121%	0.292%
\$700,000	10,000	0.520%	0.065%
\$700,000	20,000	0.200%	0.007%
\$700,000	30,000	0.108%	0.002%
\$700,000	40,000	0.066%	0.001%
\$705,000	100	12.99%	10.82%
\$705,000	200	8.892%	6.866%
\$705,000	300	7.111%	5.180%
\$705,000	400	6.063%	4.207%
\$705,000	500	5.354%	3.560%
\$705,000	600	4.833%	3.093%
\$705,000	700	4.429%	2.737%
\$705,000	800	4.104%	2.455%
\$705,000	900	3.834%	2.224%
\$705,000	1,000	3.605%	2.032%
\$705,000	1,500	2.820%	1.397%
\$705,000	2,000	2.339%	1.036%
\$705,000	3,000	1.746%	0.636%
\$705,000	4,000	1.379%	0.422%
\$705,000	5,000	1.125%	0.293%
\$705,000	10,000	0.522%	0.066%
\$705,000	20,000	0.201%	0.007%
\$705,000	30,000	0.108%	0.002%
\$705,000	40,000	0.066%	0.001%
\$710,000	100	13.01%	10.85%
\$710,000	200	8.908%	6.881%
\$710,000	300	7.124%	5.192%
\$710,000	400	6.074%	4.217%
\$710,000	500	5.364%	3.569%
\$710,000	600	4.842%	3.101%
\$710,000	700	4.437%	2.744%
\$710,000	800	4.112%	2.461%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$710,000	900	3.841%	2.230%
\$710,000	1,000	3.612%	2.037%
\$710,000	1,500	2.826%	1.401%
\$710,000	2,000	2.344%	1.040%
\$710,000	3,000	1.750%	0.639%
\$710,000	4,000	1.383%	0.424%
\$710,000	5,000	1.128%	0.295%
\$710,000	10,000	0.524%	0.066%
\$710,000	20,000	0.202%	0.007%
\$710,000	30,000	0.109%	0.002%
\$710,000	40,000	0.067%	0.001%
\$715,000	100	13.03%	10.87%
\$715,000	200	8.924%	6.896%
\$715,000	300	7.137%	5.204%
\$715,000	400	6.085%	4.227%
\$715,000	500	5.374%	3.578%
\$715,000	600	4.851%	3.109%
\$715,000	700	4.446%	2.752%
\$715,000	800	4.119%	2.468%
\$715,000	900	3.849%	2.237%
\$715,000	1,000	3.619%	2.043%
\$715,000	1,500	2.832%	1.406%
\$715,000	2,000	2.350%	1.044%
\$715,000	3,000	1.755%	0.642%
\$715,000	4,000	1.387%	0.427%
\$715,000	5,000	1.132%	0.296%
\$715,000	10,000	0.527%	0.067%
\$715,000	20,000	0.203%	0.007%
\$715,000	30,000	0.109%	0.002%
\$715,000	40,000	0.067%	0.001%
\$720,000	100	13.06%	10.89%
\$720,000	200	8.941%	6.912%
\$720,000	300	7.151%	5.217%
\$720,000	400	6.097%	4.238%
\$720,000	500	5.384%	3.587%
\$720,000	600	4.860%	3.117%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$720,000	700	4.454%	2.759%
\$720,000	800	4.127%	2.475%
\$720,000	900	3.856%	2.243%
\$720,000	1,000	3.626%	2.049%
\$720,000	1,500	2.838%	1.410%
\$720,000	2,000	2.355%	1.047%
\$720,000	3,000	1.759%	0.644%
\$720,000	4,000	1.391%	0.429%
\$720,000	5,000	1.135%	0.298%
\$720,000	10,000	0.529%	0.067%
\$720,000	20,000	0.204%	0.007%
\$720,000	30,000	0.110%	0.002%
\$720,000	40,000	0.068%	0.001%
\$725,000	100	13.08%	10.92%
\$725,000	200	8.957%	6.927%
\$725,000	300	7.164%	5.229%
\$725,000	400	6.108%	4.248%
\$725,000	500	5.394%	3.596%
\$725,000	600	4.869%	3.125%
\$725,000	700	4.462%	2.766%
\$725,000	800	4.135%	2.481%
\$725,000	900	3.864%	2.249%
\$725,000	1,000	3.633%	2.055%
\$725,000	1,500	2.844%	1.415%
\$725,000	2,000	2.360%	1.051%
\$725,000	3,000	1.763%	0.647%
\$725,000	4,000	1.394%	0.431%
\$725,000	5,000	1.139%	0.300%
\$725,000	10,000	0.531%	0.068%
\$725,000	20,000	0.205%	0.007%
\$725,000	30,000	0.110%	0.002%
\$725,000	40,000	0.068%	0.001%
\$730,000	100	13.10%	10.94%
\$730,000	200	8.973%	6.943%
\$730,000	300	7.177%	5.241%
\$730,000	400	6.119%	4.258%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$730,000	500	5.403%	3.605%
\$730,000	600	4.878%	3.133%
\$730,000	700	4.471%	2.773%
\$730,000	800	4.143%	2.488%
\$730,000	900	3.871%	2.255%
\$730,000	1,000	3.640%	2.060%
\$730,000	1,500	2.850%	1.419%
\$730,000	2,000	2.365%	1.055%
\$730,000	3,000	1.768%	0.650%
\$730,000	4,000	1.398%	0.433%
\$730,000	5,000	1.142%	0.301%
\$730,000	10,000	0.533%	0.068%
\$730,000	20,000	0.206%	0.007%
\$730,000	30,000	0.111%	0.002%
\$730,000	40,000	0.068%	0.001%
\$735,000	100	13.13%	10.96%
\$735,000	200	8.990%	6.958%
\$735,000	300	7.190%	5.253%
\$735,000	400	6.130%	4.268%
\$735,000	500	5.413%	3.614%
\$735,000	600	4.887%	3.141%
\$735,000	700	4.479%	2.781%
\$735,000	800	4.151%	2.495%
\$735,000	900	3.878%	2.261%
\$735,000	1,000	3.648%	2.066%
\$735,000	1,500	2.856%	1.424%
\$735,000	2,000	2.370%	1.058%
\$735,000	3,000	1.772%	0.653%
\$735,000	4,000	1.402%	0.435%
\$735,000	5,000	1.146%	0.303%
\$735,000	10,000	0.535%	0.069%
\$735,000	20,000	0.207%	0.008%
\$735,000	30,000	0.111%	0.002%
\$735,000	40,000	0.069%	0.001%
\$740,000	100	13.15%	10.98%
\$740,000	200	9.006%	6.973%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$740,000	300	7.203%	5.265%
\$740,000	400	6.142%	4.278%
\$740,000	500	5.423%	3.623%
\$740,000	600	4.896%	3.149%
\$740,000	700	4.488%	2.788%
\$740,000	800	4.159%	2.501%
\$740,000	900	3.886%	2.267%
\$740,000	1,000	3.655%	2.072%
\$740,000	1,500	2.861%	1.428%
\$740,000	2,000	2.376%	1.062%
\$740,000	3,000	1.777%	0.655%
\$740,000	4,000	1.406%	0.437%
\$740,000	5,000	1.149%	0.305%
\$740,000	10,000	0.537%	0.069%
\$740,000	20,000	0.208%	0.008%
\$740,000	30,000	0.112%	0.002%
\$740,000	40,000	0.069%	0.001%
\$745,000	100	13.17%	11.01%
\$745,000	200	9.022%	6.989%
\$745,000	300	7.216%	5.277%
\$745,000	400	6.153%	4.289%
\$745,000	500	5.433%	3.632%
\$745,000	600	4.905%	3.157%
\$745,000	700	4.496%	2.795%
\$745,000	800	4.166%	2.508%
\$745,000	900	3.893%	2.274%
\$745,000	1,000	3.662%	2.078%
\$745,000	1,500	2.867%	1.433%
\$745,000	2,000	2.381%	1.066%
\$745,000	3,000	1.781%	0.658%
\$745,000	4,000	1.410%	0.439%
\$745,000	5,000	1.153%	0.306%
\$745,000	10,000	0.539%	0.070%
\$745,000	20,000	0.209%	0.008%
\$745,000	30,000	0.113%	0.002%
\$745,000	40,000	0.069%	0.001%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$750,000	100	13.20%	11.03%
\$750,000	200	9.039%	7.004%
\$750,000	300	7.229%	5.289%
\$750,000	400	6.164%	4.299%
\$750,000	500	5.443%	3.640%
\$750,000	600	4.914%	3.165%
\$750,000	700	4.504%	2.802%
\$750,000	800	4.174%	2.515%
\$750,000	900	3.901%	2.280%
\$750,000	1,000	3.669%	2.084%
\$750,000	1,500	2.873%	1.437%
\$750,000	2,000	2.386%	1.070%
\$750,000	3,000	1.786%	0.661%
\$750,000	4,000	1.414%	0.441%
\$750,000	5,000	1.156%	0.308%
\$750,000	10,000	0.542%	0.071%
\$750,000	20,000	0.210%	0.008%
\$750,000	30,000	0.113%	0.002%
\$750,000	40,000	0.070%	0.001%
\$755,000	100	13.22%	11.05%
\$755,000	200	9.055%	7.020%
\$755,000	300	7.242%	5.302%
\$755,000	400	6.175%	4.309%
\$755,000	500	5.453%	3.649%
\$755,000	600	4.923%	3.173%
\$755,000	700	4.513%	2.810%
\$755,000	800	4.182%	2.521%
\$755,000	900	3.908%	2.286%
\$755,000	1,000	3.676%	2.089%
\$755,000	1,500	2.879%	1.442%
\$755,000	2,000	2.391%	1.073%
\$755,000	3,000	1.790%	0.664%
\$755,000	4,000	1.418%	0.443%
\$755,000	5,000	1.160%	0.310%
\$755,000	10,000	0.544%	0.071%
\$755,000	20,000	0.211%	0.008%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$755,000	30,000	0.114%	0.002%
\$755,000	40,000	0.070%	0.001%
\$760,000	100	13.24%	11.08%
\$760,000	200	9.071%	7.035%
\$760,000	300	7.255%	5.314%
\$760,000	400	6.187%	4.319%
\$760,000	500	5.463%	3.658%
\$760,000	600	4.933%	3.181%
\$760,000	700	4.521%	2.817%
\$760,000	800	4.190%	2.528%
\$760,000	900	3.915%	2.292%
\$760,000	1,000	3.683%	2.095%
\$760,000	1,500	2.885%	1.446%
\$760,000	2,000	2.396%	1.077%
\$760,000	3,000	1.794%	0.666%
\$760,000	4,000	1.422%	0.445%
\$760,000	5,000	1.163%	0.311%
\$760,000	10,000	0.546%	0.072%
\$760,000	20,000	0.212%	0.008%
\$760,000	30,000	0.114%	0.002%
\$760,000	40,000	0.071%	0.001%
\$765,000	100	13.27%	11.10%
\$765,000	200	9.088%	7.051%
\$765,000	300	7.269%	5.326%
\$765,000	400	6.198%	4.330%
\$765,000	500	5.473%	3.667%
\$765,000	600	4.942%	3.189%
\$765,000	700	4.530%	2.824%
\$765,000	800	4.198%	2.535%
\$765,000	900	3.923%	2.298%
\$765,000	1,000	3.690%	2.101%
\$765,000	1,500	2.891%	1.451%
\$765,000	2,000	2.402%	1.081%
\$765,000	3,000	1.799%	0.669%
\$765,000	4,000	1.426%	0.448%
\$765,000	5,000	1.167%	0.313%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$765,000	10,000	0.548%	0.072%
\$765,000	20,000	0.213%	0.008%
\$765,000	30,000	0.115%	0.002%
\$765,000	40,000	0.071%	0.001%
\$770,000	100	13.29%	11.12%
\$770,000	200	9.104%	7.066%
\$770,000	300	7.282%	5.338%
\$770,000	400	6.209%	4.340%
\$770,000	500	5.483%	3.676%
\$770,000	600	4.951%	3.197%
\$770,000	700	4.538%	2.831%
\$770,000	800	4.206%	2.541%
\$770,000	900	3.930%	2.305%
\$770,000	1,000	3.697%	2.107%
\$770,000	1,500	2.897%	1.455%
\$770,000	2,000	2.407%	1.084%
\$770,000	3,000	1.803%	0.672%
\$770,000	4,000	1.430%	0.450%
\$770,000	5,000	1.170%	0.315%
\$770,000	10,000	0.550%	0.073%
\$770,000	20,000	0.214%	0.008%
\$770,000	30,000	0.116%	0.002%
\$770,000	40,000	0.071%	0.001%
\$775,000	100	13.31%	11.14%
\$775,000	200	9.120%	7.082%
\$775,000	300	7.295%	5.350%
\$775,000	400	6.220%	4.350%
\$775,000	500	5.493%	3.685%
\$775,000	600	4.960%	3.205%
\$775,000	700	4.546%	2.839%
\$775,000	800	4.213%	2.548%
\$775,000	900	3.938%	2.311%
\$775,000	1,000	3.704%	2.113%
\$775,000	1,500	2.902%	1.460%
\$775,000	2,000	2.412%	1.088%
\$775,000	3,000	1.808%	0.675%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$775,000	4,000	1.434%	0.452%
\$775,000	5,000	1.174%	0.316%
\$775,000	10,000	0.552%	0.074%
\$775,000	20,000	0.215%	0.008%
\$775,000	30,000	0.116%	0.002%
\$775,000	40,000	0.072%	0.001%
\$780,000	100	13.34%	11.17%
\$780,000	200	9.137%	7.097%
\$780,000	300	7.308%	5.362%
\$780,000	400	6.232%	4.360%
\$780,000	500	5.503%	3.694%
\$780,000	600	4.969%	3.213%
\$780,000	700	4.555%	2.846%
\$780,000	800	4.221%	2.555%
\$780,000	900	3.945%	2.317%
\$780,000	1,000	3.711%	2.119%
\$780,000	1,500	2.908%	1.464%
\$780,000	2,000	2.417%	1.092%
\$780,000	3,000	1.812%	0.677%
\$780,000	4,000	1.437%	0.454%
\$780,000	5,000	1.177%	0.318%
\$780,000	10,000	0.554%	0.074%
\$780,000	20,000	0.216%	0.008%
\$780,000	30,000	0.117%	0.002%
\$780,000	40,000	0.072%	0.001%
\$785,000	100	13.36%	11.19%
\$785,000	200	9.153%	7.112%
\$785,000	300	7.321%	5.375%
\$785,000	400	6.243%	4.371%
\$785,000	500	5.513%	3.703%
\$785,000	600	4.978%	3.221%
\$785,000	700	4.563%	2.853%
\$785,000	800	4.229%	2.561%
\$785,000	900	3.952%	2.323%
\$785,000	1,000	3.718%	2.124%
\$785,000	1,500	2.914%	1.469%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$785,000	2,000	2.422%	1.096%
\$785,000	3,000	1.817%	0.680%
\$785,000	4,000	1.441%	0.456%
\$785,000	5,000	1.181%	0.320%
\$785,000	10,000	0.557%	0.075%
\$785,000	20,000	0.217%	0.008%
\$785,000	30,000	0.117%	0.002%
\$785,000	40,000	0.073%	0.001%
\$790,000	100	13.39%	11.21%
\$790,000	200	9.169%	7.128%
\$790,000	300	7.334%	5.387%
\$790,000	400	6.254%	4.381%
\$790,000	500	5.523%	3.712%
\$790,000	600	4.987%	3.229%
\$790,000	700	4.572%	2.860%
\$790,000	800	4.237%	2.568%
\$790,000	900	3.960%	2.329%
\$790,000	1,000	3.725%	2.130%
\$790,000	1,500	2.920%	1.473%
\$790,000	2,000	2.428%	1.099%
\$790,000	3,000	1.821%	0.683%
\$790,000	4,000	1.445%	0.458%
\$790,000	5,000	1.184%	0.322%
\$790,000	10,000	0.559%	0.075%
\$790,000	20,000	0.218%	0.009%
\$790,000	30,000	0.118%	0.002%
\$790,000	40,000	0.073%	0.001%
\$795,000	100	13.41%	11.24%
\$795,000	200	9.185%	7.143%
\$795,000	300	7.347%	5.399%
\$795,000	400	6.265%	4.391%
\$795,000	500	5.533%	3.721%
\$795,000	600	4.996%	3.237%
\$795,000	700	4.580%	2.868%
\$795,000	800	4.245%	2.575%
\$795,000	900	3.967%	2.336%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$795,000	1,000	3.732%	2.136%
\$795,000	1,500	2.926%	1.478%
\$795,000	2,000	2.433%	1.103%
\$795,000	3,000	1.825%	0.686%
\$795,000	4,000	1.449%	0.460%
\$795,000	5,000	1.188%	0.323%
\$795,000	10,000	0.561%	0.076%
\$795,000	20,000	0.219%	0.009%
\$795,000	30,000	0.118%	0.002%
\$795,000	40,000	0.073%	0.001%
\$800,000	100	13.43%	11.26%
\$800,000	200	9.202%	7.159%
\$800,000	300	7.361%	5.411%
\$800,000	400	6.277%	4.401%
\$800,000	500	5.543%	3.730%
\$800,000	600	5.005%	3.245%
\$800,000	700	4.588%	2.875%
\$800,000	800	4.253%	2.582%
\$800,000	900	3.975%	2.342%
\$800,000	1,000	3.739%	2.142%
\$800,000	1,500	2.932%	1.482%
\$800,000	2,000	2.438%	1.107%
\$800,000	3,000	1.830%	0.688%
\$800,000	4,000	1.453%	0.463%
\$800,000	5,000	1.191%	0.325%
\$800,000	10,000	0.563%	0.077%
\$800,000	20,000	0.220%	0.009%
\$800,000	30,000	0.119%	0.002%
\$800,000	40,000	0.074%	0.001%
\$805,000	100	13.46%	11.28%
\$805,000	200	9.218%	7.174%
\$805,000	300	7.374%	5.423%
\$805,000	400	6.288%	4.412%
\$805,000	500	5.553%	3.739%
\$805,000	600	5.014%	3.253%
\$805,000	700	4.597%	2.882%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$805,000	800	4.260%	2.588%
\$805,000	900	3.982%	2.348%
\$805,000	1,000	3.746%	2.148%
\$805,000	1,500	2.937%	1.487%
\$805,000	2,000	2.443%	1.111%
\$805,000	3,000	1.834%	0.691%
\$805,000	4,000	1.457%	0.465%
\$805,000	5,000	1.195%	0.327%
\$805,000	10,000	0.565%	0.077%
\$805,000	20,000	0.221%	0.009%
\$805,000	30,000	0.120%	0.002%
\$805,000	40,000	0.074%	0.001%
\$810,000	100	13.48%	11.30%
\$810,000	200	9.234%	7.190%
\$810,000	300	7.387%	5.436%
\$810,000	400	6.299%	4.422%
\$810,000	500	5.563%	3.748%
\$810,000	600	5.023%	3.261%
\$810,000	700	4.605%	2.889%
\$810,000	800	4.268%	2.595%
\$810,000	900	3.989%	2.354%
\$810,000	1,000	3.753%	2.153%
\$810,000	1,500	2.943%	1.491%
\$810,000	2,000	2.448%	1.114%
\$810,000	3,000	1.839%	0.694%
\$810,000	4,000	1.461%	0.467%
\$810,000	5,000	1.198%	0.328%
\$810,000	10,000	0.567%	0.078%
\$810,000	20,000	0.222%	0.009%
\$810,000	30,000	0.120%	0.002%
\$810,000	40,000	0.075%	0.001%
\$815,000	100	13.50%	11.33%
\$815,000	200	9.251%	7.205%
\$815,000	300	7.400%	5.448%
\$815,000	400	6.310%	4.432%
\$815,000	500	5.573%	3.757%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$815,000	600	5.032%	3.269%
\$815,000	700	4.613%	2.897%
\$815,000	800	4.276%	2.602%
\$815,000	900	3.997%	2.361%
\$815,000	1,000	3.760%	2.159%
\$815,000	1,500	2.949%	1.496%
\$815,000	2,000	2.453%	1.118%
\$815,000	3,000	1.843%	0.697%
\$815,000	4,000	1.465%	0.469%
\$815,000	5,000	1.202%	0.330%
\$815,000	10,000	0.570%	0.078%
\$815,000	20,000	0.223%	0.009%
\$815,000	30,000	0.121%	0.002%
\$815,000	40,000	0.075%	0.001%
\$820,000	100	13.53%	11.35%
\$820,000	200	9.267%	7.221%
\$820,000	300	7.413%	5.460%
\$820,000	400	6.322%	4.442%
\$820,000	500	5.583%	3.766%
\$820,000	600	5.042%	3.277%
\$820,000	700	4.622%	2.904%
\$820,000	800	4.284%	2.608%
\$820,000	900	4.004%	2.367%
\$820,000	1,000	3.767%	2.165%
\$820,000	1,500	2.955%	1.500%
\$820,000	2,000	2.459%	1.122%
\$820,000	3,000	1.847%	0.699%
\$820,000	4,000	1.469%	0.471%
\$820,000	5,000	1.206%	0.332%
\$820,000	10,000	0.572%	0.079%
\$820,000	20,000	0.224%	0.009%
\$820,000	30,000	0.121%	0.002%
\$820,000	40,000	0.075%	0.001%
\$825,000	100	13.55%	11.37%
\$825,000	200	9.283%	7.236%
\$825,000	300	7.426%	5.472%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$825,000	400	6.333%	4.453%
\$825,000	500	5.593%	3.775%
\$825,000	600	5.051%	3.285%
\$825,000	700	4.630%	2.911%
\$825,000	800	4.292%	2.615%
\$825,000	900	4.012%	2.373%
\$825,000	1,000	3.774%	2.171%
\$825,000	1,500	2.961%	1.505%
\$825,000	2,000	2.464%	1.125%
\$825,000	3,000	1.852%	0.702%
\$825,000	4,000	1.473%	0.473%
\$825,000	5,000	1.209%	0.333%
\$825,000	10,000	0.574%	0.080%
\$825,000	20,000	0.225%	0.009%
\$825,000	30,000	0.122%	0.002%
\$825,000	40,000	0.076%	0.001%
\$830,000	100	13.57%	11.40%
\$830,000	200	9.300%	7.252%
\$830,000	300	7.439%	5.484%
\$830,000	400	6.344%	4.463%
\$830,000	500	5.603%	3.784%
\$830,000	600	5.060%	3.293%
\$830,000	700	4.639%	2.919%
\$830,000	800	4.300%	2.622%
\$830,000	900	4.019%	2.379%
\$830,000	1,000	3.781%	2.177%
\$830,000	1,500	2.967%	1.509%
\$830,000	2,000	2.469%	1.129%
\$830,000	3,000	1.856%	0.705%
\$830,000	4,000	1.477%	0.475%
\$830,000	5,000	1.213%	0.335%
\$830,000	10,000	0.576%	0.080%
\$830,000	20,000	0.226%	0.009%
\$830,000	30,000	0.123%	0.002%
\$830,000	40,000	0.076%	0.001%
\$835,000	100	13.60%	11.42%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$835,000	200	9.316%	7.267%
\$835,000	300	7.453%	5.497%
\$835,000	400	6.355%	4.473%
\$835,000	500	5.613%	3.792%
\$835,000	600	5.069%	3.301%
\$835,000	700	4.647%	2.926%
\$835,000	800	4.308%	2.628%
\$835,000	900	4.026%	2.385%
\$835,000	1,000	3.788%	2.183%
\$835,000	1,500	2.972%	1.514%
\$835,000	2,000	2.474%	1.133%
\$835,000	3,000	1.861%	0.708%
\$835,000	4,000	1.480%	0.478%
\$835,000	5,000	1.216%	0.337%
\$835,000	10,000	0.578%	0.081%
\$835,000	20,000	0.227%	0.009%
\$835,000	30,000	0.123%	0.002%
\$835,000	40,000	0.077%	0.001%
\$840,000	100	13.62%	11.44%
\$840,000	200	9.333%	7.283%
\$840,000	300	7.466%	5.509%
\$840,000	400	6.367%	4.483%
\$840,000	500	5.623%	3.801%
\$840,000	600	5.078%	3.309%
\$840,000	700	4.655%	2.933%
\$840,000	800	4.315%	2.635%
\$840,000	900	4.034%	2.392%
\$840,000	1,000	3.795%	2.188%
\$840,000	1,500	2.978%	1.518%
\$840,000	2,000	2.479%	1.137%
\$840,000	3,000	1.865%	0.711%
\$840,000	4,000	1.484%	0.480%
\$840,000	5,000	1.220%	0.339%
\$840,000	10,000	0.581%	0.081%
\$840,000	20,000	0.228%	0.010%
\$840,000	30,000	0.124%	0.002%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$840,000	40,000	0.077%	0.001%
\$845,000	100	13.64%	11.46%
\$845,000	200	9.349%	7.298%
\$845,000	300	7.479%	5.521%
\$845,000	400	6.378%	4.494%
\$845,000	500	5.633%	3.810%
\$845,000	600	5.087%	3.317%
\$845,000	700	4.664%	2.940%
\$845,000	800	4.323%	2.642%
\$845,000	900	4.041%	2.398%
\$845,000	1,000	3.802%	2.194%
\$845,000	1,500	2.984%	1.523%
\$845,000	2,000	2.485%	1.140%
\$845,000	3,000	1.869%	0.713%
\$845,000	4,000	1.488%	0.482%
\$845,000	5,000	1.223%	0.340%
\$845,000	10,000	0.583%	0.082%
\$845,000	20,000	0.229%	0.010%
\$845,000	30,000	0.124%	0.002%
\$845,000	40,000	0.077%	0.001%
\$850,000	100	13.67%	11.49%
\$850,000	200	9.365%	7.314%
\$850,000	300	7.492%	5.533%
\$850,000	400	6.389%	4.504%
\$850,000	500	5.643%	3.819%
\$850,000	600	5.096%	3.325%
\$850,000	700	4.672%	2.948%
\$850,000	800	4.331%	2.649%
\$850,000	900	4.048%	2.404%
\$850,000	1,000	3.809%	2.200%
\$850,000	1,500	2.990%	1.528%
\$850,000	2,000	2.490%	1.144%
\$850,000	3,000	1.874%	0.716%
\$850,000	4,000	1.492%	0.484%
\$850,000	5,000	1.227%	0.342%
\$850,000	10,000	0.585%	0.083%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$850,000	20,000	0.230%	0.010%
\$850,000	30,000	0.125%	0.002%
\$850,000	40,000	0.078%	0.001%
\$855,000	100	13.69%	11.51%
\$855,000	200	9.382%	7.329%
\$855,000	300	7.505%	5.545%
\$855,000	400	6.401%	4.514%
\$855,000	500	5.653%	3.828%
\$855,000	600	5.105%	3.333%
\$855,000	700	4.681%	2.955%
\$855,000	800	4.339%	2.655%
\$855,000	900	4.056%	2.410%
\$855,000	1,000	3.816%	2.206%
\$855,000	1,500	2.996%	1.532%
\$855,000	2,000	2.495%	1.148%
\$855,000	3,000	1.878%	0.719%
\$855,000	4,000	1.496%	0.486%
\$855,000	5,000	1.230%	0.344%
\$855,000	10,000	0.587%	0.083%
\$855,000	20,000	0.231%	0.010%
\$855,000	30,000	0.126%	0.002%
\$855,000	40,000	0.078%	0.001%
\$860,000	100	13.72%	11.53%
\$860,000	200	9.398%	7.345%
\$860,000	300	7.518%	5.558%
\$860,000	400	6.412%	4.525%
\$860,000	500	5.663%	3.837%
\$860,000	600	5.114%	3.341%
\$860,000	700	4.689%	2.962%
\$860,000	800	4.347%	2.662%
\$860,000	900	4.063%	2.417%
\$860,000	1,000	3.823%	2.212%
\$860,000	1,500	3.002%	1.537%
\$860,000	2,000	2.500%	1.152%
\$860,000	3,000	1.883%	0.722%
\$860,000	4,000	1.500%	0.489%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$860,000	5,000	1.234%	0.346%
\$860,000	10,000	0.589%	0.084%
\$860,000	20,000	0.232%	0.010%
\$860,000	30,000	0.126%	0.002%
\$860,000	40,000	0.079%	0.001%
\$865,000	100	13.74%	11.56%
\$865,000	200	9.414%	7.360%
\$865,000	300	7.531%	5.570%
\$865,000	400	6.423%	4.535%
\$865,000	500	5.673%	3.846%
\$865,000	600	5.123%	3.349%
\$865,000	700	4.697%	2.970%
\$865,000	800	4.355%	2.669%
\$865,000	900	4.071%	2.423%
\$865,000	1,000	3.830%	2.218%
\$865,000	1,500	3.007%	1.541%
\$865,000	2,000	2.505%	1.155%
\$865,000	3,000	1.887%	0.724%
\$865,000	4,000	1.504%	0.491%
\$865,000	5,000	1.237%	0.347%
\$865,000	10,000	0.592%	0.085%
\$865,000	20,000	0.233%	0.010%
\$865,000	30,000	0.127%	0.002%
\$865,000	40,000	0.079%	0.001%
\$870,000	100	13.76%	11.58%
\$870,000	200	9.431%	7.376%
\$870,000	300	7.545%	5.582%
\$870,000	400	6.434%	4.545%
\$870,000	500	5.683%	3.855%
\$870,000	600	5.132%	3.357%
\$870,000	700	4.706%	2.977%
\$870,000	800	4.362%	2.675%
\$870,000	900	4.078%	2.429%
\$870,000	1,000	3.837%	2.224%
\$870,000	1,500	3.013%	1.546%
\$870,000	2,000	2.510%	1.159%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$870,000	3,000	1.891%	0.727%
\$870,000	4,000	1.508%	0.493%
\$870,000	5,000	1.241%	0.349%
\$870,000	10,000	0.594%	0.085%
\$870,000	20,000	0.234%	0.010%
\$870,000	30,000	0.127%	0.002%
\$870,000	40,000	0.080%	0.001%
\$875,000	100	13.79%	11.60%
\$875,000	200	9.447%	7.391%
\$875,000	300	7.558%	5.594%
\$875,000	400	6.446%	4.555%
\$875,000	500	5.693%	3.864%
\$875,000	600	5.142%	3.365%
\$875,000	700	4.714%	2.984%
\$875,000	800	4.370%	2.682%
\$875,000	900	4.085%	2.435%
\$875,000	1,000	3.844%	2.229%
\$875,000	1,500	3.019%	1.550%
\$875,000	2,000	2.515%	1.163%
\$875,000	3,000	1.896%	0.730%
\$875,000	4,000	1.512%	0.495%
\$875,000	5,000	1.244%	0.351%
\$875,000	10,000	0.596%	0.086%
\$875,000	20,000	0.235%	0.010%
\$875,000	30,000	0.128%	0.002%
\$875,000	40,000	0.080%	0.001%
\$880,000	100	13.81%	11.62%
\$880,000	200	9.463%	7.407%
\$880,000	300	7.571%	5.607%
\$880,000	400	6.457%	4.566%
\$880,000	500	5.703%	3.873%
\$880,000	600	5.151%	3.373%
\$880,000	700	4.723%	2.991%
\$880,000	800	4.378%	2.689%
\$880,000	900	4.093%	2.442%
\$880,000	1,000	3.851%	2.235%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$880,000	1,500	3.025%	1.555%
\$880,000	2,000	2.521%	1.167%
\$880,000	3,000	1.900%	0.733%
\$880,000	4,000	1.515%	0.497%
\$880,000	5,000	1.248%	0.353%
\$880,000	10,000	0.598%	0.087%
\$880,000	20,000	0.236%	0.010%
\$880,000	30,000	0.129%	0.003%
\$880,000	40,000	0.080%	0.001%
\$885,000	100	13.83%	11.65%
\$885,000	200	9.480%	7.422%
\$885,000	300	7.584%	5.619%
\$885,000	400	6.468%	4.576%
\$885,000	500	5.713%	3.882%
\$885,000	600	5.160%	3.381%
\$885,000	700	4.731%	2.999%
\$885,000	800	4.386%	2.696%
\$885,000	900	4.100%	2.448%
\$885,000	1,000	3.858%	2.241%
\$885,000	1,500	3.031%	1.559%
\$885,000	2,000	2.526%	1.170%
\$885,000	3,000	1.905%	0.736%
\$885,000	4,000	1.519%	0.499%
\$885,000	5,000	1.251%	0.354%
\$885,000	10,000	0.600%	0.087%
\$885,000	20,000	0.237%	0.011%
\$885,000	30,000	0.129%	0.003%
\$885,000	40,000	0.081%	0.001%
\$890,000	100	13.86%	11.67%
\$890,000	200	9.496%	7.438%
\$890,000	300	7.597%	5.631%
\$890,000	400	6.479%	4.586%
\$890,000	500	5.723%	3.891%
\$890,000	600	5.169%	3.389%
\$890,000	700	4.739%	3.006%
\$890,000	800	4.394%	2.702%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$890,000	900	4.108%	2.454%
\$890,000	1,000	3.865%	2.247%
\$890,000	1,500	3.037%	1.564%
\$890,000	2,000	2.531%	1.174%
\$890,000	3,000	1.909%	0.738%
\$890,000	4,000	1.523%	0.502%
\$890,000	5,000	1.255%	0.356%
\$890,000	10,000	0.603%	0.088%
\$890,000	20,000	0.238%	0.011%
\$890,000	30,000	0.130%	0.003%
\$890,000	40,000	0.081%	0.001%
\$895,000	100	13.88%	11.69%
\$895,000	200	9.512%	7.453%
\$895,000	300	7.610%	5.643%
\$895,000	400	6.491%	4.597%
\$895,000	500	5.733%	3.900%
\$895,000	600	5.178%	3.397%
\$895,000	700	4.748%	3.013%
\$895,000	800	4.402%	2.709%
\$895,000	900	4.115%	2.460%
\$895,000	1,000	3.872%	2.253%
\$895,000	1,500	3.042%	1.568%
\$895,000	2,000	2.536%	1.178%
\$895,000	3,000	1.913%	0.741%
\$895,000	4,000	1.527%	0.504%
\$895,000	5,000	1.258%	0.358%
\$895,000	10,000	0.605%	0.089%
\$895,000	20,000	0.239%	0.011%
\$895,000	30,000	0.130%	0.003%
\$895,000	40,000	0.082%	0.001%
\$900,000	100	13.90%	11.72%
\$900,000	200	9.529%	7.469%
\$900,000	300	7.624%	5.656%
\$900,000	400	6.502%	4.607%
\$900,000	500	5.743%	3.909%
\$900,000	600	5.187%	3.405%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$900,000	700	4.756%	3.021%
\$900,000	800	4.409%	2.716%
\$900,000	900	4.122%	2.467%
\$900,000	1,000	3.879%	2.259%
\$900,000	1,500	3.048%	1.573%
\$900,000	2,000	2.541%	1.182%
\$900,000	3,000	1.918%	0.744%
\$900,000	4,000	1.531%	0.506%
\$900,000	5,000	1.262%	0.360%
\$900,000	10,000	0.607%	0.089%
\$900,000	20,000	0.240%	0.011%
\$900,000	30,000	0.131%	0.003%
\$900,000	40,000	0.082%	0.001%
\$905,000	100	13.93%	11.74%
\$905,000	200	9.545%	7.484%
\$905,000	300	7.637%	5.668%
\$905,000	400	6.513%	4.617%
\$905,000	500	5.754%	3.918%
\$905,000	600	5.196%	3.413%
\$905,000	700	4.764%	3.028%
\$905,000	800	4.417%	2.722%
\$905,000	900	4.130%	2.473%
\$905,000	1,000	3.886%	2.265%
\$905,000	1,500	3.054%	1.577%
\$905,000	2,000	2.546%	1.186%
\$905,000	3,000	1.922%	0.747%
\$905,000	4,000	1.535%	0.508%
\$905,000	5,000	1.265%	0.361%
\$905,000	10,000	0.609%	0.090%
\$905,000	20,000	0.242%	0.011%
\$905,000	30,000	0.132%	0.003%
\$905,000	40,000	0.082%	0.001%
\$910,000	100	13.95%	11.76%
\$910,000	200	9.561%	7.500%
\$910,000	300	7.650%	5.680%
\$910,000	400	6.525%	4.628%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$910,000	500	5.764%	3.927%
\$910,000	600	5.205%	3.421%
\$910,000	700	4.773%	3.035%
\$910,000	800	4.425%	2.729%
\$910,000	900	4.137%	2.479%
\$910,000	1,000	3.893%	2.270%
\$910,000	1,500	3.060%	1.582%
\$910,000	2,000	2.552%	1.189%
\$910,000	3,000	1.927%	0.750%
\$910,000	4,000	1.539%	0.510%
\$910,000	5,000	1.269%	0.363%
\$910,000	10,000	0.612%	0.091%
\$910,000	20,000	0.243%	0.011%
\$910,000	30,000	0.132%	0.003%
\$910,000	40,000	0.083%	0.001%
\$915,000	100	13.95%	11.76%
\$915,000	200	9.561%	7.500%
\$915,000	300	7.650%	5.680%
\$915,000	400	6.525%	4.628%
\$915,000	500	5.764%	3.927%
\$915,000	600	5.205%	3.421%
\$915,000	700	4.773%	3.035%
\$915,000	800	4.425%	2.729%
\$915,000	900	4.137%	2.479%
\$915,000	1,000	3.893%	2.270%
\$915,000	1,500	3.060%	1.582%
\$915,000	2,000	2.552%	1.189%
\$915,000	3,000	1.927%	0.750%
\$915,000	4,000	1.539%	0.510%
\$915,000	5,000	1.269%	0.363%
\$915,000	10,000	0.612%	0.090%
\$915,000	20,000	0.243%	0.011%
\$915,000	30,000	0.132%	0.003%
\$915,000	40,000	0.083%	0.001%
\$920,000	100	13.95%	11.76%
\$920,000	200	9.561%	7.500%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$920,000	300	7.650%	5.680%
\$920,000	400	6.525%	4.628%
\$920,000	500	5.764%	3.927%
\$920,000	600	5.205%	3.421%
\$920,000	700	4.773%	3.035%
\$920,000	800	4.425%	2.729%
\$920,000	900	4.137%	2.479%
\$920,000	1,000	3.893%	2.270%
\$920,000	1,500	3.060%	1.582%
\$920,000	2,000	2.552%	1.189%
\$920,000	3,000	1.927%	0.750%
\$920,000	4,000	1.539%	0.510%
\$920,000	5,000	1.269%	0.363%
\$920,000	10,000	0.612%	0.090%
\$920,000	20,000	0.243%	0.011%
\$920,000	30,000	0.132%	0.003%
\$920,000	40,000	0.083%	0.001%
\$925,000	100	13.95%	11.76%
\$925,000	200	9.561%	7.500%
\$925,000	300	7.650%	5.680%
\$925,000	400	6.525%	4.628%
\$925,000	500	5.764%	3.927%
\$925,000	600	5.205%	3.421%
\$925,000	700	4.773%	3.035%
\$925,000	800	4.425%	2.729%
\$925,000	900	4.137%	2.479%
\$925,000	1,000	3.893%	2.270%
\$925,000	1,500	3.060%	1.582%
\$925,000	2,000	2.552%	1.189%
\$925,000	3,000	1.927%	0.750%
\$925,000	4,000	1.539%	0.510%
\$925,000	5,000	1.269%	0.363%
\$925,000	10,000	0.612%	0.090%
\$925,000	20,000	0.243%	0.011%
\$925,000	30,000	0.132%	0.003%
\$925,000	40,000	0.083%	0.001%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$930,000	100	13.95%	11.76%
\$930,000	200	9.561%	7.500%
\$930,000	300	7.650%	5.680%
\$930,000	400	6.525%	4.628%
\$930,000	500	5.764%	3.927%
\$930,000	600	5.205%	3.421%
\$930,000	700	4.773%	3.035%
\$930,000	800	4.425%	2.729%
\$930,000	900	4.137%	2.479%
\$930,000	1,000	3.893%	2.270%
\$930,000	1,500	3.060%	1.582%
\$930,000	2,000	2.552%	1.189%
\$930,000	3,000	1.927%	0.750%
\$930,000	4,000	1.539%	0.510%
\$930,000	5,000	1.269%	0.363%
\$930,000	10,000	0.612%	0.090%
\$930,000	20,000	0.243%	0.011%
\$930,000	30,000	0.132%	0.003%
\$930,000	40,000	0.083%	0.001%
\$935,000	100	13.95%	11.76%
\$935,000	200	9.561%	7.500%
\$935,000	300	7.650%	5.680%
\$935,000	400	6.525%	4.628%
\$935,000	500	5.764%	3.927%
\$935,000	600	5.205%	3.421%
\$935,000	700	4.773%	3.035%
\$935,000	800	4.425%	2.729%
\$935,000	900	4.137%	2.479%
\$935,000	1,000	3.893%	2.270%
\$935,000	1,500	3.060%	1.582%
\$935,000	2,000	2.552%	1.189%
\$935,000	3,000	1.927%	0.750%
\$935,000	4,000	1.539%	0.510%
\$935,000	5,000	1.269%	0.363%
\$935,000	10,000	0.612%	0.090%
\$935,000	20,000	0.243%	0.011%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$935,000	30,000	0.132%	0.003%
\$935,000	40,000	0.083%	0.001%
\$940,000	100	13.95%	11.76%
\$940,000	200	9.561%	7.500%
\$940,000	300	7.650%	5.680%
\$940,000	400	6.525%	4.628%
\$940,000	500	5.764%	3.927%
\$940,000	600	5.205%	3.421%
\$940,000	700	4.773%	3.035%
\$940,000	800	4.425%	2.729%
\$940,000	900	4.137%	2.479%
\$940,000	1,000	3.893%	2.270%
\$940,000	1,500	3.060%	1.582%
\$940,000	2,000	2.552%	1.189%
\$940,000	3,000	1.927%	0.750%
\$940,000	4,000	1.539%	0.510%
\$940,000	5,000	1.269%	0.363%
\$940,000	10,000	0.612%	0.090%
\$940,000	20,000	0.243%	0.011%
\$940,000	30,000	0.132%	0.003%
\$940,000	40,000	0.083%	0.001%
\$945,000	100	13.95%	11.76%
\$945,000	200	9.561%	7.500%
\$945,000	300	7.650%	5.680%
\$945,000	400	6.525%	4.628%
\$945,000	500	5.764%	3.927%
\$945,000	600	5.205%	3.421%
\$945,000	700	4.773%	3.035%
\$945,000	800	4.425%	2.729%
\$945,000	900	4.137%	2.479%
\$945,000	1,000	3.893%	2.270%
\$945,000	1,500	3.060%	1.582%
\$945,000	2,000	2.552%	1.189%
\$945,000	3,000	1.927%	0.750%
\$945,000	4,000	1.539%	0.510%
\$945,000	5,000	1.269%	0.363%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$945,000	10,000	0.612%	0.090%
\$945,000	20,000	0.243%	0.011%
\$945,000	30,000	0.132%	0.003%
\$945,000	40,000	0.083%	0.001%
\$950,000	100	13.95%	11.76%
\$950,000	200	9.561%	7.500%
\$950,000	300	7.650%	5.680%
\$950,000	400	6.525%	4.628%
\$950,000	500	5.764%	3.927%
\$950,000	600	5.205%	3.421%
\$950,000	700	4.773%	3.035%
\$950,000	800	4.425%	2.729%
\$950,000	900	4.137%	2.479%
\$950,000	1,000	3.893%	2.270%
\$950,000	1,500	3.060%	1.582%
\$950,000	2,000	2.552%	1.189%
\$950,000	3,000	1.927%	0.750%
\$950,000	4,000	1.539%	0.510%
\$950,000	5,000	1.269%	0.363%
\$950,000	10,000	0.612%	0.090%
\$950,000	20,000	0.243%	0.011%
\$950,000	30,000	0.132%	0.003%
\$950,000	40,000	0.083%	0.001%
\$955,000	100	13.95%	11.76%
\$955,000	200	9.561%	7.500%
\$955,000	300	7.650%	5.680%
\$955,000	400	6.525%	4.628%
\$955,000	500	5.764%	3.927%
\$955,000	600	5.205%	3.421%
\$955,000	700	4.773%	3.035%
\$955,000	800	4.425%	2.729%
\$955,000	900	4.137%	2.479%
\$955,000	1,000	3.893%	2.270%
\$955,000	1,500	3.060%	1.582%
\$955,000	2,000	2.552%	1.189%
\$955,000	3,000	1.927%	0.750%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$955,000	4,000	1.539%	0.510%
\$955,000	5,000	1.269%	0.363%
\$955,000	10,000	0.612%	0.090%
\$955,000	20,000	0.243%	0.011%
\$955,000	30,000	0.132%	0.003%
\$955,000	40,000	0.083%	0.001%
\$960,000	100	13.95%	11.76%
\$960,000	200	9.561%	7.500%
\$960,000	300	7.650%	5.680%
\$960,000	400	6.525%	4.628%
\$960,000	500	5.764%	3.927%
\$960,000	600	5.205%	3.421%
\$960,000	700	4.773%	3.035%
\$960,000	800	4.425%	2.729%
\$960,000	900	4.137%	2.479%
\$960,000	1,000	3.893%	2.270%
\$960,000	1,500	3.060%	1.582%
\$960,000	2,000	2.552%	1.189%
\$960,000	3,000	1.927%	0.750%
\$960,000	4,000	1.539%	0.510%
\$960,000	5,000	1.269%	0.363%
\$960,000	10,000	0.612%	0.090%
\$960,000	20,000	0.243%	0.011%
\$960,000	30,000	0.132%	0.003%
\$960,000	40,000	0.083%	0.001%
\$965,000	100	13.95%	11.76%
\$965,000	200	9.561%	7.500%
\$965,000	300	7.650%	5.680%
\$965,000	400	6.525%	4.628%
\$965,000	500	5.764%	3.927%
\$965,000	600	5.205%	3.421%
\$965,000	700	4.773%	3.035%
\$965,000	800	4.425%	2.729%
\$965,000	900	4.137%	2.479%
\$965,000	1,000	3.893%	2.270%
\$965,000	1,500	3.060%	1.582%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$965,000	2,000	2.552%	1.189%
\$965,000	3,000	1.927%	0.750%
\$965,000	4,000	1.539%	0.510%
\$965,000	5,000	1.269%	0.363%
\$965,000	10,000	0.612%	0.090%
\$965,000	20,000	0.243%	0.011%
\$965,000	30,000	0.132%	0.003%
\$965,000	40,000	0.083%	0.001%
\$970,000	100	13.95%	11.76%
\$970,000	200	9.561%	7.500%
\$970,000	300	7.650%	5.680%
\$970,000	400	6.525%	4.628%
\$970,000	500	5.764%	3.927%
\$970,000	600	5.205%	3.421%
\$970,000	700	4.773%	3.035%
\$970,000	800	4.425%	2.729%
\$970,000	900	4.137%	2.479%
\$970,000	1,000	3.893%	2.270%
\$970,000	1,500	3.060%	1.582%
\$970,000	2,000	2.552%	1.189%
\$970,000	3,000	1.927%	0.750%
\$970,000	4,000	1.539%	0.510%
\$970,000	5,000	1.269%	0.363%
\$970,000	10,000	0.612%	0.090%
\$970,000	20,000	0.243%	0.011%
\$970,000	30,000	0.132%	0.003%
\$970,000	40,000	0.083%	0.001%
\$975,000	100	13.95%	11.76%
\$975,000	200	9.561%	7.500%
\$975,000	300	7.650%	5.680%
\$975,000	400	6.525%	4.628%
\$975,000	500	5.764%	3.927%
\$975,000	600	5.205%	3.421%
\$975,000	700	4.773%	3.035%
\$975,000	800	4.425%	2.729%
\$975,000	900	4.137%	2.479%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$975,000	1,000	3.893%	2.270%
\$975,000	1,500	3.060%	1.582%
\$975,000	2,000	2.552%	1.189%
\$975,000	3,000	1.927%	0.750%
\$975,000	4,000	1.539%	0.510%
\$975,000	5,000	1.269%	0.363%
\$975,000	10,000	0.612%	0.090%
\$975,000	20,000	0.243%	0.011%
\$975,000	30,000	0.132%	0.003%
\$975,000	40,000	0.083%	0.001%
\$980,000	100	13.95%	11.76%
\$980,000	200	9.561%	7.500%
\$980,000	300	7.650%	5.680%
\$980,000	400	6.525%	4.628%
\$980,000	500	5.764%	3.927%
\$980,000	600	5.205%	3.421%
\$980,000	700	4.773%	3.035%
\$980,000	800	4.425%	2.729%
\$980,000	900	4.137%	2.479%
\$980,000	1,000	3.893%	2.270%
\$980,000	1,500	3.060%	1.582%
\$980,000	2,000	2.552%	1.189%
\$980,000	3,000	1.927%	0.750%
\$980,000	4,000	1.539%	0.510%
\$980,000	5,000	1.269%	0.363%
\$980,000	10,000	0.612%	0.090%
\$980,000	20,000	0.243%	0.011%
\$980,000	30,000	0.132%	0.003%
\$980,000	40,000	0.083%	0.001%
\$985,000	100	13.95%	11.76%
\$985,000	200	9.561%	7.500%
\$985,000	300	7.650%	5.680%
\$985,000	400	6.525%	4.628%
\$985,000	500	5.764%	3.927%
\$985,000	600	5.205%	3.421%
\$985,000	700	4.773%	3.035%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$985,000	800	4.425%	2.729%
\$985,000	900	4.137%	2.479%
\$985,000	1,000	3.893%	2.270%
\$985,000	1,500	3.060%	1.582%
\$985,000	2,000	2.552%	1.189%
\$985,000	3,000	1.927%	0.750%
\$985,000	4,000	1.539%	0.510%
\$985,000	5,000	1.269%	0.363%
\$985,000	10,000	0.612%	0.090%
\$985,000	20,000	0.243%	0.011%
\$985,000	30,000	0.132%	0.003%
\$985,000	40,000	0.083%	0.001%
\$990,000	100	13.95%	11.76%
\$990,000	200	9.561%	7.500%
\$990,000	300	7.650%	5.680%
\$990,000	400	6.525%	4.628%
\$990,000	500	5.764%	3.927%
\$990,000	600	5.205%	3.421%
\$990,000	700	4.773%	3.035%
\$990,000	800	4.425%	2.729%
\$990,000	900	4.137%	2.479%
\$990,000	1,000	3.893%	2.270%
\$990,000	1,500	3.060%	1.582%
\$990,000	2,000	2.552%	1.189%
\$990,000	3,000	1.927%	0.750%
\$990,000	4,000	1.539%	0.510%
\$990,000	5,000	1.269%	0.363%
\$990,000	10,000	0.612%	0.090%
\$990,000	20,000	0.243%	0.011%
\$990,000	30,000	0.132%	0.003%
\$990,000	40,000	0.083%	0.001%
\$995,000	100	13.95%	11.76%
\$995,000	200	9.561%	7.500%
\$995,000	300	7.650%	5.680%
\$995,000	400	6.525%	4.628%
\$995,000	500	5.764%	3.927%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$995,000	600	5.205%	3.421%
\$995,000	700	4.773%	3.035%
\$995,000	800	4.425%	2.729%
\$995,000	900	4.137%	2.479%
\$995,000	1,000	3.893%	2.270%
\$995,000	1,500	3.060%	1.582%
\$995,000	2,000	2.552%	1.189%
\$995,000	3,000	1.927%	0.750%
\$995,000	4,000	1.539%	0.510%
\$995,000	5,000	1.269%	0.363%
\$995,000	10,000	0.612%	0.090%
\$995,000	20,000	0.243%	0.011%
\$995,000	30,000	0.132%	0.003%
\$995,000	40,000	0.083%	0.001%
\$1,000,000	100	13.95%	11.76%
\$1,000,000	200	9.561%	7.500%
\$1,000,000	300	7.650%	5.680%
\$1,000,000	400	6.525%	4.628%
\$1,000,000	500	5.764%	3.927%
\$1,000,000	600	5.205%	3.421%
\$1,000,000	700	4.773%	3.035%
\$1,000,000	800	4.425%	2.729%
\$1,000,000	900	4.137%	2.479%
\$1,000,000	1,000	3.893%	2.270%
\$1,000,000	1,500	3.060%	1.582%
\$1,000,000	2,000	2.552%	1.189%
\$1,000,000	3,000	1.927%	0.750%
\$1,000,000	4,000	1.539%	0.510%
\$1,000,000	5,000	1.269%	0.363%
\$1,000,000	10,000	0.612%	0.090%
\$1,000,000	20,000	0.243%	0.011%
\$1,000,000	30,000	0.132%	0.003%
\$1,000,000	40,000	0.083%	0.001%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$30,000	100	3.347%	2.091%
\$30,000	200	2.230%	1.149%
\$30,000	300	1.719%	0.761%
\$30,000	400	1.402%	0.543%
\$30,000	500	1.180%	0.404%
\$30,000	600	1.013%	0.310%
\$30,000	700	0.881%	0.242%
\$30,000	800	0.776%	0.191%
\$30,000	900	0.689%	0.153%
\$30,000	1,000	0.616%	0.124%
\$30,000	1,500	0.383%	0.048%
\$30,000	2,000	0.263%	0.021%
\$30,000	3,000	0.148%	0.005%
\$30,000	4,000	0.096%	0.002%
\$30,000	5,000	0.067%	0.001%
\$30,000	10,000	0.017%	0.001%
\$30,000	20,000	0.003%	0.001%
\$30,000	30,000	0.002%	0.001%
\$30,000	40,000	0.002%	0.001%
\$35,000	100	3.649%	2.329%
\$35,000	200	2.441%	1.298%
\$35,000	300	1.892%	0.871%
\$35,000	400	1.553%	0.630%
\$35,000	500	1.314%	0.476%
\$35,000	600	1.135%	0.369%
\$35,000	700	0.993%	0.292%
\$35,000	800	0.878%	0.234%
\$35,000	900	0.784%	0.190%
\$35,000	1,000	0.704%	0.155%
\$35,000	1,500	0.445%	0.063%
\$35,000	2,000	0.308%	0.029%
\$35,000	3,000	0.175%	0.008%
\$35,000	4,000	0.114%	0.003%
\$35,000	5,000	0.081%	0.001%
\$35,000	10,000	0.022%	0.001%
\$35,000	20,000	0.004%	0.001%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$35,000	30,000	0.002%	0.001%
\$35,000	40,000	0.002%	0.001%
\$40,000	100	3.938%	2.562%
\$40,000	200	2.643%	1.444%
\$40,000	300	2.058%	0.980%
\$40,000	400	1.698%	0.718%
\$40,000	500	1.444%	0.548%
\$40,000	600	1.253%	0.430%
\$40,000	700	1.102%	0.343%
\$40,000	800	0.979%	0.278%
\$40,000	900	0.877%	0.228%
\$40,000	1,000	0.791%	0.189%
\$40,000	1,500	0.508%	0.081%
\$40,000	2,000	0.356%	0.038%
\$40,000	3,000	0.204%	0.011%
\$40,000	4,000	0.134%	0.004%
\$40,000	5,000	0.095%	0.002%
\$40,000	10,000	0.027%	0.001%
\$40,000	20,000	0.005%	0.001%
\$40,000	30,000	0.002%	0.001%
\$40,000	40,000	0.002%	0.001%
\$45,000	100	4.165%	2.743%
\$45,000	200	2.801%	1.557%
\$45,000	300	2.187%	1.065%
\$45,000	400	1.809%	0.785%
\$45,000	500	1.544%	0.604%
\$45,000	600	1.344%	0.477%
\$45,000	700	1.185%	0.384%
\$45,000	800	1.056%	0.313%
\$45,000	900	0.949%	0.259%
\$45,000	1,000	0.858%	0.215%
\$45,000	1,500	0.557%	0.095%
\$45,000	2,000	0.393%	0.046%
\$45,000	3,000	0.227%	0.013%
\$45,000	4,000	0.150%	0.005%
\$45,000	5,000	0.107%	0.002%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$45,000	10,000	0.032%	0.001%
\$45,000	20,000	0.006%	0.001%
\$45,000	30,000	0.003%	0.001%
\$45,000	40,000	0.002%	0.001%
\$50,000	100	4.387%	2.925%
\$50,000	200	2.956%	1.671%
\$50,000	300	2.313%	1.151%
\$50,000	400	1.920%	0.855%
\$50,000	500	1.643%	0.662%
\$50,000	600	1.434%	0.526%
\$50,000	700	1.269%	0.426%
\$50,000	800	1.134%	0.350%
\$50,000	900	1.022%	0.291%
\$50,000	1,000	0.926%	0.244%
\$50,000	1,500	0.608%	0.110%
\$50,000	2,000	0.432%	0.055%
\$50,000	3,000	0.252%	0.017%
\$50,000	4,000	0.167%	0.006%
\$50,000	5,000	0.119%	0.003%
\$50,000	10,000	0.036%	0.001%
\$50,000	20,000	0.007%	0.001%
\$50,000	30,000	0.003%	0.001%
\$50,000	40,000	0.002%	0.001%
\$55,000	100	4.601%	3.101%
\$55,000	200	3.104%	1.783%
\$55,000	300	2.435%	1.235%
\$55,000	400	2.025%	0.923%
\$55,000	500	1.739%	0.719%
\$55,000	600	1.522%	0.575%
\$55,000	700	1.350%	0.469%
\$55,000	800	1.209%	0.387%
\$55,000	900	1.092%	0.323%
\$55,000	1,000	0.992%	0.273%
\$55,000	1,500	0.658%	0.127%
\$55,000	2,000	0.470%	0.065%
\$55,000	3,000	0.277%	0.020%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$55,000	4,000	0.184%	0.007%
\$55,000	5,000	0.132%	0.003%
\$55,000	10,000	0.041%	0.001%
\$55,000	20,000	0.009%	0.001%
\$55,000	30,000	0.003%	0.001%
\$55,000	40,000	0.002%	0.001%
\$60,000	100	4.809%	3.275%
\$60,000	200	3.248%	1.893%
\$60,000	300	2.552%	1.318%
\$60,000	400	2.128%	0.991%
\$60,000	500	1.831%	0.776%
\$60,000	600	1.606%	0.624%
\$60,000	700	1.428%	0.511%
\$60,000	800	1.283%	0.425%
\$60,000	900	1.161%	0.357%
\$60,000	1,000	1.057%	0.302%
\$60,000	1,500	0.707%	0.144%
\$60,000	2,000	0.509%	0.075%
\$60,000	3,000	0.302%	0.024%
\$60,000	4,000	0.202%	0.009%
\$60,000	5,000	0.145%	0.004%
\$60,000	10,000	0.046%	0.001%
\$60,000	20,000	0.010%	0.001%
\$60,000	30,000	0.004%	0.001%
\$60,000	40,000	0.002%	0.001%
\$65,000	100	5.065%	3.495%
\$65,000	200	3.426%	2.034%
\$65,000	300	2.698%	1.427%
\$65,000	400	2.256%	1.080%
\$65,000	500	1.947%	0.852%
\$65,000	600	1.713%	0.690%
\$65,000	700	1.528%	0.569%
\$65,000	800	1.376%	0.476%
\$65,000	900	1.249%	0.402%
\$65,000	1,000	1.141%	0.343%
\$65,000	1,500	0.773%	0.168%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$65,000	2,000	0.561%	0.090%
\$65,000	3,000	0.337%	0.031%
\$65,000	4,000	0.226%	0.012%
\$65,000	5,000	0.164%	0.005%
\$65,000	10,000	0.053%	0.001%
\$65,000	20,000	0.012%	0.001%
\$65,000	30,000	0.004%	0.001%
\$65,000	40,000	0.002%	0.001%
\$70,000	100	5.321%	3.717%
\$70,000	200	3.604%	2.176%
\$70,000	300	2.844%	1.536%
\$70,000	400	2.383%	1.169%
\$70,000	500	2.062%	0.928%
\$70,000	600	1.819%	0.756%
\$70,000	700	1.627%	0.627%
\$70,000	800	1.469%	0.528%
\$70,000	900	1.337%	0.448%
\$70,000	1,000	1.224%	0.384%
\$70,000	1,500	0.838%	0.194%
\$70,000	2,000	0.614%	0.107%
\$70,000	3,000	0.373%	0.038%
\$70,000	4,000	0.252%	0.015%
\$70,000	5,000	0.183%	0.007%
\$70,000	10,000	0.061%	0.001%
\$70,000	20,000	0.015%	0.001%
\$70,000	30,000	0.005%	0.001%
\$70,000	40,000	0.003%	0.001%
\$75,000	100	5.493%	3.865%
\$75,000	200	3.723%	2.270%
\$75,000	300	2.941%	1.607%
\$75,000	400	2.468%	1.228%
\$75,000	500	2.138%	0.978%
\$75,000	600	1.889%	0.800%
\$75,000	700	1.692%	0.666%
\$75,000	800	1.530%	0.562%
\$75,000	900	1.395%	0.479%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$75,000	1,000	1.279%	0.412%
\$75,000	1,500	0.881%	0.211%
\$75,000	2,000	0.649%	0.118%
\$75,000	3,000	0.397%	0.043%
\$75,000	4,000	0.269%	0.018%
\$75,000	5,000	0.196%	0.008%
\$75,000	10,000	0.066%	0.001%
\$75,000	20,000	0.016%	0.001%
\$75,000	30,000	0.006%	0.001%
\$75,000	40,000	0.003%	0.001%
\$80,000	100	5.658%	4.007%
\$80,000	200	3.837%	2.361%
\$80,000	300	3.033%	1.677%
\$80,000	400	2.548%	1.285%
\$80,000	500	2.211%	1.027%
\$80,000	600	1.956%	0.842%
\$80,000	700	1.754%	0.703%
\$80,000	800	1.589%	0.595%
\$80,000	900	1.450%	0.509%
\$80,000	1,000	1.331%	0.439%
\$80,000	1,500	0.923%	0.228%
\$80,000	2,000	0.683%	0.129%
\$80,000	3,000	0.420%	0.048%
\$80,000	4,000	0.286%	0.020%
\$80,000	5,000	0.209%	0.009%
\$80,000	10,000	0.071%	0.001%
\$80,000	20,000	0.018%	0.001%
\$80,000	30,000	0.007%	0.001%
\$80,000	40,000	0.003%	0.001%
\$85,000	100	5.823%	4.149%
\$85,000	200	3.951%	2.452%
\$85,000	300	3.126%	1.746%
\$85,000	400	2.629%	1.342%
\$85,000	500	2.283%	1.076%
\$85,000	600	2.023%	0.885%
\$85,000	700	1.816%	0.741%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$85,000	800	1.647%	0.629%
\$85,000	900	1.505%	0.540%
\$85,000	1,000	1.383%	0.467%
\$85,000	1,500	0.964%	0.245%
\$85,000	2,000	0.717%	0.141%
\$85,000	3,000	0.444%	0.053%
\$85,000	4,000	0.303%	0.023%
\$85,000	5,000	0.222%	0.011%
\$85,000	10,000	0.076%	0.001%
\$85,000	20,000	0.020%	0.001%
\$85,000	30,000	0.007%	0.001%
\$85,000	40,000	0.004%	0.001%
\$90,000	100	5.975%	4.282%
\$90,000	200	4.056%	2.538%
\$90,000	300	3.212%	1.812%
\$90,000	400	2.703%	1.397%
\$90,000	500	2.350%	1.122%
\$90,000	600	2.085%	0.925%
\$90,000	700	1.874%	0.777%
\$90,000	800	1.702%	0.661%
\$90,000	900	1.557%	0.569%
\$90,000	1,000	1.432%	0.493%
\$90,000	1,500	1.004%	0.263%
\$90,000	2,000	0.749%	0.152%
\$90,000	3,000	0.467%	0.059%
\$90,000	4,000	0.320%	0.026%
\$90,000	5,000	0.235%	0.012%
\$90,000	10,000	0.081%	0.001%
\$90,000	20,000	0.021%	0.001%
\$90,000	30,000	0.008%	0.001%
\$90,000	40,000	0.004%	0.001%
\$95,000	100	6.128%	4.416%
\$95,000	200	4.161%	2.624%
\$95,000	300	3.297%	1.878%
\$95,000	400	2.778%	1.451%
\$95,000	500	2.417%	1.169%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$95,000	600	2.146%	0.966%
\$95,000	700	1.932%	0.813%
\$95,000	800	1.756%	0.694%
\$95,000	900	1.608%	0.598%
\$95,000	1,000	1.481%	0.520%
\$95,000	1,500	1.043%	0.280%
\$95,000	2,000	0.782%	0.164%
\$95,000	3,000	0.490%	0.065%
\$95,000	4,000	0.337%	0.029%
\$95,000	5,000	0.248%	0.014%
\$95,000	10,000	0.087%	0.001%
\$95,000	20,000	0.023%	0.001%
\$95,000	30,000	0.009%	0.001%
\$95,000	40,000	0.004%	0.001%
\$100,000	100	6.280%	4.549%
\$100,000	200	4.266%	2.710%
\$100,000	300	3.382%	1.944%
\$100,000	400	2.852%	1.505%
\$100,000	500	2.484%	1.215%
\$100,000	600	2.208%	1.007%
\$100,000	700	1.989%	0.850%
\$100,000	800	1.809%	0.727%
\$100,000	900	1.659%	0.628%
\$100,000	1,000	1.530%	0.547%
\$100,000	1,500	1.082%	0.298%
\$100,000	2,000	0.815%	0.176%
\$100,000	3,000	0.513%	0.071%
\$100,000	4,000	0.355%	0.032%
\$100,000	5,000	0.261%	0.016%
\$100,000	10,000	0.092%	0.002%
\$100,000	20,000	0.025%	0.001%
\$100,000	30,000	0.010%	0.001%
\$100,000	40,000	0.005%	0.001%
\$105,000	100	6.419%	4.673%
\$105,000	200	4.362%	2.790%
\$105,000	300	3.461%	2.005%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$105,000	400	2.920%	1.556%
\$105,000	500	2.545%	1.259%
\$105,000	600	2.264%	1.045%
\$105,000	700	2.041%	0.884%
\$105,000	800	1.859%	0.757%
\$105,000	900	1.706%	0.656%
\$105,000	1,000	1.574%	0.572%
\$105,000	1,500	1.119%	0.315%
\$105,000	2,000	0.845%	0.188%
\$105,000	3,000	0.535%	0.077%
\$105,000	4,000	0.371%	0.035%
\$105,000	5,000	0.274%	0.017%
\$105,000	10,000	0.097%	0.002%
\$105,000	20,000	0.027%	0.001%
\$105,000	30,000	0.010%	0.001%
\$105,000	40,000	0.005%	0.001%
\$110,000	100	6.559%	4.797%
\$110,000	200	4.459%	2.870%
\$110,000	300	3.539%	2.067%
\$110,000	400	2.987%	1.607%
\$110,000	500	2.606%	1.302%
\$110,000	600	2.320%	1.084%
\$110,000	700	2.094%	0.918%
\$110,000	800	1.908%	0.788%
\$110,000	900	1.753%	0.684%
\$110,000	1,000	1.619%	0.598%
\$110,000	1,500	1.155%	0.332%
\$110,000	2,000	0.876%	0.200%
\$110,000	3,000	0.558%	0.083%
\$110,000	4,000	0.388%	0.039%
\$110,000	5,000	0.287%	0.019%
\$110,000	10,000	0.102%	0.002%
\$110,000	20,000	0.029%	0.001%
\$110,000	30,000	0.011%	0.001%
\$110,000	40,000	0.005%	0.001%
\$115,000	100	6.697%	4.920%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$115,000	200	4.554%	2.949%
\$115,000	300	3.616%	2.128%
\$115,000	400	3.054%	1.657%
\$115,000	500	2.666%	1.346%
\$115,000	600	2.376%	1.122%
\$115,000	700	2.146%	0.953%
\$115,000	800	1.957%	0.819%
\$115,000	900	1.799%	0.712%
\$115,000	1,000	1.663%	0.624%
\$115,000	1,500	1.191%	0.349%
\$115,000	2,000	0.906%	0.212%
\$115,000	3,000	0.580%	0.090%
\$115,000	4,000	0.405%	0.042%
\$115,000	5,000	0.300%	0.021%
\$115,000	10,000	0.108%	0.002%
\$115,000	20,000	0.031%	0.001%
\$115,000	30,000	0.012%	0.001%
\$115,000	40,000	0.006%	0.001%
\$120,000	100	6.825%	5.034%
\$120,000	200	4.642%	3.023%
\$120,000	300	3.687%	2.185%
\$120,000	400	3.117%	1.705%
\$120,000	500	2.722%	1.387%
\$120,000	600	2.427%	1.158%
\$120,000	700	2.194%	0.985%
\$120,000	800	2.003%	0.849%
\$120,000	900	1.842%	0.739%
\$120,000	1,000	1.704%	0.648%
\$120,000	1,500	1.225%	0.366%
\$120,000	2,000	0.935%	0.224%
\$120,000	3,000	0.601%	0.096%
\$120,000	4,000	0.421%	0.046%
\$120,000	5,000	0.312%	0.023%
\$120,000	10,000	0.113%	0.002%
\$120,000	20,000	0.033%	0.001%
\$120,000	30,000	0.013%	0.001%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$120,000	40,000	0.006%	0.001%
\$125,000	100	6.954%	5.149%
\$125,000	200	4.731%	3.098%
\$125,000	300	3.759%	2.242%
\$125,000	400	3.179%	1.752%
\$125,000	500	2.778%	1.428%
\$125,000	600	2.478%	1.194%
\$125,000	700	2.242%	1.017%
\$125,000	800	2.048%	0.878%
\$125,000	900	1.885%	0.766%
\$125,000	1,000	1.745%	0.673%
\$125,000	1,500	1.259%	0.383%
\$125,000	2,000	0.963%	0.236%
\$125,000	3,000	0.623%	0.102%
\$125,000	4,000	0.437%	0.049%
\$125,000	5,000	0.325%	0.025%
\$125,000	10,000	0.118%	0.002%
\$125,000	20,000	0.035%	0.001%
\$125,000	30,000	0.014%	0.001%
\$125,000	40,000	0.007%	0.001%
\$130,000	100	7.085%	5.268%
\$130,000	200	4.821%	3.175%
\$130,000	300	3.833%	2.302%
\$130,000	400	3.242%	1.801%
\$130,000	500	2.836%	1.470%
\$130,000	600	2.531%	1.232%
\$130,000	700	2.291%	1.051%
\$130,000	800	2.094%	0.909%
\$130,000	900	1.929%	0.793%
\$130,000	1,000	1.787%	0.699%
\$130,000	1,500	1.294%	0.400%
\$130,000	2,000	0.993%	0.249%
\$130,000	3,000	0.645%	0.109%
\$130,000	4,000	0.454%	0.053%
\$130,000	5,000	0.339%	0.028%
\$130,000	10,000	0.124%	0.003%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$130,000	20,000	0.037%	0.001%
\$130,000	30,000	0.015%	0.001%
\$130,000	40,000	0.007%	0.001%
\$135,000	100	7.235%	5.404%
\$135,000	200	4.925%	3.264%
\$135,000	300	3.916%	2.371%
\$135,000	400	3.315%	1.859%
\$135,000	500	2.901%	1.520%
\$135,000	600	2.591%	1.276%
\$135,000	700	2.347%	1.090%
\$135,000	800	2.147%	0.944%
\$135,000	900	1.979%	0.826%
\$135,000	1,000	1.836%	0.729%
\$135,000	1,500	1.334%	0.421%
\$135,000	2,000	1.028%	0.264%
\$135,000	3,000	0.671%	0.118%
\$135,000	4,000	0.475%	0.058%
\$135,000	5,000	0.355%	0.031%
\$135,000	10,000	0.130%	0.003%
\$135,000	20,000	0.039%	0.001%
\$135,000	30,000	0.016%	0.001%
\$135,000	40,000	0.008%	0.001%
\$140,000	100	7.385%	5.541%
\$140,000	200	5.028%	3.353%
\$140,000	300	4.000%	2.440%
\$140,000	400	3.387%	1.916%
\$140,000	500	2.966%	1.569%
\$140,000	600	2.651%	1.320%
\$140,000	700	2.403%	1.130%
\$140,000	800	2.200%	0.980%
\$140,000	900	2.030%	0.859%
\$140,000	1,000	1.884%	0.759%
\$140,000	1,500	1.374%	0.443%
\$140,000	2,000	1.062%	0.280%
\$140,000	3,000	0.697%	0.127%
\$140,000	4,000	0.495%	0.063%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$140,000	5,000	0.371%	0.034%
\$140,000	10,000	0.137%	0.003%
\$140,000	20,000	0.042%	0.001%
\$140,000	30,000	0.017%	0.001%
\$140,000	40,000	0.009%	0.001%
\$145,000	100	7.535%	5.678%
\$145,000	200	5.131%	3.442%
\$145,000	300	4.083%	2.509%
\$145,000	400	3.460%	1.974%
\$145,000	500	3.031%	1.619%
\$145,000	600	2.711%	1.364%
\$145,000	700	2.459%	1.170%
\$145,000	800	2.253%	1.017%
\$145,000	900	2.080%	0.893%
\$145,000	1,000	1.932%	0.790%
\$145,000	1,500	1.414%	0.464%
\$145,000	2,000	1.097%	0.296%
\$145,000	3,000	0.724%	0.136%
\$145,000	4,000	0.516%	0.069%
\$145,000	5,000	0.388%	0.037%
\$145,000	10,000	0.144%	0.003%
\$145,000	20,000	0.045%	0.001%
\$145,000	30,000	0.019%	0.001%
\$145,000	40,000	0.009%	0.001%
\$150,000	100	7.676%	5.807%
\$150,000	200	5.228%	3.527%
\$150,000	300	4.162%	2.574%
\$150,000	400	3.528%	2.028%
\$150,000	500	3.092%	1.666%
\$150,000	600	2.767%	1.406%
\$150,000	700	2.512%	1.207%
\$150,000	800	2.303%	1.051%
\$150,000	900	2.127%	0.924%
\$150,000	1,000	1.977%	0.819%
\$150,000	1,500	1.452%	0.485%
\$150,000	2,000	1.129%	0.311%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$150,000	3,000	0.749%	0.145%
\$150,000	4,000	0.536%	0.074%
\$150,000	5,000	0.403%	0.040%
\$150,000	10,000	0.151%	0.004%
\$150,000	20,000	0.047%	0.001%
\$150,000	30,000	0.020%	0.001%
\$150,000	40,000	0.010%	0.001%
\$155,000	100	7.790%	5.912%
\$155,000	200	5.307%	3.595%
\$155,000	300	4.225%	2.627%
\$155,000	400	3.583%	2.072%
\$155,000	500	3.141%	1.705%
\$155,000	600	2.813%	1.440%
\$155,000	700	2.554%	1.238%
\$155,000	800	2.343%	1.079%
\$155,000	900	2.165%	0.950%
\$155,000	1,000	2.013%	0.843%
\$155,000	1,500	1.482%	0.502%
\$155,000	2,000	1.156%	0.324%
\$155,000	3,000	0.770%	0.152%
\$155,000	4,000	0.552%	0.079%
\$155,000	5,000	0.416%	0.043%
\$155,000	10,000	0.156%	0.004%
\$155,000	20,000	0.049%	0.001%
\$155,000	30,000	0.021%	0.001%
\$155,000	40,000	0.011%	0.001%
\$160,000	100	7.904%	6.017%
\$160,000	200	5.386%	3.664%
\$160,000	300	4.289%	2.680%
\$160,000	400	3.638%	2.116%
\$160,000	500	3.191%	1.743%
\$160,000	600	2.858%	1.474%
\$160,000	700	2.596%	1.269%
\$160,000	800	2.382%	1.107%
\$160,000	900	2.203%	0.975%
\$160,000	1,000	2.049%	0.867%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$160,000	1,500	1.513%	0.519%
\$160,000	2,000	1.182%	0.336%
\$160,000	3,000	0.790%	0.160%
\$160,000	4,000	0.568%	0.083%
\$160,000	5,000	0.430%	0.046%
\$160,000	10,000	0.162%	0.005%
\$160,000	20,000	0.052%	0.001%
\$160,000	30,000	0.022%	0.001%
\$160,000	40,000	0.011%	0.001%
\$165,000	100	8.019%	6.122%
\$165,000	200	5.465%	3.733%
\$165,000	300	4.353%	2.734%
\$165,000	400	3.692%	2.161%
\$165,000	500	3.240%	1.781%
\$165,000	600	2.903%	1.508%
\$165,000	700	2.638%	1.299%
\$165,000	800	2.422%	1.135%
\$165,000	900	2.241%	1.001%
\$165,000	1,000	2.086%	0.890%
\$165,000	1,500	1.543%	0.536%
\$165,000	2,000	1.208%	0.349%
\$165,000	3,000	0.811%	0.167%
\$165,000	4,000	0.585%	0.088%
\$165,000	5,000	0.443%	0.049%
\$165,000	10,000	0.168%	0.005%
\$165,000	20,000	0.054%	0.001%
\$165,000	30,000	0.024%	0.001%
\$165,000	40,000	0.012%	0.001%
\$170,000	100	8.133%	6.227%
\$170,000	200	5.543%	3.802%
\$170,000	300	4.416%	2.787%
\$170,000	400	3.747%	2.205%
\$170,000	500	3.289%	1.820%
\$170,000	600	2.948%	1.542%
\$170,000	700	2.681%	1.330%
\$170,000	800	2.462%	1.163%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$170,000	900	2.279%	1.027%
\$170,000	1,000	2.122%	0.914%
\$170,000	1,500	1.573%	0.553%
\$170,000	2,000	1.235%	0.362%
\$170,000	3,000	0.831%	0.175%
\$170,000	4,000	0.601%	0.093%
\$170,000	5,000	0.456%	0.052%
\$170,000	10,000	0.174%	0.005%
\$170,000	20,000	0.056%	0.001%
\$170,000	30,000	0.025%	0.001%
\$170,000	40,000	0.013%	0.001%
\$175,000	100	8.248%	6.333%
\$175,000	200	5.622%	3.871%
\$175,000	300	4.480%	2.841%
\$175,000	400	3.802%	2.250%
\$175,000	500	3.339%	1.858%
\$175,000	600	2.994%	1.576%
\$175,000	700	2.723%	1.361%
\$175,000	800	2.502%	1.191%
\$175,000	900	2.316%	1.053%
\$175,000	1,000	2.158%	0.939%
\$175,000	1,500	1.603%	0.571%
\$175,000	2,000	1.261%	0.375%
\$175,000	3,000	0.852%	0.183%
\$175,000	4,000	0.618%	0.098%
\$175,000	5,000	0.470%	0.055%
\$175,000	10,000	0.180%	0.006%
\$175,000	20,000	0.058%	0.001%
\$175,000	30,000	0.026%	0.001%
\$175,000	40,000	0.013%	0.001%
\$180,000	100	8.361%	6.436%
\$180,000	200	5.700%	3.939%
\$180,000	300	4.543%	2.893%
\$180,000	400	3.856%	2.294%
\$180,000	500	3.387%	1.896%
\$180,000	600	3.038%	1.610%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$180,000	700	2.764%	1.392%
\$180,000	800	2.541%	1.219%
\$180,000	900	2.353%	1.079%
\$180,000	1,000	2.193%	0.962%
\$180,000	1,500	1.633%	0.588%
\$180,000	2,000	1.287%	0.388%
\$180,000	3,000	0.873%	0.191%
\$180,000	4,000	0.634%	0.103%
\$180,000	5,000	0.483%	0.059%
\$180,000	10,000	0.185%	0.006%
\$180,000	20,000	0.061%	0.001%
\$180,000	30,000	0.027%	0.001%
\$180,000	40,000	0.014%	0.001%
\$185,000	100	8.443%	6.512%
\$185,000	200	5.756%	3.989%
\$185,000	300	4.588%	2.932%
\$185,000	400	3.896%	2.326%
\$185,000	500	3.422%	1.924%
\$185,000	600	3.070%	1.635%
\$185,000	700	2.794%	1.414%
\$185,000	800	2.569%	1.239%
\$185,000	900	2.380%	1.098%
\$185,000	1,000	2.219%	0.980%
\$185,000	1,500	1.655%	0.601%
\$185,000	2,000	1.306%	0.398%
\$185,000	3,000	0.888%	0.197%
\$185,000	4,000	0.647%	0.107%
\$185,000	5,000	0.493%	0.061%
\$185,000	10,000	0.190%	0.007%
\$185,000	20,000	0.062%	0.001%
\$185,000	30,000	0.028%	0.001%
\$185,000	40,000	0.015%	0.001%
\$190,000	100	8.525%	6.588%
\$190,000	200	5.813%	4.039%
\$190,000	300	4.634%	2.970%
\$190,000	400	3.935%	2.358%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$190,000	500	3.457%	1.952%
\$190,000	600	3.103%	1.659%
\$190,000	700	2.824%	1.436%
\$190,000	800	2.597%	1.260%
\$190,000	900	2.407%	1.116%
\$190,000	1,000	2.245%	0.997%
\$190,000	1,500	1.676%	0.613%
\$190,000	2,000	1.325%	0.408%
\$190,000	3,000	0.903%	0.203%
\$190,000	4,000	0.659%	0.111%
\$190,000	5,000	0.503%	0.064%
\$190,000	10,000	0.194%	0.007%
\$190,000	20,000	0.064%	0.001%
\$190,000	30,000	0.029%	0.001%
\$190,000	40,000	0.015%	0.001%
\$195,000	100	8.607%	6.664%
\$195,000	200	5.870%	4.088%
\$195,000	300	4.679%	3.009%
\$195,000	400	3.974%	2.390%
\$195,000	500	3.493%	1.980%
\$195,000	600	3.135%	1.684%
\$195,000	700	2.854%	1.459%
\$195,000	800	2.626%	1.280%
\$195,000	900	2.434%	1.135%
\$195,000	1,000	2.270%	1.015%
\$195,000	1,500	1.698%	0.626%
\$195,000	2,000	1.344%	0.417%
\$195,000	3,000	0.917%	0.209%
\$195,000	4,000	0.671%	0.114%
\$195,000	5,000	0.513%	0.066%
\$195,000	10,000	0.199%	0.007%
\$195,000	20,000	0.066%	0.001%
\$195,000	30,000	0.030%	0.001%
\$195,000	40,000	0.016%	0.001%
\$200,000	100	8.689%	6.740%
\$200,000	200	5.926%	4.138%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$200,000	300	4.725%	3.048%
\$200,000	400	4.014%	2.422%
\$200,000	500	3.528%	2.008%
\$200,000	600	3.167%	1.709%
\$200,000	700	2.884%	1.481%
\$200,000	800	2.654%	1.301%
\$200,000	900	2.461%	1.154%
\$200,000	1,000	2.296%	1.032%
\$200,000	1,500	1.719%	0.639%
\$200,000	2,000	1.362%	0.427%
\$200,000	3,000	0.933%	0.215%
\$200,000	4,000	0.683%	0.118%
\$200,000	5,000	0.523%	0.069%
\$200,000	10,000	0.203%	0.008%
\$200,000	20,000	0.068%	0.001%
\$200,000	30,000	0.031%	0.001%
\$200,000	40,000	0.016%	0.001%
\$205,000	100	8.772%	6.816%
\$205,000	200	5.983%	4.188%
\$205,000	300	4.771%	3.086%
\$205,000	400	4.053%	2.455%
\$205,000	500	3.563%	2.036%
\$205,000	600	3.199%	1.734%
\$205,000	700	2.914%	1.504%
\$205,000	800	2.682%	1.321%
\$205,000	900	2.488%	1.173%
\$205,000	1,000	2.321%	1.050%
\$205,000	1,500	1.741%	0.652%
\$205,000	2,000	1.381%	0.437%
\$205,000	3,000	0.948%	0.221%
\$205,000	4,000	0.695%	0.122%
\$205,000	5,000	0.533%	0.072%
\$205,000	10,000	0.208%	0.008%
\$205,000	20,000	0.070%	0.001%
\$205,000	30,000	0.032%	0.001%
\$205,000	40,000	0.017%	0.001%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$210,000	100	8.854%	6.892%
\$210,000	200	6.039%	4.238%
\$210,000	300	4.816%	3.125%
\$210,000	400	4.092%	2.487%
\$210,000	500	3.598%	2.064%
\$210,000	600	3.231%	1.759%
\$210,000	700	2.944%	1.526%
\$210,000	800	2.710%	1.342%
\$210,000	900	2.514%	1.192%
\$210,000	1,000	2.347%	1.067%
\$210,000	1,500	1.762%	0.665%
\$210,000	2,000	1.400%	0.447%
\$210,000	3,000	0.963%	0.227%
\$210,000	4,000	0.708%	0.127%
\$210,000	5,000	0.543%	0.074%
\$210,000	10,000	0.213%	0.009%
\$210,000	20,000	0.071%	0.001%
\$210,000	30,000	0.033%	0.001%
\$210,000	40,000	0.017%	0.001%
\$215,000	100	8.936%	6.968%
\$215,000	200	6.096%	4.288%
\$215,000	300	4.862%	3.164%
\$215,000	400	4.132%	2.519%
\$215,000	500	3.633%	2.092%
\$215,000	600	3.264%	1.783%
\$215,000	700	2.974%	1.549%
\$215,000	800	2.738%	1.363%
\$215,000	900	2.541%	1.211%
\$215,000	1,000	2.372%	1.085%
\$215,000	1,500	1.784%	0.677%
\$215,000	2,000	1.419%	0.457%
\$215,000	3,000	0.978%	0.234%
\$215,000	4,000	0.720%	0.131%
\$215,000	5,000	0.554%	0.077%
\$215,000	10,000	0.217%	0.009%
\$215,000	20,000	0.073%	0.001%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$215,000	30,000	0.034%	0.001%
\$215,000	40,000	0.018%	0.001%
\$220,000	100	9.022%	7.048%
\$220,000	200	6.155%	4.341%
\$220,000	300	4.909%	3.205%
\$220,000	400	4.173%	2.554%
\$220,000	500	3.670%	2.121%
\$220,000	600	3.297%	1.810%
\$220,000	700	3.005%	1.572%
\$220,000	800	2.768%	1.385%
\$220,000	900	2.569%	1.231%
\$220,000	1,000	2.399%	1.104%
\$220,000	1,500	1.806%	0.691%
\$220,000	2,000	1.439%	0.468%
\$220,000	3,000	0.994%	0.241%
\$220,000	4,000	0.733%	0.135%
\$220,000	5,000	0.565%	0.080%
\$220,000	10,000	0.222%	0.010%
\$220,000	20,000	0.075%	0.001%
\$220,000	30,000	0.035%	0.001%
\$220,000	40,000	0.019%	0.001%
\$225,000	100	9.108%	7.129%
\$225,000	200	6.215%	4.395%
\$225,000	300	4.957%	3.247%
\$225,000	400	4.214%	2.588%
\$225,000	500	3.707%	2.152%
\$225,000	600	3.331%	1.837%
\$225,000	700	3.037%	1.597%
\$225,000	800	2.798%	1.407%
\$225,000	900	2.597%	1.252%
\$225,000	1,000	2.426%	1.123%
\$225,000	1,500	1.829%	0.706%
\$225,000	2,000	1.459%	0.479%
\$225,000	3,000	1.010%	0.248%
\$225,000	4,000	0.747%	0.140%
\$225,000	5,000	0.576%	0.083%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$225,000	10,000	0.228%	0.010%
\$225,000	20,000	0.077%	0.001%
\$225,000	30,000	0.036%	0.001%
\$225,000	40,000	0.019%	0.001%
\$230,000	100	9.195%	7.210%
\$230,000	200	6.274%	4.448%
\$230,000	300	5.005%	3.288%
\$230,000	400	4.255%	2.623%
\$230,000	500	3.744%	2.182%
\$230,000	600	3.365%	1.864%
\$230,000	700	3.068%	1.621%
\$230,000	800	2.827%	1.429%
\$230,000	900	2.625%	1.273%
\$230,000	1,000	2.453%	1.142%
\$230,000	1,500	1.852%	0.720%
\$230,000	2,000	1.479%	0.490%
\$230,000	3,000	1.026%	0.255%
\$230,000	4,000	0.760%	0.145%
\$230,000	5,000	0.587%	0.087%
\$230,000	10,000	0.233%	0.011%
\$230,000	20,000	0.079%	0.001%
\$230,000	30,000	0.037%	0.001%
\$230,000	40,000	0.020%	0.001%
\$235,000	100	9.281%	7.291%
\$235,000	200	6.334%	4.502%
\$235,000	300	5.053%	3.330%
\$235,000	400	4.296%	2.658%
\$235,000	500	3.781%	2.212%
\$235,000	600	3.399%	1.890%
\$235,000	700	3.100%	1.645%
\$235,000	800	2.857%	1.451%
\$235,000	900	2.654%	1.293%
\$235,000	1,000	2.480%	1.162%
\$235,000	1,500	1.874%	0.734%
\$235,000	2,000	1.499%	0.501%
\$235,000	3,000	1.042%	0.262%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$235,000	4,000	0.774%	0.150%
\$235,000	5,000	0.598%	0.090%
\$235,000	10,000	0.238%	0.011%
\$235,000	20,000	0.082%	0.001%
\$235,000	30,000	0.039%	0.001%
\$235,000	40,000	0.021%	0.001%
\$240,000	100	9.367%	7.372%
\$240,000	200	6.393%	4.555%
\$240,000	300	5.101%	3.372%
\$240,000	400	4.338%	2.692%
\$240,000	500	3.817%	2.242%
\$240,000	600	3.432%	1.917%
\$240,000	700	3.131%	1.670%
\$240,000	800	2.886%	1.474%
\$240,000	900	2.682%	1.314%
\$240,000	1,000	2.507%	1.181%
\$240,000	1,500	1.897%	0.748%
\$240,000	2,000	1.519%	0.512%
\$240,000	3,000	1.059%	0.269%
\$240,000	4,000	0.787%	0.154%
\$240,000	5,000	0.610%	0.093%
\$240,000	10,000	0.243%	0.012%
\$240,000	20,000	0.084%	0.001%
\$240,000	30,000	0.040%	0.001%
\$240,000	40,000	0.022%	0.001%
\$245,000	100	9.454%	7.453%
\$245,000	200	6.453%	4.609%
\$245,000	300	5.149%	3.413%
\$245,000	400	4.379%	2.727%
\$245,000	500	3.854%	2.272%
\$245,000	600	3.466%	1.944%
\$245,000	700	3.163%	1.694%
\$245,000	800	2.916%	1.496%
\$245,000	900	2.710%	1.335%
\$245,000	1,000	2.534%	1.200%
\$245,000	1,500	1.920%	0.763%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$245,000	2,000	1.539%	0.523%
\$245,000	3,000	1.075%	0.277%
\$245,000	4,000	0.801%	0.159%
\$245,000	5,000	0.621%	0.097%
\$245,000	10,000	0.249%	0.012%
\$245,000	20,000	0.086%	0.001%
\$245,000	30,000	0.041%	0.001%
\$245,000	40,000	0.022%	0.001%
\$250,000	100	9.540%	7.534%
\$250,000	200	6.512%	4.663%
\$250,000	300	5.197%	3.455%
\$250,000	400	4.420%	2.762%
\$250,000	500	3.891%	2.303%
\$250,000	600	3.500%	1.971%
\$250,000	700	3.194%	1.719%
\$250,000	800	2.945%	1.519%
\$250,000	900	2.738%	1.355%
\$250,000	1,000	2.560%	1.219%
\$250,000	1,500	1.942%	0.777%
\$250,000	2,000	1.559%	0.535%
\$250,000	3,000	1.091%	0.284%
\$250,000	4,000	0.814%	0.164%
\$250,000	5,000	0.633%	0.100%
\$250,000	10,000	0.254%	0.013%
\$250,000	20,000	0.088%	0.001%
\$250,000	30,000	0.042%	0.001%
\$250,000	40,000	0.023%	0.001%
\$255,000	100	9.627%	7.616%
\$255,000	200	6.572%	4.717%
\$255,000	300	5.245%	3.497%
\$255,000	400	4.462%	2.797%
\$255,000	500	3.928%	2.333%
\$255,000	600	3.534%	1.998%
\$255,000	700	3.225%	1.743%
\$255,000	800	2.975%	1.541%
\$255,000	900	2.766%	1.376%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$255,000	1,000	2.587%	1.239%
\$255,000	1,500	1.965%	0.792%
\$255,000	2,000	1.579%	0.546%
\$255,000	3,000	1.108%	0.292%
\$255,000	4,000	0.828%	0.170%
\$255,000	5,000	0.644%	0.104%
\$255,000	10,000	0.260%	0.014%
\$255,000	20,000	0.090%	0.001%
\$255,000	30,000	0.044%	0.001%
\$255,000	40,000	0.024%	0.001%
\$260,000	100	9.703%	7.687%
\$260,000	200	6.624%	4.764%
\$260,000	300	5.287%	3.534%
\$260,000	400	4.498%	2.828%
\$260,000	500	3.960%	2.360%
\$260,000	600	3.563%	2.022%
\$260,000	700	3.253%	1.765%
\$260,000	800	3.001%	1.561%
\$260,000	900	2.790%	1.394%
\$260,000	1,000	2.610%	1.256%
\$260,000	1,500	1.985%	0.804%
\$260,000	2,000	1.596%	0.556%
\$260,000	3,000	1.122%	0.298%
\$260,000	4,000	0.840%	0.174%
\$260,000	5,000	0.654%	0.107%
\$260,000	10,000	0.265%	0.014%
\$260,000	20,000	0.092%	0.001%
\$260,000	30,000	0.045%	0.001%
\$260,000	40,000	0.025%	0.001%
\$265,000	100	9.768%	7.748%
\$265,000	200	6.669%	4.805%
\$265,000	300	5.323%	3.566%
\$265,000	400	4.529%	2.854%
\$265,000	500	3.988%	2.383%
\$265,000	600	3.588%	2.043%
\$265,000	700	3.276%	1.783%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$265,000	800	3.023%	1.578%
\$265,000	900	2.811%	1.410%
\$265,000	1,000	2.631%	1.271%
\$265,000	1,500	2.002%	0.815%
\$265,000	2,000	1.611%	0.565%
\$265,000	3,000	1.134%	0.304%
\$265,000	4,000	0.850%	0.178%
\$265,000	5,000	0.663%	0.110%
\$265,000	10,000	0.269%	0.015%
\$265,000	20,000	0.094%	0.002%
\$265,000	30,000	0.046%	0.001%
\$265,000	40,000	0.025%	0.001%
\$270,000	100	9.833%	7.810%
\$270,000	200	6.714%	4.845%
\$270,000	300	5.360%	3.598%
\$270,000	400	4.560%	2.881%
\$270,000	500	4.016%	2.406%
\$270,000	600	3.614%	2.063%
\$270,000	700	3.300%	1.802%
\$270,000	800	3.045%	1.595%
\$270,000	900	2.832%	1.426%
\$270,000	1,000	2.651%	1.285%
\$270,000	1,500	2.019%	0.827%
\$270,000	2,000	1.626%	0.574%
\$270,000	3,000	1.147%	0.310%
\$270,000	4,000	0.861%	0.182%
\$270,000	5,000	0.672%	0.113%
\$270,000	10,000	0.273%	0.016%
\$270,000	20,000	0.096%	0.002%
\$270,000	30,000	0.047%	0.001%
\$270,000	40,000	0.026%	0.001%
\$275,000	100	9.898%	7.872%
\$275,000	200	6.759%	4.886%
\$275,000	300	5.396%	3.629%
\$275,000	400	4.591%	2.908%
\$275,000	500	4.044%	2.429%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$275,000	600	3.639%	2.084%
\$275,000	700	3.323%	1.821%
\$275,000	800	3.067%	1.612%
\$275,000	900	2.853%	1.442%
\$275,000	1,000	2.671%	1.300%
\$275,000	1,500	2.036%	0.838%
\$275,000	2,000	1.641%	0.583%
\$275,000	3,000	1.159%	0.316%
\$275,000	4,000	0.871%	0.186%
\$275,000	5,000	0.681%	0.116%
\$275,000	10,000	0.278%	0.016%
\$275,000	20,000	0.098%	0.002%
\$275,000	30,000	0.048%	0.001%
\$275,000	40,000	0.026%	0.001%
\$280,000	100	9.964%	7.933%
\$280,000	200	6.804%	4.927%
\$280,000	300	5.432%	3.661%
\$280,000	400	4.622%	2.934%
\$280,000	500	4.072%	2.452%
\$280,000	600	3.665%	2.105%
\$280,000	700	3.347%	1.839%
\$280,000	800	3.089%	1.629%
\$280,000	900	2.874%	1.458%
\$280,000	1,000	2.691%	1.315%
\$280,000	1,500	2.052%	0.849%
\$280,000	2,000	1.656%	0.591%
\$280,000	3,000	1.172%	0.322%
\$280,000	4,000	0.882%	0.190%
\$280,000	5,000	0.690%	0.118%
\$280,000	10,000	0.282%	0.017%
\$280,000	20,000	0.099%	0.002%
\$280,000	30,000	0.049%	0.001%
\$280,000	40,000	0.027%	0.001%
\$285,000	100	10.03%	7.995%
\$285,000	200	6.849%	4.968%
\$285,000	300	5.468%	3.693%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$285,000	400	4.653%	2.961%
\$285,000	500	4.099%	2.476%
\$285,000	600	3.690%	2.125%
\$285,000	700	3.371%	1.858%
\$285,000	800	3.112%	1.647%
\$285,000	900	2.895%	1.474%
\$285,000	1,000	2.711%	1.330%
\$285,000	1,500	2.069%	0.860%
\$285,000	2,000	1.671%	0.600%
\$285,000	3,000	1.184%	0.328%
\$285,000	4,000	0.892%	0.194%
\$285,000	5,000	0.699%	0.121%
\$285,000	10,000	0.287%	0.017%
\$285,000	20,000	0.101%	0.002%
\$285,000	30,000	0.050%	0.001%
\$285,000	40,000	0.028%	0.001%
\$290,000	100	10.09%	8.057%
\$290,000	200	6.894%	5.009%
\$290,000	300	5.505%	3.725%
\$290,000	400	4.685%	2.988%
\$290,000	500	4.127%	2.499%
\$290,000	600	3.715%	2.146%
\$290,000	700	3.394%	1.877%
\$290,000	800	3.134%	1.664%
\$290,000	900	2.916%	1.490%
\$290,000	1,000	2.731%	1.345%
\$290,000	1,500	2.086%	0.871%
\$290,000	2,000	1.686%	0.609%
\$290,000	3,000	1.196%	0.334%
\$290,000	4,000	0.903%	0.199%
\$290,000	5,000	0.708%	0.124%
\$290,000	10,000	0.291%	0.018%
\$290,000	20,000	0.103%	0.002%
\$290,000	30,000	0.051%	0.001%
\$290,000	40,000	0.028%	0.001%
\$295,000	100	10.16%	8.118%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$295,000	200	6.939%	5.050%
\$295,000	300	5.541%	3.757%
\$295,000	400	4.716%	3.015%
\$295,000	500	4.155%	2.522%
\$295,000	600	3.741%	2.167%
\$295,000	700	3.418%	1.896%
\$295,000	800	3.156%	1.681%
\$295,000	900	2.937%	1.506%
\$295,000	1,000	2.751%	1.360%
\$295,000	1,500	2.103%	0.882%
\$295,000	2,000	1.701%	0.618%
\$295,000	3,000	1.209%	0.340%
\$295,000	4,000	0.913%	0.203%
\$295,000	5,000	0.717%	0.127%
\$295,000	10,000	0.296%	0.019%
\$295,000	20,000	0.105%	0.002%
\$295,000	30,000	0.052%	0.001%
\$295,000	40,000	0.029%	0.001%
\$300,000	100	10.23%	8.180%
\$300,000	200	6.985%	5.091%
\$300,000	300	5.577%	3.789%
\$300,000	400	4.747%	3.041%
\$300,000	500	4.183%	2.545%
\$300,000	600	3.766%	2.187%
\$300,000	700	3.441%	1.915%
\$300,000	800	3.178%	1.698%
\$300,000	900	2.958%	1.522%
\$300,000	1,000	2.771%	1.375%
\$300,000	1,500	2.120%	0.894%
\$300,000	2,000	1.716%	0.627%
\$300,000	3,000	1.221%	0.346%
\$300,000	4,000	0.923%	0.207%
\$300,000	5,000	0.725%	0.130%
\$300,000	10,000	0.300%	0.019%
\$300,000	20,000	0.107%	0.002%
\$300,000	30,000	0.053%	0.001%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$300,000	40,000	0.030%	0.001%
\$305,000	100	10.29%	8.242%
\$305,000	200	7.030%	5.132%
\$305,000	300	5.613%	3.821%
\$305,000	400	4.778%	3.068%
\$305,000	500	4.211%	2.569%
\$305,000	600	3.792%	2.208%
\$305,000	700	3.465%	1.933%
\$305,000	800	3.200%	1.716%
\$305,000	900	2.979%	1.538%
\$305,000	1,000	2.791%	1.390%
\$305,000	1,500	2.137%	0.905%
\$305,000	2,000	1.731%	0.636%
\$305,000	3,000	1.233%	0.352%
\$305,000	4,000	0.934%	0.211%
\$305,000	5,000	0.734%	0.134%
\$305,000	10,000	0.305%	0.020%
\$305,000	20,000	0.109%	0.002%
\$305,000	30,000	0.054%	0.001%
\$305,000	40,000	0.030%	0.001%
\$310,000	100	10.36%	8.304%
\$310,000	200	7.075%	5.174%
\$310,000	300	5.650%	3.854%
\$310,000	400	4.809%	3.095%
\$310,000	500	4.238%	2.592%
\$310,000	600	3.817%	2.229%
\$310,000	700	3.488%	1.952%
\$310,000	800	3.222%	1.733%
\$310,000	900	3.000%	1.554%
\$310,000	1,000	2.811%	1.405%
\$310,000	1,500	2.154%	0.916%
\$310,000	2,000	1.746%	0.645%
\$310,000	3,000	1.246%	0.358%
\$310,000	4,000	0.945%	0.216%
\$310,000	5,000	0.744%	0.137%
\$310,000	10,000	0.309%	0.021%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$310,000	20,000	0.110%	0.002%
\$310,000	30,000	0.055%	0.001%
\$310,000	40,000	0.031%	0.001%
\$315,000	100	10.42%	8.364%
\$315,000	200	7.119%	5.214%
\$315,000	300	5.685%	3.885%
\$315,000	400	4.840%	3.121%
\$315,000	500	4.265%	2.615%
\$315,000	600	3.842%	2.249%
\$315,000	700	3.511%	1.971%
\$315,000	800	3.244%	1.750%
\$315,000	900	3.021%	1.570%
\$315,000	1,000	2.831%	1.419%
\$315,000	1,500	2.170%	0.927%
\$315,000	2,000	1.761%	0.654%
\$315,000	3,000	1.258%	0.364%
\$315,000	4,000	0.955%	0.220%
\$315,000	5,000	0.752%	0.140%
\$315,000	10,000	0.314%	0.021%
\$315,000	20,000	0.112%	0.002%
\$315,000	30,000	0.056%	0.001%
\$315,000	40,000	0.032%	0.001%
\$320,000	100	10.48%	8.418%
\$320,000	200	7.158%	5.250%
\$320,000	300	5.717%	3.913%
\$320,000	400	4.867%	3.145%
\$320,000	500	4.290%	2.635%
\$320,000	600	3.864%	2.268%
\$320,000	700	3.532%	1.987%
\$320,000	800	3.263%	1.765%
\$320,000	900	3.039%	1.584%
\$320,000	1,000	2.848%	1.432%
\$320,000	1,500	2.185%	0.937%
\$320,000	2,000	1.774%	0.662%
\$320,000	3,000	1.269%	0.369%
\$320,000	4,000	0.964%	0.224%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$320,000	5,000	0.760%	0.143%
\$320,000	10,000	0.318%	0.022%
\$320,000	20,000	0.114%	0.002%
\$320,000	30,000	0.057%	0.001%
\$320,000	40,000	0.032%	0.001%
\$325,000	100	10.53%	8.472%
\$325,000	200	7.197%	5.286%
\$325,000	300	5.748%	3.941%
\$325,000	400	4.894%	3.168%
\$325,000	500	4.314%	2.656%
\$325,000	600	3.886%	2.286%
\$325,000	700	3.552%	2.004%
\$325,000	800	3.282%	1.780%
\$325,000	900	3.057%	1.598%
\$325,000	1,000	2.865%	1.446%
\$325,000	1,500	2.200%	0.947%
\$325,000	2,000	1.787%	0.670%
\$325,000	3,000	1.280%	0.375%
\$325,000	4,000	0.973%	0.228%
\$325,000	5,000	0.768%	0.145%
\$325,000	10,000	0.322%	0.023%
\$325,000	20,000	0.116%	0.002%
\$325,000	30,000	0.058%	0.001%
\$325,000	40,000	0.033%	0.001%
\$330,000	100	10.59%	8.526%
\$330,000	200	7.236%	5.322%
\$330,000	300	5.780%	3.970%
\$330,000	400	4.921%	3.192%
\$330,000	500	4.338%	2.676%
\$330,000	600	3.908%	2.304%
\$330,000	700	3.573%	2.021%
\$330,000	800	3.301%	1.796%
\$330,000	900	3.075%	1.612%
\$330,000	1,000	2.883%	1.459%
\$330,000	1,500	2.214%	0.958%
\$330,000	2,000	1.800%	0.678%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$330,000	3,000	1.291%	0.381%
\$330,000	4,000	0.983%	0.232%
\$330,000	5,000	0.776%	0.148%
\$330,000	10,000	0.326%	0.023%
\$330,000	20,000	0.117%	0.002%
\$330,000	30,000	0.059%	0.001%
\$330,000	40,000	0.034%	0.001%
\$335,000	100	10.65%	8.581%
\$335,000	200	7.276%	5.358%
\$335,000	300	5.811%	3.998%
\$335,000	400	4.948%	3.216%
\$335,000	500	4.362%	2.697%
\$335,000	600	3.930%	2.323%
\$335,000	700	3.593%	2.037%
\$335,000	800	3.321%	1.811%
\$335,000	900	3.094%	1.626%
\$335,000	1,000	2.900%	1.472%
\$335,000	1,500	2.229%	0.968%
\$335,000	2,000	1.813%	0.686%
\$335,000	3,000	1.302%	0.386%
\$335,000	4,000	0.992%	0.236%
\$335,000	5,000	0.784%	0.151%
\$335,000	10,000	0.330%	0.024%
\$335,000	20,000	0.119%	0.002%
\$335,000	30,000	0.060%	0.001%
\$335,000	40,000	0.034%	0.001%
\$340,000	100	10.70%	8.635%
\$340,000	200	7.315%	5.394%
\$340,000	300	5.843%	4.026%
\$340,000	400	4.975%	3.239%
\$340,000	500	4.386%	2.717%
\$340,000	600	3.952%	2.341%
\$340,000	700	3.614%	2.054%
\$340,000	800	3.340%	1.826%
\$340,000	900	3.112%	1.640%
\$340,000	1,000	2.917%	1.485%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$340,000	1,500	2.244%	0.978%
\$340,000	2,000	1.826%	0.694%
\$340,000	3,000	1.312%	0.392%
\$340,000	4,000	1.001%	0.240%
\$340,000	5,000	0.793%	0.154%
\$340,000	10,000	0.335%	0.025%
\$340,000	20,000	0.121%	0.002%
\$340,000	30,000	0.061%	0.001%
\$340,000	40,000	0.035%	0.001%
\$345,000	100	10.76%	8.689%
\$345,000	200	7.354%	5.430%
\$345,000	300	5.874%	4.054%
\$345,000	400	5.002%	3.263%
\$345,000	500	4.410%	2.738%
\$345,000	600	3.974%	2.359%
\$345,000	700	3.634%	2.070%
\$345,000	800	3.359%	1.842%
\$345,000	900	3.130%	1.655%
\$345,000	1,000	2.935%	1.499%
\$345,000	1,500	2.258%	0.988%
\$345,000	2,000	1.839%	0.702%
\$345,000	3,000	1.323%	0.397%
\$345,000	4,000	1.011%	0.244%
\$345,000	5,000	0.801%	0.157%
\$345,000	10,000	0.339%	0.026%
\$345,000	20,000	0.123%	0.002%
\$345,000	30,000	0.062%	0.001%
\$345,000	40,000	0.036%	0.001%
\$350,000	100	10.82%	8.743%
\$350,000	200	7.393%	5.467%
\$350,000	300	5.906%	4.083%
\$350,000	400	5.029%	3.287%
\$350,000	500	4.434%	2.759%
\$350,000	600	3.996%	2.378%
\$350,000	700	3.654%	2.087%
\$350,000	800	3.378%	1.857%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$350,000	900	3.148%	1.669%
\$350,000	1,000	2.952%	1.512%
\$350,000	1,500	2.273%	0.998%
\$350,000	2,000	1.852%	0.711%
\$350,000	3,000	1.334%	0.403%
\$350,000	4,000	1.020%	0.248%
\$350,000	5,000	0.809%	0.160%
\$350,000	10,000	0.343%	0.026%
\$350,000	20,000	0.124%	0.002%
\$350,000	30,000	0.063%	0.001%
\$350,000	40,000	0.036%	0.001%
\$355,000	100	10.87%	8.797%
\$355,000	200	7.432%	5.503%
\$355,000	300	5.937%	4.111%
\$355,000	400	5.056%	3.310%
\$355,000	500	4.458%	2.779%
\$355,000	600	4.018%	2.396%
\$355,000	700	3.675%	2.104%
\$355,000	800	3.397%	1.872%
\$355,000	900	3.166%	1.683%
\$355,000	1,000	2.969%	1.525%
\$355,000	1,500	2.287%	1.008%
\$355,000	2,000	1.865%	0.719%
\$355,000	3,000	1.345%	0.409%
\$355,000	4,000	1.029%	0.252%
\$355,000	5,000	0.817%	0.163%
\$355,000	10,000	0.347%	0.027%
\$355,000	20,000	0.126%	0.002%
\$355,000	30,000	0.064%	0.001%
\$355,000	40,000	0.037%	0.001%
\$360,000	100	10.93%	8.851%
\$360,000	200	7.472%	5.539%
\$360,000	300	5.969%	4.139%
\$360,000	400	5.083%	3.334%
\$360,000	500	4.483%	2.800%
\$360,000	600	4.040%	2.414%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$360,000	700	3.695%	2.121%
\$360,000	800	3.416%	1.888%
\$360,000	900	3.184%	1.697%
\$360,000	1,000	2.987%	1.539%
\$360,000	1,500	2.302%	1.018%
\$360,000	2,000	1.878%	0.727%
\$360,000	3,000	1.356%	0.414%
\$360,000	4,000	1.039%	0.256%
\$360,000	5,000	0.825%	0.166%
\$360,000	10,000	0.352%	0.028%
\$360,000	20,000	0.128%	0.003%
\$360,000	30,000	0.065%	0.001%
\$360,000	40,000	0.038%	0.001%
\$365,000	100	10.99%	8.906%
\$365,000	200	7.511%	5.575%
\$365,000	300	6.001%	4.168%
\$365,000	400	5.111%	3.358%
\$365,000	500	4.507%	2.821%
\$365,000	600	4.062%	2.433%
\$365,000	700	3.716%	2.137%
\$365,000	800	3.436%	1.903%
\$365,000	900	3.202%	1.712%
\$365,000	1,000	3.004%	1.552%
\$365,000	1,500	2.316%	1.028%
\$365,000	2,000	1.891%	0.735%
\$365,000	3,000	1.367%	0.420%
\$365,000	4,000	1.048%	0.260%
\$365,000	5,000	0.833%	0.169%
\$365,000	10,000	0.356%	0.029%
\$365,000	20,000	0.130%	0.003%
\$365,000	30,000	0.066%	0.001%
\$365,000	40,000	0.038%	0.001%
\$370,000	100	11.04%	8.960%
\$370,000	200	7.550%	5.612%
\$370,000	300	6.032%	4.196%
\$370,000	400	5.138%	3.382%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$370,000	500	4.531%	2.841%
\$370,000	600	4.084%	2.451%
\$370,000	700	3.736%	2.154%
\$370,000	800	3.455%	1.918%
\$370,000	900	3.221%	1.726%
\$370,000	1,000	3.021%	1.565%
\$370,000	1,500	2.331%	1.039%
\$370,000	2,000	1.904%	0.743%
\$370,000	3,000	1.378%	0.426%
\$370,000	4,000	1.057%	0.265%
\$370,000	5,000	0.841%	0.172%
\$370,000	10,000	0.360%	0.029%
\$370,000	20,000	0.131%	0.003%
\$370,000	30,000	0.067%	0.001%
\$370,000	40,000	0.039%	0.001%
\$375,000	100	11.10%	9.014%
\$375,000	200	7.590%	5.648%
\$375,000	300	6.064%	4.224%
\$375,000	400	5.165%	3.405%
\$375,000	500	4.555%	2.862%
\$375,000	600	4.106%	2.470%
\$375,000	700	3.756%	2.171%
\$375,000	800	3.474%	1.934%
\$375,000	900	3.239%	1.740%
\$375,000	1,000	3.038%	1.579%
\$375,000	1,500	2.346%	1.049%
\$375,000	2,000	1.917%	0.752%
\$375,000	3,000	1.388%	0.432%
\$375,000	4,000	1.067%	0.269%
\$375,000	5,000	0.849%	0.176%
\$375,000	10,000	0.365%	0.030%
\$375,000	20,000	0.133%	0.003%
\$375,000	30,000	0.068%	0.001%
\$375,000	40,000	0.040%	0.001%
\$380,000	100	11.16%	9.069%
\$380,000	200	7.629%	5.684%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$380,000	300	6.095%	4.253%
\$380,000	400	5.192%	3.429%
\$380,000	500	4.579%	2.883%
\$380,000	600	4.128%	2.488%
\$380,000	700	3.777%	2.188%
\$380,000	800	3.493%	1.949%
\$380,000	900	3.257%	1.755%
\$380,000	1,000	3.056%	1.592%
\$380,000	1,500	2.360%	1.059%
\$380,000	2,000	1.930%	0.760%
\$380,000	3,000	1.399%	0.437%
\$380,000	4,000	1.076%	0.273%
\$380,000	5,000	0.857%	0.179%
\$380,000	10,000	0.369%	0.031%
\$380,000	20,000	0.135%	0.003%
\$380,000	30,000	0.069%	0.001%
\$380,000	40,000	0.040%	0.001%
\$385,000	100	11.22%	9.123%
\$385,000	200	7.668%	5.721%
\$385,000	300	6.127%	4.281%
\$385,000	400	5.219%	3.453%
\$385,000	500	4.603%	2.903%
\$385,000	600	4.150%	2.507%
\$385,000	700	3.797%	2.204%
\$385,000	800	3.512%	1.965%
\$385,000	900	3.275%	1.769%
\$385,000	1,000	3.073%	1.606%
\$385,000	1,500	2.375%	1.069%
\$385,000	2,000	1.943%	0.768%
\$385,000	3,000	1.410%	0.443%
\$385,000	4,000	1.085%	0.277%
\$385,000	5,000	0.866%	0.182%
\$385,000	10,000	0.373%	0.032%
\$385,000	20,000	0.137%	0.003%
\$385,000	30,000	0.070%	0.001%
\$385,000	40,000	0.041%	0.001%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$390,000	100	11.27%	9.177%
\$390,000	200	7.707%	5.757%
\$390,000	300	6.159%	4.310%
\$390,000	400	5.246%	3.477%
\$390,000	500	4.627%	2.924%
\$390,000	600	4.172%	2.525%
\$390,000	700	3.818%	2.221%
\$390,000	800	3.531%	1.980%
\$390,000	900	3.293%	1.783%
\$390,000	1,000	3.090%	1.619%
\$390,000	1,500	2.389%	1.080%
\$390,000	2,000	1.955%	0.776%
\$390,000	3,000	1.421%	0.449%
\$390,000	4,000	1.095%	0.282%
\$390,000	5,000	0.874%	0.185%
\$390,000	10,000	0.378%	0.033%
\$390,000	20,000	0.139%	0.003%
\$390,000	30,000	0.071%	0.001%
\$390,000	40,000	0.042%	0.001%
\$395,000	100	11.33%	9.232%
\$395,000	200	7.747%	5.794%
\$395,000	300	6.190%	4.338%
\$395,000	400	5.273%	3.501%
\$395,000	500	4.652%	2.945%
\$395,000	600	4.194%	2.544%
\$395,000	700	3.838%	2.238%
\$395,000	800	3.550%	1.996%
\$395,000	900	3.311%	1.798%
\$395,000	1,000	3.107%	1.632%
\$395,000	1,500	2.404%	1.090%
\$395,000	2,000	1.968%	0.785%
\$395,000	3,000	1.432%	0.455%
\$395,000	4,000	1.104%	0.286%
\$395,000	5,000	0.882%	0.188%
\$395,000	10,000	0.382%	0.034%
\$395,000	20,000	0.141%	0.003%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$395,000	30,000	0.073%	0.001%
\$395,000	40,000	0.043%	0.001%
\$400,000	100	11.39%	9.286%
\$400,000	200	7.786%	5.830%
\$400,000	300	6.222%	4.367%
\$400,000	400	5.300%	3.525%
\$400,000	500	4.676%	2.966%
\$400,000	600	4.216%	2.562%
\$400,000	700	3.858%	2.255%
\$400,000	800	3.569%	2.011%
\$400,000	900	3.329%	1.812%
\$400,000	1,000	3.125%	1.646%
\$400,000	1,500	2.418%	1.100%
\$400,000	2,000	1.981%	0.793%
\$400,000	3,000	1.443%	0.461%
\$400,000	4,000	1.114%	0.290%
\$400,000	5,000	0.890%	0.191%
\$400,000	10,000	0.387%	0.034%
\$400,000	20,000	0.143%	0.003%
\$400,000	30,000	0.074%	0.001%
\$400,000	40,000	0.043%	0.001%
\$405,000	100	11.44%	9.341%
\$405,000	200	7.825%	5.866%
\$405,000	300	6.253%	4.395%
\$405,000	400	5.328%	3.549%
\$405,000	500	4.700%	2.987%
\$405,000	600	4.238%	2.581%
\$405,000	700	3.879%	2.272%
\$405,000	800	3.589%	2.027%
\$405,000	900	3.347%	1.826%
\$405,000	1,000	3.142%	1.659%
\$405,000	1,500	2.432%	1.110%
\$405,000	2,000	1.994%	0.802%
\$405,000	3,000	1.453%	0.467%
\$405,000	4,000	1.123%	0.294%
\$405,000	5,000	0.898%	0.195%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$405,000	10,000	0.391%	0.035%
\$405,000	20,000	0.144%	0.003%
\$405,000	30,000	0.075%	0.001%
\$405,000	40,000	0.044%	0.001%
\$410,000	100	11.50%	9.391%
\$410,000	200	7.862%	5.900%
\$410,000	300	6.283%	4.422%
\$410,000	400	5.353%	3.571%
\$410,000	500	4.722%	3.006%
\$410,000	600	4.258%	2.598%
\$410,000	700	3.898%	2.287%
\$410,000	800	3.606%	2.041%
\$410,000	900	3.364%	1.840%
\$410,000	1,000	3.158%	1.672%
\$410,000	1,500	2.446%	1.120%
\$410,000	2,000	2.006%	0.809%
\$410,000	3,000	1.463%	0.472%
\$410,000	4,000	1.132%	0.298%
\$410,000	5,000	0.906%	0.198%
\$410,000	10,000	0.395%	0.036%
\$410,000	20,000	0.146%	0.003%
\$410,000	30,000	0.076%	0.001%
\$410,000	40,000	0.045%	0.001%
\$415,000	100	11.52%	9.417%
\$415,000	200	7.881%	5.918%
\$415,000	300	6.298%	4.436%
\$415,000	400	5.366%	3.582%
\$415,000	500	4.734%	3.016%
\$415,000	600	4.269%	2.607%
\$415,000	700	3.907%	2.296%
\$415,000	800	3.615%	2.048%
\$415,000	900	3.373%	1.847%
\$415,000	1,000	3.166%	1.678%
\$415,000	1,500	2.453%	1.125%
\$415,000	2,000	2.012%	0.813%
\$415,000	3,000	1.469%	0.475%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$415,000	4,000	1.136%	0.301%
\$415,000	5,000	0.910%	0.199%
\$415,000	10,000	0.398%	0.037%
\$415,000	20,000	0.147%	0.003%
\$415,000	30,000	0.076%	0.001%
\$415,000	40,000	0.045%	0.001%
\$420,000	100	11.55%	9.443%
\$420,000	200	7.900%	5.935%
\$420,000	300	6.313%	4.449%
\$420,000	400	5.379%	3.594%
\$420,000	500	4.745%	3.026%
\$420,000	600	4.279%	2.616%
\$420,000	700	3.917%	2.304%
\$420,000	800	3.624%	2.056%
\$420,000	900	3.381%	1.854%
\$420,000	1,000	3.174%	1.685%
\$420,000	1,500	2.460%	1.130%
\$420,000	2,000	2.018%	0.817%
\$420,000	3,000	1.474%	0.478%
\$420,000	4,000	1.141%	0.303%
\$420,000	5,000	0.914%	0.201%
\$420,000	10,000	0.400%	0.037%
\$420,000	20,000	0.148%	0.003%
\$420,000	30,000	0.077%	0.001%
\$420,000	40,000	0.045%	0.001%
\$425,000	100	11.58%	9.469%
\$425,000	200	7.918%	5.953%
\$425,000	300	6.328%	4.463%
\$425,000	400	5.392%	3.605%
\$425,000	500	4.757%	3.036%
\$425,000	600	4.290%	2.625%
\$425,000	700	3.927%	2.312%
\$425,000	800	3.634%	2.063%
\$425,000	900	3.390%	1.861%
\$425,000	1,000	3.183%	1.691%
\$425,000	1,500	2.467%	1.135%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$425,000	2,000	2.024%	0.821%
\$425,000	3,000	1.479%	0.481%
\$425,000	4,000	1.145%	0.305%
\$425,000	5,000	0.918%	0.203%
\$425,000	10,000	0.402%	0.037%
\$425,000	20,000	0.149%	0.003%
\$425,000	30,000	0.077%	0.001%
\$425,000	40,000	0.046%	0.001%
\$430,000	100	11.61%	9.496%
\$430,000	200	7.937%	5.970%
\$430,000	300	6.343%	4.477%
\$430,000	400	5.405%	3.617%
\$430,000	500	4.769%	3.046%
\$430,000	600	4.300%	2.634%
\$430,000	700	3.937%	2.320%
\$430,000	800	3.643%	2.071%
\$430,000	900	3.399%	1.868%
\$430,000	1,000	3.191%	1.698%
\$430,000	1,500	2.474%	1.140%
\$430,000	2,000	2.031%	0.825%
\$430,000	3,000	1.484%	0.484%
\$430,000	4,000	1.150%	0.307%
\$430,000	5,000	0.922%	0.204%
\$430,000	10,000	0.404%	0.038%
\$430,000	20,000	0.150%	0.004%
\$430,000	30,000	0.078%	0.001%
\$430,000	40,000	0.046%	0.001%
\$435,000	100	11.63%	9.522%
\$435,000	200	7.956%	5.988%
\$435,000	300	6.359%	4.491%
\$435,000	400	5.418%	3.628%
\$435,000	500	4.780%	3.056%
\$435,000	600	4.311%	2.643%
\$435,000	700	3.946%	2.328%
\$435,000	800	3.652%	2.078%
\$435,000	900	3.407%	1.874%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$435,000	1,000	3.199%	1.704%
\$435,000	1,500	2.480%	1.145%
\$435,000	2,000	2.037%	0.829%
\$435,000	3,000	1.489%	0.487%
\$435,000	4,000	1.154%	0.309%
\$435,000	5,000	0.926%	0.206%
\$435,000	10,000	0.406%	0.038%
\$435,000	20,000	0.151%	0.004%
\$435,000	30,000	0.078%	0.001%
\$435,000	40,000	0.046%	0.001%
\$440,000	100	11.66%	9.548%
\$440,000	200	7.975%	6.006%
\$440,000	300	6.374%	4.504%
\$440,000	400	5.431%	3.640%
\$440,000	500	4.792%	3.066%
\$440,000	600	4.322%	2.652%
\$440,000	700	3.956%	2.336%
\$440,000	800	3.661%	2.086%
\$440,000	900	3.416%	1.881%
\$440,000	1,000	3.207%	1.711%
\$440,000	1,500	2.487%	1.150%
\$440,000	2,000	2.043%	0.834%
\$440,000	3,000	1.495%	0.489%
\$440,000	4,000	1.159%	0.311%
\$440,000	5,000	0.930%	0.207%
\$440,000	10,000	0.409%	0.039%
\$440,000	20,000	0.152%	0.004%
\$440,000	30,000	0.079%	0.001%
\$440,000	40,000	0.047%	0.001%
\$445,000	100	11.69%	9.574%
\$445,000	200	7.994%	6.023%
\$445,000	300	6.389%	4.518%
\$445,000	400	5.444%	3.651%
\$445,000	500	4.803%	3.076%
\$445,000	600	4.332%	2.661%
\$445,000	700	3.966%	2.344%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$445,000	800	3.670%	2.093%
\$445,000	900	3.425%	1.888%
\$445,000	1,000	3.216%	1.717%
\$445,000	1,500	2.494%	1.155%
\$445,000	2,000	2.049%	0.838%
\$445,000	3,000	1.500%	0.492%
\$445,000	4,000	1.163%	0.313%
\$445,000	5,000	0.934%	0.209%
\$445,000	10,000	0.411%	0.039%
\$445,000	20,000	0.153%	0.004%
\$445,000	30,000	0.080%	0.001%
\$445,000	40,000	0.047%	0.001%
\$450,000	100	11.71%	9.600%
\$450,000	200	8.013%	6.041%
\$450,000	300	6.404%	4.532%
\$450,000	400	5.457%	3.663%
\$450,000	500	4.815%	3.086%
\$450,000	600	4.343%	2.670%
\$450,000	700	3.976%	2.353%
\$450,000	800	3.679%	2.101%
\$450,000	900	3.433%	1.895%
\$450,000	1,000	3.224%	1.724%
\$450,000	1,500	2.501%	1.160%
\$450,000	2,000	2.055%	0.842%
\$450,000	3,000	1.505%	0.495%
\$450,000	4,000	1.168%	0.316%
\$450,000	5,000	0.938%	0.211%
\$450,000	10,000	0.413%	0.040%
\$450,000	20,000	0.154%	0.004%
\$450,000	30,000	0.080%	0.001%
\$450,000	40,000	0.048%	0.001%
\$455,000	100	11.74%	9.627%
\$455,000	200	8.032%	6.058%
\$455,000	300	6.419%	4.546%
\$455,000	400	5.470%	3.675%
\$455,000	500	4.827%	3.096%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$455,000	600	4.353%	2.679%
\$455,000	700	3.986%	2.361%
\$455,000	800	3.689%	2.108%
\$455,000	900	3.442%	1.902%
\$455,000	1,000	3.232%	1.730%
\$455,000	1,500	2.508%	1.165%
\$455,000	2,000	2.061%	0.846%
\$455,000	3,000	1.510%	0.498%
\$455,000	4,000	1.172%	0.318%
\$455,000	5,000	0.942%	0.212%
\$455,000	10,000	0.415%	0.040%
\$455,000	20,000	0.155%	0.004%
\$455,000	30,000	0.081%	0.001%
\$455,000	40,000	0.048%	0.001%
\$460,000	100	11.77%	9.653%
\$460,000	200	8.051%	6.076%
\$460,000	300	6.435%	4.560%
\$460,000	400	5.483%	3.686%
\$460,000	500	4.838%	3.106%
\$460,000	600	4.364%	2.688%
\$460,000	700	3.995%	2.369%
\$460,000	800	3.698%	2.116%
\$460,000	900	3.451%	1.909%
\$460,000	1,000	3.240%	1.737%
\$460,000	1,500	2.515%	1.170%
\$460,000	2,000	2.068%	0.850%
\$460,000	3,000	1.515%	0.501%
\$460,000	4,000	1.177%	0.320%
\$460,000	5,000	0.945%	0.214%
\$460,000	10,000	0.418%	0.041%
\$460,000	20,000	0.156%	0.004%
\$460,000	30,000	0.081%	0.001%
\$460,000	40,000	0.048%	0.001%
\$465,000	100	11.80%	9.679%
\$465,000	200	8.070%	6.094%
\$465,000	300	6.450%	4.573%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$465,000	400	5.496%	3.698%
\$465,000	500	4.850%	3.116%
\$465,000	600	4.374%	2.697%
\$465,000	700	4.005%	2.377%
\$465,000	800	3.707%	2.123%
\$465,000	900	3.459%	1.916%
\$465,000	1,000	3.249%	1.743%
\$465,000	1,500	2.522%	1.175%
\$465,000	2,000	2.074%	0.854%
\$465,000	3,000	1.521%	0.504%
\$465,000	4,000	1.181%	0.322%
\$465,000	5,000	0.949%	0.216%
\$465,000	10,000	0.420%	0.041%
\$465,000	20,000	0.156%	0.004%
\$465,000	30,000	0.082%	0.001%
\$465,000	40,000	0.049%	0.001%
\$470,000	100	11.82%	9.705%
\$470,000	200	8.089%	6.111%
\$470,000	300	6.465%	4.587%
\$470,000	400	5.509%	3.709%
\$470,000	500	4.861%	3.126%
\$470,000	600	4.385%	2.706%
\$470,000	700	4.015%	2.385%
\$470,000	800	3.716%	2.131%
\$470,000	900	3.468%	1.923%
\$470,000	1,000	3.257%	1.750%
\$470,000	1,500	2.529%	1.180%
\$470,000	2,000	2.080%	0.858%
\$470,000	3,000	1.526%	0.507%
\$470,000	4,000	1.186%	0.324%
\$470,000	5,000	0.953%	0.217%
\$470,000	10,000	0.422%	0.042%
\$470,000	20,000	0.157%	0.004%
\$470,000	30,000	0.082%	0.001%
\$470,000	40,000	0.049%	0.001%
\$475,000	100	11.85%	9.732%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$475,000	200	8.108%	6.129%
\$475,000	300	6.480%	4.601%
\$475,000	400	5.522%	3.721%
\$475,000	500	4.873%	3.137%
\$475,000	600	4.395%	2.715%
\$475,000	700	4.025%	2.393%
\$475,000	800	3.725%	2.138%
\$475,000	900	3.476%	1.930%
\$475,000	1,000	3.265%	1.756%
\$475,000	1,500	2.536%	1.185%
\$475,000	2,000	2.086%	0.862%
\$475,000	3,000	1.531%	0.510%
\$475,000	4,000	1.190%	0.326%
\$475,000	5,000	0.957%	0.219%
\$475,000	10,000	0.424%	0.042%
\$475,000	20,000	0.158%	0.004%
\$475,000	30,000	0.083%	0.001%
\$475,000	40,000	0.049%	0.001%
\$480,000	100	11.88%	9.758%
\$480,000	200	8.127%	6.146%
\$480,000	300	6.496%	4.615%
\$480,000	400	5.535%	3.732%
\$480,000	500	4.885%	3.147%
\$480,000	600	4.406%	2.724%
\$480,000	700	4.034%	2.402%
\$480,000	800	3.734%	2.146%
\$480,000	900	3.485%	1.937%
\$480,000	1,000	3.273%	1.763%
\$480,000	1,500	2.543%	1.190%
\$480,000	2,000	2.092%	0.866%
\$480,000	3,000	1.536%	0.513%
\$480,000	4,000	1.195%	0.329%
\$480,000	5,000	0.961%	0.221%
\$480,000	10,000	0.426%	0.043%
\$480,000	20,000	0.159%	0.004%
\$480,000	30,000	0.083%	0.001%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$480,000	40,000	0.050%	0.001%
\$485,000	100	11.91%	9.784%
\$485,000	200	8.145%	6.164%
\$485,000	300	6.511%	4.629%
\$485,000	400	5.548%	3.744%
\$485,000	500	4.896%	3.157%
\$485,000	600	4.417%	2.733%
\$485,000	700	4.044%	2.410%
\$485,000	800	3.744%	2.153%
\$485,000	900	3.494%	1.944%
\$485,000	1,000	3.282%	1.769%
\$485,000	1,500	2.550%	1.195%
\$485,000	2,000	2.098%	0.870%
\$485,000	3,000	1.541%	0.516%
\$485,000	4,000	1.199%	0.331%
\$485,000	5,000	0.965%	0.222%
\$485,000	10,000	0.429%	0.043%
\$485,000	20,000	0.160%	0.004%
\$485,000	30,000	0.084%	0.001%
\$485,000	40,000	0.050%	0.001%
\$490,000	100	11.93%	9.810%
\$490,000	200	8.164%	6.182%
\$490,000	300	6.526%	4.642%
\$490,000	400	5.561%	3.756%
\$490,000	500	4.908%	3.167%
\$490,000	600	4.427%	2.742%
\$490,000	700	4.054%	2.418%
\$490,000	800	3.753%	2.161%
\$490,000	900	3.502%	1.951%
\$490,000	1,000	3.290%	1.776%
\$490,000	1,500	2.556%	1.200%
\$490,000	2,000	2.104%	0.874%
\$490,000	3,000	1.546%	0.519%
\$490,000	4,000	1.204%	0.333%
\$490,000	5,000	0.969%	0.224%
\$490,000	10,000	0.431%	0.044%

****Applied to total expected claims***

Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$490,000	20,000	0.161%	0.004%
\$490,000	30,000	0.085%	0.001%
\$490,000	40,000	0.051%	0.001%
\$495,000	100	11.96%	9.837%
\$495,000	200	8.183%	6.199%
\$495,000	300	6.541%	4.656%
\$495,000	400	5.574%	3.767%
\$495,000	500	4.919%	3.177%
\$495,000	600	4.438%	2.751%
\$495,000	700	4.064%	2.426%
\$495,000	800	3.762%	2.168%
\$495,000	900	3.511%	1.958%
\$495,000	1,000	3.298%	1.782%
\$495,000	1,500	2.563%	1.205%
\$495,000	2,000	2.111%	0.878%
\$495,000	3,000	1.552%	0.521%
\$495,000	4,000	1.208%	0.335%
\$495,000	5,000	0.973%	0.226%
\$495,000	10,000	0.433%	0.044%
\$495,000	20,000	0.162%	0.004%
\$495,000	30,000	0.085%	0.001%
\$495,000	40,000	0.051%	0.001%
\$500,000	100	11.99%	9.863%
\$500,000	200	8.202%	6.217%
\$500,000	300	6.556%	4.670%
\$500,000	400	5.587%	3.779%
\$500,000	500	4.931%	3.187%
\$500,000	600	4.448%	2.760%
\$500,000	700	4.074%	2.434%
\$500,000	800	3.771%	2.176%
\$500,000	900	3.520%	1.965%
\$500,000	1,000	3.306%	1.789%
\$500,000	1,500	2.570%	1.210%
\$500,000	2,000	2.117%	0.883%
\$500,000	3,000	1.557%	0.524%
\$500,000	4,000	1.213%	0.337%

****Applied to total expected claims***



February 5, 2014

Mr. Josh Hammerquist, A.S.A., M.A.A.A.
Assistant Vice President & Consulting Actuary
Lewis & Ellis, Inc.

**Subject: Your 01/31/2014 Questions re: The Vermont Health Plan
2014 TVHP Risk & Admin Charge Filing
(SERFF Tracking #: BCVT-129373905)**

Dear Mr. Hammerquist:

In response to your request dated January 31, 2014, here are *your questions* and our answers:

1. *Why were the Milliman Health Cost Guidelines trended to Q1 2015, rather than July 1, 2015?*

This is a matter of terminology. The "trended BCBSVT distribution for Q1 2015" refers to the distribution used in the determination of factors for a case effective in Q1 2015.

2. *The memorandum jumps from "the expected claims amount and standard deviation of the distribution of claims less than the specific stop loss levels" on page 1 to the "expected aggregate claims" on page 2.*
a. *How was the distribution of individual claims used to estimate the aggregate claims?*
b. *Please provide the relevant sections of VFN 41126, Method of Determination of ASL Charge Factors*

a. The following is from <http://www.math.uah.edu/stat/sample/CLT.html>¹ :

The central limit theorem implies that if the sample size n is "large" then the distribution of the partial sum² \mathbf{Y}_n is approximately normal with mean $n\mu$ and variance $n\sigma^2$.

Equivalently the sample mean \mathbf{M}_n is approximately normal with mean μ and variance σ^2/n . The central limit theorem is of fundamental importance, because it means that we can approximate the distribution of certain statistics, even if we know very little about the underlying sampling distribution.

¹ University of Alabama at Huntsville website

² Suppose that $\mathbf{X}=(X_1, X_2, \dots)$ is a sequence of independent, identically distributed, real-valued random variables with common probability density function f , mean μ , and variance σ^2 . We assume that $0<\sigma<\infty$, so that in particular, the random variables really are *random* and not constants. Let $Y_n = \sum_{i=1}^n X_i, n \in \mathbb{N}$

Note that by convention, $Y_0=0$, since the sum is over an empty index set. The random process $Y = (Y_0, Y_1, Y_2, \dots)$ is called the *partial sum process* associated with \mathbf{X} .

In the case in point this theorem implies that, for any particular specific stop loss level (L), the distribution of projected aggregate claims for a group of sufficient size (N) approximates a normal distribution having an expected value equal to N times the expected annual claim expense per member under the limit L and a standard deviation equal to the square root of N times the standard deviation of the expected annual claims expense per member under the limit L.

b. See VFN41126_AS_Method.pdf.

3. *Please provide quantitative and qualitative support for the factors on the bottom of page 2 of the actuarial memorandum to adjust for uncertainty in the projection of expected claims.*

To adjust for uncertainty in the projection of expected claims we grouped the claims projections into 5 categories:

- Projected claims less than true mean/107.5%
- True mean/102.% > projected claims >= true mean/107.5%
- True mean/97.5% > projected claims >= true mean/102.5%
- True mean/92.5% > projected claims >= true mean/92.5%
- Projected claims > true mean/92.5%

We estimated the fraction of projections in each category from the normal distribution for the particular ISL limit and number of members for which the calculation is being done. That is, we assumed that the projected claims were distributed in the same way as the experience in the rating period is expected to be distributed.³

For purposes of the calculation we modeled the projections in the various categories as, respectively:

- True mean/110%
- True mean/105%
- True mean/100%
- True mean/95%
- True mean/90%

We estimate the expected fraction of expected claims in excess of a given limit as the weighted average of the preliminary expected fraction of aggregate claims in excess of limits centered on the given limit and adjusted to reflect the difference in the projected expected to the true expected amount. This is described in the table below:

³ There are sources of variation other than random variation in individual claims (trend estimation, group characteristic changes, etc.). The rating formula also has provisions to reduce the impact of experience period variations. We are assuming that these two effects are approximately offsetting.

Expected to projected expected	>107.5%	107.5% - 102.5%	102.5% - 97.5%	97.5% - 92.5%	< 92.5%
Fraction of projections ⁴	F ₁ (Estimated from distribution)	F ₂ (Estimated from distribution)	F ₃ (Estimated from distribution)	F ₄ (Estimated from distribution)	F ₅ (Estimated from distribution)
Assumed (Actual expected) / (projected expected) factor	1.1	1.05	1.00	0.95	0.90
Weighting Factor for averaging	F ₁ /1.1	F ₂ /1.05	F ₃	F ₄ /.95	F ₅ /0.9

See Illustrative Aggregate Calculation.xls

4. *Please provide quantitative support that demonstrates the reasonableness of interpolating results for a group with 150 members for the aggregate stop loss factors and the experience refund risk charge factors.*

To address this question we modified the programs to produce calculated ASL and RC factors for 100, 110, 120, 130, 140, 150, 160, 170, 180, 190, and 200 members. The results were loaded into an EXCEL file, interpolation_100_200.xlsx. The “interpolate_asl” and “interpolate_rc” tabs in that file take as an input item the ISL limit and compares the calculated and interpolated value for each size category.

For realistic ISL levels the differences are typically less than about 0.3% of expected claims, which seems reasonable given the nature of the model.

5. *How was the 2013 settlement administration charge of \$1,600 calculated?*

Discussions with the operational areas involved produced an estimate of 20 hours of staff time (includes determination of the settlement and estimations of the settlement liability each month for financial reporting purposes). This was multiplied by an assumed hourly rate for direct staff cost and a loading factor of 2 to account for overhead etc. The result was then rounded to produce the \$1600 estimate.

⁴ Let m = the mean of the aggregate claims distribution and s = the standard deviation of the aggregate claims distribution then, using the notation from Microsoft EXCEL:

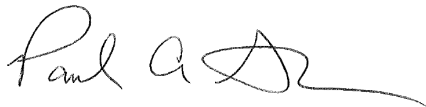
- $F_1 = 1 - \text{NORMDIST}(1.075*m, m, s, \text{TRUE})$
- $F_2 = \text{NORMDIST}(1.075*m, m, s, \text{TRUE}) - \text{NORMDIST}(1.025*m, m, s, \text{TRUE})$
- $F_3 = \text{NORMDIST}(1.025*m, m, s, \text{TRUE}) - \text{NORMDIST}(0.975*m, m, s, \text{TRUE})$
- $F_4 = \text{NORMDIST}(0.975*m, m, s, \text{TRUE}) - \text{NORMDIST}(0.925*m, m, s, \text{TRUE})$
- $F_5 = \text{NORMDIST}(0.925*m, m, s, \text{TRUE})$

6. *What is the investment income adjustment used for?*

The investment income adjustment accounts for the additional investment income expected to be generated by the expected experience refund amount (5% or 10% of expected policyholder funded claims) included in the prospective pricing.

Please let us know if you have any further questions.

Sincerely,

A handwritten signature in black ink, appearing to read "Paul Schultz", with a stylized flourish at the end.

Paul Schultz, F.S.A., M.A.A.A.

Illustrative Aggregate Calculation

Exhibit 1

Aggregate Stop Loss - Example Calculation

a	ISL Level ⁽¹⁾	\$100,000								
b	Number of Members ⁽¹⁾	500								
c	Expected Claims < ISL per member ⁽¹⁾	\$3,886								
d	Std Dev of Per Member Claims < ISL ⁽¹⁾	\$8,574								
e	Aggregate Expected Claims	\$1,943,195								
f	Std Dev of Agg Claims	\$191,721								
	Weights	F ₁	F ₂	F ₃	F ₄	F ₅				
		22.36%	17.64%	20.00%	17.64%	22.36%				
g	Percent of Aggregate Expected Claims	100%	105%	110%	115%	120%	125%	130%	135%	140%
h	Preliminary Expected Amount Above g	\$76,533.43	\$37,551.69	\$15,580.13	\$5,369.53	\$1,515.38	\$346.31	\$63.53	\$9.29	\$1.08
i	Preliminary Fraction of Expected	3.94%	1.93%	0.80%	0.28%	0.08%	0.02%	0.00%	0.00%	0.00%
j	Expected Fraction of Expected			1.56%	0.70%	0.27%	0.09%	0.02%		
k	Required Loss Ratio			0.70	0.70	0.70	0.70	0.70		
l	Default risk factor			0.50%	0.50%	0.50%	0.50%	0.50%		
m	Aggregate Stop Loss Factor			2.73%	1.50%	0.89%	0.62%	0.53%		

⁽¹⁾ Illustrative Values

$$e = b * c$$

$$f = \text{sqrt}(b) * d$$

h calculated based on a normal distribution with mean e and standard deviation f

$$i = h/e$$

j = weighted average of i as described in text

$$m = j/k+l$$

Illustrative Aggregate Calculation

Exhibit 1A

Experience Refund Eligible Risk Charge - Example Calculation

a	ISL Level ⁽¹⁾		\$100,000					
b	Number of Members ⁽¹⁾		500					
c	Expected Claims < ISL per member ⁽¹⁾		\$3,886					
d	Std Dev of Per Member Claims < ISL ⁽¹⁾		\$8,574					
e	Aggregate Expected Claims		\$1,943,195					
f	Std Dev of Agg Claims		\$191,721					
	Weights	F ₁	F ₂	F ₃	F ₄	F ₅		
		22.36%	17.64%	20.00%	17.64%	22.36%		
g	Percent of Aggregate Expected Claims	95%	100%	105%	110%	115%	120%	
h	Preliminary Expected Amount Above g	\$134,748.60	\$76,533.43	\$37,551.69	\$15,580.13	\$5,369.53	\$1,515.38	
i	Preliminary Fraction of Expected	6.93%	3.94%	1.93%	0.80%	0.28%	0.08%	
j	Risk Charge Factor			3.03%	1.56%			

⁽¹⁾ Illustrative Values

$e = b * c$

$f = \text{sqrt}(b) * d$

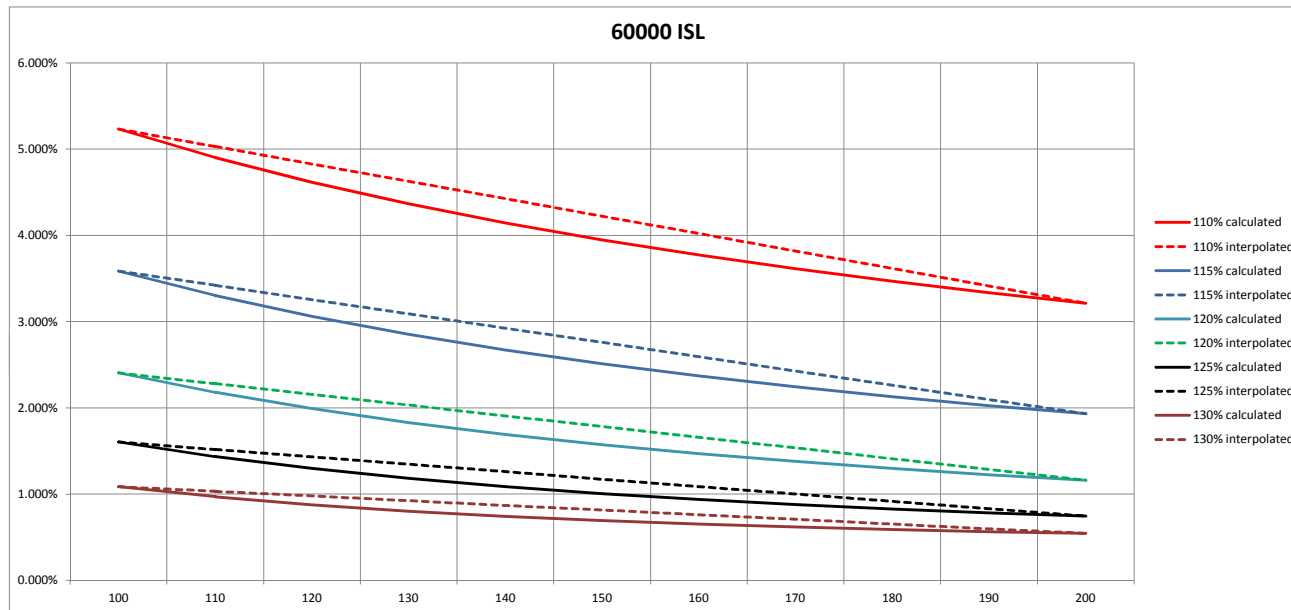
h calculated based on a normal distribution with mean e and standard deviation f

$i = h/e$

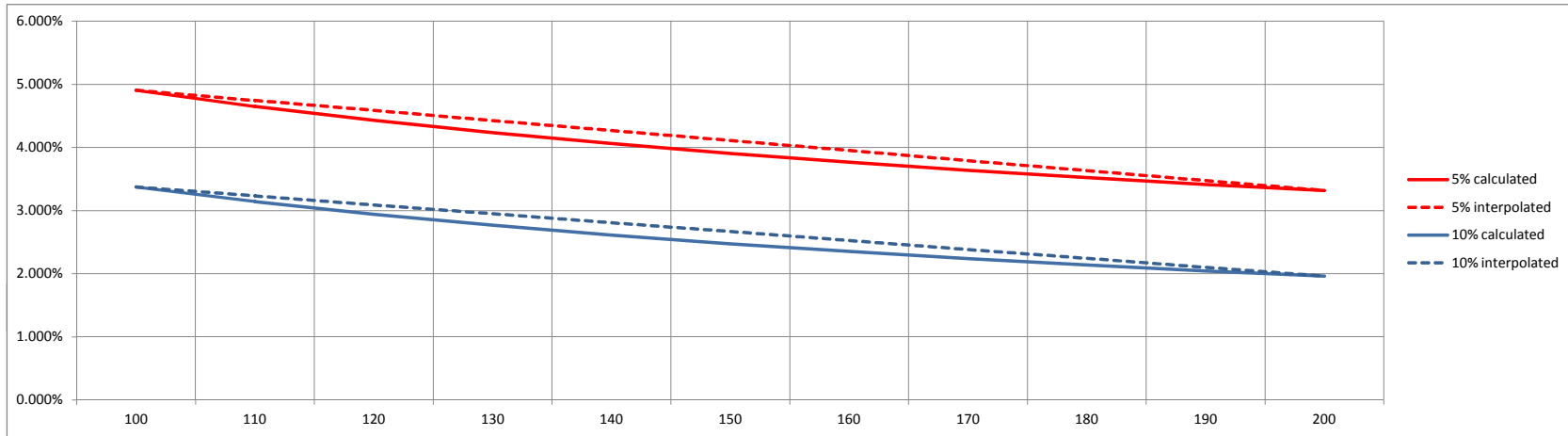
j = weighted average of i as described in text

ISL limit	60000	4			5			6			7			8		
		members	110% calculated	110% interpolated	difference	115% calculated	115% interpolated	difference	120% calculated	120% interpolated	difference	125% calculated	125% interpolated	difference	130% calculated	130% interpolated
60000 100	100	5.233%	5.233%	0.000%	3.587%	3.587%	0.000%	2.406%	2.406%	0.000%	1.603%	1.603%	0.000%	1.087%	1.087%	0.000%
60000 110	110	4.902%	5.031%	-0.129%	3.304%	3.421%	-0.117%	2.180%	2.282%	-0.101%	1.435%	1.517%	-0.083%	0.970%	1.033%	-0.063%
60000 120	120	4.616%	4.829%	-0.213%	3.063%	3.256%	-0.193%	1.991%	2.157%	-0.166%	1.297%	1.432%	-0.134%	0.878%	0.979%	-0.101%
60000 130	130	4.366%	4.627%	-0.261%	2.854%	3.090%	-0.236%	1.831%	2.033%	-0.202%	1.184%	1.346%	-0.163%	0.803%	0.924%	-0.121%
60000 140	140	4.145%	4.425%	-0.279%	2.672%	2.925%	-0.252%	1.693%	1.909%	-0.216%	1.088%	1.260%	-0.172%	0.743%	0.870%	-0.127%
60000 150	150	3.949%	4.223%	-0.274%	2.512%	2.759%	-0.247%	1.574%	1.784%	-0.210%	1.007%	1.175%	-0.167%	0.693%	0.816%	-0.123%
60000 160	160	3.772%	4.021%	-0.249%	2.370%	2.594%	-0.224%	1.470%	1.660%	-0.190%	0.939%	1.089%	-0.150%	0.652%	0.762%	-0.109%
60000 170	170	3.613%	3.819%	-0.206%	2.243%	2.429%	-0.185%	1.379%	1.535%	-0.157%	0.880%	1.003%	-0.123%	0.618%	0.708%	-0.089%
60000 180	180	3.467%	3.617%	-0.149%	2.129%	2.263%	-0.134%	1.298%	1.411%	-0.113%	0.829%	0.917%	-0.089%	0.590%	0.654%	-0.064%
60000 190	190	3.335%	3.415%	-0.080%	2.026%	2.098%	-0.072%	1.226%	1.287%	-0.060%	0.785%	0.832%	-0.047%	0.566%	0.599%	-0.034%
60000 200	200	3.213%	3.213%	0.000%	1.932%	1.932%	0.000%	1.162%	1.162%	0.000%	0.746%	0.746%	0.000%	0.545%	0.545%	0.000%
	100	5.233%			3.587%			2.406%			1.603%			1.087%		
	200	3.213%			1.932%			1.162%			0.746%			0.545%		

60000 ISL



ISL limit	60000 members	4 5%			5 10%			difference
		5% calculated	5% interpolated	difference	10% calculated	10% interpolated	difference	
60000 100	100	4.904%	4.904%	0.000%	3.374%	3.374%	0.000%	
60000 110	110	4.650%	4.745%	-0.095%	3.143%	3.233%	-0.090%	
60000 120	120	4.430%	4.587%	-0.157%	2.943%	3.092%	-0.149%	
60000 130	130	4.235%	4.428%	-0.192%	2.768%	2.950%	-0.182%	
60000 140	140	4.063%	4.269%	-0.206%	2.613%	2.809%	-0.195%	
60000 150	150	3.908%	4.110%	-0.203%	2.476%	2.667%	-0.192%	
60000 160	160	3.767%	3.951%	-0.184%	2.352%	2.526%	-0.174%	
60000 170	170	3.640%	3.793%	-0.153%	2.240%	2.385%	-0.144%	
60000 180	180	3.523%	3.634%	-0.111%	2.139%	2.243%	-0.105%	
60000 190	190	3.416%	3.475%	-0.059%	2.046%	2.102%	-0.056%	
60000 200	200	3.316%	3.316%	0.000%	1.960%	1.960%	0.000%	



	limit	members	aslchg110_	aslchg115_	aslchg120_	aslchg125_	aslchg130_
30000 100	30000	100	3.382%	2.143%	1.338%	0.856%	0.591%
30000 110	30000	110	3.160%	1.966%	1.210%	0.772%	0.542%
30000 120	30000	120	2.969%	1.816%	1.104%	0.705%	0.504%
30000 130	30000	130	2.801%	1.686%	1.015%	0.651%	0.475%
30000 140	30000	140	2.654%	1.574%	0.940%	0.607%	0.453%
30000 150	30000	150	2.522%	1.476%	0.876%	0.571%	0.435%
30000 160	30000	160	2.404%	1.389%	0.821%	0.541%	0.421%
30000 170	30000	170	2.297%	1.312%	0.773%	0.515%	0.410%
30000 180	30000	180	2.200%	1.244%	0.731%	0.494%	0.401%
30000 190	30000	190	2.111%	1.182%	0.695%	0.476%	0.394%
30000 200	30000	200	2.030%	1.126%	0.663%	0.461%	0.388%
35000 100	35000	100	3.689%	2.371%	1.498%	0.962%	0.658%
35000 110	35000	110	3.448%	2.176%	1.354%	0.865%	0.599%
35000 120	35000	120	3.241%	2.011%	1.235%	0.788%	0.554%
35000 130	35000	130	3.060%	1.869%	1.135%	0.725%	0.520%
35000 140	35000	140	2.900%	1.745%	1.050%	0.674%	0.492%
35000 150	35000	150	2.757%	1.637%	0.978%	0.631%	0.470%
35000 160	35000	160	2.629%	1.541%	0.915%	0.596%	0.453%
35000 170	35000	170	2.514%	1.456%	0.861%	0.566%	0.439%
35000 180	35000	180	2.408%	1.380%	0.813%	0.541%	0.428%
35000 190	35000	190	2.312%	1.312%	0.771%	0.519%	0.418%
35000 200	35000	200	2.224%	1.250%	0.735%	0.501%	0.411%
40000 100	40000	100	3.991%	2.600%	1.662%	1.073%	0.729%
40000 110	40000	110	3.733%	2.388%	1.503%	0.964%	0.661%
40000 120	40000	120	3.510%	2.208%	1.371%	0.876%	0.608%
40000 130	40000	130	3.315%	2.053%	1.260%	0.804%	0.566%
40000 140	40000	140	3.143%	1.919%	1.165%	0.745%	0.534%
40000 150	40000	150	2.990%	1.800%	1.084%	0.695%	0.507%
40000 160	40000	160	2.852%	1.696%	1.014%	0.654%	0.486%
40000 170	40000	170	2.728%	1.603%	0.952%	0.619%	0.469%
40000 180	40000	180	2.615%	1.519%	0.899%	0.589%	0.455%
40000 190	40000	190	2.511%	1.444%	0.852%	0.564%	0.443%
40000 200	40000	200	2.416%	1.376%	0.810%	0.542%	0.434%
45000 100	45000	100	4.288%	2.830%	1.830%	1.189%	0.805%
45000 110	45000	110	4.013%	2.601%	1.656%	1.066%	0.726%
45000 120	45000	120	3.775%	2.407%	1.510%	0.967%	0.665%
45000 130	45000	130	3.566%	2.239%	1.388%	0.886%	0.616%
45000 140	45000	140	3.383%	2.093%	1.283%	0.819%	0.578%
45000 150	45000	150	3.219%	1.965%	1.193%	0.763%	0.546%
45000 160	45000	160	3.072%	1.851%	1.115%	0.715%	0.521%
45000 170	45000	170	2.939%	1.750%	1.047%	0.675%	0.501%
45000 180	45000	180	2.818%	1.659%	0.987%	0.641%	0.484%
45000 190	45000	190	2.707%	1.578%	0.934%	0.611%	0.469%
45000 200	45000	200	2.606%	1.503%	0.887%	0.586%	0.458%
50000 100	50000	100	4.580%	3.058%	2.001%	1.309%	0.885%
50000 110	50000	110	4.287%	2.813%	1.811%	1.173%	0.795%
50000 120	50000	120	4.034%	2.604%	1.652%	1.062%	0.725%
50000 130	50000	130	3.813%	2.424%	1.518%	0.971%	0.669%
50000 140	50000	140	3.617%	2.267%	1.403%	0.896%	0.624%
50000 150	50000	150	3.443%	2.129%	1.305%	0.833%	0.588%
50000 160	50000	160	3.287%	2.007%	1.219%	0.779%	0.558%
50000 170	50000	170	3.146%	1.898%	1.144%	0.733%	0.534%
50000 180	50000	180	3.018%	1.800%	1.078%	0.694%	0.514%
50000 190	50000	190	2.900%	1.712%	1.019%	0.661%	0.497%
50000 200	50000	200	2.792%	1.632%	0.967%	0.631%	0.483%
55000 100	55000	100	4.911%	3.325%	2.204%	1.455%	0.984%
55000 110	55000	110	4.599%	3.061%	1.995%	1.303%	0.881%

55000 120	55000	120	4.329%	2.835%	1.821%	1.179%	0.799%
55000 130	55000	130	4.093%	2.641%	1.674%	1.076%	0.734%
55000 140	55000	140	3.885%	2.471%	1.548%	0.991%	0.682%
55000 150	55000	150	3.700%	2.322%	1.439%	0.919%	0.639%
55000 160	55000	160	3.533%	2.190%	1.344%	0.858%	0.604%
55000 170	55000	170	3.383%	2.072%	1.261%	0.805%	0.575%
55000 180	55000	180	3.246%	1.966%	1.187%	0.760%	0.551%
55000 190	55000	190	3.121%	1.870%	1.122%	0.721%	0.530%
55000 200	55000	200	3.006%	1.783%	1.064%	0.688%	0.513%
60000 100	60000	100	5.233%	3.587%	2.406%	1.603%	1.087%
60000 110	60000	110	4.902%	3.304%	2.180%	1.435%	0.970%
60000 120	60000	120	4.616%	3.063%	1.991%	1.297%	0.878%
60000 130	60000	130	4.366%	2.854%	1.831%	1.184%	0.803%
60000 140	60000	140	4.145%	2.672%	1.693%	1.088%	0.743%
60000 150	60000	150	3.949%	2.512%	1.574%	1.007%	0.693%
60000 160	60000	160	3.772%	2.370%	1.470%	0.939%	0.652%
60000 170	60000	170	3.613%	2.243%	1.379%	0.880%	0.618%
60000 180	60000	180	3.467%	2.129%	1.298%	0.829%	0.590%
60000 190	60000	190	3.335%	2.026%	1.226%	0.785%	0.566%
60000 200	60000	200	3.213%	1.932%	1.162%	0.746%	0.545%
65000 100	65000	100	5.501%	3.806%	2.577%	1.730%	1.176%
65000 110	65000	110	5.155%	3.507%	2.336%	1.548%	1.048%
65000 120	65000	120	4.855%	3.253%	2.134%	1.399%	0.946%
65000 130	65000	130	4.594%	3.033%	1.963%	1.276%	0.864%
65000 140	65000	140	4.363%	2.841%	1.816%	1.172%	0.796%
65000 150	65000	150	4.157%	2.672%	1.688%	1.084%	0.741%
65000 160	65000	160	3.972%	2.522%	1.577%	1.009%	0.695%
65000 170	65000	170	3.804%	2.387%	1.479%	0.944%	0.657%
65000 180	65000	180	3.652%	2.266%	1.392%	0.888%	0.625%
65000 190	65000	190	3.513%	2.157%	1.315%	0.840%	0.598%
65000 200	65000	200	3.386%	2.058%	1.246%	0.797%	0.574%
70000 100	70000	100	5.837%	4.086%	2.800%	1.899%	1.297%
70000 110	70000	110	5.471%	3.769%	2.541%	1.700%	1.154%
70000 120	70000	120	5.155%	3.498%	2.323%	1.536%	1.039%
70000 130	70000	130	4.879%	3.263%	2.138%	1.400%	0.946%
70000 140	70000	140	4.635%	3.058%	1.978%	1.285%	0.870%
70000 150	70000	150	4.418%	2.878%	1.840%	1.187%	0.807%
70000 160	70000	160	4.222%	2.717%	1.719%	1.104%	0.754%
70000 170	70000	170	4.046%	2.573%	1.612%	1.032%	0.710%
70000 180	70000	180	3.885%	2.444%	1.517%	0.969%	0.673%
70000 190	70000	190	3.738%	2.327%	1.433%	0.914%	0.641%
70000 200	70000	200	3.603%	2.221%	1.357%	0.866%	0.614%
75000 100	75000	100	6.163%	4.360%	3.020%	2.067%	1.420%
75000 110	75000	110	5.778%	4.024%	2.743%	1.851%	1.262%
75000 120	75000	120	5.446%	3.737%	2.509%	1.673%	1.135%
75000 130	75000	130	5.156%	3.488%	2.310%	1.524%	1.031%
75000 140	75000	140	4.899%	3.271%	2.139%	1.399%	0.946%
75000 150	75000	150	4.671%	3.079%	1.990%	1.292%	0.875%
75000 160	75000	160	4.465%	2.908%	1.859%	1.200%	0.815%
75000 170	75000	170	4.279%	2.756%	1.744%	1.120%	0.765%
75000 180	75000	180	4.111%	2.618%	1.642%	1.051%	0.723%
75000 190	75000	190	3.956%	2.494%	1.550%	0.990%	0.687%
75000 200	75000	200	3.814%	2.380%	1.468%	0.937%	0.655%
80000 100	80000	100	6.377%	4.539%	3.164%	2.178%	1.502%
80000 110	80000	110	5.980%	4.191%	2.875%	1.951%	1.334%
80000 120	80000	120	5.637%	3.893%	2.631%	1.764%	1.198%
80000 130	80000	130	5.338%	3.635%	2.423%	1.607%	1.088%
80000 140	80000	140	5.073%	3.410%	2.244%	1.474%	0.997%

80000 150	80000	150	4.837%	3.211%	2.088%	1.361%	0.921%
80000 160	80000	160	4.625%	3.034%	1.952%	1.264%	0.857%
80000 170	80000	170	4.433%	2.875%	1.831%	1.179%	0.803%
80000 180	80000	180	4.259%	2.732%	1.724%	1.106%	0.757%
80000 190	80000	190	4.099%	2.603%	1.628%	1.041%	0.718%
80000 200	80000	200	3.953%	2.485%	1.542%	0.985%	0.684%
85000 100	85000	100	6.591%	4.719%	3.310%	2.291%	1.586%
85000 110	85000	110	6.182%	4.359%	3.009%	2.053%	1.408%
85000 120	85000	120	5.829%	4.051%	2.755%	1.856%	1.264%
85000 130	85000	130	5.520%	3.784%	2.538%	1.691%	1.146%
85000 140	85000	140	5.247%	3.550%	2.351%	1.552%	1.049%
85000 150	85000	150	5.003%	3.343%	2.188%	1.432%	0.968%
85000 160	85000	160	4.785%	3.160%	2.045%	1.329%	0.900%
85000 170	85000	170	4.587%	2.995%	1.919%	1.240%	0.842%
85000 180	85000	180	4.407%	2.847%	1.807%	1.162%	0.793%
85000 190	85000	190	4.243%	2.713%	1.707%	1.094%	0.750%
85000 200	85000	200	4.092%	2.591%	1.616%	1.034%	0.714%
90000 100	90000	100	6.802%	4.897%	3.455%	2.405%	1.671%
90000 110	90000	110	6.381%	4.525%	3.142%	2.155%	1.483%
90000 120	90000	120	6.017%	4.206%	2.878%	1.949%	1.331%
90000 130	90000	130	5.699%	3.930%	2.653%	1.776%	1.206%
90000 140	90000	140	5.418%	3.688%	2.458%	1.629%	1.103%
90000 150	90000	150	5.167%	3.475%	2.288%	1.504%	1.016%
90000 160	90000	160	4.942%	3.285%	2.139%	1.395%	0.944%
90000 170	90000	170	4.738%	3.115%	2.007%	1.301%	0.882%
90000 180	90000	180	4.553%	2.961%	1.890%	1.219%	0.829%
90000 190	90000	190	4.384%	2.822%	1.785%	1.147%	0.784%
90000 200	90000	200	4.228%	2.695%	1.691%	1.083%	0.744%
95000 100	95000	100	7.006%	5.071%	3.598%	2.517%	1.756%
95000 110	95000	110	6.573%	4.687%	3.274%	2.257%	1.558%
95000 120	95000	120	6.200%	4.358%	3.000%	2.042%	1.398%
95000 130	95000	130	5.872%	4.074%	2.766%	1.861%	1.266%
95000 140	95000	140	5.583%	3.824%	2.563%	1.707%	1.157%
95000 150	95000	150	5.326%	3.604%	2.387%	1.575%	1.065%
95000 160	95000	160	5.094%	3.407%	2.232%	1.462%	0.988%
95000 170	95000	170	4.885%	3.231%	2.095%	1.363%	0.922%
95000 180	95000	180	4.695%	3.073%	1.973%	1.276%	0.866%
95000 190	95000	190	4.521%	2.929%	1.864%	1.200%	0.817%
95000 200	95000	200	4.361%	2.798%	1.765%	1.133%	0.775%
100000 100	100000	100	7.210%	5.246%	3.742%	2.632%	1.843%
100000 110	100000	110	6.766%	4.851%	3.406%	2.361%	1.635%
100000 120	100000	120	6.382%	4.512%	3.123%	2.136%	1.467%
100000 130	100000	130	6.047%	4.218%	2.880%	1.947%	1.328%
100000 140	100000	140	5.750%	3.961%	2.670%	1.786%	1.212%
100000 150	100000	150	5.485%	3.733%	2.487%	1.648%	1.116%
100000 160	100000	160	5.247%	3.531%	2.326%	1.529%	1.034%
100000 170	100000	170	5.032%	3.349%	2.184%	1.425%	0.964%
100000 180	100000	180	4.837%	3.185%	2.057%	1.335%	0.904%
100000 190	100000	190	4.658%	3.037%	1.943%	1.255%	0.852%
100000 200	100000	200	4.494%	2.902%	1.841%	1.184%	0.807%
105000 100	105000	100	7.404%	5.413%	3.881%	2.742%	1.929%
105000 110	105000	110	6.949%	5.007%	3.534%	2.461%	1.711%
105000 120	105000	120	6.556%	4.658%	3.241%	2.227%	1.534%
105000 130	105000	130	6.212%	4.356%	2.990%	2.031%	1.388%
105000 140	105000	140	5.908%	4.091%	2.773%	1.863%	1.267%
105000 150	105000	150	5.636%	3.857%	2.584%	1.719%	1.165%
105000 160	105000	160	5.393%	3.649%	2.417%	1.595%	1.079%
105000 170	105000	170	5.172%	3.462%	2.269%	1.487%	1.005%

105000 180	105000	180	4.972%	3.293%	2.138%	1.392%	0.942%
105000 190	105000	190	4.788%	3.140%	2.020%	1.308%	0.887%
105000 200	105000	200	4.620%	3.001%	1.914%	1.234%	0.839%
110000 100	110000	100	7.595%	5.578%	4.018%	2.853%	2.014%
110000 110	110000	110	7.130%	5.161%	3.661%	2.562%	1.787%
110000 120	110000	120	6.727%	4.803%	3.359%	2.319%	1.602%
110000 130	110000	130	6.375%	4.493%	3.100%	2.114%	1.450%
110000 140	110000	140	6.063%	4.221%	2.876%	1.940%	1.322%
110000 150	110000	150	5.785%	3.980%	2.680%	1.791%	1.215%
110000 160	110000	160	5.536%	3.766%	2.508%	1.661%	1.124%
110000 170	110000	170	5.310%	3.574%	2.355%	1.548%	1.047%
110000 180	110000	180	5.105%	3.400%	2.219%	1.449%	0.980%
110000 190	110000	190	4.917%	3.243%	2.097%	1.361%	0.922%
110000 200	110000	200	4.744%	3.099%	1.986%	1.284%	0.872%
115000 100	115000	100	7.783%	5.741%	4.155%	2.963%	2.100%
115000 110	115000	110	7.307%	5.313%	3.787%	2.662%	1.863%
115000 120	115000	120	6.895%	4.946%	3.476%	2.410%	1.670%
115000 130	115000	130	6.535%	4.628%	3.209%	2.198%	1.511%
115000 140	115000	140	6.216%	4.348%	2.978%	2.018%	1.378%
115000 150	115000	150	5.932%	4.101%	2.776%	1.862%	1.266%
115000 160	115000	160	5.676%	3.881%	2.598%	1.728%	1.170%
115000 170	115000	170	5.446%	3.684%	2.440%	1.610%	1.089%
115000 180	115000	180	5.235%	3.506%	2.299%	1.507%	1.018%
115000 190	115000	190	5.043%	3.344%	2.173%	1.415%	0.957%
115000 200	115000	200	4.867%	3.197%	2.059%	1.334%	0.904%
120000 100	120000	100	7.959%	5.894%	4.283%	3.068%	2.182%
120000 110	120000	110	7.473%	5.456%	3.906%	2.757%	1.936%
120000 120	120000	120	7.052%	5.080%	3.586%	2.497%	1.736%
120000 130	120000	130	6.684%	4.754%	3.312%	2.278%	1.570%
120000 140	120000	140	6.359%	4.468%	3.074%	2.091%	1.431%
120000 150	120000	150	6.069%	4.215%	2.866%	1.930%	1.314%
120000 160	120000	160	5.808%	3.990%	2.683%	1.791%	1.215%
120000 170	120000	170	5.572%	3.788%	2.520%	1.669%	1.129%
120000 180	120000	180	5.358%	3.605%	2.375%	1.562%	1.056%
120000 190	120000	190	5.162%	3.439%	2.245%	1.467%	0.992%
120000 200	120000	200	4.981%	3.288%	2.128%	1.382%	0.936%
125000 100	125000	100	8.134%	6.047%	4.413%	3.174%	2.265%
125000 110	125000	110	7.639%	5.599%	4.025%	2.853%	2.011%
125000 120	125000	120	7.210%	5.215%	3.697%	2.585%	1.803%
125000 130	125000	130	6.834%	4.882%	3.415%	2.359%	1.630%
125000 140	125000	140	6.502%	4.589%	3.171%	2.166%	1.486%
125000 150	125000	150	6.206%	4.330%	2.957%	1.999%	1.364%
125000 160	125000	160	5.940%	4.099%	2.769%	1.855%	1.260%
125000 170	125000	170	5.699%	3.892%	2.602%	1.729%	1.171%
125000 180	125000	180	5.480%	3.705%	2.452%	1.617%	1.094%
125000 190	125000	190	5.280%	3.535%	2.318%	1.519%	1.027%
125000 200	125000	200	5.096%	3.380%	2.197%	1.432%	0.968%
130000 100	130000	100	8.306%	6.198%	4.541%	3.278%	2.348%
130000 110	130000	110	7.800%	5.740%	4.143%	2.948%	2.085%
130000 120	130000	120	7.363%	5.347%	3.807%	2.672%	1.869%
130000 130	130000	130	6.980%	5.006%	3.518%	2.439%	1.690%
130000 140	130000	140	6.642%	4.707%	3.267%	2.240%	1.540%
130000 150	130000	150	6.340%	4.443%	3.047%	2.068%	1.414%
130000 160	130000	160	6.069%	4.207%	2.854%	1.919%	1.305%
130000 170	130000	170	5.823%	3.995%	2.682%	1.788%	1.212%
130000 180	130000	180	5.600%	3.803%	2.528%	1.673%	1.132%
130000 190	130000	190	5.396%	3.629%	2.391%	1.571%	1.062%
130000 200	130000	200	5.208%	3.471%	2.266%	1.481%	1.001%

135000 100	135000	100	8.475%	6.346%	4.667%	3.383%	2.431%
135000 110	135000	110	7.960%	5.879%	4.261%	3.043%	2.159%
135000 120	135000	120	7.514%	5.478%	3.916%	2.759%	1.936%
135000 130	135000	130	7.124%	5.130%	3.619%	2.519%	1.751%
135000 140	135000	140	6.780%	4.825%	3.362%	2.314%	1.595%
135000 150	135000	150	6.472%	4.554%	3.137%	2.137%	1.464%
135000 160	135000	160	6.196%	4.313%	2.939%	1.983%	1.351%
135000 170	135000	170	5.945%	4.096%	2.762%	1.848%	1.255%
135000 180	135000	180	5.718%	3.901%	2.604%	1.729%	1.171%
135000 190	135000	190	5.510%	3.723%	2.463%	1.624%	1.098%
135000 200	135000	200	5.319%	3.561%	2.335%	1.530%	1.034%
140000 100	140000	100	8.641%	6.493%	4.793%	3.487%	2.514%
140000 110	140000	110	8.117%	6.017%	4.377%	3.138%	2.233%
140000 120	140000	120	7.664%	5.608%	4.024%	2.846%	2.003%
140000 130	140000	130	7.267%	5.252%	3.721%	2.599%	1.812%
140000 140	140000	140	6.916%	4.941%	3.457%	2.388%	1.651%
140000 150	140000	150	6.602%	4.664%	3.226%	2.206%	1.514%
140000 160	140000	160	6.321%	4.418%	3.023%	2.047%	1.397%
140000 170	140000	170	6.066%	4.197%	2.842%	1.908%	1.297%
140000 180	140000	180	5.834%	3.997%	2.680%	1.785%	1.210%
140000 190	140000	190	5.622%	3.815%	2.535%	1.676%	1.134%
140000 200	140000	200	5.428%	3.650%	2.403%	1.579%	1.067%
145000 100	145000	100	8.796%	6.630%	4.911%	3.584%	2.592%
145000 110	145000	110	8.263%	6.145%	4.486%	3.227%	2.304%
145000 120	145000	120	7.802%	5.729%	4.125%	2.928%	2.067%
145000 130	145000	130	7.399%	5.367%	3.815%	2.675%	1.869%
145000 140	145000	140	7.042%	5.049%	3.546%	2.458%	1.703%
145000 150	145000	150	6.723%	4.767%	3.310%	2.271%	1.562%
145000 160	145000	160	6.437%	4.516%	3.102%	2.107%	1.441%
145000 170	145000	170	6.178%	4.291%	2.917%	1.964%	1.337%
145000 180	145000	180	5.943%	4.087%	2.751%	1.838%	1.247%
145000 190	145000	190	5.727%	3.902%	2.602%	1.726%	1.168%
145000 200	145000	200	5.529%	3.733%	2.467%	1.626%	1.099%
150000 100	150000	100	8.951%	6.768%	5.029%	3.683%	2.672%
150000 110	150000	110	8.410%	6.274%	4.595%	3.317%	2.375%
150000 120	150000	120	7.941%	5.850%	4.227%	3.011%	2.131%
150000 130	150000	130	7.531%	5.481%	3.911%	2.751%	1.927%
150000 140	150000	140	7.169%	5.158%	3.636%	2.529%	1.756%
150000 150	150000	150	6.845%	4.871%	3.394%	2.336%	1.611%
150000 160	150000	160	6.554%	4.615%	3.181%	2.168%	1.486%
150000 170	150000	170	6.291%	4.385%	2.992%	2.021%	1.378%
150000 180	150000	180	6.051%	4.177%	2.823%	1.891%	1.285%
150000 190	150000	190	5.832%	3.989%	2.670%	1.776%	1.203%
150000 200	150000	200	5.631%	3.816%	2.532%	1.673%	1.132%
155000 100	155000	100	9.129%	6.928%	5.167%	3.799%	2.766%
155000 110	155000	110	8.579%	6.424%	4.724%	3.424%	2.460%
155000 120	155000	120	8.102%	5.991%	4.347%	3.109%	2.208%
155000 130	155000	130	7.684%	5.615%	4.023%	2.841%	1.997%
155000 140	155000	140	7.315%	5.284%	3.741%	2.612%	1.820%
155000 150	155000	150	6.985%	4.991%	3.494%	2.414%	1.669%
155000 160	155000	160	6.689%	4.730%	3.275%	2.241%	1.539%
155000 170	155000	170	6.421%	4.495%	3.081%	2.089%	1.427%
155000 180	155000	180	6.177%	4.283%	2.907%	1.955%	1.330%
155000 190	155000	190	5.953%	4.090%	2.750%	1.836%	1.245%
155000 200	155000	200	5.748%	3.914%	2.609%	1.729%	1.171%
160000 100	160000	100	9.317%	7.096%	5.314%	3.923%	2.868%
160000 110	160000	110	8.756%	6.582%	4.860%	3.537%	2.551%
160000 120	160000	120	8.270%	6.140%	4.474%	3.213%	2.290%

160000 130	160000	130	7.845%	5.756%	4.142%	2.938%	2.072%
160000 140	160000	140	7.468%	5.418%	3.853%	2.702%	1.888%
160000 150	160000	150	7.132%	5.119%	3.599%	2.497%	1.731%
160000 160	160000	160	6.830%	4.852%	3.375%	2.319%	1.597%
160000 170	160000	170	6.557%	4.612%	3.175%	2.162%	1.480%
160000 180	160000	180	6.309%	4.395%	2.997%	2.023%	1.379%
160000 190	160000	190	6.081%	4.198%	2.836%	1.900%	1.291%
160000 200	160000	200	5.872%	4.017%	2.690%	1.790%	1.213%
165000 100	165000	100	9.506%	7.266%	5.462%	4.049%	2.970%
165000 110	165000	110	8.934%	6.741%	4.998%	3.652%	2.644%
165000 120	165000	120	8.439%	6.290%	4.602%	3.318%	2.374%
165000 130	165000	130	8.006%	5.897%	4.262%	3.035%	2.148%
165000 140	165000	140	7.622%	5.553%	3.965%	2.792%	1.958%
165000 150	165000	150	7.280%	5.247%	3.705%	2.581%	1.795%
165000 160	165000	160	6.973%	4.974%	3.475%	2.397%	1.656%
165000 170	165000	170	6.694%	4.729%	3.271%	2.236%	1.535%
165000 180	165000	180	6.441%	4.507%	3.087%	2.093%	1.429%
165000 190	165000	190	6.209%	4.305%	2.922%	1.965%	1.337%
165000 200	165000	200	5.996%	4.121%	2.773%	1.851%	1.256%
170000 100	170000	100	9.672%	7.416%	5.594%	4.160%	3.062%
170000 110	170000	110	9.092%	6.882%	5.120%	3.754%	2.726%
170000 120	170000	120	8.589%	6.422%	4.716%	3.413%	2.449%
170000 130	170000	130	8.149%	6.023%	4.368%	3.122%	2.217%
170000 140	170000	140	7.759%	5.672%	4.066%	2.873%	2.020%
170000 150	170000	150	7.411%	5.361%	3.800%	2.657%	1.853%
170000 160	170000	160	7.098%	5.083%	3.565%	2.468%	1.708%
170000 170	170000	170	6.815%	4.833%	3.356%	2.302%	1.583%
170000 180	170000	180	6.558%	4.607%	3.168%	2.155%	1.475%
170000 190	170000	190	6.322%	4.401%	2.999%	2.024%	1.379%
170000 200	170000	200	6.106%	4.214%	2.846%	1.906%	1.295%
175000 100	175000	100	9.814%	7.544%	5.706%	4.256%	3.141%
175000 110	175000	110	9.226%	7.002%	5.224%	3.842%	2.798%
175000 120	175000	120	8.717%	6.536%	4.814%	3.494%	2.514%
175000 130	175000	130	8.270%	6.130%	4.460%	3.197%	2.276%
175000 140	175000	140	7.875%	5.774%	4.152%	2.943%	2.074%
175000 150	175000	150	7.523%	5.458%	3.881%	2.722%	1.902%
175000 160	175000	160	7.206%	5.176%	3.642%	2.529%	1.754%
175000 170	175000	170	6.919%	4.922%	3.428%	2.359%	1.626%
175000 180	175000	180	6.658%	4.692%	3.237%	2.208%	1.514%
175000 190	175000	190	6.419%	4.483%	3.065%	2.074%	1.415%
175000 200	175000	200	6.200%	4.293%	2.909%	1.954%	1.329%
180000 100	180000	100	9.957%	7.673%	5.819%	4.352%	3.221%
180000 110	180000	110	9.361%	7.123%	5.329%	3.930%	2.870%
180000 120	180000	120	8.845%	6.650%	4.912%	3.575%	2.579%
180000 130	180000	130	8.392%	6.238%	4.552%	3.273%	2.335%
180000 140	180000	140	7.992%	5.876%	4.238%	3.013%	2.129%
180000 150	180000	150	7.635%	5.556%	3.963%	2.787%	1.952%
180000 160	180000	160	7.314%	5.269%	3.719%	2.590%	1.800%
180000 170	180000	170	7.023%	5.011%	3.502%	2.416%	1.669%
180000 180	180000	180	6.758%	4.778%	3.307%	2.262%	1.553%
180000 190	180000	190	6.516%	4.566%	3.131%	2.125%	1.452%
180000 200	180000	200	6.294%	4.372%	2.972%	2.002%	1.363%
185000 100	185000	100	10.100%	7.802%	5.933%	4.449%	3.301%
185000 110	185000	110	9.496%	7.244%	5.434%	4.019%	2.943%
185000 120	185000	120	8.973%	6.764%	5.010%	3.657%	2.645%
185000 130	185000	130	8.515%	6.346%	4.644%	3.349%	2.396%
185000 140	185000	140	8.109%	5.979%	4.325%	3.084%	2.184%
185000 150	185000	150	7.747%	5.653%	4.045%	2.853%	2.003%

185000 160	185000	160	7.422%	5.362%	3.797%	2.652%	1.847%
185000 170	185000	170	7.127%	5.101%	3.576%	2.474%	1.712%
185000 180	185000	180	6.859%	4.864%	3.377%	2.317%	1.594%
185000 190	185000	190	6.613%	4.648%	3.198%	2.176%	1.490%
185000 200	185000	200	6.388%	4.451%	3.036%	2.051%	1.398%
190000 100	190000	100	10.242%	7.931%	6.047%	4.547%	3.383%
190000 110	190000	110	9.631%	7.365%	5.540%	4.109%	3.016%
190000 120	190000	120	9.101%	6.879%	5.109%	3.740%	2.712%
190000 130	190000	130	8.637%	6.455%	4.737%	3.426%	2.457%
190000 140	190000	140	8.226%	6.082%	4.412%	3.155%	2.240%
190000 150	190000	150	7.859%	5.752%	4.127%	2.920%	2.055%
190000 160	190000	160	7.530%	5.456%	3.875%	2.714%	1.895%
190000 170	190000	170	7.231%	5.190%	3.650%	2.533%	1.756%
190000 180	190000	180	6.959%	4.950%	3.448%	2.372%	1.635%
190000 190	190000	190	6.711%	4.731%	3.266%	2.228%	1.528%
190000 200	190000	200	6.482%	4.531%	3.101%	2.100%	1.434%
195000 100	195000	100	10.381%	8.057%	6.157%	4.642%	3.462%
195000 110	195000	110	9.762%	7.483%	5.644%	4.196%	3.088%
195000 120	195000	120	9.226%	6.990%	5.205%	3.821%	2.777%
195000 130	195000	130	8.756%	6.560%	4.827%	3.501%	2.517%
195000 140	195000	140	8.340%	6.182%	4.498%	3.225%	2.295%
195000 150	195000	150	7.969%	5.847%	4.208%	2.985%	2.106%
195000 160	195000	160	7.635%	5.548%	3.951%	2.775%	1.942%
195000 170	195000	170	7.332%	5.278%	3.722%	2.590%	1.799%
195000 180	195000	180	7.057%	5.034%	3.517%	2.426%	1.675%
195000 190	195000	190	6.805%	4.812%	3.331%	2.279%	1.565%
195000 200	195000	200	6.574%	4.609%	3.163%	2.148%	1.469%
200000 100	200000	100	10.483%	8.149%	6.239%	4.712%	3.521%
200000 110	200000	110	9.859%	7.570%	5.719%	4.261%	3.141%
200000 120	200000	120	9.318%	7.072%	5.276%	3.880%	2.826%
200000 130	200000	130	8.843%	6.638%	4.894%	3.556%	2.561%
200000 140	200000	140	8.424%	6.256%	4.560%	3.276%	2.336%
200000 150	200000	150	8.049%	5.917%	4.267%	3.033%	2.143%
200000 160	200000	160	7.712%	5.615%	4.007%	2.820%	1.976%
200000 170	200000	170	7.407%	5.342%	3.775%	2.632%	1.832%
200000 180	200000	180	7.129%	5.096%	3.567%	2.466%	1.705%
200000 190	200000	190	6.875%	4.871%	3.380%	2.317%	1.593%
200000 200	200000	200	6.641%	4.666%	3.210%	2.183%	1.494%
205000 100	205000	100	10.585%	8.241%	6.321%	4.783%	3.580%
205000 110	205000	110	9.955%	7.657%	5.795%	4.325%	3.195%
205000 120	205000	120	9.409%	7.154%	5.347%	3.940%	2.875%
205000 130	205000	130	8.931%	6.715%	4.961%	3.611%	2.605%
205000 140	205000	140	8.507%	6.330%	4.623%	3.328%	2.377%
205000 150	205000	150	8.129%	5.988%	4.327%	3.081%	2.181%
205000 160	205000	160	7.789%	5.682%	4.064%	2.865%	2.011%
205000 170	205000	170	7.481%	5.407%	3.829%	2.675%	1.864%
205000 180	205000	180	7.201%	5.157%	3.618%	2.506%	1.735%
205000 190	205000	190	6.944%	4.931%	3.428%	2.355%	1.621%
205000 200	205000	200	6.709%	4.724%	3.256%	2.219%	1.521%
210000 100	210000	100	10.687%	8.334%	6.403%	4.853%	3.639%
210000 110	210000	110	10.052%	7.744%	5.872%	4.390%	3.248%
210000 120	210000	120	9.501%	7.236%	5.419%	4.000%	2.924%
210000 130	210000	130	9.018%	6.793%	5.028%	3.667%	2.650%
210000 140	210000	140	8.591%	6.404%	4.686%	3.380%	2.418%
210000 150	210000	150	8.209%	6.058%	4.386%	3.130%	2.219%
210000 160	210000	160	7.866%	5.749%	4.120%	2.911%	2.046%
210000 170	210000	170	7.556%	5.471%	3.883%	2.718%	1.896%
210000 180	210000	180	7.273%	5.219%	3.670%	2.546%	1.765%

210000 190	210000	190	7.014%	4.990%	3.477%	2.393%	1.649%
210000 200	210000	200	6.776%	4.781%	3.303%	2.255%	1.547%
215000 100	215000	100	10.789%	8.427%	6.485%	4.924%	3.699%
215000 110	215000	110	10.148%	7.831%	5.948%	4.456%	3.302%
215000 120	215000	120	9.593%	7.318%	5.490%	4.060%	2.973%
215000 130	215000	130	9.106%	6.871%	5.095%	3.723%	2.695%
215000 140	215000	140	8.675%	6.478%	4.750%	3.432%	2.459%
215000 150	215000	150	8.290%	6.129%	4.446%	3.179%	2.257%
215000 160	215000	160	7.944%	5.817%	4.177%	2.957%	2.082%
215000 170	215000	170	7.630%	5.536%	3.937%	2.761%	1.929%
215000 180	215000	180	7.345%	5.282%	3.721%	2.586%	1.796%
215000 190	215000	190	7.084%	5.050%	3.526%	2.431%	1.678%
215000 200	215000	200	6.844%	4.839%	3.350%	2.291%	1.574%
220000 100	220000	100	10.892%	8.520%	6.567%	4.996%	3.759%
220000 110	220000	110	10.245%	7.918%	6.025%	4.521%	3.357%
220000 120	220000	120	9.685%	7.400%	5.562%	4.121%	3.022%
220000 130	220000	130	9.193%	6.949%	5.162%	3.779%	2.741%
220000 140	220000	140	8.759%	6.552%	4.813%	3.484%	2.501%
220000 150	220000	150	8.370%	6.200%	4.506%	3.228%	2.296%
220000 160	220000	160	8.021%	5.884%	4.234%	3.003%	2.118%
220000 170	220000	170	7.705%	5.601%	3.991%	2.804%	1.963%
220000 180	220000	180	7.417%	5.344%	3.772%	2.627%	1.827%
220000 190	220000	190	7.154%	5.110%	3.575%	2.470%	1.707%
220000 200	220000	200	6.911%	4.896%	3.397%	2.328%	1.601%
225000 100	225000	100	10.994%	8.613%	6.650%	5.067%	3.819%
225000 110	225000	110	10.342%	8.006%	6.102%	4.587%	3.412%
225000 120	225000	120	9.777%	7.483%	5.634%	4.182%	3.072%
225000 130	225000	130	9.281%	7.027%	5.230%	3.836%	2.787%
225000 140	225000	140	8.842%	6.626%	4.877%	3.537%	2.543%
225000 150	225000	150	8.451%	6.270%	4.566%	3.277%	2.335%
225000 160	225000	160	8.099%	5.952%	4.291%	3.049%	2.154%
225000 170	225000	170	7.780%	5.666%	4.045%	2.847%	1.996%
225000 180	225000	180	7.489%	5.406%	3.824%	2.668%	1.858%
225000 190	225000	190	7.223%	5.170%	3.625%	2.508%	1.736%
225000 200	225000	200	6.979%	4.954%	3.444%	2.365%	1.628%
230000 100	230000	100	11.083%	8.694%	6.723%	5.130%	3.873%
230000 110	230000	110	10.426%	8.082%	6.170%	4.645%	3.460%
230000 120	230000	120	9.857%	7.555%	5.697%	4.236%	3.117%
230000 130	230000	130	9.358%	7.096%	5.289%	3.886%	2.827%
230000 140	230000	140	8.916%	6.692%	4.933%	3.584%	2.581%
230000 150	230000	150	8.521%	6.333%	4.620%	3.321%	2.369%
230000 160	230000	160	8.166%	6.012%	4.341%	3.090%	2.186%
230000 170	230000	170	7.845%	5.723%	4.093%	2.886%	2.026%
230000 180	230000	180	7.553%	5.461%	3.870%	2.705%	1.886%
230000 190	230000	190	7.285%	5.223%	3.668%	2.543%	1.762%
230000 200	230000	200	7.039%	5.005%	3.486%	2.397%	1.652%
235000 100	235000	100	11.172%	8.775%	6.795%	5.193%	3.926%
235000 110	235000	110	10.510%	8.159%	6.237%	4.703%	3.509%
235000 120	235000	120	9.937%	7.627%	5.760%	4.289%	3.161%
235000 130	235000	130	9.434%	7.164%	5.348%	3.936%	2.868%
235000 140	235000	140	8.989%	6.757%	4.989%	3.630%	2.618%
235000 150	235000	150	8.591%	6.395%	4.672%	3.364%	2.404%
235000 160	235000	160	8.234%	6.071%	4.392%	3.131%	2.218%
235000 170	235000	170	7.910%	5.780%	4.141%	2.925%	2.056%
235000 180	235000	180	7.615%	5.516%	3.915%	2.741%	1.913%
235000 190	235000	190	7.345%	5.275%	3.712%	2.577%	1.788%
235000 200	235000	200	7.097%	5.056%	3.527%	2.430%	1.676%
240000 100	240000	100	11.261%	8.857%	6.867%	5.256%	3.980%

240000 110	240000	110	10.594%	8.235%	6.304%	4.761%	3.557%
240000 120	240000	120	10.017%	7.699%	5.823%	4.343%	3.205%
240000 130	240000	130	9.510%	7.232%	5.408%	3.986%	2.909%
240000 140	240000	140	9.062%	6.821%	5.045%	3.677%	2.656%
240000 150	240000	150	8.661%	6.457%	4.725%	3.408%	2.438%
240000 160	240000	160	8.301%	6.130%	4.442%	3.172%	2.250%
240000 170	240000	170	7.975%	5.836%	4.188%	2.963%	2.085%
240000 180	240000	180	7.678%	5.570%	3.961%	2.777%	1.941%
240000 190	240000	190	7.406%	5.328%	3.755%	2.611%	1.814%
240000 200	240000	200	7.156%	5.106%	3.569%	2.462%	1.701%
245000 100	245000	100	11.350%	8.938%	6.940%	5.319%	4.033%
245000 110	245000	110	10.678%	8.311%	6.372%	4.819%	3.606%
245000 120	245000	120	10.097%	7.771%	5.887%	4.397%	3.250%
245000 130	245000	130	9.586%	7.301%	5.467%	4.036%	2.950%
245000 140	245000	140	9.135%	6.887%	5.101%	3.724%	2.694%
245000 150	245000	150	8.731%	6.519%	4.778%	3.452%	2.473%
245000 160	245000	160	8.368%	6.190%	4.492%	3.213%	2.282%
245000 170	245000	170	8.040%	5.893%	4.236%	3.002%	2.116%
245000 180	245000	180	7.741%	5.625%	4.007%	2.814%	1.969%
245000 190	245000	190	7.467%	5.381%	3.799%	2.646%	1.840%
245000 200	245000	200	7.215%	5.157%	3.610%	2.495%	1.725%
250000 100	250000	100	11.439%	9.019%	7.012%	5.383%	4.087%
250000 110	250000	110	10.762%	8.388%	6.440%	4.878%	3.655%
250000 120	250000	120	10.177%	7.844%	5.950%	4.451%	3.295%
250000 130	250000	130	9.663%	7.369%	5.527%	4.086%	2.991%
250000 140	250000	140	9.208%	6.952%	5.157%	3.771%	2.732%
250000 150	250000	150	8.801%	6.581%	4.832%	3.496%	2.508%
250000 160	250000	160	8.436%	6.249%	4.543%	3.255%	2.315%
250000 170	250000	170	8.105%	5.950%	4.284%	3.041%	2.146%
250000 180	250000	180	7.804%	5.680%	4.052%	2.851%	1.997%
250000 190	250000	190	7.528%	5.433%	3.843%	2.681%	1.866%
250000 200	250000	200	7.274%	5.208%	3.652%	2.528%	1.750%
255000 100	255000	100	11.527%	9.100%	7.085%	5.446%	4.141%
255000 110	255000	110	10.847%	8.464%	6.507%	4.937%	3.705%
255000 120	255000	120	10.256%	7.916%	6.014%	4.506%	3.340%
255000 130	255000	130	9.739%	7.438%	5.587%	4.137%	3.032%
255000 140	255000	140	9.281%	7.017%	5.214%	3.818%	2.770%
255000 150	255000	150	8.872%	6.643%	4.885%	3.540%	2.544%
255000 160	255000	160	8.503%	6.309%	4.593%	3.296%	2.348%
255000 170	255000	170	8.170%	6.007%	4.333%	3.080%	2.176%
255000 180	255000	180	7.866%	5.734%	4.098%	2.888%	2.026%
255000 190	255000	190	7.589%	5.486%	3.887%	2.716%	1.893%
255000 200	255000	200	7.333%	5.259%	3.694%	2.561%	1.775%
260000 100	260000	100	11.610%	9.176%	7.153%	5.506%	4.192%
260000 110	260000	110	10.925%	8.535%	6.571%	4.991%	3.751%
260000 120	260000	120	10.331%	7.983%	6.073%	4.556%	3.382%
260000 130	260000	130	9.810%	7.502%	5.643%	4.184%	3.071%
260000 140	260000	140	9.349%	7.078%	5.266%	3.862%	2.806%
260000 150	260000	150	8.937%	6.701%	4.935%	3.582%	2.577%
260000 160	260000	160	8.566%	6.364%	4.641%	3.335%	2.379%
260000 170	260000	170	8.230%	6.061%	4.378%	3.117%	2.205%
260000 180	260000	180	7.925%	5.786%	4.141%	2.923%	2.053%
260000 190	260000	190	7.645%	5.535%	3.928%	2.749%	1.918%
260000 200	260000	200	7.388%	5.306%	3.734%	2.592%	1.798%
265000 100	265000	100	11.691%	9.251%	7.220%	5.565%	4.243%
265000 110	265000	110	11.001%	8.605%	6.633%	5.046%	3.797%
265000 120	265000	120	10.404%	8.049%	6.132%	4.607%	3.424%
265000 130	265000	130	9.880%	7.564%	5.698%	4.231%	3.110%

265000 140	265000	140	9.415%	7.137%	5.318%	3.906%	2.841%
265000 150	265000	150	9.001%	6.758%	4.984%	3.623%	2.610%
265000 160	265000	160	8.628%	6.419%	4.687%	3.374%	2.409%
265000 170	265000	170	8.290%	6.113%	4.422%	3.153%	2.234%
265000 180	265000	180	7.982%	5.836%	4.184%	2.957%	2.079%
265000 190	265000	190	7.701%	5.584%	3.968%	2.781%	1.943%
265000 200	265000	200	7.442%	5.353%	3.773%	2.623%	1.822%
270000 100	270000	100	11.772%	9.325%	7.287%	5.623%	4.293%
270000 110	270000	110	11.078%	8.676%	6.696%	5.100%	3.842%
270000 120	270000	120	10.477%	8.116%	6.190%	4.657%	3.466%
270000 130	270000	130	9.949%	7.627%	5.753%	4.278%	3.148%
270000 140	270000	140	9.482%	7.197%	5.370%	3.950%	2.877%
270000 150	270000	150	9.065%	6.815%	5.034%	3.664%	2.643%
270000 160	270000	160	8.689%	6.473%	4.734%	3.412%	2.440%
270000 170	270000	170	8.349%	6.165%	4.467%	3.190%	2.262%
270000 180	270000	180	8.040%	5.886%	4.226%	2.991%	2.106%
270000 190	270000	190	7.756%	5.632%	4.009%	2.814%	1.968%
270000 200	270000	200	7.496%	5.400%	3.811%	2.654%	1.845%
275000 100	275000	100	11.853%	9.400%	7.354%	5.682%	4.344%
275000 110	275000	110	11.155%	8.746%	6.758%	5.154%	3.889%
275000 120	275000	120	10.550%	8.182%	6.249%	4.707%	3.508%
275000 130	275000	130	10.019%	7.690%	5.808%	4.325%	3.187%
275000 140	275000	140	9.549%	7.257%	5.423%	3.994%	2.913%
275000 150	275000	150	9.129%	6.872%	5.083%	3.705%	2.676%
275000 160	275000	160	8.751%	6.528%	4.781%	3.451%	2.471%
275000 170	275000	170	8.409%	6.218%	4.512%	3.226%	2.291%
275000 180	275000	180	8.097%	5.937%	4.269%	3.026%	2.133%
275000 190	275000	190	7.812%	5.681%	4.050%	2.847%	1.993%
275000 200	275000	200	7.550%	5.447%	3.850%	2.685%	1.869%
280000 100	280000	100	11.934%	9.474%	7.422%	5.741%	4.394%
280000 110	280000	110	11.232%	8.816%	6.821%	5.209%	3.935%
280000 120	280000	120	10.623%	8.248%	6.308%	4.758%	3.551%
280000 130	280000	130	10.089%	7.753%	5.863%	4.372%	3.226%
280000 140	280000	140	9.615%	7.317%	5.475%	4.038%	2.949%
280000 150	280000	150	9.193%	6.930%	5.132%	3.746%	2.710%
280000 160	280000	160	8.813%	6.583%	4.828%	3.490%	2.502%
280000 170	280000	170	8.468%	6.270%	4.556%	3.263%	2.320%
280000 180	280000	180	8.155%	5.987%	4.312%	3.061%	2.160%
280000 190	280000	190	7.868%	5.730%	4.090%	2.879%	2.018%
280000 200	280000	200	7.604%	5.494%	3.890%	2.716%	1.892%
285000 100	285000	100	12.016%	9.549%	7.489%	5.801%	4.445%
285000 110	285000	110	11.309%	8.886%	6.884%	5.264%	3.981%
285000 120	285000	120	10.696%	8.315%	6.367%	4.809%	3.594%
285000 130	285000	130	10.158%	7.816%	5.919%	4.419%	3.265%
285000 140	285000	140	9.682%	7.377%	5.527%	4.082%	2.985%
285000 150	285000	150	9.257%	6.987%	5.182%	3.788%	2.743%
285000 160	285000	160	8.874%	6.638%	4.875%	3.529%	2.533%
285000 170	285000	170	8.528%	6.323%	4.601%	3.300%	2.349%
285000 180	285000	180	8.212%	6.038%	4.355%	3.095%	2.187%
285000 190	285000	190	7.923%	5.778%	4.131%	2.912%	2.044%
285000 200	285000	200	7.658%	5.541%	3.929%	2.748%	1.916%
290000 100	290000	100	12.098%	9.625%	7.558%	5.861%	4.498%
290000 110	290000	110	11.386%	8.958%	6.948%	5.320%	4.029%
290000 120	290000	120	10.770%	8.382%	6.427%	4.861%	3.637%
290000 130	290000	130	10.229%	7.881%	5.975%	4.468%	3.306%
290000 140	290000	140	9.750%	7.438%	5.581%	4.128%	3.022%
290000 150	290000	150	9.322%	7.045%	5.233%	3.831%	2.778%
290000 160	290000	160	8.937%	6.694%	4.924%	3.569%	2.565%

290000 170	290000	170	8.588%	6.377%	4.647%	3.338%	2.379%
290000 180	290000	180	8.270%	6.089%	4.398%	3.131%	2.215%
290000 190	290000	190	7.980%	5.828%	4.173%	2.946%	2.070%
290000 200	290000	200	7.712%	5.588%	3.969%	2.780%	1.941%
295000 100	295000	100	12.180%	9.702%	7.627%	5.923%	4.550%
295000 110	295000	110	11.464%	9.030%	7.013%	5.376%	4.077%
295000 120	295000	120	10.844%	8.450%	6.487%	4.913%	3.681%
295000 130	295000	130	10.300%	7.945%	6.032%	4.517%	3.346%
295000 140	295000	140	9.818%	7.500%	5.635%	4.173%	3.060%
295000 150	295000	150	9.387%	7.104%	5.284%	3.874%	2.813%
295000 160	295000	160	9.000%	6.750%	4.972%	3.610%	2.598%
295000 170	295000	170	8.649%	6.431%	4.693%	3.376%	2.409%
295000 180	295000	180	8.329%	6.141%	4.442%	3.167%	2.244%
295000 190	295000	190	8.036%	5.878%	4.216%	2.980%	2.097%
295000 200	295000	200	7.767%	5.637%	4.009%	2.812%	1.966%
300000 100	300000	100	12.263%	9.778%	7.696%	5.984%	4.603%
300000 110	300000	110	11.543%	9.102%	7.077%	5.433%	4.126%
300000 120	300000	120	10.918%	8.518%	6.548%	4.966%	3.726%
300000 130	300000	130	10.371%	8.010%	6.089%	4.566%	3.387%
300000 140	300000	140	9.886%	7.561%	5.689%	4.219%	3.098%
300000 150	300000	150	9.452%	7.163%	5.335%	3.917%	2.848%
300000 160	300000	160	9.062%	6.806%	5.021%	3.650%	2.630%
300000 170	300000	170	8.709%	6.485%	4.740%	3.414%	2.440%
300000 180	300000	180	8.388%	6.193%	4.487%	3.204%	2.272%
300000 190	300000	190	8.093%	5.928%	4.258%	3.015%	2.123%
300000 200	300000	200	7.822%	5.685%	4.050%	2.845%	1.991%
305000 100	305000	100	12.345%	9.854%	7.765%	6.045%	4.657%
305000 110	305000	110	11.621%	9.174%	7.142%	5.490%	4.174%
305000 120	305000	120	10.993%	8.586%	6.609%	5.019%	3.770%
305000 130	305000	130	10.442%	8.074%	6.147%	4.615%	3.428%
305000 140	305000	140	9.954%	7.623%	5.743%	4.265%	3.136%
305000 150	305000	150	9.518%	7.222%	5.386%	3.960%	2.883%
305000 160	305000	160	9.125%	6.862%	5.070%	3.691%	2.663%
305000 170	305000	170	8.770%	6.539%	4.786%	3.453%	2.471%
305000 180	305000	180	8.446%	6.245%	4.531%	3.240%	2.301%
305000 190	305000	190	8.150%	5.978%	4.300%	3.049%	2.150%
305000 200	305000	200	7.877%	5.733%	4.091%	2.878%	2.016%
310000 100	310000	100	12.428%	9.931%	7.835%	6.107%	4.710%
310000 110	310000	110	11.699%	9.246%	7.207%	5.546%	4.223%
310000 120	310000	120	11.067%	8.655%	6.669%	5.072%	3.815%
310000 130	310000	130	10.513%	8.139%	6.204%	4.664%	3.470%
310000 140	310000	140	10.022%	7.684%	5.797%	4.312%	3.174%
310000 150	310000	150	9.583%	7.280%	5.438%	4.003%	2.919%
310000 160	310000	160	9.188%	6.919%	5.118%	3.732%	2.696%
310000 170	310000	170	8.831%	6.593%	4.833%	3.491%	2.501%
310000 180	310000	180	8.505%	6.297%	4.576%	3.276%	2.330%
310000 190	310000	190	8.207%	6.028%	4.343%	3.084%	2.177%
310000 200	310000	200	7.932%	5.782%	4.131%	2.911%	2.042%
315000 100	315000	100	12.510%	10.008%	7.904%	6.169%	4.763%
315000 110	315000	110	11.777%	9.318%	7.272%	5.604%	4.272%
315000 120	315000	120	11.141%	8.723%	6.730%	5.125%	3.860%
315000 130	315000	130	10.584%	8.204%	6.262%	4.714%	3.511%
315000 140	315000	140	10.090%	7.746%	5.851%	4.358%	3.212%
315000 150	315000	150	9.648%	7.339%	5.489%	4.047%	2.954%
315000 160	315000	160	9.251%	6.975%	5.167%	3.773%	2.729%
315000 170	315000	170	8.891%	6.647%	4.879%	3.530%	2.532%
315000 180	315000	180	8.563%	6.349%	4.620%	3.313%	2.359%
315000 190	315000	190	8.263%	6.078%	4.386%	3.119%	2.205%

315000	200	315000	200	7.987%	5.830%	4.172%	2.944%	2.067%
320000	100	320000	100	12.593%	10.084%	7.974%	6.230%	4.817%
320000	110	320000	110	11.855%	9.390%	7.337%	5.661%	4.321%
320000	120	320000	120	11.216%	8.791%	6.791%	5.178%	3.905%
320000	130	320000	130	10.655%	8.269%	6.319%	4.764%	3.553%
320000	140	320000	140	10.158%	7.808%	5.906%	4.405%	3.251%
320000	150	320000	150	9.714%	7.398%	5.541%	4.091%	2.990%
320000	160	320000	160	9.314%	7.032%	5.217%	3.814%	2.763%
320000	170	320000	170	8.952%	6.701%	4.926%	3.569%	2.564%
320000	180	320000	180	8.622%	6.402%	4.665%	3.350%	2.388%
320000	190	320000	190	8.320%	6.128%	4.428%	3.154%	2.232%
320000	200	320000	200	8.043%	5.879%	4.213%	2.977%	2.093%
325000	100	325000	100	12.674%	10.160%	8.043%	6.292%	4.870%
325000	110	325000	110	11.933%	9.461%	7.401%	5.717%	4.370%
325000	120	325000	120	11.289%	8.859%	6.852%	5.231%	3.950%
325000	130	325000	130	10.725%	8.333%	6.376%	4.813%	3.594%
325000	140	325000	140	10.225%	7.869%	5.960%	4.451%	3.289%
325000	150	325000	150	9.778%	7.457%	5.592%	4.134%	3.026%
325000	160	325000	160	9.376%	7.088%	5.265%	3.855%	2.796%
325000	170	325000	170	9.012%	6.755%	4.973%	3.607%	2.594%
325000	180	325000	180	8.680%	6.453%	4.709%	3.387%	2.417%
325000	190	325000	190	8.376%	6.178%	4.471%	3.188%	2.259%
325000	200	325000	200	8.097%	5.927%	4.254%	3.010%	2.119%
330000	100	330000	100	12.744%	10.225%	8.101%	6.344%	4.916%
330000	110	330000	110	11.998%	9.522%	7.456%	5.766%	4.411%
330000	120	330000	120	11.352%	8.916%	6.904%	5.276%	3.988%
330000	130	330000	130	10.785%	8.387%	6.425%	4.855%	3.630%
330000	140	330000	140	10.282%	7.921%	6.006%	4.490%	3.322%
330000	150	330000	150	9.833%	7.506%	5.636%	4.171%	3.056%
330000	160	330000	160	9.429%	7.135%	5.307%	3.890%	2.824%
330000	170	330000	170	9.063%	6.801%	5.012%	3.640%	2.621%
330000	180	330000	180	8.730%	6.497%	4.747%	3.418%	2.442%
330000	190	330000	190	8.424%	6.221%	4.507%	3.218%	2.283%
330000	200	330000	200	8.143%	5.967%	4.289%	3.038%	2.141%
335000	100	335000	100	12.813%	10.289%	8.160%	6.397%	4.962%
335000	110	335000	110	12.064%	9.583%	7.511%	5.815%	4.453%
335000	120	335000	120	11.414%	8.974%	6.955%	5.321%	4.027%
335000	130	335000	130	10.844%	8.442%	6.473%	4.897%	3.665%
335000	140	335000	140	10.339%	7.973%	6.052%	4.530%	3.355%
335000	150	335000	150	9.888%	7.556%	5.679%	4.208%	3.087%
335000	160	335000	160	9.482%	7.183%	5.348%	3.925%	2.853%
335000	170	335000	170	9.114%	6.846%	5.052%	3.674%	2.648%
335000	180	335000	180	8.779%	6.541%	4.785%	3.449%	2.467%
335000	190	335000	190	8.472%	6.263%	4.543%	3.248%	2.306%
335000	200	335000	200	8.190%	6.008%	4.323%	3.066%	2.163%
340000	100	340000	100	12.883%	10.354%	8.219%	6.449%	5.008%
340000	110	340000	110	12.130%	9.644%	7.566%	5.863%	4.495%
340000	120	340000	120	11.477%	9.031%	7.007%	5.366%	4.066%
340000	130	340000	130	10.904%	8.497%	6.522%	4.940%	3.701%
340000	140	340000	140	10.397%	8.025%	6.098%	4.570%	3.388%
340000	150	340000	150	9.943%	7.606%	5.723%	4.246%	3.118%
340000	160	340000	160	9.535%	7.231%	5.390%	3.960%	2.882%
340000	170	340000	170	9.165%	6.892%	5.092%	3.707%	2.675%
340000	180	340000	180	8.828%	6.585%	4.823%	3.481%	2.492%
340000	190	340000	190	8.520%	6.306%	4.580%	3.278%	2.330%
340000	200	340000	200	8.236%	6.050%	4.358%	3.095%	2.185%
345000	100	345000	100	12.952%	10.419%	8.278%	6.502%	5.054%
345000	110	345000	110	12.196%	9.705%	7.622%	5.912%	4.538%

345000 120	345000	120	11.540%	9.089%	7.059%	5.412%	4.104%
345000 130	345000	130	10.964%	8.552%	6.571%	4.982%	3.737%
345000 140	345000	140	10.454%	8.078%	6.144%	4.609%	3.421%
345000 150	345000	150	9.998%	7.656%	5.767%	4.283%	3.148%
345000 160	345000	160	9.588%	7.279%	5.432%	3.996%	2.910%
345000 170	345000	170	9.216%	6.938%	5.131%	3.740%	2.702%
345000 180	345000	180	8.878%	6.630%	4.861%	3.512%	2.517%
345000 190	345000	190	8.568%	6.348%	4.616%	3.308%	2.353%
345000 200	345000	200	8.283%	6.091%	4.393%	3.123%	2.207%
350000 100	350000	100	13.022%	10.483%	8.337%	6.555%	5.100%
350000 110	350000	110	12.262%	9.766%	7.677%	5.961%	4.580%
350000 120	350000	120	11.602%	9.147%	7.111%	5.457%	4.143%
350000 130	350000	130	11.024%	8.606%	6.620%	5.025%	3.773%
350000 140	350000	140	10.511%	8.130%	6.191%	4.649%	3.455%
350000 150	350000	150	10.053%	7.706%	5.811%	4.321%	3.179%
350000 160	350000	160	9.641%	7.326%	5.474%	4.031%	2.939%
350000 170	350000	170	9.268%	6.984%	5.171%	3.774%	2.729%
350000 180	350000	180	8.927%	6.674%	4.899%	3.544%	2.543%
350000 190	350000	190	8.616%	6.391%	4.653%	3.338%	2.377%
350000 200	350000	200	8.329%	6.132%	4.428%	3.152%	2.230%
355000 100	355000	100	13.091%	10.548%	8.397%	6.608%	5.146%
355000 110	355000	110	12.328%	9.827%	7.732%	6.010%	4.622%
355000 120	355000	120	11.665%	9.205%	7.163%	5.503%	4.182%
355000 130	355000	130	11.084%	8.661%	6.669%	5.067%	3.809%
355000 140	355000	140	10.569%	8.182%	6.237%	4.689%	3.488%
355000 150	355000	150	10.108%	7.756%	5.855%	4.358%	3.211%
355000 160	355000	160	9.694%	7.374%	5.516%	4.067%	2.969%
355000 170	355000	170	9.319%	7.030%	5.211%	3.807%	2.756%
355000 180	355000	180	8.977%	6.718%	4.937%	3.576%	2.568%
355000 190	355000	190	8.664%	6.434%	4.689%	3.368%	2.401%
355000 200	355000	200	8.376%	6.173%	4.463%	3.181%	2.252%
360000 100	360000	100	13.161%	10.613%	8.456%	6.661%	5.193%
360000 110	360000	110	12.393%	9.888%	7.788%	6.059%	4.665%
360000 120	360000	120	11.728%	9.263%	7.215%	5.549%	4.222%
360000 130	360000	130	11.144%	8.716%	6.718%	5.110%	3.845%
360000 140	360000	140	10.626%	8.235%	6.284%	4.729%	3.522%
360000 150	360000	150	10.164%	7.806%	5.900%	4.396%	3.242%
360000 160	360000	160	9.747%	7.422%	5.558%	4.102%	2.998%
360000 170	360000	170	9.370%	7.076%	5.252%	3.841%	2.783%
360000 180	360000	180	9.026%	6.762%	4.976%	3.608%	2.594%
360000 190	360000	190	8.712%	6.476%	4.726%	3.399%	2.425%
360000 200	360000	200	8.422%	6.214%	4.499%	3.210%	2.275%
365000 100	365000	100	13.230%	10.678%	8.515%	6.714%	5.239%
365000 110	365000	110	12.459%	9.949%	7.843%	6.109%	4.707%
365000 120	365000	120	11.791%	9.320%	7.267%	5.595%	4.261%
365000 130	365000	130	11.204%	8.771%	6.768%	5.153%	3.881%
365000 140	365000	140	10.684%	8.287%	6.330%	4.770%	3.555%
365000 150	365000	150	10.219%	7.856%	5.944%	4.434%	3.273%
365000 160	365000	160	9.800%	7.470%	5.600%	4.138%	3.027%
365000 170	365000	170	9.421%	7.122%	5.292%	3.875%	2.811%
365000 180	365000	180	9.076%	6.807%	5.014%	3.640%	2.619%
365000 190	365000	190	8.760%	6.519%	4.763%	3.429%	2.449%
365000 200	365000	200	8.469%	6.256%	4.534%	3.239%	2.298%
370000 100	370000	100	13.300%	10.743%	8.575%	6.767%	5.286%
370000 110	370000	110	12.525%	10.011%	7.899%	6.158%	4.750%
370000 120	370000	120	11.853%	9.378%	7.319%	5.641%	4.300%
370000 130	370000	130	11.264%	8.826%	6.817%	5.196%	3.918%
370000 140	370000	140	10.741%	8.340%	6.377%	4.810%	3.589%

370000 150	370000	150	10.274%	7.907%	5.988%	4.472%	3.305%
370000 160	370000	160	9.854%	7.519%	5.642%	4.174%	3.056%
370000 170	370000	170	9.473%	7.169%	5.332%	3.909%	2.838%
370000 180	370000	180	9.126%	6.851%	5.053%	3.672%	2.645%
370000 190	370000	190	8.808%	6.562%	4.800%	3.459%	2.474%
370000 200	370000	200	8.515%	6.297%	4.569%	3.268%	2.321%
375000 100	375000	100	13.370%	10.808%	8.634%	6.820%	5.333%
375000 110	375000	110	12.591%	10.072%	7.954%	6.207%	4.793%
375000 120	375000	120	11.916%	9.436%	7.372%	5.687%	4.340%
375000 130	375000	130	11.324%	8.882%	6.866%	5.239%	3.954%
375000 140	375000	140	10.798%	8.392%	6.424%	4.850%	3.623%
375000 150	375000	150	10.329%	7.957%	6.032%	4.510%	3.336%
375000 160	375000	160	9.907%	7.567%	5.684%	4.210%	3.086%
375000 170	375000	170	9.524%	7.215%	5.372%	3.943%	2.866%
375000 180	375000	180	9.175%	6.896%	5.091%	3.704%	2.671%
375000 190	375000	190	8.856%	6.605%	4.836%	3.490%	2.498%
375000 200	375000	200	8.562%	6.338%	4.605%	3.297%	2.344%
380000 100	380000	100	13.439%	10.873%	8.694%	6.874%	5.380%
380000 110	380000	110	12.657%	10.133%	8.010%	6.257%	4.836%
380000 120	380000	120	11.979%	9.494%	7.424%	5.733%	4.379%
380000 130	380000	130	11.383%	8.937%	6.916%	5.282%	3.991%
380000 140	380000	140	10.856%	8.445%	6.470%	4.891%	3.657%
380000 150	380000	150	10.384%	8.007%	6.077%	4.548%	3.368%
380000 160	380000	160	9.960%	7.615%	5.726%	4.246%	3.116%
380000 170	380000	170	9.575%	7.261%	5.413%	3.977%	2.894%
380000 180	380000	180	9.225%	6.940%	5.130%	3.737%	2.697%
380000 190	380000	190	8.904%	6.648%	4.873%	3.521%	2.523%
380000 200	380000	200	8.609%	6.380%	4.640%	3.326%	2.367%
385000 100	385000	100	13.491%	10.921%	8.738%	6.913%	5.415%
385000 110	385000	110	12.706%	10.178%	8.051%	6.294%	4.868%
385000 120	385000	120	12.025%	9.537%	7.463%	5.767%	4.409%
385000 130	385000	130	11.428%	8.977%	6.952%	5.314%	4.018%
385000 140	385000	140	10.898%	8.484%	6.505%	4.921%	3.683%
385000 150	385000	150	10.425%	8.044%	6.110%	4.576%	3.392%
385000 160	385000	160	9.999%	7.651%	5.758%	4.272%	3.138%
385000 170	385000	170	9.613%	7.295%	5.443%	4.002%	2.914%
385000 180	385000	180	9.261%	6.973%	5.158%	3.761%	2.717%
385000 190	385000	190	8.939%	6.680%	4.901%	3.544%	2.541%
385000 200	385000	200	8.643%	6.411%	4.666%	3.348%	2.384%
390000 100	390000	100	13.542%	10.969%	8.782%	6.953%	5.450%
390000 110	390000	110	12.755%	10.224%	8.093%	6.331%	4.900%
390000 120	390000	120	12.072%	9.581%	7.502%	5.801%	4.439%
390000 130	390000	130	11.472%	9.018%	6.989%	5.346%	4.046%
390000 140	390000	140	10.941%	8.523%	6.540%	4.951%	3.708%
390000 150	390000	150	10.466%	8.082%	6.143%	4.605%	3.416%
390000 160	390000	160	10.039%	7.686%	5.789%	4.299%	3.160%
390000 170	390000	170	9.651%	7.330%	5.473%	4.028%	2.935%
390000 180	390000	180	9.298%	7.006%	5.187%	3.785%	2.736%
390000 190	390000	190	8.975%	6.712%	4.928%	3.566%	2.559%
390000 200	390000	200	8.678%	6.441%	4.693%	3.369%	2.401%
395000 100	395000	100	13.594%	11.018%	8.826%	6.993%	5.485%
395000 110	395000	110	12.804%	10.270%	8.134%	6.368%	4.933%
395000 120	395000	120	12.118%	9.624%	7.541%	5.836%	4.468%
395000 130	395000	130	11.517%	9.059%	7.026%	5.379%	4.073%
395000 140	395000	140	10.984%	8.562%	6.575%	4.981%	3.734%
395000 150	395000	150	10.507%	8.119%	6.176%	4.633%	3.439%
395000 160	395000	160	10.078%	7.722%	5.821%	4.326%	3.182%
395000 170	395000	170	9.689%	7.364%	5.503%	4.053%	2.956%

395000 180	395000	180	9.335%	7.040%	5.216%	3.809%	2.756%
395000 190	395000	190	9.011%	6.743%	4.956%	3.589%	2.578%
395000 200	395000	200	8.712%	6.472%	4.719%	3.391%	2.419%
400000 100	400000	100	13.646%	11.066%	8.871%	7.033%	5.520%
400000 110	400000	110	12.853%	10.315%	8.176%	6.405%	4.965%
400000 120	400000	120	12.165%	9.667%	7.580%	5.870%	4.498%
400000 130	400000	130	11.561%	9.100%	7.063%	5.411%	4.101%
400000 140	400000	140	11.026%	8.601%	6.610%	5.012%	3.759%
400000 150	400000	150	10.548%	8.156%	6.209%	4.662%	3.463%
400000 160	400000	160	10.118%	7.758%	5.853%	4.353%	3.204%
400000 170	400000	170	9.727%	7.399%	5.533%	4.079%	2.977%
400000 180	400000	180	9.372%	7.073%	5.245%	3.833%	2.775%
400000 190	400000	190	9.046%	6.775%	4.984%	3.612%	2.596%
400000 200	400000	200	8.747%	6.503%	4.746%	3.413%	2.436%
405000 100	405000	100	13.697%	11.114%	8.915%	7.073%	5.555%
405000 110	405000	110	12.902%	10.361%	8.217%	6.442%	4.997%
405000 120	405000	120	12.212%	9.710%	7.619%	5.905%	4.528%
405000 130	405000	130	11.606%	9.141%	7.100%	5.443%	4.128%
405000 140	405000	140	11.069%	8.640%	6.645%	5.042%	3.785%
405000 150	405000	150	10.589%	8.194%	6.242%	4.691%	3.487%
405000 160	405000	160	10.157%	7.794%	5.884%	4.380%	3.227%
405000 170	405000	170	9.766%	7.433%	5.563%	4.104%	2.998%
405000 180	405000	180	9.409%	7.106%	5.274%	3.857%	2.795%
405000 190	405000	190	9.082%	6.807%	5.011%	3.636%	2.615%
405000 200	405000	200	8.782%	6.534%	4.772%	3.435%	2.453%
410000 100	410000	100	13.749%	11.163%	8.960%	7.113%	5.591%
410000 110	410000	110	12.951%	10.406%	8.259%	6.479%	5.030%
410000 120	410000	120	12.258%	9.753%	7.658%	5.940%	4.558%
410000 130	410000	130	11.650%	9.183%	7.137%	5.476%	4.156%
410000 140	410000	140	11.112%	8.679%	6.680%	5.073%	3.811%
410000 150	410000	150	10.630%	8.231%	6.276%	4.719%	3.511%
410000 160	410000	160	10.197%	7.830%	5.916%	4.407%	3.249%
410000 170	410000	170	9.804%	7.468%	5.593%	4.130%	3.019%
410000 180	410000	180	9.446%	7.139%	5.303%	3.882%	2.815%
410000 190	410000	190	9.118%	6.839%	5.039%	3.659%	2.633%
410000 200	410000	200	8.816%	6.565%	4.799%	3.457%	2.471%
415000 100	415000	100	13.801%	11.211%	9.004%	7.153%	5.626%
415000 110	415000	110	13.000%	10.452%	8.301%	6.516%	5.062%
415000 120	415000	120	12.305%	9.796%	7.697%	5.974%	4.588%
415000 130	415000	130	11.695%	9.224%	7.174%	5.508%	4.184%
415000 140	415000	140	11.154%	8.718%	6.715%	5.103%	3.836%
415000 150	415000	150	10.671%	8.269%	6.309%	4.748%	3.535%
415000 160	415000	160	10.236%	7.866%	5.948%	4.434%	3.272%
415000 170	415000	170	9.842%	7.502%	5.624%	4.155%	3.040%
415000 180	415000	180	9.483%	7.172%	5.331%	3.906%	2.835%
415000 190	415000	190	9.154%	6.871%	5.067%	3.682%	2.652%
415000 200	415000	200	8.851%	6.596%	4.826%	3.479%	2.489%
420000 100	420000	100	13.852%	11.260%	9.049%	7.193%	5.661%
420000 110	420000	110	13.049%	10.498%	8.342%	6.553%	5.095%
420000 120	420000	120	12.351%	9.840%	7.736%	6.009%	4.618%
420000 130	420000	130	11.739%	9.265%	7.211%	5.541%	4.212%
420000 140	420000	140	11.197%	8.757%	6.750%	5.134%	3.862%
420000 150	420000	150	10.712%	8.306%	6.342%	4.777%	3.559%
420000 160	420000	160	10.276%	7.902%	5.979%	4.461%	3.294%
420000 170	420000	170	9.880%	7.537%	5.654%	4.181%	3.061%
420000 180	420000	180	9.519%	7.205%	5.360%	3.930%	2.855%
420000 190	420000	190	9.189%	6.903%	5.095%	3.705%	2.671%
420000 200	420000	200	8.885%	6.627%	4.852%	3.501%	2.506%

425000	100	425000	100	13.904%	11.308%	9.093%	7.233%	5.697%
425000	110	425000	110	13.098%	10.543%	8.384%	6.590%	5.127%
425000	120	425000	120	12.398%	9.883%	7.776%	6.044%	4.648%
425000	130	425000	130	11.784%	9.306%	7.248%	5.573%	4.239%
425000	140	425000	140	11.240%	8.797%	6.785%	5.164%	3.888%
425000	150	425000	150	10.753%	8.344%	6.376%	4.806%	3.583%
425000	160	425000	160	10.315%	7.938%	6.011%	4.489%	3.317%
425000	170	425000	170	9.918%	7.571%	5.684%	4.207%	3.082%
425000	180	425000	180	9.556%	7.239%	5.389%	3.955%	2.874%
425000	190	425000	190	9.225%	6.936%	5.122%	3.728%	2.689%
425000	200	425000	200	8.920%	6.658%	4.879%	3.524%	2.524%
430000	100	430000	100	13.956%	11.357%	9.138%	7.273%	5.732%
430000	110	430000	110	13.147%	10.589%	8.426%	6.628%	5.160%
430000	120	430000	120	12.445%	9.926%	7.815%	6.078%	4.678%
430000	130	430000	130	11.829%	9.347%	7.285%	5.606%	4.267%
430000	140	430000	140	11.282%	8.836%	6.820%	5.195%	3.914%
430000	150	430000	150	10.794%	8.381%	6.409%	4.834%	3.608%
430000	160	430000	160	10.355%	7.974%	6.043%	4.516%	3.340%
430000	170	430000	170	9.956%	7.606%	5.715%	4.233%	3.104%
430000	180	430000	180	9.593%	7.272%	5.419%	3.979%	2.894%
430000	190	430000	190	9.261%	6.968%	5.150%	3.752%	2.708%
430000	200	430000	200	8.955%	6.689%	4.906%	3.546%	2.542%
435000	100	435000	100	14.008%	11.405%	9.182%	7.314%	5.768%
435000	110	435000	110	13.196%	10.635%	8.468%	6.665%	5.192%
435000	120	435000	120	12.491%	9.969%	7.854%	6.113%	4.708%
435000	130	435000	130	11.873%	9.388%	7.322%	5.638%	4.295%
435000	140	435000	140	11.325%	8.875%	6.855%	5.225%	3.940%
435000	150	435000	150	10.835%	8.419%	6.442%	4.863%	3.632%
435000	160	435000	160	10.394%	8.010%	6.075%	4.543%	3.362%
435000	170	435000	170	9.994%	7.640%	5.745%	4.259%	3.125%
435000	180	435000	180	9.630%	7.305%	5.448%	4.004%	2.915%
435000	190	435000	190	9.297%	7.000%	5.178%	3.775%	2.727%
435000	200	435000	200	8.990%	6.720%	4.933%	3.568%	2.560%
440000	100	440000	100	14.059%	11.454%	9.227%	7.354%	5.804%
440000	110	440000	110	13.245%	10.680%	8.509%	6.703%	5.225%
440000	120	440000	120	12.538%	10.013%	7.894%	6.148%	4.738%
440000	130	440000	130	11.918%	9.429%	7.359%	5.671%	4.323%
440000	140	440000	140	11.368%	8.915%	6.890%	5.256%	3.966%
440000	150	440000	150	10.876%	8.456%	6.476%	4.892%	3.656%
440000	160	440000	160	10.434%	8.046%	6.107%	4.571%	3.385%
440000	170	440000	170	10.033%	7.675%	5.775%	4.285%	3.146%
440000	180	440000	180	9.667%	7.339%	5.477%	4.029%	2.935%
440000	190	440000	190	9.332%	7.032%	5.206%	3.798%	2.746%
440000	200	440000	200	9.024%	6.751%	4.959%	3.590%	2.577%
445000	100	445000	100	14.107%	11.498%	9.268%	7.391%	5.837%
445000	110	445000	110	13.290%	10.723%	8.548%	6.737%	5.256%
445000	120	445000	120	12.581%	10.053%	7.930%	6.181%	4.766%
445000	130	445000	130	11.959%	9.467%	7.393%	5.701%	4.349%
445000	140	445000	140	11.407%	8.951%	6.923%	5.285%	3.991%
445000	150	445000	150	10.914%	8.491%	6.507%	4.919%	3.679%
445000	160	445000	160	10.470%	8.079%	6.136%	4.596%	3.406%
445000	170	445000	170	10.068%	7.707%	5.804%	4.309%	3.166%
445000	180	445000	180	9.701%	7.370%	5.504%	4.051%	2.953%
445000	190	445000	190	9.365%	7.062%	5.232%	3.820%	2.764%
445000	200	445000	200	9.056%	6.780%	4.984%	3.611%	2.594%
450000	100	450000	100	14.150%	11.539%	9.305%	7.425%	5.867%
450000	110	450000	110	13.331%	10.761%	8.583%	6.768%	5.283%
450000	120	450000	120	12.620%	10.089%	7.963%	6.210%	4.792%

450000 130	450000	130	11.996%	9.502%	7.424%	5.729%	4.373%
450000 140	450000	140	11.443%	8.984%	6.952%	5.310%	4.012%
450000 150	450000	150	10.948%	8.522%	6.535%	4.943%	3.699%
450000 160	450000	160	10.503%	8.109%	6.163%	4.619%	3.425%
450000 170	450000	170	10.100%	7.736%	5.829%	4.330%	3.184%
450000 180	450000	180	9.732%	7.397%	5.528%	4.072%	2.970%
450000 190	450000	190	9.395%	7.088%	5.255%	3.840%	2.780%
450000 200	450000	200	9.085%	6.806%	5.007%	3.630%	2.609%
455000 100	455000	100	14.193%	11.579%	9.343%	7.459%	5.896%
455000 110	455000	110	13.372%	10.799%	8.618%	6.800%	5.311%
455000 120	455000	120	12.659%	10.125%	7.996%	6.239%	4.817%
455000 130	455000	130	12.033%	9.536%	7.455%	5.756%	4.396%
455000 140	455000	140	11.478%	9.016%	6.982%	5.336%	4.034%
455000 150	455000	150	10.982%	8.554%	6.563%	4.968%	3.720%
455000 160	455000	160	10.536%	8.139%	6.189%	4.642%	3.445%
455000 170	455000	170	10.131%	7.765%	5.854%	4.352%	3.202%
455000 180	455000	180	9.763%	7.425%	5.552%	4.093%	2.987%
455000 190	455000	190	9.425%	7.115%	5.279%	3.859%	2.796%
455000 200	455000	200	9.114%	6.831%	5.029%	3.649%	2.624%
460000 100	460000	100	14.236%	11.619%	9.380%	7.492%	5.926%
460000 110	460000	110	13.412%	10.837%	8.653%	6.831%	5.338%
460000 120	460000	120	12.697%	10.161%	8.028%	6.268%	4.843%
460000 130	460000	130	12.070%	9.570%	7.486%	5.783%	4.420%
460000 140	460000	140	11.514%	9.049%	7.011%	5.362%	4.056%
460000 150	460000	150	11.017%	8.585%	6.591%	4.992%	3.740%
460000 160	460000	160	10.569%	8.169%	6.216%	4.665%	3.464%
460000 170	460000	170	10.163%	7.794%	5.880%	4.374%	3.220%
460000 180	460000	180	9.793%	7.453%	5.577%	4.113%	3.004%
460000 190	460000	190	9.455%	7.142%	5.302%	3.879%	2.812%
460000 200	460000	200	9.143%	6.857%	5.052%	3.667%	2.639%
465000 100	465000	100	14.279%	11.660%	9.417%	7.526%	5.956%
465000 110	465000	110	13.453%	10.875%	8.688%	6.862%	5.366%
465000 120	465000	120	12.736%	10.197%	8.061%	6.297%	4.868%
465000 130	465000	130	12.107%	9.605%	7.518%	5.811%	4.444%
465000 140	465000	140	11.549%	9.082%	7.041%	5.388%	4.078%
465000 150	465000	150	11.051%	8.616%	6.619%	5.016%	3.761%
465000 160	465000	160	10.602%	8.199%	6.243%	4.688%	3.483%
465000 170	465000	170	10.195%	7.822%	5.905%	4.396%	3.238%
465000 180	465000	180	9.824%	7.481%	5.601%	4.134%	3.021%
465000 190	465000	190	9.484%	7.169%	5.325%	3.899%	2.828%
465000 200	465000	200	9.172%	6.883%	5.074%	3.686%	2.654%
470000 100	470000	100	14.322%	11.700%	9.455%	7.560%	5.986%
470000 110	470000	110	13.494%	10.913%	8.723%	6.894%	5.393%
470000 120	470000	120	12.775%	10.233%	8.094%	6.327%	4.894%
470000 130	470000	130	12.144%	9.639%	7.549%	5.838%	4.467%
470000 140	470000	140	11.585%	9.115%	7.070%	5.414%	4.100%
470000 150	470000	150	11.085%	8.648%	6.647%	5.041%	3.782%
470000 160	470000	160	10.635%	8.229%	6.269%	4.711%	3.502%
470000 170	470000	170	10.227%	7.851%	5.931%	4.418%	3.256%
470000 180	470000	180	9.855%	7.509%	5.626%	4.155%	3.038%
470000 190	470000	190	9.514%	7.196%	5.349%	3.919%	2.844%
470000 200	470000	200	9.201%	6.909%	5.097%	3.705%	2.670%
475000 100	475000	100	14.365%	11.741%	9.492%	7.594%	6.017%
475000 110	475000	110	13.534%	10.951%	8.758%	6.925%	5.421%
475000 120	475000	120	12.814%	10.269%	8.127%	6.356%	4.919%
475000 130	475000	130	12.181%	9.673%	7.580%	5.866%	4.491%
475000 140	475000	140	11.620%	9.147%	7.100%	5.439%	4.123%
475000 150	475000	150	11.119%	8.679%	6.675%	5.065%	3.802%

475000 160	475000	160	10.668%	8.259%	6.296%	4.734%	3.522%
475000 170	475000	170	10.258%	7.880%	5.957%	4.439%	3.274%
475000 180	475000	180	9.885%	7.536%	5.650%	4.176%	3.055%
475000 190	475000	190	9.544%	7.223%	5.372%	3.938%	2.860%
475000 200	475000	200	9.230%	6.935%	5.119%	3.724%	2.685%
480000 100	480000	100	14.408%	11.781%	9.529%	7.628%	6.047%
480000 110	480000	110	13.575%	10.989%	8.793%	6.957%	5.449%
480000 120	480000	120	12.853%	10.306%	8.160%	6.386%	4.945%
480000 130	480000	130	12.218%	9.708%	7.611%	5.893%	4.515%
480000 140	480000	140	11.656%	9.180%	7.129%	5.465%	4.145%
480000 150	480000	150	11.153%	8.711%	6.703%	5.090%	3.823%
480000 160	480000	160	10.700%	8.289%	6.323%	4.757%	3.541%
480000 170	480000	170	10.290%	7.909%	5.982%	4.461%	3.293%
480000 180	480000	180	9.916%	7.564%	5.675%	4.197%	3.072%
480000 190	480000	190	9.574%	7.250%	5.396%	3.958%	2.876%
480000 200	480000	200	9.258%	6.961%	5.142%	3.743%	2.700%
485000 100	485000	100	14.451%	11.822%	9.567%	7.662%	6.077%
485000 110	485000	110	13.616%	11.028%	8.828%	6.988%	5.476%
485000 120	485000	120	12.891%	10.342%	8.193%	6.415%	4.970%
485000 130	485000	130	12.255%	9.742%	7.642%	5.921%	4.539%
485000 140	485000	140	11.691%	9.213%	7.159%	5.491%	4.167%
485000 150	485000	150	11.187%	8.742%	6.731%	5.114%	3.844%
485000 160	485000	160	10.733%	8.319%	6.350%	4.780%	3.560%
485000 170	485000	170	10.322%	7.938%	6.008%	4.483%	3.311%
485000 180	485000	180	9.947%	7.592%	5.699%	4.217%	3.090%
485000 190	485000	190	9.603%	7.277%	5.419%	3.978%	2.892%
485000 200	485000	200	9.287%	6.987%	5.164%	3.762%	2.715%
490000 100	490000	100	14.494%	11.862%	9.604%	7.696%	6.107%
490000 110	490000	110	13.657%	11.066%	8.863%	7.020%	5.504%
490000 120	490000	120	12.930%	10.378%	8.226%	6.444%	4.996%
490000 130	490000	130	12.292%	9.777%	7.673%	5.949%	4.563%
490000 140	490000	140	11.727%	9.246%	7.188%	5.517%	4.189%
490000 150	490000	150	11.222%	8.773%	6.759%	5.139%	3.864%
490000 160	490000	160	10.766%	8.350%	6.377%	4.804%	3.580%
490000 170	490000	170	10.354%	7.967%	6.033%	4.505%	3.329%
490000 180	490000	180	9.978%	7.620%	5.724%	4.238%	3.107%
490000 190	490000	190	9.633%	7.303%	5.443%	3.998%	2.908%
490000 200	490000	200	9.316%	7.013%	5.187%	3.781%	2.731%
495000 100	495000	100	14.537%	11.903%	9.641%	7.730%	6.137%
495000 110	495000	110	13.698%	11.104%	8.898%	7.051%	5.532%
495000 120	495000	120	12.969%	10.414%	8.259%	6.474%	5.022%
495000 130	495000	130	12.330%	9.811%	7.705%	5.976%	4.587%
495000 140	495000	140	11.763%	9.279%	7.218%	5.543%	4.211%
495000 150	495000	150	11.256%	8.805%	6.787%	5.163%	3.885%
495000 160	495000	160	10.799%	8.380%	6.403%	4.827%	3.599%
495000 170	495000	170	10.386%	7.996%	6.059%	4.527%	3.347%
495000 180	495000	180	10.008%	7.648%	5.748%	4.259%	3.124%
495000 190	495000	190	9.663%	7.330%	5.466%	4.018%	2.925%
495000 200	495000	200	9.345%	7.039%	5.210%	3.800%	2.746%
500000 100	500000	100	14.580%	11.943%	9.679%	7.764%	6.168%
500000 110	500000	110	13.738%	11.142%	8.933%	7.083%	5.560%
500000 120	500000	120	13.008%	10.450%	8.292%	6.504%	5.048%
500000 130	500000	130	12.367%	9.846%	7.736%	6.004%	4.611%
500000 140	500000	140	11.798%	9.312%	7.248%	5.569%	4.234%
500000 150	500000	150	11.290%	8.836%	6.816%	5.188%	3.906%
500000 160	500000	160	10.832%	8.410%	6.430%	4.850%	3.619%
500000 170	500000	170	10.417%	8.025%	6.085%	4.549%	3.366%
500000 180	500000	180	10.039%	7.676%	5.773%	4.280%	3.141%

500000 190	500000	190	9.693%	7.357%	5.490%	4.038%	2.941%
500000 200	500000	200	9.374%	7.065%	5.232%	3.819%	2.761%
505000 100	505000	100	14.623%	11.984%	9.716%	7.798%	6.198%
505000 110	505000	110	13.779%	11.180%	8.968%	7.115%	5.588%
505000 120	505000	120	13.047%	10.487%	8.325%	6.533%	5.074%
505000 130	505000	130	12.404%	9.880%	7.767%	6.032%	4.634%
505000 140	505000	140	11.834%	9.345%	7.277%	5.595%	4.256%
505000 150	505000	150	11.324%	8.868%	6.844%	5.212%	3.927%
505000 160	505000	160	10.865%	8.440%	6.457%	4.873%	3.639%
505000 170	505000	170	10.449%	8.054%	6.110%	4.572%	3.384%
505000 180	505000	180	10.070%	7.704%	5.797%	4.301%	3.159%
505000 190	505000	190	9.723%	7.384%	5.514%	4.058%	2.957%
505000 200	505000	200	9.403%	7.091%	5.255%	3.838%	2.777%
510000 100	510000	100	14.664%	12.023%	9.753%	7.830%	6.227%
510000 110	510000	110	13.818%	11.217%	9.002%	7.145%	5.615%
510000 120	510000	120	13.084%	10.521%	8.357%	6.562%	5.098%
510000 130	510000	130	12.439%	9.913%	7.797%	6.059%	4.658%
510000 140	510000	140	11.868%	9.376%	7.306%	5.621%	4.278%
510000 150	510000	150	11.357%	8.898%	6.871%	5.236%	3.947%
510000 160	510000	160	10.897%	8.469%	6.483%	4.896%	3.658%
510000 170	510000	170	10.480%	8.082%	6.135%	4.593%	3.402%
510000 180	510000	180	10.100%	7.731%	5.821%	4.322%	3.175%
510000 190	510000	190	9.751%	7.410%	5.536%	4.077%	2.973%
510000 200	510000	200	9.431%	7.116%	5.277%	3.856%	2.792%
515000 100	515000	100	14.705%	12.061%	9.788%	7.863%	6.256%
515000 110	515000	110	13.857%	11.253%	9.035%	7.175%	5.642%
515000 120	515000	120	13.121%	10.556%	8.389%	6.590%	5.123%
515000 130	515000	130	12.474%	9.946%	7.827%	6.085%	4.681%
515000 140	515000	140	11.901%	9.407%	7.334%	5.645%	4.299%
515000 150	515000	150	11.389%	8.928%	6.898%	5.259%	3.967%
515000 160	515000	160	10.928%	8.498%	6.509%	4.918%	3.676%
515000 170	515000	170	10.510%	8.110%	6.160%	4.614%	3.420%
515000 180	515000	180	10.129%	7.757%	5.845%	4.341%	3.192%
515000 190	515000	190	9.779%	7.436%	5.559%	4.096%	2.989%
515000 200	515000	200	9.458%	7.141%	5.298%	3.874%	2.807%
520000 100	520000	100	14.745%	12.099%	9.824%	7.895%	6.285%
520000 110	520000	110	13.895%	11.289%	9.068%	7.205%	5.668%
520000 120	520000	120	13.157%	10.590%	8.420%	6.618%	5.148%
520000 130	520000	130	12.509%	9.978%	7.857%	6.111%	4.703%
520000 140	520000	140	11.935%	9.438%	7.362%	5.670%	4.320%
520000 150	520000	150	11.421%	8.958%	6.924%	5.283%	3.987%
520000 160	520000	160	10.959%	8.526%	6.534%	4.940%	3.695%
520000 170	520000	170	10.540%	8.137%	6.184%	4.635%	3.437%
520000 180	520000	180	10.158%	7.784%	5.868%	4.361%	3.208%
520000 190	520000	190	9.807%	7.461%	5.581%	4.115%	3.004%
520000 200	520000	200	9.485%	7.166%	5.320%	3.892%	2.821%
525000 100	525000	100	14.786%	12.137%	9.859%	7.927%	6.314%
525000 110	525000	110	13.933%	11.326%	9.102%	7.235%	5.695%
525000 120	525000	120	13.194%	10.624%	8.451%	6.646%	5.172%
525000 130	525000	130	12.544%	10.011%	7.886%	6.138%	4.726%
525000 140	525000	140	11.968%	9.469%	7.390%	5.695%	4.342%
525000 150	525000	150	11.454%	8.987%	6.951%	5.306%	4.007%
525000 160	525000	160	10.990%	8.555%	6.560%	4.962%	3.714%
525000 170	525000	170	10.570%	8.165%	6.208%	4.656%	3.455%
525000 180	525000	180	10.187%	7.810%	5.891%	4.382%	3.225%
525000 190	525000	190	9.836%	7.487%	5.604%	4.134%	3.020%
525000 200	525000	200	9.513%	7.190%	5.341%	3.911%	2.836%
530000 100	530000	100	14.826%	12.176%	9.895%	7.960%	6.343%

530000	110	530000	110	13.972%	11.362%	9.135%	7.266%	5.721%
530000	120	530000	120	13.230%	10.658%	8.483%	6.674%	5.197%
530000	130	530000	130	12.579%	10.043%	7.916%	6.164%	4.749%
530000	140	530000	140	12.002%	9.501%	7.418%	5.720%	4.363%
530000	150	530000	150	11.486%	9.017%	6.978%	5.330%	4.027%
530000	160	530000	160	11.021%	8.583%	6.585%	4.985%	3.732%
530000	170	530000	170	10.600%	8.192%	6.233%	4.677%	3.472%
530000	180	530000	180	10.216%	7.837%	5.915%	4.402%	3.242%
530000	190	530000	190	9.864%	7.512%	5.626%	4.153%	3.036%
530000	200	530000	200	9.540%	7.215%	5.363%	3.929%	2.851%
535000	100	535000	100	14.867%	12.214%	9.930%	7.992%	6.372%
535000	110	535000	110	14.010%	11.398%	9.168%	7.296%	5.748%
535000	120	535000	120	13.267%	10.693%	8.514%	6.702%	5.222%
535000	130	535000	130	12.614%	10.076%	7.946%	6.191%	4.772%
535000	140	535000	140	12.036%	9.532%	7.447%	5.745%	4.385%
535000	150	535000	150	11.518%	9.047%	7.005%	5.353%	4.047%
535000	160	535000	160	11.052%	8.612%	6.611%	5.007%	3.751%
535000	170	535000	170	10.630%	8.220%	6.257%	4.698%	3.490%
535000	180	535000	180	10.245%	7.863%	5.938%	4.422%	3.258%
535000	190	535000	190	9.892%	7.538%	5.649%	4.173%	3.051%
535000	200	535000	200	9.567%	7.240%	5.385%	3.947%	2.866%
540000	100	540000	100	14.907%	12.252%	9.966%	8.025%	6.401%
540000	110	540000	110	14.049%	11.434%	9.202%	7.326%	5.775%
540000	120	540000	120	13.304%	10.727%	8.546%	6.730%	5.247%
540000	130	540000	130	12.649%	10.109%	7.975%	6.217%	4.795%
540000	140	540000	140	12.069%	9.563%	7.475%	5.770%	4.406%
540000	150	540000	150	11.550%	9.077%	7.032%	5.377%	4.067%
540000	160	540000	160	11.083%	8.641%	6.637%	5.029%	3.770%
540000	170	540000	170	10.660%	8.247%	6.282%	4.719%	3.508%
540000	180	540000	180	10.274%	7.890%	5.962%	4.442%	3.275%
540000	190	540000	190	9.920%	7.564%	5.671%	4.192%	3.067%
540000	200	540000	200	9.594%	7.265%	5.406%	3.965%	2.881%
545000	100	545000	100	14.948%	12.290%	10.001%	8.057%	6.430%
545000	110	545000	110	14.087%	11.470%	9.235%	7.356%	5.802%
545000	120	545000	120	13.340%	10.761%	8.577%	6.759%	5.271%
545000	130	545000	130	12.684%	10.141%	8.005%	6.244%	4.818%
545000	140	545000	140	12.103%	9.594%	7.503%	5.795%	4.428%
545000	150	545000	150	11.583%	9.107%	7.059%	5.400%	4.087%
545000	160	545000	160	11.114%	8.669%	6.662%	5.052%	3.789%
545000	170	545000	170	10.690%	8.275%	6.306%	4.741%	3.526%
545000	180	545000	180	10.303%	7.916%	5.985%	4.462%	3.292%
545000	190	545000	190	9.948%	7.589%	5.694%	4.211%	3.083%
545000	200	545000	200	9.622%	7.289%	5.428%	3.984%	2.896%
550000	100	550000	100	14.988%	12.329%	10.037%	8.090%	6.459%
550000	110	550000	110	14.126%	11.506%	9.269%	7.386%	5.829%
550000	120	550000	120	13.377%	10.796%	8.609%	6.787%	5.296%
550000	130	550000	130	12.719%	10.174%	8.035%	6.270%	4.841%
550000	140	550000	140	12.136%	9.625%	7.531%	5.820%	4.449%
550000	150	550000	150	11.615%	9.136%	7.085%	5.424%	4.108%
550000	160	550000	160	11.145%	8.698%	6.688%	5.074%	3.808%
550000	170	550000	170	10.720%	8.302%	6.331%	4.762%	3.543%
550000	180	550000	180	10.332%	7.943%	6.009%	4.482%	3.309%
550000	190	550000	190	9.976%	7.615%	5.716%	4.230%	3.099%
550000	200	550000	200	9.649%	7.314%	5.450%	4.002%	2.911%
555000	100	555000	100	15.029%	12.367%	10.073%	8.122%	6.488%
555000	110	555000	110	14.164%	11.543%	9.302%	7.417%	5.855%
555000	120	555000	120	13.413%	10.830%	8.640%	6.815%	5.321%
555000	130	555000	130	12.754%	10.207%	8.065%	6.297%	4.865%

555000	140	555000	140	12.170%	9.656%	7.560%	5.845%	4.471%
555000	150	555000	150	11.647%	9.166%	7.112%	5.448%	4.128%
555000	160	555000	160	11.176%	8.727%	6.714%	5.096%	3.827%
555000	170	555000	170	10.750%	8.330%	6.355%	4.783%	3.561%
555000	180	555000	180	10.361%	7.969%	6.032%	4.502%	3.325%
555000	190	555000	190	10.004%	7.640%	5.739%	4.249%	3.115%
555000	200	555000	200	9.676%	7.339%	5.471%	4.021%	2.926%
560000	100	560000	100	15.069%	12.406%	10.108%	8.155%	6.518%
560000	110	560000	110	14.203%	11.579%	9.335%	7.447%	5.882%
560000	120	560000	120	13.450%	10.864%	8.672%	6.844%	5.346%
560000	130	560000	130	12.789%	10.239%	8.095%	6.323%	4.888%
560000	140	560000	140	12.203%	9.687%	7.588%	5.870%	4.492%
560000	150	560000	150	11.679%	9.196%	7.139%	5.471%	4.148%
560000	160	560000	160	11.207%	8.755%	6.739%	5.119%	3.846%
560000	170	560000	170	10.780%	8.357%	6.380%	4.804%	3.579%
560000	180	560000	180	10.390%	7.996%	6.056%	4.523%	3.342%
560000	190	560000	190	10.033%	7.666%	5.761%	4.269%	3.131%
560000	200	560000	200	9.704%	7.364%	5.493%	4.039%	2.941%
565000	100	565000	100	15.110%	12.444%	10.144%	8.187%	6.547%
565000	110	565000	110	14.241%	11.615%	9.369%	7.477%	5.909%
565000	120	565000	120	13.487%	10.899%	8.703%	6.872%	5.371%
565000	130	565000	130	12.824%	10.272%	8.124%	6.350%	4.911%
565000	140	565000	140	12.237%	9.719%	7.616%	5.895%	4.514%
565000	150	565000	150	11.712%	9.226%	7.166%	5.495%	4.168%
565000	160	565000	160	11.239%	8.784%	6.765%	5.141%	3.865%
565000	170	565000	170	10.810%	8.385%	6.405%	4.826%	3.597%
565000	180	565000	180	10.419%	8.022%	6.079%	4.543%	3.359%
565000	190	565000	190	10.061%	7.692%	5.784%	4.288%	3.147%
565000	200	565000	200	9.731%	7.388%	5.515%	4.057%	2.956%
570000	100	570000	100	15.152%	12.484%	10.181%	8.221%	6.577%
570000	110	570000	110	14.281%	11.653%	9.404%	7.509%	5.937%
570000	120	570000	120	13.525%	10.934%	8.736%	6.902%	5.397%
570000	130	570000	130	12.861%	10.306%	8.155%	6.378%	4.935%
570000	140	570000	140	12.272%	9.751%	7.646%	5.921%	4.537%
570000	150	570000	150	11.745%	9.257%	7.194%	5.520%	4.189%
570000	160	570000	160	11.271%	8.814%	6.792%	5.165%	3.885%
570000	170	570000	170	10.841%	8.413%	6.430%	4.848%	3.616%
570000	180	570000	180	10.449%	8.050%	6.104%	4.564%	3.377%
570000	190	570000	190	10.090%	7.718%	5.808%	4.308%	3.163%
570000	200	570000	200	9.759%	7.414%	5.537%	4.077%	2.972%
575000	100	575000	100	15.199%	12.529%	10.223%	8.260%	6.612%
575000	110	575000	110	14.326%	11.695%	9.443%	7.545%	5.969%
575000	120	575000	120	13.567%	10.974%	8.773%	6.935%	5.427%
575000	130	575000	130	12.901%	10.344%	8.191%	6.409%	4.963%
575000	140	575000	140	12.311%	9.788%	7.679%	5.951%	4.562%
575000	150	575000	150	11.783%	9.292%	7.226%	5.548%	4.213%
575000	160	575000	160	11.307%	8.847%	6.822%	5.191%	3.907%
575000	170	575000	170	10.876%	8.446%	6.459%	4.873%	3.637%
575000	180	575000	180	10.483%	8.081%	6.132%	4.588%	3.397%
575000	190	575000	190	10.123%	7.748%	5.834%	4.331%	3.182%
575000	200	575000	200	9.791%	7.443%	5.563%	4.098%	2.990%
580000	100	580000	100	15.247%	12.574%	10.265%	8.298%	6.646%
580000	110	580000	110	14.371%	11.738%	9.483%	7.581%	6.001%
580000	120	580000	120	13.610%	11.015%	8.810%	6.969%	5.456%
580000	130	580000	130	12.942%	10.383%	8.226%	6.441%	4.990%
580000	140	580000	140	12.350%	9.824%	7.712%	5.980%	4.588%
580000	150	580000	150	11.821%	9.327%	7.258%	5.576%	4.238%
580000	160	580000	160	11.344%	8.881%	6.852%	5.218%	3.930%

580000 170	580000	170	10.911%	8.478%	6.488%	4.898%	3.658%
580000 180	580000	180	10.517%	8.112%	6.159%	4.612%	3.417%
580000 190	580000	190	10.156%	7.779%	5.861%	4.354%	3.201%
580000 200	580000	200	9.823%	7.472%	5.589%	4.120%	3.008%
585000 100	585000	100	15.294%	12.619%	10.307%	8.337%	6.681%
585000 110	585000	110	14.416%	11.780%	9.522%	7.616%	6.033%
585000 120	585000	120	13.653%	11.055%	8.847%	7.002%	5.486%
585000 130	585000	130	12.983%	10.421%	8.261%	6.472%	5.018%
585000 140	585000	140	12.389%	9.861%	7.746%	6.010%	4.614%
585000 150	585000	150	11.858%	9.362%	7.290%	5.604%	4.262%
585000 160	585000	160	11.380%	8.915%	6.883%	5.244%	3.953%
585000 170	585000	170	10.946%	8.511%	6.517%	4.924%	3.680%
585000 180	585000	180	10.551%	8.144%	6.187%	4.636%	3.437%
585000 190	585000	190	10.189%	7.809%	5.888%	4.377%	3.220%
585000 200	585000	200	9.855%	7.502%	5.615%	4.142%	3.026%
590000 100	590000	100	15.342%	12.664%	10.349%	8.375%	6.716%
590000 110	590000	110	14.461%	11.823%	9.562%	7.652%	6.065%
590000 120	590000	120	13.696%	11.095%	8.885%	7.036%	5.516%
590000 130	590000	130	13.024%	10.459%	8.296%	6.504%	5.046%
590000 140	590000	140	12.429%	9.898%	7.779%	6.040%	4.640%
590000 150	590000	150	11.896%	9.397%	7.322%	5.632%	4.286%
590000 160	590000	160	11.416%	8.949%	6.913%	5.271%	3.975%
590000 170	590000	170	10.981%	8.543%	6.546%	4.949%	3.701%
590000 180	590000	180	10.585%	8.175%	6.215%	4.660%	3.457%
590000 190	590000	190	10.222%	7.839%	5.915%	4.400%	3.239%
590000 200	590000	200	9.887%	7.531%	5.640%	4.164%	3.044%
595000 100	595000	100	15.389%	12.709%	10.391%	8.414%	6.751%
595000 110	595000	110	14.506%	11.865%	9.601%	7.688%	6.097%
595000 120	595000	120	13.739%	11.136%	8.922%	7.070%	5.545%
595000 130	595000	130	13.065%	10.498%	8.331%	6.535%	5.073%
595000 140	595000	140	12.468%	9.934%	7.813%	6.070%	4.666%
595000 150	595000	150	11.934%	9.433%	7.354%	5.660%	4.310%
595000 160	595000	160	11.453%	8.982%	6.944%	5.298%	3.998%
595000 170	595000	170	11.017%	8.576%	6.576%	4.974%	3.723%
595000 180	595000	180	10.619%	8.206%	6.243%	4.684%	3.478%
595000 190	595000	190	10.255%	7.869%	5.941%	4.423%	3.259%
595000 200	595000	200	9.919%	7.560%	5.666%	4.186%	3.062%
600000 100	600000	100	15.436%	12.754%	10.433%	8.452%	6.786%
600000 110	600000	110	14.550%	11.908%	9.641%	7.724%	6.130%
600000 120	600000	120	13.781%	11.176%	8.959%	7.103%	5.575%
600000 130	600000	130	13.106%	10.536%	8.367%	6.567%	5.101%
600000 140	600000	140	12.507%	9.971%	7.846%	6.100%	4.691%
600000 150	600000	150	11.972%	9.468%	7.385%	5.689%	4.335%
600000 160	600000	160	11.489%	9.016%	6.974%	5.324%	4.021%
600000 170	600000	170	11.052%	8.608%	6.605%	5.000%	3.744%
600000 180	600000	180	10.653%	8.238%	6.271%	4.709%	3.498%
600000 190	600000	190	10.288%	7.899%	5.968%	4.446%	3.278%
600000 200	600000	200	9.951%	7.589%	5.692%	4.208%	3.080%
605000 100	605000	100	15.484%	12.799%	10.475%	8.491%	6.820%
605000 110	605000	110	14.595%	11.950%	9.680%	7.760%	6.162%
605000 120	605000	120	13.824%	11.217%	8.997%	7.137%	5.605%
605000 130	605000	130	13.147%	10.575%	8.402%	6.599%	5.129%
605000 140	605000	140	12.547%	10.008%	7.880%	6.130%	4.717%
605000 150	605000	150	12.009%	9.503%	7.417%	5.717%	4.359%
605000 160	605000	160	11.526%	9.050%	7.005%	5.351%	4.044%
605000 170	605000	170	11.087%	8.641%	6.634%	5.025%	3.766%
605000 180	605000	180	10.687%	8.269%	6.299%	4.733%	3.518%
605000 190	605000	190	10.321%	7.930%	5.995%	4.469%	3.297%

605000	200	605000	200	9.983%	7.619%	5.718%	4.230%	3.098%
610000	100	610000	100	15.531%	12.844%	10.517%	8.530%	6.855%
610000	110	610000	110	14.640%	11.993%	9.720%	7.797%	6.194%
610000	120	610000	120	13.867%	11.257%	9.034%	7.171%	5.635%
610000	130	610000	130	13.188%	10.613%	8.437%	6.631%	5.157%
610000	140	610000	140	12.586%	10.045%	7.914%	6.159%	4.744%
610000	150	610000	150	12.047%	9.538%	7.449%	5.745%	4.383%
610000	160	610000	160	11.562%	9.084%	7.035%	5.378%	4.067%
610000	170	610000	170	11.122%	8.673%	6.663%	5.051%	3.787%
610000	180	610000	180	10.721%	8.300%	6.327%	4.757%	3.539%
610000	190	610000	190	10.354%	7.960%	6.022%	4.492%	3.316%
610000	200	610000	200	10.015%	7.648%	5.744%	4.252%	3.117%
615000	100	615000	100	15.579%	12.889%	10.560%	8.569%	6.890%
615000	110	615000	110	14.685%	12.036%	9.759%	7.833%	6.226%
615000	120	615000	120	13.910%	11.297%	9.071%	7.205%	5.665%
615000	130	615000	130	13.229%	10.652%	8.473%	6.662%	5.185%
615000	140	615000	140	12.625%	10.081%	7.947%	6.189%	4.770%
615000	150	615000	150	12.085%	9.573%	7.481%	5.774%	4.408%
615000	160	615000	160	11.598%	9.117%	7.066%	5.405%	4.090%
615000	170	615000	170	11.157%	8.706%	6.692%	5.076%	3.809%
615000	180	615000	180	10.755%	8.332%	6.355%	4.781%	3.559%
615000	190	615000	190	10.387%	7.990%	6.049%	4.515%	3.336%
615000	200	615000	200	10.048%	7.677%	5.770%	4.275%	3.135%
620000	100	620000	100	15.626%	12.934%	10.602%	8.608%	6.925%
620000	110	620000	110	14.730%	12.078%	9.799%	7.869%	6.259%
620000	120	620000	120	13.953%	11.338%	9.109%	7.238%	5.695%
620000	130	620000	130	13.270%	10.690%	8.508%	6.694%	5.213%
620000	140	620000	140	12.664%	10.118%	7.981%	6.219%	4.796%
620000	150	620000	150	12.123%	9.609%	7.513%	5.802%	4.432%
620000	160	620000	160	11.635%	9.151%	7.096%	5.432%	4.113%
620000	170	620000	170	11.193%	8.738%	6.722%	5.102%	3.831%
620000	180	620000	180	10.789%	8.363%	6.383%	4.806%	3.580%
620000	190	620000	190	10.420%	8.021%	6.076%	4.539%	3.355%
620000	200	620000	200	10.080%	7.706%	5.796%	4.297%	3.153%
625000	100	625000	100	15.673%	12.980%	10.644%	8.646%	6.961%
625000	110	625000	110	14.775%	12.121%	9.839%	7.905%	6.291%
625000	120	625000	120	13.996%	11.378%	9.146%	7.272%	5.725%
625000	130	625000	130	13.311%	10.729%	8.544%	6.726%	5.241%
625000	140	625000	140	12.704%	10.155%	8.014%	6.250%	4.822%
625000	150	625000	150	12.161%	9.644%	7.546%	5.830%	4.457%
625000	160	625000	160	11.671%	9.185%	7.127%	5.459%	4.136%
625000	170	625000	170	11.228%	8.771%	6.751%	5.127%	3.852%
625000	180	625000	180	10.823%	8.394%	6.411%	4.830%	3.600%
625000	190	625000	190	10.453%	8.051%	6.103%	4.562%	3.374%
625000	200	625000	200	10.112%	7.736%	5.822%	4.319%	3.172%
630000	100	630000	100	15.721%	13.025%	10.686%	8.685%	6.996%
630000	110	630000	110	14.820%	12.164%	9.878%	7.941%	6.324%
630000	120	630000	120	14.039%	11.419%	9.184%	7.306%	5.755%
630000	130	630000	130	13.352%	10.767%	8.579%	6.758%	5.269%
630000	140	630000	140	12.743%	10.192%	8.048%	6.280%	4.848%
630000	150	630000	150	12.198%	9.679%	7.578%	5.859%	4.481%
630000	160	630000	160	11.708%	9.219%	7.158%	5.486%	4.159%
630000	170	630000	170	11.263%	8.803%	6.780%	5.153%	3.874%
630000	180	630000	180	10.857%	8.426%	6.440%	4.855%	3.621%
630000	190	630000	190	10.486%	8.081%	6.130%	4.585%	3.394%
630000	200	630000	200	10.144%	7.765%	5.848%	4.341%	3.190%
635000	100	635000	100	15.768%	13.070%	10.729%	8.724%	7.031%
635000	110	635000	110	14.866%	12.206%	9.918%	7.978%	6.356%

635000 120	635000	120	14.082%	11.459%	9.221%	7.340%	5.786%
635000 130	635000	130	13.393%	10.806%	8.615%	6.790%	5.297%
635000 140	635000	140	12.782%	10.229%	8.082%	6.310%	4.875%
635000 150	635000	150	12.236%	9.715%	7.610%	5.887%	4.506%
635000 160	635000	160	11.744%	9.253%	7.188%	5.513%	4.182%
635000 170	635000	170	11.298%	8.836%	6.810%	5.179%	3.896%
635000 180	635000	180	10.892%	8.457%	6.468%	4.879%	3.641%
635000 190	635000	190	10.519%	8.112%	6.157%	4.609%	3.413%
635000 200	635000	200	10.176%	7.795%	5.874%	4.364%	3.209%
640000 100	640000	100	15.816%	13.115%	10.771%	8.763%	7.066%
640000 110	640000	110	14.911%	12.249%	9.958%	8.014%	6.389%
640000 120	640000	120	14.125%	11.500%	9.259%	7.374%	5.816%
640000 130	640000	130	13.434%	10.845%	8.650%	6.822%	5.325%
640000 140	640000	140	12.822%	10.266%	8.116%	6.340%	4.901%
640000 150	640000	150	12.274%	9.750%	7.642%	5.916%	4.531%
640000 160	640000	160	11.781%	9.287%	7.219%	5.540%	4.206%
640000 170	640000	170	11.334%	8.869%	6.839%	5.205%	3.918%
640000 180	640000	180	10.926%	8.489%	6.496%	4.904%	3.662%
640000 190	640000	190	10.552%	8.142%	6.184%	4.632%	3.433%
640000 200	640000	200	10.208%	7.824%	5.900%	4.386%	3.227%
645000 100	645000	100	15.863%	13.160%	10.813%	8.802%	7.101%
645000 110	645000	110	14.956%	12.292%	9.998%	8.050%	6.421%
645000 120	645000	120	14.167%	11.541%	9.296%	7.408%	5.846%
645000 130	645000	130	13.475%	10.883%	8.686%	6.854%	5.353%
645000 140	645000	140	12.861%	10.303%	8.149%	6.370%	4.927%
645000 150	645000	150	12.312%	9.785%	7.674%	5.945%	4.556%
645000 160	645000	160	11.817%	9.321%	7.250%	5.567%	4.229%
645000 170	645000	170	11.369%	8.901%	6.869%	5.230%	3.940%
645000 180	645000	180	10.960%	8.520%	6.524%	4.928%	3.683%
645000 190	645000	190	10.585%	8.172%	6.211%	4.656%	3.453%
645000 200	645000	200	10.240%	7.853%	5.926%	4.408%	3.246%
650000 100	650000	100	15.911%	13.206%	10.856%	8.841%	7.137%
650000 110	650000	110	15.001%	12.334%	10.038%	8.087%	6.454%
650000 120	650000	120	14.210%	11.581%	9.334%	7.443%	5.876%
650000 130	650000	130	13.516%	10.922%	8.721%	6.886%	5.382%
650000 140	650000	140	12.901%	10.340%	8.183%	6.400%	4.954%
650000 150	650000	150	12.350%	9.821%	7.706%	5.973%	4.580%
650000 160	650000	160	11.854%	9.355%	7.281%	5.594%	4.252%
650000 170	650000	170	11.404%	8.934%	6.898%	5.256%	3.962%
650000 180	650000	180	10.994%	8.552%	6.552%	4.953%	3.704%
650000 190	650000	190	10.618%	8.203%	6.238%	4.679%	3.472%
650000 200	650000	200	10.272%	7.883%	5.952%	4.431%	3.264%
655000 100	655000	100	15.958%	13.251%	10.898%	8.880%	7.172%
655000 110	655000	110	15.046%	12.377%	10.077%	8.123%	6.487%
655000 120	655000	120	14.253%	11.622%	9.371%	7.477%	5.907%
655000 130	655000	130	13.557%	10.961%	8.757%	6.918%	5.410%
655000 140	655000	140	12.940%	10.376%	8.217%	6.431%	4.980%
655000 150	655000	150	12.388%	9.856%	7.739%	6.002%	4.605%
655000 160	655000	160	11.890%	9.389%	7.311%	5.622%	4.276%
655000 170	655000	170	11.439%	8.967%	6.928%	5.282%	3.984%
655000 180	655000	180	11.028%	8.583%	6.581%	4.977%	3.724%
655000 190	655000	190	10.651%	8.233%	6.266%	4.703%	3.492%
655000 200	655000	200	10.304%	7.912%	5.978%	4.453%	3.283%
660000 100	660000	100	16.006%	13.296%	10.941%	8.919%	7.208%
660000 110	660000	110	15.091%	12.420%	10.117%	8.160%	6.520%
660000 120	660000	120	14.296%	11.662%	9.409%	7.511%	5.937%
660000 130	660000	130	13.598%	10.999%	8.793%	6.950%	5.438%
660000 140	660000	140	12.979%	10.413%	8.251%	6.461%	5.007%

660000 150	660000	150	12.426%	9.891%	7.771%	6.031%	4.630%
660000 160	660000	160	11.927%	9.423%	7.342%	5.649%	4.299%
660000 170	660000	170	11.475%	9.000%	6.957%	5.308%	4.006%
660000 180	660000	180	11.062%	8.615%	6.609%	5.002%	3.745%
660000 190	660000	190	10.684%	8.264%	6.293%	4.726%	3.512%
660000 200	660000	200	10.336%	7.942%	6.004%	4.476%	3.302%
665000 100	665000	100	16.053%	13.341%	10.983%	8.959%	7.243%
665000 110	665000	110	15.136%	12.463%	10.157%	8.196%	6.552%
665000 120	665000	120	14.339%	11.703%	9.447%	7.545%	5.968%
665000 130	665000	130	13.640%	11.038%	8.828%	6.983%	5.467%
665000 140	665000	140	13.019%	10.450%	8.285%	6.491%	5.033%
665000 150	665000	150	12.464%	9.927%	7.803%	6.059%	4.655%
665000 160	665000	160	11.963%	9.457%	7.373%	5.676%	4.323%
665000 170	665000	170	11.510%	9.032%	6.987%	5.334%	4.028%
665000 180	665000	180	11.096%	8.647%	6.637%	5.027%	3.766%
665000 190	665000	190	10.717%	8.294%	6.320%	4.750%	3.532%
665000 200	665000	200	10.369%	7.971%	6.030%	4.498%	3.321%
670000 100	670000	100	16.101%	13.387%	11.026%	8.998%	7.279%
670000 110	670000	110	15.181%	12.506%	10.197%	8.233%	6.585%
670000 120	670000	120	14.382%	11.744%	9.484%	7.579%	5.998%
670000 130	670000	130	13.681%	11.077%	8.864%	7.015%	5.495%
670000 140	670000	140	13.058%	10.487%	8.319%	6.522%	5.060%
670000 150	670000	150	12.502%	9.962%	7.836%	6.088%	4.680%
670000 160	670000	160	12.000%	9.491%	7.404%	5.703%	4.346%
670000 170	670000	170	11.545%	9.065%	7.016%	5.360%	4.050%
670000 180	670000	180	11.131%	8.678%	6.666%	5.052%	3.787%
670000 190	670000	190	10.751%	8.325%	6.347%	4.773%	3.551%
670000 200	670000	200	10.401%	8.001%	6.057%	4.521%	3.340%
675000 100	675000	100	16.149%	13.432%	11.068%	9.037%	7.314%
675000 110	675000	110	15.226%	12.549%	10.237%	8.269%	6.618%
675000 120	675000	120	14.425%	11.784%	9.522%	7.614%	6.029%
675000 130	675000	130	13.722%	11.115%	8.900%	7.047%	5.524%
675000 140	675000	140	13.098%	10.524%	8.353%	6.552%	5.087%
675000 150	675000	150	12.540%	9.998%	7.868%	6.117%	4.705%
675000 160	675000	160	12.037%	9.525%	7.435%	5.731%	4.370%
675000 170	675000	170	11.581%	9.098%	7.046%	5.386%	4.073%
675000 180	675000	180	11.165%	8.710%	6.694%	5.076%	3.808%
675000 190	675000	190	10.784%	8.355%	6.375%	4.797%	3.571%
675000 200	675000	200	10.433%	8.030%	6.083%	4.544%	3.358%
680000 100	680000	100	16.196%	13.477%	11.111%	9.076%	7.350%
680000 110	680000	110	15.271%	12.591%	10.277%	8.306%	6.651%
680000 120	680000	120	14.468%	11.825%	9.560%	7.648%	6.059%
680000 130	680000	130	13.763%	11.154%	8.936%	7.079%	5.552%
680000 140	680000	140	13.137%	10.561%	8.387%	6.583%	5.113%
680000 150	680000	150	12.577%	10.033%	7.900%	6.146%	4.730%
680000 160	680000	160	12.073%	9.559%	7.466%	5.758%	4.393%
680000 170	680000	170	11.616%	9.131%	7.075%	5.412%	4.095%
680000 180	680000	180	11.199%	8.741%	6.723%	5.101%	3.829%
680000 190	680000	190	10.817%	8.386%	6.402%	4.821%	3.591%
680000 200	680000	200	10.465%	8.060%	6.109%	4.566%	3.377%
685000 100	685000	100	16.218%	13.499%	11.131%	9.094%	7.366%
685000 110	685000	110	15.292%	12.611%	10.296%	8.323%	6.666%
685000 120	685000	120	14.488%	11.844%	9.577%	7.664%	6.074%
685000 130	685000	130	13.782%	11.172%	8.952%	7.094%	5.566%
685000 140	685000	140	13.155%	10.579%	8.403%	6.597%	5.126%
685000 150	685000	150	12.595%	10.050%	7.915%	6.159%	4.742%
685000 160	685000	160	12.090%	9.575%	7.480%	5.771%	4.404%
685000 170	685000	170	11.632%	9.146%	7.089%	5.424%	4.105%

685000 180	685000	180	11.215%	8.756%	6.736%	5.113%	3.839%
685000 190	685000	190	10.832%	8.400%	6.415%	4.832%	3.601%
685000 200	685000	200	10.480%	8.074%	6.121%	4.577%	3.386%
690000 100	690000	100	16.239%	13.518%	11.149%	9.112%	7.382%
690000 110	690000	110	15.312%	12.630%	10.313%	8.339%	6.681%
690000 120	690000	120	14.507%	11.862%	9.594%	7.679%	6.087%
690000 130	690000	130	13.800%	11.189%	8.968%	7.108%	5.578%
690000 140	690000	140	13.173%	10.595%	8.417%	6.610%	5.138%
690000 150	690000	150	12.612%	10.065%	7.930%	6.172%	4.753%
690000 160	690000	160	12.106%	9.590%	7.494%	5.783%	4.415%
690000 170	690000	170	11.648%	9.160%	7.102%	5.435%	4.115%
690000 180	690000	180	11.230%	8.770%	6.748%	5.124%	3.848%
690000 190	690000	190	10.847%	8.413%	6.426%	4.842%	3.609%
690000 200	690000	200	10.494%	8.087%	6.133%	4.587%	3.394%
695000 100	695000	100	16.260%	13.538%	11.168%	9.129%	7.398%
695000 110	695000	110	15.332%	12.649%	10.331%	8.355%	6.695%
695000 120	695000	120	14.526%	11.879%	9.610%	7.694%	6.100%
695000 130	695000	130	13.818%	11.206%	8.983%	7.123%	5.591%
695000 140	695000	140	13.190%	10.611%	8.432%	6.624%	5.149%
695000 150	695000	150	12.628%	10.081%	7.944%	6.184%	4.764%
695000 160	695000	160	12.122%	9.605%	7.507%	5.795%	4.425%
695000 170	695000	170	11.663%	9.175%	7.115%	5.447%	4.125%
695000 180	695000	180	11.245%	8.784%	6.761%	5.134%	3.857%
695000 190	695000	190	10.861%	8.427%	6.438%	4.852%	3.618%
695000 200	695000	200	10.508%	8.099%	6.144%	4.597%	3.403%
700000 100	700000	100	16.281%	13.558%	11.186%	9.146%	7.413%
700000 110	700000	110	15.352%	12.668%	10.348%	8.371%	6.710%
700000 120	700000	120	14.545%	11.897%	9.627%	7.709%	6.114%
700000 130	700000	130	13.836%	11.223%	8.999%	7.137%	5.603%
700000 140	700000	140	13.207%	10.627%	8.447%	6.637%	5.161%
700000 150	700000	150	12.645%	10.096%	7.958%	6.197%	4.775%
700000 160	700000	160	12.138%	9.620%	7.521%	5.807%	4.435%
700000 170	700000	170	11.679%	9.189%	7.128%	5.458%	4.135%
700000 180	700000	180	11.260%	8.798%	6.773%	5.145%	3.867%
700000 190	700000	190	10.876%	8.440%	6.450%	4.863%	3.627%
700000 200	700000	200	10.522%	8.112%	6.156%	4.607%	3.411%
705000 100	705000	100	16.301%	13.578%	11.205%	9.163%	7.429%
705000 110	705000	110	15.371%	12.686%	10.366%	8.387%	6.724%
705000 120	705000	120	14.564%	11.915%	9.643%	7.724%	6.127%
705000 130	705000	130	13.854%	11.240%	9.015%	7.151%	5.616%
705000 140	705000	140	13.225%	10.644%	8.462%	6.650%	5.173%
705000 150	705000	150	12.662%	10.112%	7.972%	6.210%	4.786%
705000 160	705000	160	12.154%	9.635%	7.535%	5.819%	4.446%
705000 170	705000	170	11.694%	9.203%	7.141%	5.470%	4.144%
705000 180	705000	180	11.275%	8.811%	6.786%	5.156%	3.876%
705000 190	705000	190	10.890%	8.454%	6.462%	4.873%	3.636%
705000 200	705000	200	10.537%	8.125%	6.167%	4.617%	3.419%
710000 100	710000	100	16.322%	13.598%	11.224%	9.181%	7.445%
710000 110	710000	110	15.391%	12.705%	10.383%	8.403%	6.739%
710000 120	710000	120	14.582%	11.933%	9.660%	7.739%	6.141%
710000 130	710000	130	13.872%	11.257%	9.030%	7.165%	5.628%
710000 140	710000	140	13.242%	10.660%	8.477%	6.664%	5.185%
710000 150	710000	150	12.678%	10.127%	7.986%	6.222%	4.797%
710000 160	710000	160	12.170%	9.649%	7.548%	5.831%	4.456%
710000 170	710000	170	11.710%	9.218%	7.154%	5.481%	4.154%
710000 180	710000	180	11.290%	8.825%	6.798%	5.167%	3.885%
710000 190	710000	190	10.905%	8.467%	6.474%	4.884%	3.644%
710000 200	710000	200	10.551%	8.138%	6.179%	4.627%	3.428%

715000 100	715000	100	16.343%	13.618%	11.242%	9.198%	7.460%
715000 110	715000	110	15.411%	12.724%	10.401%	8.419%	6.753%
715000 120	715000	120	14.601%	11.951%	9.677%	7.754%	6.154%
715000 130	715000	130	13.890%	11.274%	9.046%	7.179%	5.641%
715000 140	715000	140	13.259%	10.676%	8.492%	6.677%	5.196%
715000 150	715000	150	12.695%	10.143%	8.001%	6.235%	4.808%
715000 160	715000	160	12.186%	9.664%	7.562%	5.843%	4.467%
715000 170	715000	170	11.725%	9.232%	7.167%	5.493%	4.164%
715000 180	715000	180	11.305%	8.839%	6.810%	5.178%	3.894%
715000 190	715000	190	10.919%	8.480%	6.486%	4.894%	3.653%
715000 200	715000	200	10.565%	8.151%	6.191%	4.637%	3.436%
720000 100	720000	100	16.364%	13.638%	11.261%	9.215%	7.476%
720000 110	720000	110	15.431%	12.743%	10.418%	8.435%	6.768%
720000 120	720000	120	14.620%	11.969%	9.693%	7.769%	6.168%
720000 130	720000	130	13.908%	11.291%	9.062%	7.194%	5.653%
720000 140	720000	140	13.276%	10.692%	8.507%	6.691%	5.208%
720000 150	720000	150	12.711%	10.159%	8.015%	6.248%	4.819%
720000 160	720000	160	12.202%	9.679%	7.575%	5.855%	4.477%
720000 170	720000	170	11.741%	9.246%	7.180%	5.504%	4.174%
720000 180	720000	180	11.320%	8.853%	6.823%	5.189%	3.904%
720000 190	720000	190	10.934%	8.494%	6.498%	4.904%	3.662%
720000 200	720000	200	10.579%	8.164%	6.202%	4.646%	3.444%
725000 100	725000	100	16.385%	13.657%	11.280%	9.232%	7.492%
725000 110	725000	110	15.450%	12.761%	10.436%	8.452%	6.782%
725000 120	725000	120	14.639%	11.986%	9.710%	7.784%	6.181%
725000 130	725000	130	13.926%	11.308%	9.078%	7.208%	5.666%
725000 140	725000	140	13.294%	10.708%	8.522%	6.704%	5.220%
725000 150	725000	150	12.728%	10.174%	8.029%	6.261%	4.830%
725000 160	725000	160	12.218%	9.694%	7.589%	5.867%	4.487%
725000 170	725000	170	11.756%	9.261%	7.193%	5.516%	4.184%
725000 180	725000	180	11.335%	8.867%	6.835%	5.200%	3.913%
725000 190	725000	190	10.949%	8.507%	6.510%	4.915%	3.671%
725000 200	725000	200	10.593%	8.177%	6.214%	4.656%	3.453%
730000 100	730000	100	16.406%	13.677%	11.298%	9.249%	7.507%
730000 110	730000	110	15.470%	12.780%	10.453%	8.468%	6.797%
730000 120	730000	120	14.658%	12.004%	9.726%	7.800%	6.195%
730000 130	730000	130	13.944%	11.325%	9.093%	7.222%	5.679%
730000 140	730000	140	13.311%	10.725%	8.537%	6.717%	5.232%
730000 150	730000	150	12.745%	10.190%	8.043%	6.273%	4.841%
730000 160	730000	160	12.234%	9.709%	7.602%	5.879%	4.498%
730000 170	730000	170	11.772%	9.275%	7.206%	5.527%	4.193%
730000 180	730000	180	11.350%	8.881%	6.848%	5.211%	3.922%
730000 190	730000	190	10.963%	8.521%	6.522%	4.925%	3.680%
730000 200	730000	200	10.607%	8.190%	6.225%	4.666%	3.461%
735000 100	735000	100	16.426%	13.697%	11.317%	9.267%	7.523%
735000 110	735000	110	15.490%	12.799%	10.471%	8.484%	6.811%
735000 120	735000	120	14.677%	12.022%	9.743%	7.815%	6.208%
735000 130	735000	130	13.962%	11.342%	9.109%	7.236%	5.691%
735000 140	735000	140	13.328%	10.741%	8.552%	6.731%	5.243%
735000 150	735000	150	12.761%	10.205%	8.057%	6.286%	4.852%
735000 160	735000	160	12.250%	9.724%	7.616%	5.891%	4.508%
735000 170	735000	170	11.787%	9.290%	7.219%	5.539%	4.203%
735000 180	735000	180	11.365%	8.895%	6.860%	5.222%	3.932%
735000 190	735000	190	10.978%	8.534%	6.534%	4.936%	3.688%
735000 200	735000	200	10.621%	8.203%	6.237%	4.676%	3.469%
740000 100	740000	100	16.447%	13.717%	11.336%	9.284%	7.539%
740000 110	740000	110	15.510%	12.818%	10.488%	8.500%	6.826%
740000 120	740000	120	14.695%	12.040%	9.759%	7.830%	6.222%

740000 130	740000	130	13.980%	11.359%	9.125%	7.250%	5.704%
740000 140	740000	140	13.346%	10.757%	8.567%	6.744%	5.255%
740000 150	740000	150	12.778%	10.221%	8.072%	6.299%	4.863%
740000 160	740000	160	12.266%	9.739%	7.630%	5.903%	4.519%
740000 170	740000	170	11.803%	9.304%	7.232%	5.550%	4.213%
740000 180	740000	180	11.380%	8.909%	6.873%	5.233%	3.941%
740000 190	740000	190	10.992%	8.547%	6.546%	4.946%	3.697%
740000 200	740000	200	10.635%	8.216%	6.248%	4.686%	3.478%
745000 100	745000	100	16.468%	13.737%	11.354%	9.301%	7.554%
745000 110	745000	110	15.529%	12.837%	10.506%	8.516%	6.840%
745000 120	745000	120	14.714%	12.058%	9.776%	7.845%	6.235%
745000 130	745000	130	13.998%	11.376%	9.140%	7.265%	5.716%
745000 140	745000	140	13.363%	10.773%	8.582%	6.758%	5.267%
745000 150	745000	150	12.795%	10.236%	8.086%	6.311%	4.875%
745000 160	745000	160	12.283%	9.754%	7.643%	5.915%	4.529%
745000 170	745000	170	11.818%	9.318%	7.245%	5.561%	4.223%
745000 180	745000	180	11.395%	8.922%	6.885%	5.244%	3.950%
745000 190	745000	190	11.007%	8.561%	6.558%	4.957%	3.706%
745000 200	745000	200	10.649%	8.229%	6.260%	4.696%	3.486%
750000 100	750000	100	16.489%	13.757%	11.373%	9.319%	7.570%
750000 110	750000	110	15.549%	12.855%	10.524%	8.532%	6.855%
750000 120	750000	120	14.733%	12.076%	9.793%	7.860%	6.249%
750000 130	750000	130	14.016%	11.393%	9.156%	7.279%	5.729%
750000 140	750000	140	13.380%	10.790%	8.596%	6.771%	5.279%
750000 150	750000	150	12.811%	10.252%	8.100%	6.324%	4.886%
750000 160	750000	160	12.299%	9.769%	7.657%	5.927%	4.540%
750000 170	750000	170	11.834%	9.333%	7.258%	5.573%	4.233%
750000 180	750000	180	11.410%	8.936%	6.898%	5.255%	3.960%
750000 190	750000	190	11.021%	8.574%	6.570%	4.967%	3.715%
750000 200	750000	200	10.664%	8.242%	6.271%	4.706%	3.495%
755000 100	755000	100	16.510%	13.777%	11.392%	9.336%	7.586%
755000 110	755000	110	15.569%	12.874%	10.541%	8.548%	6.869%
755000 120	755000	120	14.752%	12.093%	9.809%	7.875%	6.262%
755000 130	755000	130	14.034%	11.410%	9.172%	7.293%	5.742%
755000 140	755000	140	13.397%	10.806%	8.611%	6.785%	5.291%
755000 150	755000	150	12.828%	10.267%	8.114%	6.337%	4.897%
755000 160	755000	160	12.315%	9.784%	7.670%	5.939%	4.550%
755000 170	755000	170	11.849%	9.347%	7.271%	5.584%	4.243%
755000 180	755000	180	11.425%	8.950%	6.910%	5.266%	3.969%
755000 190	755000	190	11.036%	8.588%	6.583%	4.978%	3.724%
755000 200	755000	200	10.678%	8.255%	6.283%	4.716%	3.503%
760000 100	760000	100	16.531%	13.797%	11.410%	9.353%	7.601%
760000 110	760000	110	15.589%	12.893%	10.559%	8.564%	6.884%
760000 120	760000	120	14.771%	12.111%	9.826%	7.890%	6.276%
760000 130	760000	130	14.052%	11.427%	9.188%	7.307%	5.754%
760000 140	760000	140	13.415%	10.822%	8.626%	6.798%	5.303%
760000 150	760000	150	12.845%	10.283%	8.129%	6.350%	4.908%
760000 160	760000	160	12.331%	9.799%	7.684%	5.952%	4.560%
760000 170	760000	170	11.865%	9.362%	7.284%	5.596%	4.253%
760000 180	760000	180	11.440%	8.964%	6.923%	5.277%	3.978%
760000 190	760000	190	11.050%	8.601%	6.595%	4.988%	3.733%
760000 200	760000	200	10.692%	8.268%	6.295%	4.727%	3.511%
765000 100	765000	100	16.552%	13.817%	11.429%	9.370%	7.617%
765000 110	765000	110	15.609%	12.912%	10.576%	8.581%	6.899%
765000 120	765000	120	14.790%	12.129%	9.842%	7.905%	6.289%
765000 130	765000	130	14.070%	11.444%	9.203%	7.322%	5.767%
765000 140	765000	140	13.432%	10.838%	8.641%	6.812%	5.314%
765000 150	765000	150	12.861%	10.299%	8.143%	6.362%	4.919%

765000 160	765000	160	12.347%	9.814%	7.698%	5.964%	4.571%
765000 170	765000	170	11.880%	9.376%	7.297%	5.608%	4.263%
765000 180	765000	180	11.455%	8.978%	6.936%	5.288%	3.988%
765000 190	765000	190	11.065%	8.615%	6.607%	4.999%	3.741%
765000 200	765000	200	10.706%	8.281%	6.306%	4.737%	3.520%
770000 100	770000	100	16.572%	13.836%	11.448%	9.388%	7.633%
770000 110	770000	110	15.628%	12.931%	10.594%	8.597%	6.913%
770000 120	770000	120	14.809%	12.147%	9.859%	7.921%	6.303%
770000 130	770000	130	14.088%	11.461%	9.219%	7.336%	5.780%
770000 140	770000	140	13.449%	10.855%	8.656%	6.825%	5.326%
770000 150	770000	150	12.878%	10.314%	8.157%	6.375%	4.930%
770000 160	770000	160	12.363%	9.829%	7.711%	5.976%	4.581%
770000 170	770000	170	11.896%	9.390%	7.311%	5.619%	4.272%
770000 180	770000	180	11.470%	8.992%	6.948%	5.299%	3.997%
770000 190	770000	190	11.079%	8.628%	6.619%	5.009%	3.750%
770000 200	770000	200	10.720%	8.294%	6.318%	4.747%	3.528%
775000 100	775000	100	16.593%	13.856%	11.467%	9.405%	7.649%
775000 110	775000	110	15.648%	12.950%	10.611%	8.613%	6.928%
775000 120	775000	120	14.827%	12.165%	9.876%	7.936%	6.316%
775000 130	775000	130	14.106%	11.478%	9.235%	7.350%	5.792%
775000 140	775000	140	13.467%	10.871%	8.671%	6.838%	5.338%
775000 150	775000	150	12.894%	10.330%	8.171%	6.388%	4.941%
775000 160	775000	160	12.379%	9.844%	7.725%	5.988%	4.592%
775000 170	775000	170	11.911%	9.405%	7.324%	5.631%	4.282%
775000 180	775000	180	11.485%	9.006%	6.961%	5.310%	4.006%
775000 190	775000	190	11.094%	8.641%	6.631%	5.020%	3.759%
775000 200	775000	200	10.734%	8.307%	6.329%	4.757%	3.537%
780000 100	780000	100	16.614%	13.876%	11.485%	9.422%	7.664%
780000 110	780000	110	15.668%	12.968%	10.629%	8.629%	6.942%
780000 120	780000	120	14.846%	12.183%	9.892%	7.951%	6.330%
780000 130	780000	130	14.124%	11.495%	9.250%	7.364%	5.805%
780000 140	780000	140	13.484%	10.887%	8.686%	6.852%	5.350%
780000 150	780000	150	12.911%	10.345%	8.186%	6.401%	4.952%
780000 160	780000	160	12.395%	9.859%	7.739%	6.000%	4.602%
780000 170	780000	170	11.927%	9.419%	7.337%	5.642%	4.292%
780000 180	780000	180	11.500%	9.020%	6.973%	5.321%	4.016%
780000 190	780000	190	11.108%	8.655%	6.643%	5.030%	3.768%
780000 200	780000	200	10.748%	8.320%	6.341%	4.767%	3.545%
785000 100	785000	100	16.635%	13.896%	11.504%	9.440%	7.680%
785000 110	785000	110	15.688%	12.987%	10.647%	8.645%	6.957%
785000 120	785000	120	14.865%	12.201%	9.909%	7.966%	6.344%
785000 130	785000	130	14.142%	11.512%	9.266%	7.379%	5.818%
785000 140	785000	140	13.501%	10.904%	8.701%	6.865%	5.362%
785000 150	785000	150	12.928%	10.361%	8.200%	6.413%	4.964%
785000 160	785000	160	12.411%	9.874%	7.752%	6.012%	4.613%
785000 170	785000	170	11.942%	9.434%	7.350%	5.654%	4.302%
785000 180	785000	180	11.515%	9.034%	6.986%	5.332%	4.025%
785000 190	785000	190	11.123%	8.668%	6.655%	5.041%	3.777%
785000 200	785000	200	10.762%	8.333%	6.353%	4.777%	3.554%
790000 100	790000	100	16.656%	13.916%	11.523%	9.457%	7.696%
790000 110	790000	110	15.708%	13.006%	10.664%	8.661%	6.971%
790000 120	790000	120	14.884%	12.218%	9.925%	7.981%	6.357%
790000 130	790000	130	14.160%	11.529%	9.282%	7.393%	5.830%
790000 140	790000	140	13.519%	10.920%	8.716%	6.879%	5.374%
790000 150	790000	150	12.944%	10.377%	8.214%	6.426%	4.975%
790000 160	790000	160	12.427%	9.889%	7.766%	6.024%	4.623%
790000 170	790000	170	11.958%	9.448%	7.363%	5.665%	4.312%
790000 180	790000	180	11.530%	9.048%	6.998%	5.343%	4.035%

790000 190	790000	190	11.138%	8.682%	6.667%	5.051%	3.786%
790000 200	790000	200	10.777%	8.346%	6.364%	4.787%	3.562%
795000 100	795000	100	16.677%	13.936%	11.541%	9.474%	7.712%
795000 110	795000	110	15.727%	13.025%	10.682%	8.678%	6.986%
795000 120	795000	120	14.903%	12.236%	9.942%	7.996%	6.371%
795000 130	795000	130	14.179%	11.546%	9.298%	7.407%	5.843%
795000 140	795000	140	13.536%	10.936%	8.731%	6.892%	5.386%
795000 150	795000	150	12.961%	10.392%	8.229%	6.439%	4.986%
795000 160	795000	160	12.443%	9.904%	7.780%	6.036%	4.634%
795000 170	795000	170	11.973%	9.463%	7.376%	5.677%	4.322%
795000 180	795000	180	11.545%	9.061%	7.011%	5.354%	4.044%
795000 190	795000	190	11.152%	8.695%	6.679%	5.062%	3.795%
795000 200	795000	200	10.791%	8.359%	6.376%	4.797%	3.571%
800000 100	800000	100	16.698%	13.956%	11.560%	9.492%	7.728%
800000 110	800000	110	15.747%	13.044%	10.700%	8.694%	7.001%
800000 120	800000	120	14.922%	12.254%	9.959%	8.012%	6.384%
800000 130	800000	130	14.197%	11.563%	9.314%	7.421%	5.856%
800000 140	800000	140	13.553%	10.952%	8.746%	6.906%	5.398%
800000 150	800000	150	12.978%	10.408%	8.243%	6.452%	4.997%
800000 160	800000	160	12.459%	9.919%	7.793%	6.049%	4.645%
800000 170	800000	170	11.989%	9.477%	7.389%	5.688%	4.332%
800000 180	800000	180	11.560%	9.075%	7.023%	5.365%	4.053%
800000 190	800000	190	11.167%	8.709%	6.691%	5.072%	3.804%
800000 200	800000	200	10.805%	8.372%	6.388%	4.807%	3.579%
805000 100	805000	100	16.718%	13.976%	11.579%	9.509%	7.743%
805000 110	805000	110	15.767%	13.062%	10.717%	8.710%	7.015%
805000 120	805000	120	14.941%	12.272%	9.975%	8.027%	6.398%
805000 130	805000	130	14.215%	11.580%	9.329%	7.436%	5.868%
805000 140	805000	140	13.571%	10.969%	8.761%	6.919%	5.409%
805000 150	805000	150	12.994%	10.423%	8.257%	6.465%	5.008%
805000 160	805000	160	12.475%	9.934%	7.807%	6.061%	4.655%
805000 170	805000	170	12.004%	9.491%	7.402%	5.700%	4.342%
805000 180	805000	180	11.575%	9.089%	7.036%	5.376%	4.063%
805000 190	805000	190	11.181%	8.722%	6.703%	5.083%	3.813%
805000 200	805000	200	10.819%	8.385%	6.399%	4.817%	3.587%
810000 100	810000	100	16.739%	13.996%	11.598%	9.526%	7.759%
810000 110	810000	110	15.787%	13.081%	10.735%	8.726%	7.030%
810000 120	810000	120	14.959%	12.290%	9.992%	8.042%	6.412%
810000 130	810000	130	14.233%	11.597%	9.345%	7.450%	5.881%
810000 140	810000	140	13.588%	10.985%	8.776%	6.933%	5.421%
810000 150	810000	150	13.011%	10.439%	8.272%	6.477%	5.020%
810000 160	810000	160	12.491%	9.949%	7.821%	6.073%	4.666%
810000 170	810000	170	12.020%	9.506%	7.415%	5.711%	4.352%
810000 180	810000	180	11.590%	9.103%	7.049%	5.387%	4.072%
810000 190	810000	190	11.196%	8.736%	6.715%	5.093%	3.822%
810000 200	810000	200	10.833%	8.398%	6.411%	4.827%	3.596%
815000 100	815000	100	16.760%	14.016%	11.616%	9.544%	7.775%
815000 110	815000	110	15.807%	13.100%	10.752%	8.742%	7.045%
815000 120	815000	120	14.978%	12.308%	10.009%	8.057%	6.425%
815000 130	815000	130	14.251%	11.614%	9.361%	7.464%	5.894%
815000 140	815000	140	13.605%	11.001%	8.791%	6.947%	5.433%
815000 150	815000	150	13.028%	10.455%	8.286%	6.490%	5.031%
815000 160	815000	160	12.507%	9.964%	7.834%	6.085%	4.676%
815000 170	815000	170	12.035%	9.520%	7.428%	5.723%	4.362%
815000 180	815000	180	11.605%	9.117%	7.061%	5.398%	4.082%
815000 190	815000	190	11.210%	8.749%	6.727%	5.104%	3.831%
815000 200	815000	200	10.847%	8.411%	6.422%	4.837%	3.604%
820000 100	820000	100	16.781%	14.036%	11.635%	9.561%	7.791%

820000 110	820000	110	15.826%	13.119%	10.770%	8.759%	7.059%
820000 120	820000	120	14.997%	12.326%	10.025%	8.072%	6.439%
820000 130	820000	130	14.269%	11.631%	9.377%	7.479%	5.907%
820000 140	820000	140	13.623%	11.018%	8.806%	6.960%	5.445%
820000 150	820000	150	13.044%	10.470%	8.300%	6.503%	5.042%
820000 160	820000	160	12.523%	9.979%	7.848%	6.097%	4.687%
820000 170	820000	170	12.051%	9.535%	7.441%	5.735%	4.372%
820000 180	820000	180	11.620%	9.131%	7.074%	5.409%	4.091%
820000 190	820000	190	11.225%	8.762%	6.739%	5.114%	3.840%
820000 200	820000	200	10.861%	8.424%	6.434%	4.847%	3.613%
825000 100	825000	100	16.802%	14.056%	11.654%	9.578%	7.807%
825000 110	825000	110	15.846%	13.138%	10.788%	8.775%	7.074%
825000 120	825000	120	15.016%	12.344%	10.042%	8.088%	6.453%
825000 130	825000	130	14.287%	11.648%	9.392%	7.493%	5.919%
825000 140	825000	140	13.640%	11.034%	8.821%	6.974%	5.457%
825000 150	825000	150	13.061%	10.486%	8.314%	6.516%	5.053%
825000 160	825000	160	12.539%	9.994%	7.862%	6.109%	4.697%
825000 170	825000	170	12.066%	9.549%	7.455%	5.746%	4.382%
825000 180	825000	180	11.635%	9.145%	7.086%	5.420%	4.101%
825000 190	825000	190	11.240%	8.776%	6.751%	5.125%	3.849%
825000 200	825000	200	10.876%	8.437%	6.446%	4.858%	3.621%
830000 100	830000	100	16.823%	14.076%	11.673%	9.596%	7.823%
830000 110	830000	110	15.866%	13.157%	10.805%	8.791%	7.089%
830000 120	830000	120	15.035%	12.362%	10.059%	8.103%	6.466%
830000 130	830000	130	14.305%	11.665%	9.408%	7.507%	5.932%
830000 140	830000	140	13.657%	11.050%	8.836%	6.987%	5.469%
830000 150	830000	150	13.078%	10.502%	8.329%	6.529%	5.064%
830000 160	830000	160	12.555%	10.009%	7.875%	6.122%	4.708%
830000 170	830000	170	12.082%	9.564%	7.468%	5.758%	4.392%
830000 180	830000	180	11.650%	9.159%	7.099%	5.431%	4.110%
830000 190	830000	190	11.254%	8.789%	6.764%	5.136%	3.858%
830000 200	830000	200	10.890%	8.450%	6.457%	4.868%	3.630%
835000 100	835000	100	16.844%	14.096%	11.691%	9.613%	7.838%
835000 110	835000	110	15.886%	13.176%	10.823%	8.807%	7.103%
835000 120	835000	120	15.054%	12.379%	10.075%	8.118%	6.480%
835000 130	835000	130	14.323%	11.683%	9.424%	7.522%	5.945%
835000 140	835000	140	13.674%	11.066%	8.851%	7.001%	5.481%
835000 150	835000	150	13.094%	10.517%	8.343%	6.542%	5.076%
835000 160	835000	160	12.572%	10.024%	7.889%	6.134%	4.719%
835000 170	835000	170	12.097%	9.578%	7.481%	5.769%	4.402%
835000 180	835000	180	11.665%	9.173%	7.111%	5.442%	4.120%
835000 190	835000	190	11.269%	8.803%	6.776%	5.146%	3.866%
835000 200	835000	200	10.904%	8.463%	6.469%	4.878%	3.639%
840000 100	840000	100	16.865%	14.115%	11.710%	9.631%	7.854%
840000 110	840000	110	15.906%	13.194%	10.841%	8.823%	7.118%
840000 120	840000	120	15.073%	12.397%	10.092%	8.133%	6.494%
840000 130	840000	130	14.341%	11.700%	9.440%	7.536%	5.958%
840000 140	840000	140	13.692%	11.083%	8.866%	7.014%	5.493%
840000 150	840000	150	13.111%	10.533%	8.357%	6.554%	5.087%
840000 160	840000	160	12.588%	10.039%	7.903%	6.146%	4.729%
840000 170	840000	170	12.113%	9.593%	7.494%	5.781%	4.412%
840000 180	840000	180	11.680%	9.187%	7.124%	5.453%	4.129%
840000 190	840000	190	11.283%	8.816%	6.788%	5.157%	3.875%
840000 200	840000	200	10.918%	8.476%	6.481%	4.888%	3.647%
845000 100	845000	100	16.885%	14.135%	11.729%	9.648%	7.870%
845000 110	845000	110	15.925%	13.213%	10.858%	8.840%	7.133%
845000 120	845000	120	15.092%	12.415%	10.109%	8.149%	6.507%
845000 130	845000	130	14.359%	11.717%	9.456%	7.550%	5.970%

845000 140	845000	140	13.709%	11.099%	8.881%	7.028%	5.505%
845000 150	845000	150	13.128%	10.548%	8.372%	6.567%	5.098%
845000 160	845000	160	12.604%	10.054%	7.917%	6.158%	4.740%
845000 170	845000	170	12.128%	9.607%	7.507%	5.793%	4.422%
845000 180	845000	180	11.695%	9.201%	7.137%	5.464%	4.139%
845000 190	845000	190	11.298%	8.830%	6.800%	5.167%	3.884%
845000 200	845000	200	10.932%	8.489%	6.492%	4.898%	3.656%
850000 100	850000	100	16.906%	14.155%	11.748%	9.665%	7.886%
850000 110	850000	110	15.945%	13.232%	10.876%	8.856%	7.147%
850000 120	850000	120	15.111%	12.433%	10.125%	8.164%	6.521%
850000 130	850000	130	14.377%	11.734%	9.471%	7.565%	5.983%
850000 140	850000	140	13.726%	11.115%	8.896%	7.041%	5.517%
850000 150	850000	150	13.144%	10.564%	8.386%	6.580%	5.109%
850000 160	850000	160	12.620%	10.069%	7.930%	6.170%	4.750%
850000 170	850000	170	12.144%	9.622%	7.520%	5.804%	4.432%
850000 180	850000	180	11.710%	9.215%	7.149%	5.475%	4.148%
850000 190	850000	190	11.312%	8.843%	6.812%	5.178%	3.893%
850000 200	850000	200	10.946%	8.502%	6.504%	4.908%	3.664%
855000 100	855000	100	16.927%	14.175%	11.767%	9.683%	7.902%
855000 110	855000	110	15.965%	13.251%	10.894%	8.872%	7.162%
855000 120	855000	120	15.129%	12.451%	10.142%	8.179%	6.535%
855000 130	855000	130	14.395%	11.751%	9.487%	7.579%	5.996%
855000 140	855000	140	13.744%	11.132%	8.911%	7.055%	5.529%
855000 150	855000	150	13.161%	10.580%	8.401%	6.593%	5.121%
855000 160	855000	160	12.636%	10.084%	7.944%	6.183%	4.761%
855000 170	855000	170	12.160%	9.636%	7.533%	5.816%	4.442%
855000 180	855000	180	11.725%	9.229%	7.162%	5.486%	4.158%
855000 190	855000	190	11.327%	8.857%	6.824%	5.189%	3.903%
855000 200	855000	200	10.960%	8.515%	6.516%	4.918%	3.673%
860000 100	860000	100	16.948%	14.195%	11.785%	9.700%	7.918%
860000 110	860000	110	15.985%	13.270%	10.911%	8.889%	7.177%
860000 120	860000	120	15.148%	12.469%	10.159%	8.194%	6.548%
860000 130	860000	130	14.413%	11.768%	9.503%	7.594%	6.009%
860000 140	860000	140	13.761%	11.148%	8.926%	7.069%	5.541%
860000 150	860000	150	13.178%	10.595%	8.415%	6.606%	5.132%
860000 160	860000	160	12.652%	10.099%	7.958%	6.195%	4.772%
860000 170	860000	170	12.175%	9.650%	7.546%	5.828%	4.452%
860000 180	860000	180	11.740%	9.243%	7.175%	5.498%	4.167%
860000 190	860000	190	11.342%	8.870%	6.836%	5.199%	3.912%
860000 200	860000	200	10.975%	8.528%	6.528%	4.929%	3.681%
865000 100	865000	100	16.969%	14.215%	11.804%	9.718%	7.934%
865000 110	865000	110	16.005%	13.289%	10.929%	8.905%	7.192%
865000 120	865000	120	15.167%	12.487%	10.175%	8.210%	6.562%
865000 130	865000	130	14.431%	11.785%	9.519%	7.608%	6.022%
865000 140	865000	140	13.778%	11.164%	8.941%	7.082%	5.553%
865000 150	865000	150	13.194%	10.611%	8.429%	6.619%	5.143%
865000 160	865000	160	12.668%	10.114%	7.971%	6.207%	4.782%
865000 170	865000	170	12.191%	9.665%	7.560%	5.839%	4.462%
865000 180	865000	180	11.755%	9.257%	7.187%	5.509%	4.177%
865000 190	865000	190	11.356%	8.884%	6.848%	5.210%	3.921%
865000 200	865000	200	10.989%	8.542%	6.539%	4.939%	3.690%
870000 100	870000	100	16.990%	14.235%	11.823%	9.735%	7.950%
870000 110	870000	110	16.024%	13.308%	10.947%	8.921%	7.206%
870000 120	870000	120	15.186%	12.505%	10.192%	8.225%	6.576%
870000 130	870000	130	14.449%	11.802%	9.535%	7.622%	6.034%
870000 140	870000	140	13.796%	11.181%	8.957%	7.096%	5.565%
870000 150	870000	150	13.211%	10.627%	8.444%	6.632%	5.155%
870000 160	870000	160	12.684%	10.129%	7.985%	6.219%	4.793%

870000	170	870000	170	12.206%	9.679%	7.573%	5.851%	4.472%
870000	180	870000	180	11.770%	9.271%	7.200%	5.520%	4.186%
870000	190	870000	190	11.371%	8.897%	6.861%	5.220%	3.930%
870000	200	870000	200	11.003%	8.555%	6.551%	4.949%	3.699%
875000	100	875000	100	17.011%	14.255%	11.842%	9.752%	7.966%
875000	110	875000	110	16.044%	13.326%	10.964%	8.937%	7.221%
875000	120	875000	120	15.205%	12.523%	10.209%	8.240%	6.590%
875000	130	875000	130	14.467%	11.819%	9.551%	7.637%	6.047%
875000	140	875000	140	13.813%	11.197%	8.972%	7.109%	5.577%
875000	150	875000	150	13.228%	10.642%	8.458%	6.644%	5.166%
875000	160	875000	160	12.700%	10.144%	7.999%	6.232%	4.804%
875000	170	875000	170	12.222%	9.694%	7.586%	5.863%	4.482%
875000	180	875000	180	11.785%	9.285%	7.212%	5.531%	4.196%
875000	190	875000	190	11.385%	8.911%	6.873%	5.231%	3.939%
875000	200	875000	200	11.017%	8.568%	6.563%	4.959%	3.707%
880000	100	880000	100	17.032%	14.275%	11.861%	9.770%	7.982%
880000	110	880000	110	16.064%	13.345%	10.982%	8.954%	7.236%
880000	120	880000	120	15.224%	12.541%	10.225%	8.255%	6.603%
880000	130	880000	130	14.486%	11.836%	9.566%	7.651%	6.060%
880000	140	880000	140	13.831%	11.213%	8.987%	7.123%	5.589%
880000	150	880000	150	13.244%	10.658%	8.472%	6.657%	5.177%
880000	160	880000	160	12.716%	10.159%	8.013%	6.244%	4.814%
880000	170	880000	170	12.237%	9.708%	7.599%	5.874%	4.492%
880000	180	880000	180	11.800%	9.299%	7.225%	5.542%	4.205%
880000	190	880000	190	11.400%	8.924%	6.885%	5.242%	3.948%
880000	200	880000	200	11.031%	8.581%	6.574%	4.969%	3.716%
885000	100	885000	100	17.052%	14.295%	11.879%	9.787%	7.997%
885000	110	885000	110	16.084%	13.364%	11.000%	8.970%	7.251%
885000	120	885000	120	15.243%	12.559%	10.242%	8.271%	6.617%
885000	130	885000	130	14.504%	11.853%	9.582%	7.666%	6.073%
885000	140	885000	140	13.848%	11.230%	9.002%	7.137%	5.601%
885000	150	885000	150	13.261%	10.674%	8.487%	6.670%	5.189%
885000	160	885000	160	12.732%	10.174%	8.026%	6.256%	4.825%
885000	170	885000	170	12.253%	9.723%	7.612%	5.886%	4.503%
885000	180	885000	180	11.815%	9.313%	7.238%	5.553%	4.215%
885000	190	885000	190	11.415%	8.938%	6.897%	5.252%	3.957%
885000	200	885000	200	11.045%	8.594%	6.586%	4.979%	3.724%
890000	100	890000	100	17.073%	14.315%	11.898%	9.805%	8.013%
890000	110	890000	110	16.104%	13.383%	11.017%	8.986%	7.265%
890000	120	890000	120	15.262%	12.577%	10.259%	8.286%	6.631%
890000	130	890000	130	14.522%	11.870%	9.598%	7.680%	6.086%
890000	140	890000	140	13.865%	11.246%	9.017%	7.150%	5.613%
890000	150	890000	150	13.278%	10.689%	8.501%	6.683%	5.200%
890000	160	890000	160	12.748%	10.189%	8.040%	6.268%	4.836%
890000	170	890000	170	12.268%	9.737%	7.625%	5.898%	4.513%
890000	180	890000	180	11.831%	9.327%	7.250%	5.564%	4.224%
890000	190	890000	190	11.429%	8.951%	6.909%	5.263%	3.966%
890000	200	890000	200	11.060%	8.607%	6.598%	4.990%	3.733%
895000	100	895000	100	17.094%	14.335%	11.917%	9.822%	8.029%
895000	110	895000	110	16.124%	13.402%	11.035%	9.003%	7.280%
895000	120	895000	120	15.281%	12.595%	10.276%	8.301%	6.645%
895000	130	895000	130	14.540%	11.887%	9.614%	7.694%	6.099%
895000	140	895000	140	13.883%	11.262%	9.032%	7.164%	5.625%
895000	150	895000	150	13.295%	10.705%	8.515%	6.696%	5.211%
895000	160	895000	160	12.765%	10.204%	8.054%	6.281%	4.846%
895000	170	895000	170	12.284%	9.752%	7.639%	5.909%	4.523%
895000	180	895000	180	11.846%	9.341%	7.263%	5.575%	4.234%
895000	190	895000	190	11.444%	8.965%	6.921%	5.274%	3.975%

895000	200	895000	200	11.074%	8.620%	6.609%	5.000%	3.742%
900000	100	900000	100	17.115%	14.355%	11.936%	9.840%	8.045%
900000	110	900000	110	16.143%	13.421%	11.053%	9.019%	7.295%
900000	120	900000	120	15.299%	12.612%	10.292%	8.317%	6.658%
900000	130	900000	130	14.558%	11.905%	9.630%	7.709%	6.112%
900000	140	900000	140	13.900%	11.279%	9.047%	7.178%	5.637%
900000	150	900000	150	13.311%	10.721%	8.530%	6.709%	5.223%
900000	160	900000	160	12.781%	10.219%	8.068%	6.293%	4.857%
900000	170	900000	170	12.299%	9.766%	7.652%	5.921%	4.533%
900000	180	900000	180	11.861%	9.355%	7.276%	5.587%	4.244%
900000	190	900000	190	11.458%	8.978%	6.934%	5.284%	3.984%
900000	200	900000	200	11.088%	8.633%	6.621%	5.010%	3.750%
905000	100	905000	100	17.136%	14.375%	11.955%	9.857%	8.061%
905000	110	905000	110	16.163%	13.440%	11.070%	9.035%	7.310%
905000	120	905000	120	15.318%	12.630%	10.309%	8.332%	6.672%
905000	130	905000	130	14.576%	11.922%	9.646%	7.723%	6.124%
905000	140	905000	140	13.917%	11.295%	9.062%	7.191%	5.650%
905000	150	905000	150	13.328%	10.736%	8.544%	6.722%	5.234%
905000	160	905000	160	12.797%	10.234%	8.081%	6.305%	4.868%
905000	170	905000	170	12.315%	9.781%	7.665%	5.933%	4.543%
905000	180	905000	180	11.876%	9.369%	7.288%	5.598%	4.253%
905000	190	905000	190	11.473%	8.992%	6.946%	5.295%	3.993%
905000	200	905000	200	11.102%	8.646%	6.633%	5.020%	3.759%
910000	100	910000	100	17.157%	14.395%	11.973%	9.875%	8.077%
910000	110	910000	110	16.183%	13.459%	11.088%	9.052%	7.325%
910000	120	910000	120	15.337%	12.648%	10.326%	8.347%	6.686%
910000	130	910000	130	14.594%	11.939%	9.662%	7.738%	6.137%
910000	140	910000	140	13.935%	11.311%	9.077%	7.205%	5.662%
910000	150	910000	150	13.345%	10.752%	8.559%	6.735%	5.245%
910000	160	910000	160	12.813%	10.250%	8.095%	6.318%	4.879%
910000	170	910000	170	12.331%	9.795%	7.678%	5.944%	4.553%
910000	180	910000	180	11.891%	9.383%	7.301%	5.609%	4.263%
910000	190	910000	190	11.488%	9.005%	6.958%	5.306%	4.002%
910000	200	910000	200	11.116%	8.659%	6.645%	5.030%	3.768%
915000	100	915000	100	17.174%	14.411%	11.989%	9.889%	8.090%
915000	110	915000	110	16.199%	13.474%	11.102%	9.065%	7.337%
915000	120	915000	120	15.352%	12.663%	10.339%	8.360%	6.697%
915000	130	915000	130	14.609%	11.953%	9.674%	7.749%	6.148%
915000	140	915000	140	13.949%	11.325%	9.089%	7.216%	5.671%
915000	150	915000	150	13.358%	10.765%	8.570%	6.745%	5.255%
915000	160	915000	160	12.826%	10.262%	8.106%	6.327%	4.887%
915000	170	915000	170	12.343%	9.807%	7.689%	5.954%	4.561%
915000	180	915000	180	11.903%	9.394%	7.311%	5.618%	4.270%
915000	190	915000	190	11.499%	9.016%	6.968%	5.314%	4.010%
915000	200	915000	200	11.128%	8.670%	6.654%	5.039%	3.774%
920000	100	920000	100	17.184%	14.421%	11.998%	9.898%	8.098%
920000	110	920000	110	16.209%	13.483%	11.111%	9.073%	7.344%
920000	120	920000	120	15.362%	12.672%	10.348%	8.367%	6.704%
920000	130	920000	130	14.618%	11.961%	9.682%	7.757%	6.154%
920000	140	920000	140	13.957%	11.333%	9.097%	7.223%	5.677%
920000	150	920000	150	13.366%	10.772%	8.578%	6.752%	5.260%
920000	160	920000	160	12.834%	10.269%	8.113%	6.334%	4.893%
920000	170	920000	170	12.351%	9.814%	7.695%	5.960%	4.566%
920000	180	920000	180	11.910%	9.401%	7.318%	5.624%	4.275%
920000	190	920000	190	11.507%	9.023%	6.974%	5.320%	4.014%
920000	200	920000	200	11.135%	8.676%	6.660%	5.044%	3.779%
925000	100	925000	100	17.195%	14.431%	12.008%	9.906%	8.106%
925000	110	925000	110	16.219%	13.493%	11.120%	9.081%	7.352%

925000 120	925000	120	15.371%	12.681%	10.356%	8.375%	6.711%
925000 130	925000	130	14.627%	11.970%	9.690%	7.764%	6.161%
925000 140	925000	140	13.966%	11.341%	9.105%	7.230%	5.684%
925000 150	925000	150	13.375%	10.780%	8.585%	6.758%	5.266%
925000 160	925000	160	12.842%	10.277%	8.120%	6.340%	4.898%
925000 170	925000	170	12.359%	9.822%	7.702%	5.966%	4.572%
925000 180	925000	180	11.918%	9.408%	7.324%	5.629%	4.280%
925000 190	925000	190	11.514%	9.030%	6.980%	5.325%	4.019%
925000 200	925000	200	11.142%	8.683%	6.666%	5.049%	3.783%
930000 100	930000	100	17.205%	14.441%	12.017%	9.915%	8.114%
930000 110	930000	110	16.229%	13.502%	11.129%	9.089%	7.359%
930000 120	930000	120	15.381%	12.690%	10.365%	8.383%	6.718%
930000 130	930000	130	14.636%	11.978%	9.698%	7.771%	6.167%
930000 140	930000	140	13.975%	11.349%	9.112%	7.236%	5.690%
930000 150	930000	150	13.383%	10.788%	8.592%	6.765%	5.272%
930000 160	930000	160	12.850%	10.284%	8.127%	6.346%	4.903%
930000 170	930000	170	12.367%	9.829%	7.709%	5.972%	4.577%
930000 180	930000	180	11.926%	9.415%	7.330%	5.635%	4.285%
930000 190	930000	190	11.521%	9.037%	6.986%	5.331%	4.023%
930000 200	930000	200	11.149%	8.689%	6.672%	5.054%	3.788%
935000 100	935000	100	17.216%	14.451%	12.027%	9.924%	8.122%
935000 110	935000	110	16.239%	13.512%	11.138%	9.098%	7.366%
935000 120	935000	120	15.390%	12.699%	10.373%	8.391%	6.725%
935000 130	935000	130	14.645%	11.987%	9.706%	7.779%	6.174%
935000 140	935000	140	13.983%	11.357%	9.120%	7.243%	5.696%
935000 150	935000	150	13.392%	10.796%	8.599%	6.771%	5.278%
935000 160	935000	160	12.858%	10.292%	8.134%	6.352%	4.909%
935000 170	935000	170	12.374%	9.836%	7.715%	5.978%	4.582%
935000 180	935000	180	11.933%	9.422%	7.337%	5.641%	4.290%
935000 190	935000	190	11.529%	9.043%	6.992%	5.336%	4.028%
935000 200	935000	200	11.156%	8.696%	6.678%	5.059%	3.792%
940000 100	940000	100	17.226%	14.461%	12.036%	9.933%	8.130%
940000 110	940000	110	16.249%	13.521%	11.147%	9.106%	7.374%
940000 120	940000	120	15.400%	12.708%	10.381%	8.398%	6.732%
940000 130	940000	130	14.654%	11.996%	9.714%	7.786%	6.180%
940000 140	940000	140	13.992%	11.366%	9.127%	7.250%	5.702%
940000 150	940000	150	13.400%	10.804%	8.607%	6.778%	5.283%
940000 160	940000	160	12.866%	10.300%	8.141%	6.359%	4.914%
940000 170	940000	170	12.382%	9.844%	7.722%	5.983%	4.587%
940000 180	940000	180	11.941%	9.429%	7.343%	5.646%	4.295%
940000 190	940000	190	11.536%	9.050%	6.999%	5.341%	4.033%
940000 200	940000	200	11.163%	8.703%	6.684%	5.065%	3.796%
945000 100	945000	100	17.237%	14.471%	12.045%	9.942%	8.139%
945000 110	945000	110	16.259%	13.531%	11.156%	9.114%	7.381%
945000 120	945000	120	15.409%	12.717%	10.390%	8.406%	6.739%
945000 130	945000	130	14.663%	12.004%	9.722%	7.793%	6.187%
945000 140	945000	140	14.001%	11.374%	9.135%	7.257%	5.708%
945000 150	945000	150	13.408%	10.812%	8.614%	6.785%	5.289%
945000 160	945000	160	12.874%	10.307%	8.148%	6.365%	4.920%
945000 170	945000	170	12.390%	9.851%	7.729%	5.989%	4.592%
945000 180	945000	180	11.948%	9.436%	7.350%	5.652%	4.300%
945000 190	945000	190	11.543%	9.057%	7.005%	5.347%	4.037%
945000 200	945000	200	11.170%	8.709%	6.690%	5.070%	3.801%
950000 100	950000	100	17.247%	14.481%	12.055%	9.950%	8.147%
950000 110	950000	110	16.269%	13.540%	11.165%	9.122%	7.389%
950000 120	950000	120	15.419%	12.726%	10.398%	8.414%	6.746%
950000 130	950000	130	14.672%	12.013%	9.730%	7.800%	6.193%
950000 140	950000	140	14.010%	11.382%	9.143%	7.264%	5.714%

950000 150	950000	150	13.417%	10.820%	8.621%	6.791%	5.295%
950000 160	950000	160	12.882%	10.315%	8.155%	6.371%	4.925%
950000 170	950000	170	12.398%	9.858%	7.735%	5.995%	4.597%
950000 180	950000	180	11.956%	9.443%	7.356%	5.657%	4.304%
950000 190	950000	190	11.551%	9.064%	7.011%	5.352%	4.042%
950000 200	950000	200	11.178%	8.716%	6.696%	5.075%	3.805%
955000 100	955000	100	17.258%	14.491%	12.064%	9.959%	8.155%
955000 110	955000	110	16.279%	13.550%	11.174%	9.131%	7.396%
955000 120	955000	120	15.428%	12.735%	10.407%	8.422%	6.753%
955000 130	955000	130	14.681%	12.021%	9.738%	7.808%	6.200%
955000 140	955000	140	14.018%	11.390%	9.150%	7.271%	5.720%
955000 150	955000	150	13.425%	10.828%	8.628%	6.798%	5.301%
955000 160	955000	160	12.890%	10.322%	8.162%	6.377%	4.931%
955000 170	955000	170	12.406%	9.865%	7.742%	6.001%	4.602%
955000 180	955000	180	11.963%	9.450%	7.362%	5.663%	4.309%
955000 190	955000	190	11.558%	9.071%	7.017%	5.358%	4.046%
955000 200	955000	200	11.185%	8.722%	6.702%	5.080%	3.810%
960000 100	960000	100	17.268%	14.501%	12.074%	9.968%	8.163%
960000 110	960000	110	16.289%	13.559%	11.183%	9.139%	7.404%
960000 120	960000	120	15.438%	12.744%	10.415%	8.429%	6.760%
960000 130	960000	130	14.690%	12.030%	9.746%	7.815%	6.206%
960000 140	960000	140	14.027%	11.399%	9.158%	7.278%	5.726%
960000 150	960000	150	13.433%	10.836%	8.636%	6.804%	5.306%
960000 160	960000	160	12.899%	10.330%	8.169%	6.383%	4.936%
960000 170	960000	170	12.413%	9.873%	7.749%	6.007%	4.607%
960000 180	960000	180	11.971%	9.457%	7.369%	5.669%	4.314%
960000 190	960000	190	11.565%	9.077%	7.023%	5.363%	4.051%
960000 200	960000	200	11.192%	8.729%	6.707%	5.085%	3.814%
965000 100	965000	100	17.279%	14.512%	12.083%	9.977%	8.171%
965000 110	965000	110	16.299%	13.569%	11.192%	9.147%	7.411%
965000 120	965000	120	15.447%	12.753%	10.424%	8.437%	6.767%
965000 130	965000	130	14.699%	12.039%	9.754%	7.822%	6.213%
965000 140	965000	140	14.036%	11.407%	9.165%	7.285%	5.732%
965000 150	965000	150	13.442%	10.843%	8.643%	6.811%	5.312%
965000 160	965000	160	12.907%	10.337%	8.176%	6.390%	4.941%
965000 170	965000	170	12.421%	9.880%	7.755%	6.013%	4.613%
965000 180	965000	180	11.978%	9.464%	7.375%	5.674%	4.319%
965000 190	965000	190	11.573%	9.084%	7.029%	5.368%	4.056%
965000 200	965000	200	11.199%	8.736%	6.713%	5.090%	3.818%
970000 100	970000	100	17.289%	14.522%	12.093%	9.986%	8.179%
970000 110	970000	110	16.309%	13.578%	11.201%	9.155%	7.419%
970000 120	970000	120	15.457%	12.762%	10.432%	8.445%	6.774%
970000 130	970000	130	14.708%	12.047%	9.762%	7.830%	6.219%
970000 140	970000	140	14.044%	11.415%	9.173%	7.292%	5.739%
970000 150	970000	150	13.450%	10.851%	8.650%	6.817%	5.318%
970000 160	970000	160	12.915%	10.345%	8.183%	6.396%	4.947%
970000 170	970000	170	12.429%	9.887%	7.762%	6.019%	4.618%
970000 180	970000	180	11.986%	9.471%	7.382%	5.680%	4.324%
970000 190	970000	190	11.580%	9.091%	7.035%	5.374%	4.060%
970000 200	970000	200	11.206%	8.742%	6.719%	5.096%	3.823%
975000 100	975000	100	17.300%	14.532%	12.102%	9.995%	8.187%
975000 110	975000	110	16.319%	13.588%	11.210%	9.164%	7.426%
975000 120	975000	120	15.466%	12.771%	10.440%	8.453%	6.781%
975000 130	975000	130	14.718%	12.056%	9.770%	7.837%	6.226%
975000 140	975000	140	14.053%	11.423%	9.181%	7.299%	5.745%
975000 150	975000	150	13.459%	10.859%	8.657%	6.824%	5.324%
975000 160	975000	160	12.923%	10.353%	8.190%	6.402%	4.952%
975000 170	975000	170	12.437%	9.895%	7.769%	6.025%	4.623%

975000	180	975000	180	11.994%	9.478%	7.388%	5.686%	4.329%
975000	190	975000	190	11.587%	9.098%	7.042%	5.379%	4.065%
975000	200	975000	200	11.213%	8.749%	6.725%	5.101%	3.827%
980000	100	980000	100	17.310%	14.542%	12.112%	10.003%	8.195%
980000	110	980000	110	16.328%	13.597%	11.218%	9.172%	7.434%
980000	120	980000	120	15.476%	12.780%	10.449%	8.460%	6.788%
980000	130	980000	130	14.727%	12.064%	9.778%	7.844%	6.233%
980000	140	980000	140	14.062%	11.432%	9.188%	7.305%	5.751%
980000	150	980000	150	13.467%	10.867%	8.665%	6.830%	5.329%
980000	160	980000	160	12.931%	10.360%	8.197%	6.408%	4.958%
980000	170	980000	170	12.445%	9.902%	7.775%	6.031%	4.628%
980000	180	980000	180	12.001%	9.485%	7.394%	5.691%	4.334%
980000	190	980000	190	11.595%	9.105%	7.048%	5.385%	4.070%
980000	200	980000	200	11.220%	8.755%	6.731%	5.106%	3.832%
985000	100	985000	100	17.321%	14.552%	12.121%	10.012%	8.203%
985000	110	985000	110	16.338%	13.607%	11.227%	9.180%	7.441%
985000	120	985000	120	15.485%	12.789%	10.457%	8.468%	6.795%
985000	130	985000	130	14.736%	12.073%	9.786%	7.852%	6.239%
985000	140	985000	140	14.071%	11.440%	9.196%	7.312%	5.757%
985000	150	985000	150	13.475%	10.875%	8.672%	6.837%	5.335%
985000	160	985000	160	12.939%	10.368%	8.204%	6.415%	4.963%
985000	170	985000	170	12.452%	9.909%	7.782%	6.037%	4.633%
985000	180	985000	180	12.009%	9.492%	7.401%	5.697%	4.339%
985000	190	985000	190	11.602%	9.112%	7.054%	5.390%	4.074%
985000	200	985000	200	11.227%	8.762%	6.737%	5.111%	3.836%
990000	100	990000	100	17.331%	14.562%	12.131%	10.021%	8.211%
990000	110	990000	110	16.348%	13.616%	11.236%	9.188%	7.449%
990000	120	990000	120	15.495%	12.798%	10.466%	8.476%	6.802%
990000	130	990000	130	14.745%	12.082%	9.794%	7.859%	6.246%
990000	140	990000	140	14.079%	11.448%	9.204%	7.319%	5.763%
990000	150	990000	150	13.484%	10.883%	8.679%	6.843%	5.341%
990000	160	990000	160	12.947%	10.375%	8.210%	6.421%	4.969%
990000	170	990000	170	12.460%	9.917%	7.789%	6.043%	4.638%
990000	180	990000	180	12.016%	9.499%	7.407%	5.703%	4.343%
990000	190	990000	190	11.609%	9.118%	7.060%	5.395%	4.079%
990000	200	990000	200	11.235%	8.769%	6.743%	5.116%	3.840%
995000	100	995000	100	17.342%	14.572%	12.140%	10.030%	8.219%
995000	110	995000	110	16.358%	13.626%	11.245%	9.197%	7.456%
995000	120	995000	120	15.504%	12.807%	10.474%	8.484%	6.809%
995000	130	995000	130	14.754%	12.090%	9.802%	7.866%	6.252%
995000	140	995000	140	14.088%	11.456%	9.211%	7.326%	5.769%
995000	150	995000	150	13.492%	10.891%	8.687%	6.850%	5.347%
995000	160	995000	160	12.955%	10.383%	8.217%	6.427%	4.974%
995000	170	995000	170	12.468%	9.924%	7.795%	6.049%	4.643%
995000	180	995000	180	12.024%	9.507%	7.414%	5.708%	4.348%
995000	190	995000	190	11.617%	9.125%	7.066%	5.401%	4.083%
995000	200	995000	200	11.242%	8.775%	6.749%	5.122%	3.845%
1000000	100	1000000	100	17.352%	14.582%	12.150%	10.039%	8.228%
1000000	110	1000000	110	16.368%	13.636%	11.254%	9.205%	7.464%
1000000	120	1000000	120	15.514%	12.816%	10.483%	8.491%	6.816%
1000000	130	1000000	130	14.763%	12.099%	9.810%	7.873%	6.259%
1000000	140	1000000	140	14.097%	11.464%	9.219%	7.333%	5.775%
1000000	150	1000000	150	13.501%	10.899%	8.694%	6.857%	5.353%
1000000	160	1000000	160	12.963%	10.391%	8.224%	6.433%	4.980%
1000000	170	1000000	170	12.476%	9.931%	7.802%	6.055%	4.649%
1000000	180	1000000	180	12.031%	9.514%	7.420%	5.714%	4.353%
1000000	190	1000000	190	11.624%	9.132%	7.072%	5.406%	4.088%
1000000	200	1000000	200	11.249%	8.782%	6.755%	5.127%	3.849%

	limit	members	rc105_	rc110_	
30000	100	30000	100	0.03356	0.021165
30000	110	30000	110	0.031794	0.019614
30000	120	30000	120	0.030254	0.018274
30000	130	30000	130	0.028895	0.017104
30000	140	30000	140	0.027683	0.01607
30000	150	30000	150	0.026593	0.015149
30000	160	30000	160	0.025604	0.014322
30000	170	30000	170	0.024703	0.013575
30000	180	30000	180	0.023875	0.012895
30000	190	30000	190	0.023111	0.012274
30000	200	30000	200	0.022403	0.011704
35000	100	35000	100	0.036232	0.023224
35000	110	35000	110	0.034333	0.021543
35000	120	35000	120	0.032678	0.020092
35000	130	35000	130	0.031218	0.018823
35000	140	35000	140	0.029917	0.017703
35000	150	35000	150	0.028747	0.016705
35000	160	35000	160	0.027688	0.015809
35000	170	35000	170	0.026721	0.014999
35000	180	35000	180	0.025834	0.014263
35000	190	35000	190	0.025017	0.01359
35000	200	35000	200	0.024259	0.012972
40000	100	40000	100	0.038814	0.025265
40000	110	40000	110	0.036787	0.023458
40000	120	40000	120	0.035021	0.021898
40000	130	40000	130	0.033464	0.020534
40000	140	40000	140	0.032077	0.01933
40000	150	40000	150	0.03083	0.018257
40000	160	40000	160	0.029702	0.017293
40000	170	40000	170	0.028673	0.016422
40000	180	40000	180	0.02773	0.01563
40000	190	40000	190	0.02686	0.014907
40000	200	40000	200	0.026055	0.014242
45000	100	45000	100	0.04132	0.027283
45000	110	45000	110	0.039168	0.025352
45000	120	45000	120	0.037294	0.023685
45000	130	45000	130	0.035642	0.022228
45000	140	45000	140	0.034172	0.020942
45000	150	45000	150	0.032851	0.019795
45000	160	45000	160	0.031656	0.018766
45000	170	45000	170	0.030567	0.017836
45000	180	45000	180	0.029568	0.016989
45000	190	45000	190	0.028649	0.016216
45000	200	45000	200	0.027798	0.015506
50000	100	50000	100	0.043742	0.029265
50000	110	50000	110	0.041469	0.027215
50000	120	50000	120	0.039491	0.025444
50000	130	50000	130	0.037748	0.023897
50000	140	50000	140	0.036197	0.02253
50000	150	50000	150	0.034804	0.021312
50000	160	50000	160	0.033544	0.020218
50000	170	50000	170	0.032396	0.01923
50000	180	50000	180	0.031345	0.018331

50000	190	50000	190	0.030377	0.017509
50000	200	50000	200	0.029481	0.016754
55000	100	55000	100	0.046442	0.031536
55000	110	55000	110	0.044035	0.02935
55000	120	55000	120	0.041941	0.027463
55000	130	55000	130	0.040096	0.025813
55000	140	55000	140	0.038455	0.024356
55000	150	55000	150	0.036982	0.023057
55000	160	55000	160	0.03565	0.021891
55000	170	55000	170	0.034437	0.020837
55000	180	55000	180	0.033327	0.019879
55000	190	55000	190	0.032305	0.019002
55000	200	55000	200	0.03136	0.018198
60000	100	60000	100	0.049041	0.033743
60000	110	60000	110	0.046504	0.031427
60000	120	60000	120	0.044297	0.029427
60000	130	60000	130	0.042354	0.027678
60000	140	60000	140	0.040626	0.026133
60000	150	60000	150	0.039076	0.024757
60000	160	60000	160	0.037674	0.023521
60000	170	60000	170	0.036399	0.022403
60000	180	60000	180	0.035231	0.021387
60000	190	60000	190	0.034157	0.020458
60000	200	60000	200	0.033164	0.019605
65000	100	65000	100	0.051212	0.035583
65000	110	65000	110	0.048567	0.033158
65000	120	65000	120	0.046265	0.031063
65000	130	65000	130	0.04424	0.029232
65000	140	65000	140	0.042439	0.027614
65000	150	65000	150	0.040823	0.026172
65000	160	65000	160	0.039363	0.024878
65000	170	65000	170	0.038035	0.023707
65000	180	65000	180	0.036819	0.022643
65000	190	65000	190	0.035701	0.02167
65000	200	65000	200	0.034668	0.020776
70000	100	70000	100	0.053874	0.037901
70000	110	70000	110	0.051095	0.035342
70000	120	70000	120	0.048679	0.03313
70000	130	70000	130	0.046552	0.031196
70000	140	70000	140	0.044661	0.029488
70000	150	70000	150	0.042966	0.027965
70000	160	70000	160	0.041434	0.026598
70000	170	70000	170	0.040041	0.025362
70000	180	70000	180	0.038767	0.024238
70000	190	70000	190	0.037595	0.02321
70000	200	70000	200	0.036512	0.022266
75000	100	75000	100	0.056444	0.040147
75000	110	75000	110	0.053536	0.037457
75000	120	75000	120	0.051008	0.035133
75000	130	75000	130	0.048784	0.0331
75000	140	75000	140	0.046806	0.031304
75000	150	75000	150	0.045034	0.029703
75000	160	75000	160	0.043433	0.028265
75000	170	75000	170	0.041977	0.026965

75000	180	75000	180	0.040645	0.025783
75000	190	75000	190	0.039421	0.024702
75000	200	75000	200	0.03829	0.023709
80000	100	80000	100	0.058143	0.041619
80000	110	80000	110	0.055151	0.038843
80000	120	80000	120	0.052548	0.036444
80000	130	80000	130	0.050259	0.034346
80000	140	80000	140	0.048224	0.032492
80000	150	80000	150	0.0464	0.03084
80000	160	80000	160	0.044752	0.029355
80000	170	80000	170	0.043255	0.028014
80000	180	80000	180	0.041885	0.026793
80000	190	80000	190	0.040626	0.025677
80000	200	80000	200	0.039463	0.024652
85000	100	85000	100	0.059845	0.043095
85000	110	85000	110	0.056766	0.040233
85000	120	85000	120	0.05409	0.03776
85000	130	85000	130	0.051735	0.035596
85000	140	85000	140	0.049643	0.033684
85000	150	85000	150	0.047767	0.03198
85000	160	85000	160	0.046073	0.030449
85000	170	85000	170	0.044533	0.029065
85000	180	85000	180	0.043125	0.027807
85000	190	85000	190	0.041831	0.026656
85000	200	85000	200	0.040637	0.025599
90000	100	90000	100	0.061505	0.044544
90000	110	90000	110	0.058343	0.041599
90000	120	90000	120	0.055595	0.039052
90000	130	90000	130	0.053176	0.036825
90000	140	90000	140	0.051027	0.034856
90000	150	90000	150	0.049101	0.033102
90000	160	90000	160	0.047362	0.031525
90000	170	90000	170	0.045781	0.0301
90000	180	90000	180	0.044336	0.028804
90000	190	90000	190	0.043008	0.027618
90000	200	90000	200	0.041782	0.02653
95000	100	95000	100	0.063104	0.045952
95000	110	95000	110	0.059862	0.042925
95000	120	95000	120	0.057044	0.040309
95000	130	95000	130	0.054564	0.038019
95000	140	95000	140	0.052361	0.035996
95000	150	95000	150	0.050386	0.034192
95000	160	95000	160	0.048603	0.032572
95000	170	95000	170	0.046983	0.031107
95000	180	95000	180	0.045502	0.029774
95000	190	95000	190	0.044141	0.028556
95000	200	95000	200	0.042884	0.027436
100000	100	100000	100	0.064704	0.047363
100000	110	100000	110	0.061382	0.044255
100000	120	100000	120	0.058494	0.041568
100000	130	100000	130	0.055953	0.039217
100000	140	100000	140	0.053695	0.037139
100000	150	100000	150	0.051672	0.035286
100000	160	100000	160	0.049846	0.033622

100000	170	100000	170	0.048185	0.032117
100000	180	100000	180	0.046668	0.030748
100000	190	100000	190	0.045274	0.029496
100000	200	100000	200	0.043987	0.028346
105000	100	105000	100	0.066215	0.048704
105000	110	105000	110	0.062816	0.04552
105000	120	105000	120	0.059862	0.042766
105000	130	105000	130	0.057264	0.040357
105000	140	105000	140	0.054955	0.038227
105000	150	105000	150	0.052886	0.036327
105000	160	105000	160	0.051018	0.034621
105000	170	105000	170	0.04932	0.033078
105000	180	105000	180	0.047769	0.031675
105000	190	105000	190	0.046343	0.030391
105000	200	105000	200	0.045028	0.029212
110000	100	110000	100	0.067697	0.050025
110000	110	110000	110	0.064224	0.046765
110000	120	110000	120	0.061206	0.043946
110000	130	110000	130	0.05855	0.041479
110000	140	110000	140	0.056191	0.039298
110000	150	110000	150	0.054077	0.037354
110000	160	110000	160	0.052168	0.035606
110000	170	110000	170	0.050434	0.034026
110000	180	110000	180	0.048849	0.032589
110000	190	110000	190	0.047393	0.031274
110000	200	110000	200	0.046049	0.030067
115000	100	115000	100	0.069151	0.051324
115000	110	115000	110	0.065606	0.04799
115000	120	115000	120	0.062523	0.045107
115000	130	115000	130	0.059812	0.042584
115000	140	115000	140	0.057403	0.040353
115000	150	115000	150	0.055245	0.038363
115000	160	115000	160	0.053297	0.036576
115000	170	115000	170	0.051526	0.034959
115000	180	115000	180	0.049908	0.033488
115000	190	115000	190	0.048422	0.032144
115000	200	115000	200	0.047051	0.030908
120000	100	120000	100	0.070503	0.052537
120000	110	120000	110	0.06689	0.049135
120000	120	120000	120	0.063748	0.046192
120000	130	120000	130	0.060985	0.043616
120000	140	120000	140	0.058531	0.041339
120000	150	120000	150	0.056331	0.039308
120000	160	120000	160	0.054346	0.037483
120000	170	120000	170	0.052542	0.035832
120000	180	120000	180	0.050893	0.03433
120000	190	120000	190	0.049379	0.032957
120000	200	120000	200	0.047982	0.031695
125000	100	125000	100	0.071856	0.053753
125000	110	125000	110	0.068174	0.050282
125000	120	125000	120	0.064974	0.04728
125000	130	125000	130	0.062159	0.044651
125000	140	125000	140	0.059659	0.042327
125000	150	125000	150	0.057418	0.040254

125000	160	125000	160	0.055395	0.038392
125000	170	125000	170	0.053558	0.036707
125000	180	125000	180	0.051878	0.035174
125000	190	125000	190	0.050336	0.033772
125000	200	125000	200	0.048913	0.032484
130000	100	130000	100	0.07317	0.05494
130000	110	130000	110	0.069423	0.051402
130000	120	130000	120	0.066165	0.048341
130000	130	130000	130	0.0633	0.045662
130000	140	130000	140	0.060754	0.043292
130000	150	130000	150	0.058474	0.041179
130000	160	130000	160	0.056415	0.03928
130000	170	130000	170	0.054545	0.037562
130000	180	130000	180	0.052836	0.035999
130000	190	130000	190	0.051266	0.034569
130000	200	130000	200	0.049818	0.033256
135000	100	135000	100	0.074461	0.05611
135000	110	135000	110	0.07065	0.052507
135000	120	135000	120	0.067336	0.049389
135000	130	135000	130	0.064421	0.046659
135000	140	135000	140	0.061832	0.044245
135000	150	135000	150	0.059512	0.042092
135000	160	135000	160	0.057417	0.040157
135000	170	135000	170	0.055515	0.038406
135000	180	135000	180	0.053777	0.036813
135000	190	135000	190	0.05218	0.035357
135000	200	135000	200	0.050707	0.034018
140000	100	140000	100	0.075733	0.057264
140000	110	140000	110	0.071858	0.053597
140000	120	140000	120	0.068489	0.050423
140000	130	140000	130	0.065525	0.047643
140000	140	140000	140	0.062892	0.045185
140000	150	140000	150	0.060534	0.042993
140000	160	140000	160	0.058405	0.041022
140000	170	140000	170	0.056471	0.039239
140000	180	140000	180	0.054703	0.037617
140000	190	140000	190	0.05308	0.036134
140000	200	140000	200	0.051583	0.034771
145000	100	145000	100	0.076912	0.058338
145000	110	145000	110	0.072977	0.05461
145000	120	145000	120	0.069557	0.051384
145000	130	145000	130	0.066548	0.048559
145000	140	145000	140	0.063875	0.04606
145000	150	145000	150	0.061481	0.043831
145000	160	145000	160	0.059319	0.041827
145000	170	145000	170	0.057356	0.040015
145000	180	145000	180	0.055562	0.038365
145000	190	145000	190	0.053914	0.036857
145000	200	145000	200	0.052395	0.035471
150000	100	150000	100	0.078091	0.059412
150000	110	150000	110	0.074098	0.055625
150000	120	150000	120	0.070626	0.052347
150000	130	150000	130	0.067572	0.049476
150000	140	150000	140	0.064859	0.046936

150000	150	150000	150	0.062428	0.044671
150000	160	150000	160	0.060235	0.042634
150000	170	150000	170	0.058242	0.040792
150000	180	150000	180	0.056421	0.039115
150000	190	150000	190	0.054749	0.037582
150000	200	150000	200	0.053206	0.036173
155000	100	155000	100	0.07944	0.060654
155000	110	155000	110	0.075379	0.056798
155000	120	155000	120	0.071848	0.05346
155000	130	155000	130	0.068743	0.050536
155000	140	155000	140	0.065984	0.04795
155000	150	155000	150	0.063513	0.045642
155000	160	155000	160	0.061282	0.043568
155000	170	155000	170	0.059255	0.041691
155000	180	155000	180	0.057404	0.039984
155000	190	155000	190	0.055704	0.038421
155000	200	155000	200	0.054135	0.036986
160000	100	160000	100	0.080854	0.06196
160000	110	160000	110	0.076722	0.058032
160000	120	160000	120	0.07313	0.054632
160000	130	160000	130	0.06997	0.051653
160000	140	160000	140	0.067164	0.049018
160000	150	160000	150	0.064649	0.046666
160000	160	160000	160	0.062379	0.044552
160000	170	160000	170	0.060318	0.04264
160000	180	160000	180	0.058434	0.040899
160000	190	160000	190	0.056705	0.039307
160000	200	160000	200	0.055109	0.037843
165000	100	165000	100	0.082268	0.063269
165000	110	165000	110	0.078066	0.059269
165000	120	165000	120	0.074413	0.055806
165000	130	165000	130	0.071199	0.052772
165000	140	165000	140	0.068344	0.050087
165000	150	165000	150	0.065786	0.047692
165000	160	165000	160	0.063478	0.045539
165000	170	165000	170	0.061381	0.04359
165000	180	165000	180	0.059465	0.041816
165000	190	165000	190	0.057706	0.040194
165000	200	165000	200	0.056084	0.038703
170000	100	170000	100	0.08352	0.064427
170000	110	170000	110	0.079255	0.060364
170000	120	170000	120	0.075547	0.056845
170000	130	170000	130	0.072286	0.053762
170000	140	170000	140	0.069388	0.051035
170000	150	170000	150	0.066793	0.0486
170000	160	170000	160	0.06445	0.046412
170000	170	170000	170	0.062321	0.044431
170000	180	170000	180	0.060377	0.042628
170000	190	170000	190	0.058592	0.040979
170000	200	170000	200	0.056945	0.039464
175000	100	175000	100	0.084589	0.065417
175000	110	175000	110	0.080271	0.061299
175000	120	175000	120	0.076517	0.057733
175000	130	175000	130	0.073214	0.054609

175000	140	175000	140	0.07028	0.051844
175000	150	175000	150	0.067652	0.049376
175000	160	175000	160	0.06528	0.047158
175000	170	175000	170	0.063125	0.04515
175000	180	175000	180	0.061156	0.043323
175000	190	175000	190	0.059349	0.041651
175000	200	175000	200	0.057682	0.040114
180000	100	180000	100	0.085659	0.066408
180000	110	180000	110	0.081287	0.062235
180000	120	180000	120	0.077487	0.058622
180000	130	180000	130	0.074143	0.055456
180000	140	180000	140	0.071173	0.052654
180000	150	180000	150	0.068512	0.050154
180000	160	180000	160	0.06611	0.047905
180000	170	180000	170	0.063929	0.04587
180000	180	180000	180	0.061936	0.044018
180000	190	180000	190	0.060106	0.042323
180000	200	180000	200	0.058418	0.040765
185000	100	185000	100	0.086729	0.067399
185000	110	185000	110	0.082304	0.063173
185000	120	185000	120	0.078457	0.059513
185000	130	185000	130	0.075073	0.056305
185000	140	185000	140	0.072066	0.053466
185000	150	185000	150	0.069373	0.050932
185000	160	185000	160	0.066942	0.048654
185000	170	185000	170	0.064733	0.046591
185000	180	185000	180	0.062716	0.044714
185000	190	185000	190	0.060864	0.042997
185000	200	185000	200	0.059155	0.041418
190000	100	190000	100	0.0878	0.068393
190000	110	190000	110	0.083322	0.064112
190000	120	190000	120	0.079428	0.060404
190000	130	190000	130	0.076003	0.057155
190000	140	190000	140	0.07296	0.054279
190000	150	190000	150	0.070234	0.051712
190000	160	190000	160	0.067773	0.049403
190000	170	190000	170	0.065538	0.047314
190000	180	190000	180	0.063496	0.045412
190000	190	190000	190	0.061622	0.043671
190000	200	190000	200	0.059893	0.042072
195000	100	195000	100	0.08884	0.069358
195000	110	195000	110	0.08431	0.065024
195000	120	195000	120	0.080371	0.061271
195000	130	195000	130	0.076906	0.057981
195000	140	195000	140	0.073828	0.055069
195000	150	195000	150	0.07107	0.05247
195000	160	195000	160	0.068581	0.050132
195000	170	195000	170	0.06632	0.048016
195000	180	195000	180	0.064254	0.04609
195000	190	195000	190	0.062358	0.044327
195000	200	195000	200	0.060609	0.042707
200000	100	200000	100	0.089604	0.070066
200000	110	200000	110	0.085036	0.065694
200000	120	200000	120	0.081063	0.061907

200000	130	200000	130	0.077569	0.058587
200000	140	200000	140	0.074465	0.055649
200000	150	200000	150	0.071684	0.053026
200000	160	200000	160	0.069174	0.050667
200000	170	200000	170	0.066894	0.048531
200000	180	200000	180	0.064811	0.046587
200000	190	200000	190	0.062899	0.044809
200000	200	200000	200	0.061135	0.043173
205000	100	205000	100	0.090367	0.070775
205000	110	205000	110	0.085761	0.066364
205000	120	205000	120	0.081756	0.062543
205000	130	205000	130	0.078233	0.059194
205000	140	205000	140	0.075103	0.056229
205000	150	205000	150	0.072298	0.053583
205000	160	205000	160	0.069767	0.051202
205000	170	205000	170	0.067468	0.049047
205000	180	205000	180	0.065368	0.047086
205000	190	205000	190	0.063439	0.045291
205000	200	205000	200	0.061661	0.04364
210000	100	210000	100	0.091132	0.071484
210000	110	210000	110	0.086487	0.067035
210000	120	210000	120	0.082449	0.06318
210000	130	210000	130	0.078897	0.059801
210000	140	210000	140	0.07574	0.05681
210000	150	210000	150	0.072913	0.05414
210000	160	210000	160	0.070361	0.051738
210000	170	210000	170	0.068042	0.049564
210000	180	210000	180	0.065925	0.047584
210000	190	210000	190	0.06398	0.045773
210000	200	210000	200	0.062187	0.044108
215000	100	215000	100	0.091896	0.072194
215000	110	215000	110	0.087214	0.067706
215000	120	215000	120	0.083142	0.063818
215000	130	215000	130	0.079561	0.060409
215000	140	215000	140	0.076378	0.057392
215000	150	215000	150	0.073527	0.054698
215000	160	215000	160	0.070954	0.052275
215000	170	215000	170	0.068617	0.050081
215000	180	215000	180	0.066482	0.048084
215000	190	215000	190	0.064521	0.046256
215000	200	215000	200	0.062714	0.044576
220000	100	220000	100	0.092661	0.072905
220000	110	220000	110	0.08794	0.068378
220000	120	220000	120	0.083836	0.064456
220000	130	220000	130	0.080225	0.061018
220000	140	220000	140	0.077017	0.057974
220000	150	220000	150	0.074142	0.055256
220000	160	220000	160	0.071548	0.052812
220000	170	220000	170	0.069192	0.050599
220000	180	220000	180	0.067039	0.048584
220000	190	220000	190	0.065063	0.046739
220000	200	220000	200	0.06324	0.045044
225000	100	225000	100	0.093426	0.073616
225000	110	225000	110	0.088667	0.06905

225000	120	225000	120	0.084529	0.065095
225000	130	225000	130	0.080889	0.061627
225000	140	225000	140	0.077655	0.058557
225000	150	225000	150	0.074758	0.055815
225000	160	225000	160	0.072142	0.053349
225000	170	225000	170	0.069767	0.051117
225000	180	225000	180	0.067597	0.049084
225000	190	225000	190	0.065604	0.047223
225000	200	225000	200	0.063767	0.045513
230000	100	230000	100	0.094093	0.074239
230000	110	230000	110	0.089302	0.06964
230000	120	230000	120	0.085135	0.065655
230000	130	230000	130	0.081469	0.062161
230000	140	230000	140	0.078213	0.059068
230000	150	230000	150	0.075295	0.056305
230000	160	230000	160	0.072661	0.053821
230000	170	230000	170	0.070269	0.051571
230000	180	230000	180	0.068084	0.049523
230000	190	230000	190	0.066077	0.047648
230000	200	230000	200	0.064227	0.045925
235000	100	235000	100	0.094754	0.074856
235000	110	235000	110	0.08993	0.070224
235000	120	235000	120	0.085735	0.066209
235000	130	235000	130	0.082044	0.06269
235000	140	235000	140	0.078765	0.059574
235000	150	235000	150	0.075827	0.056791
235000	160	235000	160	0.073175	0.054288
235000	170	235000	170	0.070766	0.052022
235000	180	235000	180	0.068566	0.049958
235000	190	235000	190	0.066546	0.048069
235000	200	235000	200	0.064682	0.046333
240000	100	240000	100	0.095416	0.075474
240000	110	240000	110	0.090558	0.070808
240000	120	240000	120	0.086334	0.066764
240000	130	240000	130	0.082618	0.063219
240000	140	240000	140	0.079317	0.06008
240000	150	240000	150	0.076358	0.057277
240000	160	240000	160	0.073688	0.054755
240000	170	240000	170	0.071263	0.052472
240000	180	240000	180	0.069048	0.050393
240000	190	240000	190	0.067014	0.04849
240000	200	240000	200	0.065138	0.046741
245000	100	245000	100	0.096077	0.076092
245000	110	245000	110	0.091187	0.071392
245000	120	245000	120	0.086934	0.06732
245000	130	245000	130	0.083193	0.063749
245000	140	245000	140	0.079869	0.060587
245000	150	245000	150	0.07689	0.057764
245000	160	245000	160	0.074202	0.055223
245000	170	245000	170	0.071761	0.052923
245000	180	245000	180	0.06953	0.050829
245000	190	245000	190	0.067482	0.048912
245000	200	245000	200	0.065594	0.047149
250000	100	250000	100	0.096739	0.07671

250000	110	250000	110	0.091816	0.071977
250000	120	250000	120	0.087534	0.067876
250000	130	250000	130	0.083768	0.064279
250000	140	250000	140	0.080421	0.061094
250000	150	250000	150	0.077423	0.05825
250000	160	250000	160	0.074716	0.055692
250000	170	250000	170	0.072258	0.053375
250000	180	250000	180	0.070013	0.051265
250000	190	250000	190	0.067951	0.049334
250000	200	250000	200	0.066049	0.047558
255000	100	255000	100	0.0974	0.077328
255000	110	255000	110	0.092444	0.072562
255000	120	255000	120	0.088134	0.068432
255000	130	255000	130	0.084343	0.06481
255000	140	255000	140	0.080974	0.061602
255000	150	255000	150	0.077955	0.058737
255000	160	255000	160	0.075231	0.05616
255000	170	255000	170	0.072756	0.053827
255000	180	255000	180	0.070495	0.051701
255000	190	255000	190	0.068419	0.049756
255000	200	255000	200	0.066505	0.047968
260000	100	260000	100	0.098013	0.077903
260000	110	260000	110	0.093026	0.073106
260000	120	260000	120	0.08869	0.068948
260000	130	260000	130	0.084875	0.065303
260000	140	260000	140	0.081485	0.062074
260000	150	260000	150	0.078448	0.05919
260000	160	260000	160	0.075706	0.056596
260000	170	260000	170	0.073216	0.054247
260000	180	260000	180	0.070942	0.052107
260000	190	260000	190	0.068853	0.050149
260000	200	260000	200	0.066927	0.048348
265000	100	265000	100	0.098613	0.078467
265000	110	265000	110	0.093597	0.07364
265000	120	265000	120	0.089235	0.069456
265000	130	265000	130	0.085397	0.065787
265000	140	265000	140	0.081987	0.062537
265000	150	265000	150	0.078931	0.059635
265000	160	265000	160	0.076173	0.057024
265000	170	265000	170	0.073668	0.054659
265000	180	265000	180	0.07138	0.052506
265000	190	265000	190	0.069279	0.050535
265000	200	265000	200	0.067341	0.048722
270000	100	270000	100	0.099214	0.079031
270000	110	270000	110	0.094168	0.074174
270000	120	270000	120	0.08978	0.069964
270000	130	270000	130	0.085919	0.066271
270000	140	270000	140	0.082489	0.063001
270000	150	270000	150	0.079415	0.06008
270000	160	270000	160	0.076641	0.057452
270000	170	270000	170	0.07412	0.055072
270000	180	270000	180	0.071818	0.052905
270000	190	270000	190	0.069705	0.050921
270000	200	270000	200	0.067755	0.049096

275000	100	275000	100	0.099815	0.079596
275000	110	275000	110	0.09474	0.074708
275000	120	275000	120	0.090325	0.070472
275000	130	275000	130	0.086441	0.066756
275000	140	275000	140	0.082991	0.063465
275000	150	275000	150	0.079898	0.060525
275000	160	275000	160	0.077108	0.05788
275000	170	275000	170	0.074573	0.055485
275000	180	275000	180	0.072257	0.053304
275000	190	275000	190	0.070131	0.051307
275000	200	275000	200	0.06817	0.049471
280000	100	280000	100	0.100417	0.080161
280000	110	280000	110	0.095311	0.075243
280000	120	280000	120	0.090871	0.07098
280000	130	280000	130	0.086964	0.067241
280000	140	280000	140	0.083493	0.063929
280000	150	280000	150	0.080382	0.060971
280000	160	280000	160	0.077575	0.058309
280000	170	280000	170	0.075025	0.055899
280000	180	280000	180	0.072695	0.053703
280000	190	280000	190	0.070557	0.051694
280000	200	280000	200	0.068584	0.049846
285000	100	285000	100	0.101018	0.080727
285000	110	285000	110	0.095883	0.075778
285000	120	285000	120	0.091416	0.071489
285000	130	285000	130	0.087487	0.067726
285000	140	285000	140	0.083995	0.064394
285000	150	285000	150	0.080866	0.061417
285000	160	285000	160	0.078043	0.058738
285000	170	285000	170	0.075477	0.056313
285000	180	285000	180	0.073134	0.054103
285000	190	285000	190	0.070983	0.052081
285000	200	285000	200	0.068999	0.050221
290000	100	290000	100	0.101624	0.081299
290000	110	290000	110	0.096459	0.07632
290000	120	290000	120	0.091966	0.072004
290000	130	290000	130	0.088013	0.068218
290000	140	290000	140	0.084501	0.064865
290000	150	290000	150	0.081354	0.061869
290000	160	290000	160	0.078514	0.059174
290000	170	290000	170	0.075934	0.056732
290000	180	290000	180	0.073577	0.054509
290000	190	290000	190	0.071413	0.052473
290000	200	290000	200	0.069417	0.050601
295000	100	295000	100	0.102232	0.081874
295000	110	295000	110	0.097036	0.076864
295000	120	295000	120	0.092517	0.072521
295000	130	295000	130	0.088542	0.068712
295000	140	295000	140	0.085009	0.065337
295000	150	295000	150	0.081843	0.062323
295000	160	295000	160	0.078986	0.05961
295000	170	295000	170	0.076391	0.057154
295000	180	295000	180	0.07402	0.054916
295000	190	295000	190	0.071843	0.052867

295000	200	295000	200	0.069836	0.050984
300000	100	300000	100	0.102839	0.082449
300000	110	300000	110	0.097614	0.077408
300000	120	300000	120	0.093069	0.073039
300000	130	300000	130	0.08907	0.069206
300000	140	300000	140	0.085517	0.06581
300000	150	300000	150	0.082333	0.062777
300000	160	300000	160	0.079459	0.060047
300000	170	300000	170	0.076848	0.057575
300000	180	300000	180	0.074464	0.055323
300000	190	300000	190	0.072274	0.053262
300000	200	300000	200	0.070255	0.051366
305000	100	305000	100	0.103447	0.083024
305000	110	305000	110	0.098192	0.077953
305000	120	305000	120	0.09362	0.073556
305000	130	305000	130	0.089598	0.0697
305000	140	305000	140	0.086024	0.066284
305000	150	305000	150	0.082822	0.063232
305000	160	305000	160	0.079932	0.060485
305000	170	305000	170	0.077306	0.057997
305000	180	305000	180	0.074907	0.055731
305000	190	305000	190	0.072705	0.053657
305000	200	305000	200	0.070674	0.051749
310000	100	310000	100	0.104055	0.083599
310000	110	310000	110	0.098769	0.078498
310000	120	310000	120	0.094172	0.074075
310000	130	310000	130	0.090127	0.070194
310000	140	310000	140	0.086532	0.066757
310000	150	310000	150	0.083312	0.063686
310000	160	310000	160	0.080404	0.060923
310000	170	310000	170	0.077764	0.058419
310000	180	310000	180	0.075351	0.056139
310000	190	310000	190	0.073136	0.054052
310000	200	310000	200	0.071093	0.052132
315000	100	315000	100	0.104663	0.084175
315000	110	315000	110	0.099348	0.079043
315000	120	315000	120	0.094724	0.074593
315000	130	315000	130	0.090656	0.070689
315000	140	315000	140	0.087041	0.067231
315000	150	315000	150	0.083801	0.064141
315000	160	315000	160	0.080877	0.061361
315000	170	315000	170	0.078221	0.058842
315000	180	315000	180	0.075795	0.056548
315000	190	315000	190	0.073567	0.054447
315000	200	315000	200	0.071513	0.052515
320000	100	320000	100	0.105272	0.084751
320000	110	320000	110	0.099926	0.079588
320000	120	320000	120	0.095276	0.075112
320000	130	320000	130	0.091184	0.071185
320000	140	320000	140	0.087549	0.067705
320000	150	320000	150	0.084291	0.064597
320000	160	320000	160	0.081351	0.061799
320000	170	320000	170	0.078679	0.059265
320000	180	320000	180	0.076239	0.056956

320000	190	320000	190	0.073999	0.054843
320000	200	320000	200	0.071933	0.052899
325000	100	325000	100	0.105872	0.085319
325000	110	325000	110	0.100496	0.080127
325000	120	325000	120	0.09582	0.075624
325000	130	325000	130	0.091706	0.071673
325000	140	325000	140	0.08805	0.068173
325000	150	325000	150	0.084774	0.065046
325000	160	325000	160	0.081817	0.062232
325000	170	325000	170	0.079131	0.059682
325000	180	325000	180	0.076677	0.05736
325000	190	325000	190	0.074424	0.055233
325000	200	325000	200	0.072347	0.053278
330000	100	330000	100	0.106381	0.085803
330000	110	330000	110	0.100981	0.080585
330000	120	330000	120	0.096283	0.07606
330000	130	330000	130	0.092149	0.07209
330000	140	330000	140	0.088476	0.068572
330000	150	330000	150	0.085185	0.065429
330000	160	330000	160	0.082214	0.0626
330000	170	330000	170	0.079515	0.060038
330000	180	330000	180	0.07705	0.057704
330000	190	330000	190	0.074786	0.055566
330000	200	330000	200	0.072698	0.0536
335000	100	335000	100	0.106891	0.086288
335000	110	335000	110	0.101465	0.081044
335000	120	335000	120	0.096746	0.076496
335000	130	335000	130	0.092593	0.072506
335000	140	335000	140	0.088902	0.068971
335000	150	335000	150	0.085595	0.065812
335000	160	335000	160	0.082611	0.062969
335000	170	335000	170	0.079899	0.060394
335000	180	335000	180	0.077422	0.058048
335000	190	335000	190	0.075148	0.055899
335000	200	335000	200	0.07305	0.053923
340000	100	340000	100	0.107401	0.086772
340000	110	340000	110	0.10195	0.081503
340000	120	340000	120	0.097208	0.076932
340000	130	340000	130	0.093036	0.072923
340000	140	340000	140	0.089329	0.06937
340000	150	340000	150	0.086006	0.066196
340000	160	340000	160	0.083007	0.063338
340000	170	340000	170	0.080283	0.06075
340000	180	340000	180	0.077794	0.058392
340000	190	340000	190	0.075509	0.056233
340000	200	340000	200	0.073402	0.054246
345000	100	345000	100	0.107911	0.087257
345000	110	345000	110	0.102435	0.081962
345000	120	345000	120	0.097671	0.077369
345000	130	345000	130	0.09348	0.07334
345000	140	345000	140	0.089755	0.069769
345000	150	345000	150	0.086417	0.066579
345000	160	345000	160	0.083404	0.063708
345000	170	345000	170	0.080667	0.061106

345000	180	345000	180	0.078167	0.058736
345000	190	345000	190	0.075871	0.056566
345000	200	345000	200	0.073754	0.05457
350000	100	350000	100	0.108421	0.087742
350000	110	350000	110	0.10292	0.082421
350000	120	350000	120	0.098134	0.077806
350000	130	350000	130	0.093923	0.073757
350000	140	350000	140	0.090181	0.070169
350000	150	350000	150	0.086828	0.066963
350000	160	350000	160	0.083801	0.064077
350000	170	350000	170	0.081051	0.061463
350000	180	350000	180	0.078539	0.059081
350000	190	350000	190	0.076233	0.0569
350000	200	350000	200	0.074106	0.054894
355000	100	355000	100	0.108932	0.088227
355000	110	355000	110	0.103405	0.08288
355000	120	355000	120	0.098597	0.078243
355000	130	355000	130	0.094367	0.074174
355000	140	355000	140	0.090608	0.070569
355000	150	355000	150	0.087239	0.067347
355000	160	355000	160	0.084198	0.064447
355000	170	355000	170	0.081436	0.061819
355000	180	355000	180	0.078912	0.059426
355000	190	355000	190	0.076595	0.057234
355000	200	355000	200	0.074458	0.055217
360000	100	360000	100	0.109442	0.088712
360000	110	360000	110	0.10389	0.08334
360000	120	360000	120	0.099061	0.07868
360000	130	360000	130	0.094811	0.074592
360000	140	360000	140	0.091034	0.070969
360000	150	360000	150	0.08765	0.067731
360000	160	360000	160	0.084595	0.064817
360000	170	360000	170	0.08182	0.062176
360000	180	360000	180	0.079285	0.059771
360000	190	360000	190	0.076957	0.057568
360000	200	360000	200	0.07481	0.055541
365000	100	365000	100	0.109952	0.089197
365000	110	365000	110	0.104375	0.0838
365000	120	365000	120	0.099524	0.079118
365000	130	365000	130	0.095255	0.075009
365000	140	365000	140	0.091461	0.071369
365000	150	365000	150	0.088061	0.068115
365000	160	365000	160	0.084992	0.065187
365000	170	365000	170	0.082205	0.062533
365000	180	365000	180	0.079658	0.060116
365000	190	365000	190	0.077319	0.057902
365000	200	365000	200	0.075163	0.055866
370000	100	370000	100	0.110463	0.089683
370000	110	370000	110	0.104861	0.08426
370000	120	370000	120	0.099987	0.079555
370000	130	370000	130	0.095699	0.075427
370000	140	370000	140	0.091888	0.071769
370000	150	370000	150	0.088473	0.0685
370000	160	370000	160	0.08539	0.065557

370000	170	370000	170	0.082589	0.062891
370000	180	370000	180	0.080031	0.060461
370000	190	370000	190	0.077682	0.058236
370000	200	370000	200	0.075515	0.05619
375000	100	375000	100	0.110973	0.090169
375000	110	375000	110	0.105346	0.08472
375000	120	375000	120	0.100451	0.079993
375000	130	375000	130	0.096143	0.075845
375000	140	375000	140	0.092315	0.07217
375000	150	375000	150	0.088884	0.068885
375000	160	375000	160	0.085787	0.065927
375000	170	375000	170	0.082974	0.063248
375000	180	375000	180	0.080404	0.060807
375000	190	375000	190	0.078044	0.058571
375000	200	375000	200	0.075868	0.056514
380000	100	380000	100	0.111482	0.090653
380000	110	380000	110	0.10583	0.085179
380000	120	380000	120	0.100913	0.08043
380000	130	380000	130	0.096586	0.076262
380000	140	380000	140	0.09274	0.072569
380000	150	380000	150	0.089294	0.069268
380000	160	380000	160	0.086183	0.066297
380000	170	380000	170	0.083357	0.063605
380000	180	380000	180	0.080776	0.061151
380000	190	380000	190	0.078405	0.058905
380000	200	380000	200	0.076219	0.056838
385000	100	385000	100	0.11186	0.091013
385000	110	385000	110	0.106189	0.08552
385000	120	385000	120	0.101256	0.080754
385000	130	385000	130	0.096914	0.076572
385000	140	385000	140	0.093056	0.072866
385000	150	385000	150	0.089598	0.069554
385000	160	385000	160	0.086477	0.066572
385000	170	385000	170	0.083642	0.06387
385000	180	385000	180	0.081052	0.061408
385000	190	385000	190	0.078673	0.059153
385000	200	385000	200	0.07648	0.057079
390000	100	390000	100	0.112238	0.091373
390000	110	390000	110	0.106548	0.085861
390000	120	390000	120	0.101599	0.081079
390000	130	390000	130	0.097243	0.076882
390000	140	390000	140	0.093372	0.073163
390000	150	390000	150	0.089903	0.069839
390000	160	390000	160	0.086772	0.066846
390000	170	390000	170	0.083927	0.064135
390000	180	390000	180	0.081328	0.061664
390000	190	390000	190	0.078942	0.059401
390000	200	390000	200	0.076741	0.05732
395000	100	395000	100	0.112616	0.091733
395000	110	395000	110	0.106908	0.086202
395000	120	395000	120	0.101942	0.081404
395000	130	395000	130	0.097572	0.077192
395000	140	395000	140	0.093688	0.07346
395000	150	395000	150	0.090207	0.070124

395000	160	395000	160	0.087066	0.067121
395000	170	395000	170	0.084212	0.0644
395000	180	395000	180	0.081604	0.061921
395000	190	395000	190	0.07921	0.05965
395000	200	395000	200	0.077002	0.057561
400000	100	400000	100	0.112994	0.092094
400000	110	400000	110	0.107267	0.086543
400000	120	400000	120	0.102285	0.081728
400000	130	400000	130	0.0979	0.077503
400000	140	400000	140	0.094004	0.073757
400000	150	400000	150	0.090512	0.07041
400000	160	400000	160	0.08736	0.067396
400000	170	400000	170	0.084496	0.064665
400000	180	400000	180	0.08188	0.062177
400000	190	400000	190	0.079478	0.059898
400000	200	400000	200	0.077263	0.057802
405000	100	405000	100	0.113372	0.092454
405000	110	405000	110	0.107626	0.086885
405000	120	405000	120	0.102628	0.082053
405000	130	405000	130	0.098229	0.077813
405000	140	405000	140	0.09432	0.074055
405000	150	405000	150	0.090817	0.070696
405000	160	405000	160	0.087654	0.067671
405000	170	405000	170	0.084781	0.064931
405000	180	405000	180	0.082156	0.062434
405000	190	405000	190	0.079747	0.060147
405000	200	405000	200	0.077524	0.058043
410000	100	410000	100	0.11375	0.092814
410000	110	410000	110	0.107986	0.087226
410000	120	410000	120	0.102971	0.082378
410000	130	410000	130	0.098558	0.078123
410000	140	410000	140	0.094636	0.074352
410000	150	410000	150	0.091121	0.070981
410000	160	410000	160	0.087949	0.067946
410000	170	410000	170	0.085066	0.065196
410000	180	410000	180	0.082433	0.062691
410000	190	410000	190	0.080015	0.060395
410000	200	410000	200	0.077785	0.058284
415000	100	415000	100	0.114128	0.093175
415000	110	415000	110	0.108345	0.087568
415000	120	415000	120	0.103314	0.082703
415000	130	415000	130	0.098887	0.078434
415000	140	415000	140	0.094952	0.07465
415000	150	415000	150	0.091426	0.071267
415000	160	415000	160	0.088243	0.068222
415000	170	415000	170	0.085351	0.065462
415000	180	415000	180	0.082709	0.062947
415000	190	415000	190	0.080283	0.060644
415000	200	415000	200	0.078046	0.058525
420000	100	420000	100	0.114506	0.093536
420000	110	420000	110	0.108705	0.08791
420000	120	420000	120	0.103658	0.083029
420000	130	420000	130	0.099216	0.078745
420000	140	420000	140	0.095268	0.074947

420000	150	420000	150	0.091731	0.071553
420000	160	420000	160	0.088537	0.068497
420000	170	420000	170	0.085636	0.065728
420000	180	420000	180	0.082986	0.063204
420000	190	420000	190	0.080552	0.060893
420000	200	420000	200	0.078307	0.058767
425000	100	425000	100	0.114885	0.093896
425000	110	425000	110	0.109064	0.088252
425000	120	425000	120	0.104001	0.083354
425000	130	425000	130	0.099545	0.079055
425000	140	425000	140	0.095585	0.075245
425000	150	425000	150	0.092036	0.071839
425000	160	425000	160	0.088832	0.068773
425000	170	425000	170	0.085921	0.065994
425000	180	425000	180	0.083262	0.063462
425000	190	425000	190	0.08082	0.061142
425000	200	425000	200	0.078568	0.059008
430000	100	430000	100	0.115263	0.094257
430000	110	430000	110	0.109424	0.088593
430000	120	430000	120	0.104344	0.083679
430000	130	430000	130	0.099874	0.079366
430000	140	430000	140	0.095901	0.075543
430000	150	430000	150	0.09234	0.072125
430000	160	430000	160	0.089126	0.069048
430000	170	430000	170	0.086206	0.06626
430000	180	430000	180	0.083538	0.063719
430000	190	430000	190	0.081089	0.061391
430000	200	430000	200	0.07883	0.05925
435000	100	435000	100	0.115641	0.094618
435000	110	435000	110	0.109784	0.088936
435000	120	435000	120	0.104688	0.084005
435000	130	435000	130	0.100203	0.079677
435000	140	435000	140	0.096217	0.075841
435000	150	435000	150	0.092645	0.072412
435000	160	435000	160	0.089421	0.069324
435000	170	435000	170	0.086491	0.066526
435000	180	435000	180	0.083815	0.063976
435000	190	435000	190	0.081358	0.06164
435000	200	435000	200	0.079091	0.059492
440000	100	440000	100	0.116019	0.094979
440000	110	440000	110	0.110143	0.089278
440000	120	440000	120	0.105031	0.08433
440000	130	440000	130	0.100532	0.079988
440000	140	440000	140	0.096534	0.076139
440000	150	440000	150	0.09295	0.072698
440000	160	440000	160	0.089715	0.0696
440000	170	440000	170	0.086777	0.066792
440000	180	440000	180	0.084092	0.064233
440000	190	440000	190	0.081626	0.06189
440000	200	440000	200	0.079352	0.059734
445000	100	445000	100	0.116368	0.095312
445000	110	445000	110	0.110474	0.089593
445000	120	445000	120	0.105347	0.08463
445000	130	445000	130	0.100835	0.080275

445000	140	445000	140	0.096825	0.076413
445000	150	445000	150	0.093231	0.072962
445000	160	445000	160	0.089987	0.069854
445000	170	445000	170	0.087039	0.067037
445000	180	445000	180	0.084346	0.064471
445000	190	445000	190	0.081873	0.06212
445000	200	445000	200	0.079593	0.059956
450000	100	450000	100	0.116681	0.095612
450000	110	450000	110	0.110772	0.089877
450000	120	450000	120	0.105632	0.084901
450000	130	450000	130	0.101108	0.080533
450000	140	450000	140	0.097087	0.076661
450000	150	450000	150	0.093483	0.0732
450000	160	450000	160	0.09023	0.070083
450000	170	450000	170	0.087275	0.067259
450000	180	450000	180	0.084575	0.064684
450000	190	450000	190	0.082096	0.062327
450000	200	450000	200	0.079809	0.060157
455000	100	455000	100	0.116994	0.095911
455000	110	455000	110	0.11107	0.090161
455000	120	455000	120	0.105916	0.085171
455000	130	455000	130	0.10138	0.080791
455000	140	455000	140	0.097349	0.076909
455000	150	455000	150	0.093736	0.073438
455000	160	455000	160	0.090474	0.070312
455000	170	455000	170	0.087511	0.06748
455000	180	455000	180	0.084804	0.064898
455000	190	455000	190	0.082318	0.062534
455000	200	455000	200	0.080026	0.060358
460000	100	460000	100	0.117307	0.096211
460000	110	460000	110	0.111368	0.090445
460000	120	460000	120	0.106201	0.085442
460000	130	460000	130	0.101653	0.08105
460000	140	460000	140	0.097611	0.077156
460000	150	460000	150	0.093989	0.073676
460000	160	460000	160	0.090718	0.070541
460000	170	460000	170	0.087748	0.067701
460000	180	460000	180	0.085033	0.065112
460000	190	460000	190	0.082541	0.062741
460000	200	460000	200	0.080242	0.06056
465000	100	465000	100	0.117621	0.096511
465000	110	465000	110	0.111666	0.090729
465000	120	465000	120	0.106485	0.085712
465000	130	465000	130	0.101925	0.081308
465000	140	465000	140	0.097873	0.077404
465000	150	465000	150	0.094241	0.073914
465000	160	465000	160	0.090962	0.070771
465000	170	465000	170	0.087984	0.067922
465000	180	465000	180	0.085262	0.065326
465000	190	465000	190	0.082764	0.062949
465000	200	465000	200	0.080459	0.060761
470000	100	470000	100	0.117934	0.096811
470000	110	470000	110	0.111964	0.091014
470000	120	470000	120	0.10677	0.085983

470000	130	470000	130	0.102198	0.081567
470000	140	470000	140	0.098135	0.077652
470000	150	470000	150	0.094494	0.074152
470000	160	470000	160	0.091207	0.071
470000	170	470000	170	0.08822	0.068144
470000	180	470000	180	0.085491	0.065541
470000	190	470000	190	0.082986	0.063156
470000	200	470000	200	0.080675	0.060962
475000	100	475000	100	0.118247	0.097111
475000	110	475000	110	0.112262	0.091298
475000	120	475000	120	0.107054	0.086254
475000	130	475000	130	0.102471	0.081825
475000	140	475000	140	0.098397	0.0779
475000	150	475000	150	0.094746	0.07439
475000	160	475000	160	0.091451	0.07123
475000	170	475000	170	0.088456	0.068365
475000	180	475000	180	0.085721	0.065755
475000	190	475000	190	0.083209	0.063364
475000	200	475000	200	0.080892	0.061163
480000	100	480000	100	0.118561	0.097411
480000	110	480000	110	0.11256	0.091582
480000	120	480000	120	0.107339	0.086524
480000	130	480000	130	0.102744	0.082084
480000	140	480000	140	0.098659	0.078147
480000	150	480000	150	0.094999	0.074628
480000	160	480000	160	0.091695	0.071459
480000	170	480000	170	0.088693	0.068587
480000	180	480000	180	0.08595	0.065969
480000	190	480000	190	0.083431	0.063571
480000	200	480000	200	0.081109	0.061365
485000	100	485000	100	0.118874	0.097711
485000	110	485000	110	0.112858	0.091867
485000	120	485000	120	0.107623	0.086795
485000	130	485000	130	0.103016	0.082343
485000	140	485000	140	0.098922	0.078395
485000	150	485000	150	0.095252	0.074867
485000	160	485000	160	0.091939	0.071689
485000	170	485000	170	0.088929	0.068808
485000	180	485000	180	0.086179	0.066183
485000	190	485000	190	0.083654	0.063779
485000	200	485000	200	0.081325	0.061566
490000	100	490000	100	0.119188	0.098011
490000	110	490000	110	0.113156	0.092151
490000	120	490000	120	0.107908	0.087066
490000	130	490000	130	0.103289	0.082601
490000	140	490000	140	0.099184	0.078643
490000	150	490000	150	0.095505	0.075105
490000	160	490000	160	0.092183	0.071918
490000	170	490000	170	0.089165	0.06903
490000	180	490000	180	0.086408	0.066398
490000	190	490000	190	0.083877	0.063986
490000	200	490000	200	0.081542	0.061768
495000	100	495000	100	0.119501	0.098312
495000	110	495000	110	0.113454	0.092436

495000	120	495000	120	0.108193	0.087337
495000	130	495000	130	0.103562	0.08286
495000	140	495000	140	0.099446	0.078892
495000	150	495000	150	0.095757	0.075343
495000	160	495000	160	0.092427	0.072148
495000	170	495000	170	0.089402	0.069252
495000	180	495000	180	0.086638	0.066612
495000	190	495000	190	0.0841	0.064194
495000	200	495000	200	0.081759	0.061969
500000	100	500000	100	0.119815	0.098612
500000	110	500000	110	0.113752	0.092721
500000	120	500000	120	0.108477	0.087608
500000	130	500000	130	0.103835	0.083119
500000	140	500000	140	0.099708	0.07914
500000	150	500000	150	0.09601	0.075582
500000	160	500000	160	0.092672	0.072378
500000	170	500000	170	0.089638	0.069474
500000	180	500000	180	0.086867	0.066827
500000	190	500000	190	0.084322	0.064402
500000	200	500000	200	0.081975	0.062171
505000	100	505000	100	0.120128	0.098912
505000	110	505000	110	0.11405	0.093005
505000	120	505000	120	0.108762	0.087879
505000	130	505000	130	0.104108	0.083378
505000	140	505000	140	0.099971	0.079388
505000	150	505000	150	0.096263	0.07582
505000	160	505000	160	0.092916	0.072608
505000	170	505000	170	0.089875	0.069696
505000	180	505000	180	0.087096	0.067041
505000	190	505000	190	0.084545	0.06461
505000	200	505000	200	0.082192	0.062373
510000	100	510000	100	0.120429	0.099201
510000	110	510000	110	0.114336	0.093279
510000	120	510000	120	0.109035	0.088139
510000	130	510000	130	0.104369	0.083627
510000	140	510000	140	0.100222	0.079626
510000	150	510000	150	0.096505	0.07605
510000	160	510000	160	0.09315	0.072828
510000	170	510000	170	0.090101	0.069909
510000	180	510000	180	0.087316	0.067248
510000	190	510000	190	0.084759	0.06481
510000	200	510000	200	0.0824	0.062566
515000	100	515000	100	0.120723	0.099483
515000	110	515000	110	0.114616	0.093547
515000	120	515000	120	0.109302	0.088394
515000	130	515000	130	0.104625	0.083871
515000	140	515000	140	0.100468	0.07986
515000	150	515000	150	0.096743	0.076274
515000	160	515000	160	0.093379	0.073045
515000	170	515000	170	0.090323	0.070118
515000	180	515000	180	0.087531	0.06745
515000	190	515000	190	0.084968	0.065006
515000	200	515000	200	0.082603	0.062756
520000	100	520000	100	0.121017	0.099766

520000	110	520000	110	0.114895	0.093815
520000	120	520000	120	0.109569	0.08865
520000	130	520000	130	0.104881	0.084115
520000	140	520000	140	0.100714	0.080094
520000	150	520000	150	0.09698	0.076499
520000	160	520000	160	0.093608	0.073261
520000	170	520000	170	0.090545	0.070327
520000	180	520000	180	0.087746	0.067652
520000	190	520000	190	0.085177	0.065202
520000	200	520000	200	0.082806	0.062947
525000	100	525000	100	0.121311	0.100049
525000	110	525000	110	0.115175	0.094083
525000	120	525000	120	0.109836	0.088905
525000	130	525000	130	0.105137	0.084359
525000	140	525000	140	0.10096	0.080328
525000	150	525000	150	0.097217	0.076724
525000	160	525000	160	0.093837	0.073478
525000	170	525000	170	0.090767	0.070536
525000	180	525000	180	0.087962	0.067854
525000	190	525000	190	0.085386	0.065398
525000	200	525000	200	0.08301	0.063137
530000	100	530000	100	0.121605	0.100332
530000	110	530000	110	0.115455	0.094351
530000	120	530000	120	0.110103	0.08916
530000	130	530000	130	0.105393	0.084603
530000	140	530000	140	0.101206	0.080562
530000	150	530000	150	0.097454	0.076949
530000	160	530000	160	0.094067	0.073695
530000	170	530000	170	0.090989	0.070745
530000	180	530000	180	0.088177	0.068057
530000	190	530000	190	0.085595	0.065594
530000	200	530000	200	0.083213	0.063327
535000	100	535000	100	0.121899	0.100615
535000	110	535000	110	0.115734	0.094619
535000	120	535000	120	0.11037	0.089416
535000	130	535000	130	0.105649	0.084847
535000	140	535000	140	0.101453	0.080796
535000	150	535000	150	0.097691	0.077174
535000	160	535000	160	0.094296	0.073912
535000	170	535000	170	0.091211	0.070955
535000	180	535000	180	0.088392	0.068259
535000	190	535000	190	0.085804	0.06579
535000	200	535000	200	0.083417	0.063517
540000	100	540000	100	0.122193	0.100898
540000	110	540000	110	0.116014	0.094888
540000	120	540000	120	0.110638	0.089671
540000	130	540000	130	0.105905	0.085091
540000	140	540000	140	0.101699	0.08103
540000	150	540000	150	0.097929	0.077399
540000	160	540000	160	0.094525	0.074128
540000	170	540000	170	0.091433	0.071164
540000	180	540000	180	0.088607	0.068462
540000	190	540000	190	0.086013	0.065986
540000	200	540000	200	0.08362	0.063708

545000	100	545000	100	0.122488	0.101181
545000	110	545000	110	0.116294	0.095156
545000	120	545000	120	0.110905	0.089927
545000	130	545000	130	0.106161	0.085335
545000	140	545000	140	0.101945	0.081264
545000	150	545000	150	0.098166	0.077624
545000	160	545000	160	0.094754	0.074345
545000	170	545000	170	0.091655	0.071373
545000	180	545000	180	0.088823	0.068664
545000	190	545000	190	0.086222	0.066182
545000	200	545000	200	0.083824	0.063898
550000	100	550000	100	0.122782	0.101464
550000	110	550000	110	0.116574	0.095424
550000	120	550000	120	0.111172	0.090182
550000	130	550000	130	0.106417	0.08558
550000	140	550000	140	0.102191	0.081498
550000	150	550000	150	0.098403	0.077849
550000	160	550000	160	0.094984	0.074562
550000	170	550000	170	0.091877	0.071583
550000	180	550000	180	0.089038	0.068867
550000	190	550000	190	0.086431	0.066379
550000	200	550000	200	0.084027	0.064089
555000	100	555000	100	0.123076	0.101747
555000	110	555000	110	0.116854	0.095693
555000	120	555000	120	0.111439	0.090438
555000	130	555000	130	0.106674	0.085824
555000	140	555000	140	0.102438	0.081733
555000	150	555000	150	0.098641	0.078074
555000	160	555000	160	0.095213	0.074779
555000	170	555000	170	0.092099	0.071792
555000	180	555000	180	0.089253	0.069069
555000	190	555000	190	0.086641	0.066575
555000	200	555000	200	0.084231	0.064279
560000	100	560000	100	0.123371	0.10203
560000	110	560000	110	0.117134	0.095961
560000	120	560000	120	0.111707	0.090694
560000	130	560000	130	0.10693	0.086068
560000	140	560000	140	0.102684	0.081967
560000	150	560000	150	0.098878	0.078299
560000	160	560000	160	0.095443	0.074996
560000	170	560000	170	0.092321	0.072002
560000	180	560000	180	0.089469	0.069272
560000	190	560000	190	0.08685	0.066771
560000	200	560000	200	0.084434	0.06447
565000	100	565000	100	0.123665	0.102313
565000	110	565000	110	0.117413	0.09623
565000	120	565000	120	0.111974	0.090949
565000	130	565000	130	0.107186	0.086313
565000	140	565000	140	0.10293	0.082201
565000	150	565000	150	0.099116	0.078525
565000	160	565000	160	0.095672	0.075213
565000	170	565000	170	0.092543	0.072211
565000	180	565000	180	0.089684	0.069475
565000	190	565000	190	0.087059	0.066968

565000	200	565000	200	0.084638	0.064661
570000	100	570000	100	0.12397	0.102607
570000	110	570000	110	0.117704	0.096509
570000	120	570000	120	0.112251	0.091215
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570000	140	570000	140	0.103186	0.082445
570000	150	570000	150	0.099362	0.078759
570000	160	570000	160	0.09591	0.075439
570000	170	570000	170	0.092773	0.072429
570000	180	570000	180	0.089908	0.069686
570000	190	570000	190	0.087276	0.067172
570000	200	570000	200	0.084849	0.064859
575000	100	575000	100	0.124312	0.102938
575000	110	575000	110	0.118029	0.096823
575000	120	575000	120	0.112562	0.091514
575000	130	575000	130	0.10775	0.086852
575000	140	575000	140	0.103472	0.082719
575000	150	575000	150	0.099638	0.079022
575000	160	575000	160	0.096177	0.075693
575000	170	575000	170	0.093032	0.072674
575000	180	575000	180	0.090158	0.069923
575000	190	575000	190	0.08752	0.067402
575000	200	575000	200	0.085086	0.065082
580000	100	580000	100	0.124655	0.103269
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580000	170	580000	170	0.09329	0.07292
580000	180	580000	180	0.090409	0.07016
580000	190	580000	190	0.087763	0.067632
580000	200	580000	200	0.085323	0.065305
585000	100	585000	100	0.124997	0.1036
585000	110	585000	110	0.11868	0.097451
585000	120	585000	120	0.113184	0.092112
585000	130	585000	130	0.108346	0.087424
585000	140	585000	140	0.104045	0.083267
585000	150	585000	150	0.100191	0.079549
585000	160	585000	160	0.096711	0.076201
585000	170	585000	170	0.093549	0.073165
585000	180	585000	180	0.090659	0.070398
585000	190	585000	190	0.088007	0.067862
585000	200	585000	200	0.08556	0.065529
590000	100	590000	100	0.125339	0.103931
590000	110	590000	110	0.119006	0.097765
590000	120	590000	120	0.113495	0.092411
590000	130	590000	130	0.108644	0.08771
590000	140	590000	140	0.104332	0.083541
590000	150	590000	150	0.100467	0.079813
590000	160	590000	160	0.096977	0.076455
590000	170	590000	170	0.093807	0.073411
590000	180	590000	180	0.09091	0.070635

590000	190	590000	190	0.08825	0.068092
590000	200	590000	200	0.085797	0.065752
595000	100	595000	100	0.125682	0.104263
595000	110	595000	110	0.119332	0.098079
595000	120	595000	120	0.113806	0.092711
595000	130	595000	130	0.108942	0.087996
595000	140	595000	140	0.104619	0.083816
595000	150	595000	150	0.100743	0.080077
595000	160	595000	160	0.097245	0.076709
595000	170	595000	170	0.094066	0.073656
595000	180	595000	180	0.091161	0.070873
595000	190	595000	190	0.088494	0.068323
595000	200	595000	200	0.086034	0.065976
600000	100	600000	100	0.126024	0.104594
600000	110	600000	110	0.119657	0.098393
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600000	170	600000	170	0.094324	0.073902
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600000	190	600000	190	0.088737	0.068553
600000	200	600000	200	0.086271	0.066199
605000	100	605000	100	0.126367	0.104925
605000	110	605000	110	0.119983	0.098707
605000	120	605000	120	0.114428	0.093309
605000	130	605000	130	0.109538	0.088569
605000	140	605000	140	0.105192	0.084365
605000	150	605000	150	0.101296	0.080605
605000	160	605000	160	0.097779	0.077218
605000	170	605000	170	0.094583	0.074148
605000	180	605000	180	0.091663	0.071348
605000	190	605000	190	0.088981	0.068784
605000	200	605000	200	0.086508	0.066423
610000	100	610000	100	0.126709	0.105257
610000	110	610000	110	0.120309	0.099022
610000	120	610000	120	0.114739	0.093609
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610000	140	610000	140	0.105479	0.084639
610000	150	610000	150	0.101573	0.080869
610000	160	610000	160	0.098046	0.077473
610000	170	610000	170	0.094841	0.074394
610000	180	610000	180	0.091913	0.071586
610000	190	610000	190	0.089225	0.069014
610000	200	610000	200	0.086745	0.066647
615000	100	615000	100	0.127052	0.105588
615000	110	615000	110	0.120635	0.099336
615000	120	615000	120	0.115051	0.093908
615000	130	615000	130	0.110135	0.089141
615000	140	615000	140	0.105766	0.084914
615000	150	615000	150	0.101849	0.081133
615000	160	615000	160	0.098313	0.077727
615000	170	615000	170	0.0951	0.074639

615000	180	615000	180	0.092164	0.071824
615000	190	615000	190	0.089468	0.069245
615000	200	615000	200	0.086982	0.066871
620000	100	620000	100	0.127395	0.10592
620000	110	620000	110	0.120961	0.099651
620000	120	620000	120	0.115362	0.094208
620000	130	620000	130	0.110433	0.089428
620000	140	620000	140	0.106052	0.085189
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620000	160	620000	160	0.09858	0.077982
620000	170	620000	170	0.095359	0.074885
620000	180	620000	180	0.092415	0.072062
620000	190	620000	190	0.089712	0.069476
620000	200	620000	200	0.087219	0.067095
625000	100	625000	100	0.127737	0.106251
625000	110	625000	110	0.121286	0.099965
625000	120	625000	120	0.115673	0.094508
625000	130	625000	130	0.110732	0.089715
625000	140	625000	140	0.106339	0.085464
625000	150	625000	150	0.102402	0.081662
625000	160	625000	160	0.098847	0.078237
625000	170	625000	170	0.095617	0.075131
625000	180	625000	180	0.092666	0.0723
625000	190	625000	190	0.089956	0.069706
625000	200	625000	200	0.087456	0.067319
630000	100	630000	100	0.12808	0.106583
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630000	130	630000	130	0.111103	0.090001
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630000	150	630000	150	0.102679	0.081926
630000	160	630000	160	0.099115	0.078492
630000	170	630000	170	0.095876	0.075378
630000	180	630000	180	0.092917	0.072539
630000	190	630000	190	0.0902	0.069937
630000	200	630000	200	0.087694	0.067543
635000	100	635000	100	0.128423	0.106915
635000	110	635000	110	0.121938	0.100595
635000	120	635000	120	0.116296	0.095107
635000	130	635000	130	0.111329	0.090288
635000	140	635000	140	0.106913	0.086013
635000	150	635000	150	0.102955	0.08219
635000	160	635000	160	0.099382	0.078746
635000	170	635000	170	0.096135	0.075624
635000	180	635000	180	0.093168	0.072777
635000	190	635000	190	0.090444	0.070168
635000	200	635000	200	0.087931	0.067767
640000	100	640000	100	0.128765	0.107247
640000	110	640000	110	0.122264	0.100909
640000	120	640000	120	0.116607	0.095407
640000	130	640000	130	0.111627	0.090575
640000	140	640000	140	0.1072	0.086288
640000	150	640000	150	0.103232	0.082455
640000	160	640000	160	0.099649	0.079001

640000	170	640000	170	0.096394	0.07587
640000	180	640000	180	0.093419	0.073015
640000	190	640000	190	0.090688	0.070399
640000	200	640000	200	0.088168	0.067991
645000	100	645000	100	0.129108	0.107579
645000	110	645000	110	0.12259	0.101224
645000	120	645000	120	0.116919	0.095707
645000	130	645000	130	0.111926	0.090862
645000	140	645000	140	0.107487	0.086564
645000	150	645000	150	0.103509	0.08272
645000	160	645000	160	0.099917	0.079256
645000	170	645000	170	0.096653	0.076117
645000	180	645000	180	0.09367	0.073254
645000	190	645000	190	0.090932	0.07063
645000	200	645000	200	0.088406	0.068215
650000	100	650000	100	0.129451	0.107911
650000	110	650000	110	0.122916	0.101539
650000	120	650000	120	0.11723	0.096007
650000	130	650000	130	0.112224	0.091148
650000	140	650000	140	0.107774	0.086839
650000	150	650000	150	0.103786	0.082984
650000	160	650000	160	0.100184	0.079512
650000	170	650000	170	0.096912	0.076363
650000	180	650000	180	0.093922	0.073492
650000	190	650000	190	0.091176	0.070861
650000	200	650000	200	0.088643	0.06844
655000	100	655000	100	0.129794	0.108243
655000	110	655000	110	0.123243	0.101854
655000	120	655000	120	0.117541	0.096308
655000	130	655000	130	0.112523	0.091435
655000	140	655000	140	0.108061	0.087114
655000	150	655000	150	0.104062	0.083249
655000	160	655000	160	0.100452	0.079767
655000	170	655000	170	0.097171	0.076609
655000	180	655000	180	0.094173	0.073731
655000	190	655000	190	0.09142	0.071093
655000	200	655000	200	0.08888	0.068664
660000	100	660000	100	0.130137	0.108575
660000	110	660000	110	0.123569	0.102169
660000	120	660000	120	0.117853	0.096608
660000	130	660000	130	0.112821	0.091723
660000	140	660000	140	0.108349	0.087389
660000	150	660000	150	0.104339	0.083514
660000	160	660000	160	0.100719	0.080022
660000	170	660000	170	0.09743	0.076856
660000	180	660000	180	0.094424	0.073969
660000	190	660000	190	0.091664	0.071324
660000	200	660000	200	0.089118	0.068889
665000	100	665000	100	0.13048	0.108907
665000	110	665000	110	0.123895	0.102485
665000	120	665000	120	0.118165	0.096908
665000	130	665000	130	0.11312	0.09201
665000	140	665000	140	0.108636	0.087665
665000	150	665000	150	0.104616	0.083779

665000	160	665000	160	0.100987	0.080277
665000	170	665000	170	0.097689	0.077103
665000	180	665000	180	0.094675	0.074208
665000	190	665000	190	0.091908	0.071555
665000	200	665000	200	0.089355	0.069113
670000	100	670000	100	0.130823	0.109239
670000	110	670000	110	0.124221	0.1028
670000	120	670000	120	0.118476	0.097208
670000	130	670000	130	0.113419	0.092297
670000	140	670000	140	0.108923	0.08794
670000	150	670000	150	0.104893	0.084044
670000	160	670000	160	0.101254	0.080533
670000	170	670000	170	0.097948	0.077349
670000	180	670000	180	0.094927	0.074447
670000	190	670000	190	0.092152	0.071787
670000	200	670000	200	0.089593	0.069338
675000	100	675000	100	0.131166	0.109572
675000	110	675000	110	0.124547	0.103115
675000	120	675000	120	0.118788	0.097509
675000	130	675000	130	0.113717	0.092584
675000	140	675000	140	0.10921	0.088216
675000	150	675000	150	0.10517	0.084309
675000	160	675000	160	0.101522	0.080788
675000	170	675000	170	0.098207	0.077596
675000	180	675000	180	0.095178	0.074686
675000	190	675000	190	0.092396	0.072018
675000	200	675000	200	0.089831	0.069563
680000	100	680000	100	0.131509	0.109904
680000	110	680000	110	0.124874	0.103431
680000	120	680000	120	0.1191	0.097809
680000	130	680000	130	0.114016	0.092872
680000	140	680000	140	0.109497	0.088492
680000	150	680000	150	0.105447	0.084574
680000	160	680000	160	0.101789	0.081044
680000	170	680000	170	0.098466	0.077843
680000	180	680000	180	0.095429	0.074925
680000	190	680000	190	0.09264	0.07225
680000	200	680000	200	0.090068	0.069788
685000	100	685000	100	0.131668	0.110059
685000	110	685000	110	0.125025	0.103577
685000	120	685000	120	0.119244	0.097949
685000	130	685000	130	0.114155	0.093005
685000	140	685000	140	0.109631	0.08862
685000	150	685000	150	0.105576	0.084697
685000	160	685000	160	0.101914	0.081163
685000	170	685000	170	0.098586	0.077958
685000	180	685000	180	0.095546	0.075036
685000	190	685000	190	0.092754	0.072357
685000	200	685000	200	0.090179	0.069892
690000	100	690000	100	0.131818	0.110204
690000	110	690000	110	0.125168	0.103715
690000	120	690000	120	0.119381	0.09808
690000	130	690000	130	0.114286	0.093131
690000	140	690000	140	0.109757	0.08874

690000	150	690000	150	0.105697	0.084813
690000	160	690000	160	0.102031	0.081275
690000	170	690000	170	0.0987	0.078066
690000	180	690000	180	0.095656	0.07514
690000	190	690000	190	0.092861	0.072459
690000	200	690000	200	0.090283	0.069991
695000	100	695000	100	0.131969	0.11035
695000	110	695000	110	0.125311	0.103853
695000	120	695000	120	0.119517	0.098212
695000	130	695000	130	0.114417	0.093257
695000	140	695000	140	0.109883	0.088861
695000	150	695000	150	0.105818	0.084929
695000	160	695000	160	0.102148	0.081386
695000	170	695000	170	0.098813	0.078174
695000	180	695000	180	0.095766	0.075245
695000	190	695000	190	0.092968	0.07256
695000	200	695000	200	0.090387	0.070089
700000	100	700000	100	0.132119	0.110495
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700000	120	700000	120	0.119654	0.098344
700000	130	700000	130	0.114548	0.093383
700000	140	700000	140	0.110009	0.088982
700000	150	700000	150	0.10594	0.085045
700000	160	700000	160	0.102266	0.081498
700000	170	700000	170	0.098927	0.078282
700000	180	700000	180	0.095876	0.075349
700000	190	700000	190	0.093075	0.072662
700000	200	700000	200	0.090491	0.070188
705000	100	705000	100	0.132269	0.110641
705000	110	705000	110	0.125597	0.104129
705000	120	705000	120	0.119791	0.098475
705000	130	705000	130	0.114679	0.093508
705000	140	705000	140	0.110134	0.089102
705000	150	705000	150	0.106061	0.085161
705000	160	705000	160	0.102383	0.08161
705000	170	705000	170	0.099041	0.07839
705000	180	705000	180	0.095987	0.075454
705000	190	705000	190	0.093182	0.072763
705000	200	705000	200	0.090595	0.070286
710000	100	710000	100	0.13242	0.110786
710000	110	710000	110	0.12574	0.104268
710000	120	710000	120	0.119927	0.098607
710000	130	710000	130	0.11481	0.093634
710000	140	710000	140	0.11026	0.089223
710000	150	710000	150	0.106182	0.085277
710000	160	710000	160	0.1025	0.081722
710000	170	710000	170	0.099154	0.078498
710000	180	710000	180	0.096097	0.075559
710000	190	710000	190	0.093289	0.072865
710000	200	710000	200	0.090699	0.070385
715000	100	715000	100	0.13257	0.110932
715000	110	715000	110	0.125883	0.104406
715000	120	715000	120	0.120064	0.098739
715000	130	715000	130	0.114941	0.09376

715000	140	715000	140	0.110386	0.089344
715000	150	715000	150	0.106304	0.085394
715000	160	715000	160	0.102617	0.081834
715000	170	715000	170	0.099268	0.078607
715000	180	715000	180	0.096207	0.075663
715000	190	715000	190	0.093396	0.072966
715000	200	715000	200	0.090803	0.070483
720000	100	720000	100	0.13272	0.111078
720000	110	720000	110	0.126026	0.104544
720000	120	720000	120	0.1202	0.09887
720000	130	720000	130	0.115071	0.093886
720000	140	720000	140	0.110512	0.089465
720000	150	720000	150	0.106425	0.08551
720000	160	720000	160	0.102735	0.081946
720000	170	720000	170	0.099381	0.078715
720000	180	720000	180	0.096317	0.075768
720000	190	720000	190	0.093503	0.073068
720000	200	720000	200	0.090907	0.070582
725000	100	725000	100	0.13287	0.111223
725000	110	725000	110	0.126169	0.104682
725000	120	725000	120	0.120337	0.099002
725000	130	725000	130	0.115202	0.094012
725000	140	725000	140	0.110638	0.089585
725000	150	725000	150	0.106546	0.085626
725000	160	725000	160	0.102852	0.082058
725000	170	725000	170	0.099495	0.078823
725000	180	725000	180	0.096427	0.075873
725000	190	725000	190	0.09361	0.073169
725000	200	725000	200	0.091011	0.07068
730000	100	730000	100	0.133021	0.111369
730000	110	730000	110	0.126312	0.10482
730000	120	730000	120	0.120473	0.099133
730000	130	730000	130	0.115333	0.094138
730000	140	730000	140	0.110764	0.089706
730000	150	730000	150	0.106668	0.085742
730000	160	730000	160	0.102969	0.08217
730000	170	730000	170	0.099608	0.078931
730000	180	730000	180	0.096537	0.075978
730000	190	730000	190	0.093717	0.073271
730000	200	730000	200	0.091116	0.070779
735000	100	735000	100	0.133171	0.111515
735000	110	735000	110	0.126455	0.104958
735000	120	735000	120	0.12061	0.099265
735000	130	735000	130	0.115464	0.094264
735000	140	735000	140	0.11089	0.089827
735000	150	735000	150	0.106789	0.085858
735000	160	735000	160	0.103086	0.082282
735000	170	735000	170	0.099722	0.079039
735000	180	735000	180	0.096647	0.076082
735000	190	735000	190	0.093824	0.073372
735000	200	735000	200	0.09122	0.070877
740000	100	740000	100	0.133321	0.11166
740000	110	740000	110	0.126598	0.105097
740000	120	740000	120	0.120746	0.099397

740000	130	740000	130	0.115595	0.09439
740000	140	740000	140	0.111016	0.089948
740000	150	740000	150	0.10691	0.085975
740000	160	740000	160	0.103204	0.082394
740000	170	740000	170	0.099835	0.079148
740000	180	740000	180	0.096758	0.076187
740000	190	740000	190	0.093931	0.073474
740000	200	740000	200	0.091324	0.070976
745000	100	745000	100	0.133472	0.111806
745000	110	745000	110	0.126741	0.105235
745000	120	745000	120	0.120883	0.099529
745000	130	745000	130	0.115726	0.094516
745000	140	745000	140	0.111142	0.090069
745000	150	745000	150	0.107032	0.086091
745000	160	745000	160	0.103321	0.082506
745000	170	745000	170	0.099949	0.079256
745000	180	745000	180	0.096868	0.076292
745000	190	745000	190	0.094038	0.073575
745000	200	745000	200	0.091428	0.071074
750000	100	750000	100	0.133622	0.111952
750000	110	750000	110	0.126884	0.105373
750000	120	750000	120	0.12102	0.09966
750000	130	750000	130	0.115857	0.094642
750000	140	750000	140	0.111267	0.09019
750000	150	750000	150	0.107153	0.086207
750000	160	750000	160	0.103438	0.082618
750000	170	750000	170	0.100063	0.079364
750000	180	750000	180	0.096978	0.076397
750000	190	750000	190	0.094145	0.073677
750000	200	750000	200	0.091532	0.071173
755000	100	755000	100	0.133772	0.112097
755000	110	755000	110	0.127027	0.105511
755000	120	755000	120	0.121156	0.099792
755000	130	755000	130	0.115988	0.094768
755000	140	755000	140	0.111393	0.09031
755000	150	755000	150	0.107275	0.086323
755000	160	755000	160	0.103556	0.08273
755000	170	755000	170	0.100176	0.079472
755000	180	755000	180	0.097088	0.076501
755000	190	755000	190	0.094252	0.073778
755000	200	755000	200	0.091636	0.071272
760000	100	760000	100	0.133923	0.112243
760000	110	760000	110	0.12717	0.10565
760000	120	760000	120	0.121293	0.099924
760000	130	760000	130	0.116119	0.094894
760000	140	760000	140	0.111519	0.090431
760000	150	760000	150	0.107396	0.086439
760000	160	760000	160	0.103673	0.082843
760000	170	760000	170	0.10029	0.079581
760000	180	760000	180	0.097198	0.076606
760000	190	760000	190	0.094359	0.07388
760000	200	760000	200	0.09174	0.07137
765000	100	765000	100	0.134073	0.112389
765000	110	765000	110	0.127313	0.105788

765000	120	765000	120	0.121429	0.100056
765000	130	765000	130	0.11625	0.09502
765000	140	765000	140	0.111645	0.090552
765000	150	765000	150	0.107517	0.086556
765000	160	765000	160	0.10379	0.082955
765000	170	765000	170	0.100403	0.079689
765000	180	765000	180	0.097308	0.076711
765000	190	765000	190	0.094466	0.073982
765000	200	765000	200	0.091845	0.071469
770000	100	770000	100	0.134223	0.112534
770000	110	770000	110	0.127456	0.105926
770000	120	770000	120	0.121566	0.100187
770000	130	770000	130	0.116381	0.095146
770000	140	770000	140	0.111771	0.090673
770000	150	770000	150	0.107639	0.086672
770000	160	770000	160	0.103908	0.083067
770000	170	770000	170	0.100517	0.079797
770000	180	770000	180	0.097419	0.076816
770000	190	770000	190	0.094573	0.074083
770000	200	770000	200	0.091949	0.071568
775000	100	775000	100	0.134374	0.11268
775000	110	775000	110	0.127599	0.106064
775000	120	775000	120	0.121703	0.100319
775000	130	775000	130	0.116512	0.095272
775000	140	775000	140	0.111897	0.090794
775000	150	775000	150	0.10776	0.086788
775000	160	775000	160	0.104025	0.083179
775000	170	775000	170	0.100631	0.079906
775000	180	775000	180	0.097529	0.076921
775000	190	775000	190	0.09468	0.074185
775000	200	775000	200	0.092053	0.071666
780000	100	780000	100	0.134524	0.112826
780000	110	780000	110	0.127742	0.106203
780000	120	780000	120	0.121839	0.100451
780000	130	780000	130	0.116643	0.095398
780000	140	780000	140	0.112023	0.090915
780000	150	780000	150	0.107882	0.086905
780000	160	780000	160	0.104142	0.083291
780000	170	780000	170	0.100744	0.080014
780000	180	780000	180	0.097639	0.077025
780000	190	780000	190	0.094788	0.074286
780000	200	780000	200	0.092157	0.071765
785000	100	785000	100	0.134674	0.112972
785000	110	785000	110	0.127885	0.106341
785000	120	785000	120	0.121976	0.100583
785000	130	785000	130	0.116774	0.095524
785000	140	785000	140	0.112149	0.091036
785000	150	785000	150	0.108003	0.087021
785000	160	785000	160	0.10426	0.083403
785000	170	785000	170	0.100858	0.080122
785000	180	785000	180	0.097749	0.07713
785000	190	785000	190	0.094895	0.074388
785000	200	785000	200	0.092261	0.071864
790000	100	790000	100	0.134825	0.113117

790000	110	790000	110	0.128028	0.106479
790000	120	790000	120	0.122113	0.100715
790000	130	790000	130	0.116905	0.09565
790000	140	790000	140	0.112275	0.091157
790000	150	790000	150	0.108125	0.087137
790000	160	790000	160	0.104377	0.083515
790000	170	790000	170	0.100971	0.080231
790000	180	790000	180	0.09786	0.077235
790000	190	790000	190	0.095002	0.07449
790000	200	790000	200	0.092366	0.071962
795000	100	795000	100	0.134975	0.113263
795000	110	795000	110	0.128171	0.106618
795000	120	795000	120	0.122249	0.100846
795000	130	795000	130	0.117036	0.095776
795000	140	795000	140	0.112401	0.091278
795000	150	795000	150	0.108246	0.087254
795000	160	795000	160	0.104494	0.083627
795000	170	795000	170	0.101085	0.080339
795000	180	795000	180	0.09797	0.07734
795000	190	795000	190	0.095109	0.074591
795000	200	795000	200	0.09247	0.072061
800000	100	800000	100	0.135126	0.113409
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800000	120	800000	120	0.122386	0.100978
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800000	150	800000	150	0.108368	0.08737
800000	160	800000	160	0.104612	0.08374
800000	170	800000	170	0.101199	0.080447
800000	180	800000	180	0.09808	0.077445
800000	190	800000	190	0.095216	0.074693
800000	200	800000	200	0.092574	0.07216
805000	100	805000	100	0.135276	0.113555
805000	110	805000	110	0.128457	0.106894
805000	120	805000	120	0.122523	0.10111
805000	130	805000	130	0.117298	0.096028
805000	140	805000	140	0.112653	0.09152
805000	150	805000	150	0.108489	0.087486
805000	160	805000	160	0.104729	0.083852
805000	170	805000	170	0.101312	0.080556
805000	180	805000	180	0.09819	0.07755
805000	190	805000	190	0.095323	0.074795
805000	200	805000	200	0.092678	0.072259
810000	100	810000	100	0.135426	0.113701
810000	110	810000	110	0.1286	0.107033
810000	120	810000	120	0.122659	0.101242
810000	130	810000	130	0.117429	0.096154
810000	140	810000	140	0.112779	0.091641
810000	150	810000	150	0.10861	0.087603
810000	160	810000	160	0.104846	0.083964
810000	170	810000	170	0.101426	0.080664
810000	180	810000	180	0.098301	0.077655
810000	190	810000	190	0.09543	0.074897
810000	200	810000	200	0.092782	0.072357

815000	100	815000	100	0.135577	0.113847
815000	110	815000	110	0.128743	0.107171
815000	120	815000	120	0.122796	0.101374
815000	130	815000	130	0.11756	0.09628
815000	140	815000	140	0.112905	0.091762
815000	150	815000	150	0.108732	0.087719
815000	160	815000	160	0.104964	0.084076
815000	170	815000	170	0.10154	0.080773
815000	180	815000	180	0.098411	0.07776
815000	190	815000	190	0.095537	0.074998
815000	200	815000	200	0.092887	0.072456
820000	100	820000	100	0.135727	0.113992
820000	110	820000	110	0.128886	0.10731
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820000	140	820000	140	0.113031	0.091883
820000	150	820000	150	0.108853	0.087836
820000	160	820000	160	0.105081	0.084188
820000	170	820000	170	0.101653	0.080881
820000	180	820000	180	0.098521	0.077865
820000	190	820000	190	0.095644	0.0751
820000	200	820000	200	0.092991	0.072555
825000	100	825000	100	0.135878	0.114138
825000	110	825000	110	0.12903	0.107448
825000	120	825000	120	0.123069	0.101638
825000	130	825000	130	0.117822	0.096533
825000	140	825000	140	0.113157	0.092004
825000	150	825000	150	0.108975	0.087952
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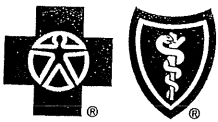
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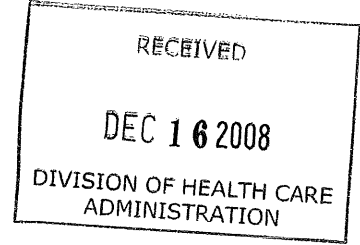
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985000	170	985000	170	0.10459	0.083687
985000	180	985000	180	0.10137	0.080581
985000	190	985000	190	0.098413	0.077733
985000	200	985000	200	0.095684	0.075112
990000	100	990000	100	0.139688	0.117837
990000	110	990000	110	0.132654	0.110958
990000	120	990000	120	0.126532	0.104983
990000	130	990000	130	0.121142	0.099733
990000	140	990000	140	0.116349	0.095074
990000	150	990000	150	0.112053	0.090906
990000	160	990000	160	0.108173	0.087149
990000	170	990000	170	0.104647	0.083741
990000	180	990000	180	0.101425	0.080633
990000	190	990000	190	0.098466	0.077785
990000	200	990000	200	0.095737	0.075161
995000	100	995000	100	0.139763	0.11791
995000	110	995000	110	0.132726	0.111028
995000	120	995000	120	0.126601	0.10505
995000	130	995000	130	0.121207	0.099796
995000	140	995000	140	0.116412	0.095135
995000	150	995000	150	0.112114	0.090964
995000	160	995000	160	0.108232	0.087205
995000	170	995000	170	0.104704	0.083796
995000	180	995000	180	0.101481	0.080686
995000	190	995000	190	0.09852	0.077836
995000	200	995000	200	0.095789	0.075211
1000000	100	1000000	100	0.139839	0.117984
1000000	110	1000000	110	0.132798	0.111098
1000000	120	1000000	120	0.126669	0.105116
1000000	130	1000000	130	0.121273	0.09986
1000000	140	1000000	140	0.116476	0.095196
1000000	150	1000000	150	0.112175	0.091023
1000000	160	1000000	160	0.108291	0.087262
1000000	170	1000000	170	0.104761	0.083851
1000000	180	1000000	180	0.101536	0.080739
1000000	190	1000000	190	0.098574	0.077887
1000000	200	1000000	200	0.095841	0.075261



BlueCross BlueShield of Vermont

An Independent Licensee of the Blue Cross and Blue Shield Association.

Kevin Goddard
Vice President External Affairs



Ms. Sarah Rugnetta
State of Vermont
Vermont Department of Banking, Insurance, Securities and Health Care Administration
89 Main Street, Drawer 20
Montpelier, VT 05620-3601

CC COPY

VFN 41126

December 12, 2008

Subject: Blue Cross and Blue Shield of Vermont
Method of Determination of Aggregate Stop Loss Charge Factors
NAIC #: 53295

Dear Ms. Rugnetta:

Attached for filing and approval please find Blue Cross and Blue Shield of Vermont's proposed method of determining Aggregate Stop Loss charge factors for Cost Plus plans.

There are two documents attached:
A description of the method, and
A pro forma Aggregate Stop Loss charge factor filing prepared in accordance with the proposed method.

Also included is a CD containing the full charge factor table as referenced in the pro forma filing document.

Please let me know if we can answer any questions or provide further information.

Sincerely,

Kevin Goddard
Vice President, External Affairs

cc: Tim Harrington / Oliver Wyman – Boston
Vince Mace / BCBSVT
John Trifone / BCBSVT

Filing ID: 41126

Status: Open

Print Date: 12-16-2008

Company

Name: BLUE CROSS BLUE SHIELD OF VERMONT
Type: Non-Profit Medical Association
NAIC ID: 53295

**STATE OF VERMONT
RECEIPT OF FILING**

Primary Details

Filing Type: Rate
Transmittal Type: Life, Accident and Health
Product Category: H21 Health - Other

--Products--

H21.000 Health - Other

Received Date: 12-16-2008
Deadline Date:
Filing Date: 12-12-2008
Effective Date:
Open to Public Date:
Location: Rates & Forms (Health)
Location Date: 12-16-2008
Section: Health

Additional Details

Product Name: METHOD OF DETERMINATION OF AGGREGATE STOP LOSS CHARGE FACTORS
Original State ID:
SERFF State ID:
Company Filing Number:
Domicile Status:
Domicile Aprv. Date:
Domicile Comment:

New Eff. Date Req.:
Cross Reference:
Filing Description:

Approval/Closure Details

Previously Approved: No
Approval Type: Prior Approval
Basis For Approval:

Closure Type:
Closure Date:

Life, Accident & Health Details

Submission Type:
Previous File Number:
Market Type:

Group Market Type:
Group Market Size:
Group Market Explanation:

Actuary Review Reasons

Refer to Actuarial Department: No
Referral Date:
Completion Date:

Filing under actuarial review because active actuary review reasons exist: No

No Actuary Review Reasons.



**BlueCross BlueShield
of Vermont**

An Independent Licensee of the Blue Cross and Blue Shield Association.

Kevin Goddard
Vice President External Affairs

Ms. Sarah Rugnetta
State of Vermont
Vermont Department of Banking, Insurance, Securities and Health Care Administration
89 Main Street, Drawer 20
Montpelier, VT 05620-3601

December 12, 2008

Subject: Blue Cross and Blue Shield of Vermont
Method of Determination of Aggregate Stop Loss Charge Factors
NAIC #: 53295

Dear Ms. Rugnetta:

Attached for filing and approval please find Blue Cross and Blue Shield of Vermont's proposed method of determining Aggregate Stop Loss charge factors for Cost Plus plans.

There are two documents attached:

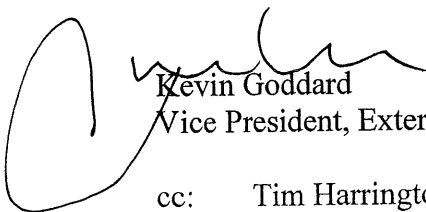
A description of the method, and

A pro forma Aggregate Stop Loss charge factor filing prepared in accordance with the proposed method.

Also included is a CD containing the full charge factor table as referenced in the pro forma filing document.

Please let me know if we can answer any questions or provide further information.

Sincerely,


Kevin Goddard
Vice President, External Affairs

cc: Tim Harrington / Oliver Wyman – Boston
Vince Mace / BCBSVT
John Trifone / BCBSVT

Blue Cross and Blue Shield of Vermont

Method of Determination of Aggregate Stop Loss Charge Factors

Purpose

The purpose of this paper is to discuss the method to be used to determine Aggregate Stop Loss charges for BCBSVT's Cost Plus plans.

Summary

The method starts with distributions of individual claims by amount. From these, distributions of aggregate claims by amount are derived for a set of sample group sizes that spans from less than permissible under our underwriting standards to larger than our anticipated largest case size. For each sample case size, preliminary net factors are developed for claims in excess of a set of model percentages of aggregate expected claims. ✓

★ The preliminary factors provide for the risk associated with random variation around the mean claim amount. They do not provide for the risk arising from variation in the projected mean claim amount. To adjust for this we take weighted averages of the preliminary factors.

Finally the resulting factors are increased to reflect a 70% target loss ratio and a provision for default risk is added.

It is unlikely that an actual case will have exactly one of the sample case sizes. The factor for a size not exactly equal to one of the sample sizes is determined by interpolation between the factors for the next lower and higher sample size.

Distribution of Individual Claims by Amount

In the development of BCBSVT's Individual Stop Loss charges, distributions of claims by amount were generated from the 2008 Milliman Health Cost Guidelines distribution of allowed charges (adjusted for VT) by trending the distribution to produce the same expected average annual allowed charge per member as the trended BCBSVT distribution and then applying claims-to-allowed-charges factors.¹ The distribution for Q1 2010 is used as the base to develop the aggregate charges. For each specific stop loss level the expected claims amount and standard deviation of the distribution of claims less than the specific stop loss level are calculated.

use same distribution for stop loss

Aggregate Claims Distributions

The Central Limit Theorem implies that, for any particular Specific Stop Loss level (L), the distribution of projected aggregate claims for a group of sufficient size (N) approximates a normal distribution having an expected value equal to N times the expected annual claim expense per member under the limit L and a standard deviation equal to the square root of N times the standard deviation of the expected annual claims expense per member under the limit L.

¹ see "Blue Cross and Blue Shield of Vermont Large Group Provision for Large Claims and Stop Loss Filing Actuarial Memorandum" filed October 31, 2008; page 3

Blue Cross and Blue Shield of Vermont

Method of Determination of Aggregate Stop Loss Charge Factors

Aggregate Stop Loss Expected Claims Factors

For each number of members (N) in the following table:

N
100
200
300
400
500
600
700
800
900
1000
1500
2000
3000
4000
5000
10000
20000
30000
40000

and for each ISL limit a preliminary expected fraction of aggregate claims in excess of 90%, 95%, 100%, 105%, 110%, 115%, 120%, 125%, 130%, 135%, and 140% of expected aggregate claims is calculated.

To adjust for uncertainty in the projection of expected claims we use considered the following possibilities: true mean more than 107.5% of projected, true mean between 107.5% and 102.5% of projected, true mean between 102.5% and 97.5% of projected, true mean between 97.5% and 92.5% of projected and true mean less than 92.5% of projected. We estimated the fraction of projections in each category from the normal distribution for the particular ISL limit and number of members for which the calculation is being done. Effectively we are assuming that the experience period claims were distributed about the true expected value of claims in the same way as the projection period claims, and that the deviation is carried forward to the projection period estimate. [There are sources of variation other than random variation in individual claims (trend estimation, group characteristic changes, etc.). The rating formula also has provisions to reduce the impact of experience period variations. We are assuming that these two effects are approximately offsetting.] We estimate the expected fraction of expected claims in excess of a given limit as the weighted average of the preliminary expected fraction of aggregate claims in excess of limits centered on the given limit and adjusted to reflect the difference in the projected expected to the “true” expected amount.

Blue Cross and Blue Shield of Vermont
Method of Determination of Aggregate Stop Loss Charge Factors

Expected to projected expected	>107.5%	107.5%	102.5%	97.5%	< 92.5%
Fraction of projections ²	F ₁ (Estimated from distribution)	F ₂ (Estimated from distribution)	F ₃ (Estimated from distribution)	F ₄ (Estimated from distribution)	F ₅ (Estimated from distribution)
Assumed (Actual expected) / (projected expected) factor	1.1	1.05	1.00	0.95	0.90
Weighting Factor for averaging	F ₁ /1.1	F ₂ /1.05	F ₃	F ₄ /.95	F ₅ /0.9

For example, for a 125% aggregate stop loss, we use a fraction-of-expected value equal to:

$(F_5/0.9) * 115\%$ preliminary value + $(F_4/0.95) * 120\%$ preliminary value + $F_3 * 125\%$ preliminary value + $(F_2/1.05) * 130\%$ preliminary value + $(F_1/1.1) * 135\%$ preliminary value.

Expected Loss Ratio

The factors developed above are then divided by 0.7 to produce an expected loss ratio (net of the provision for default) of 70%.

Provision for Default

To protect the Plan against any potential default situation, the proposed ASL rates include an additional fixed risk charge of 0.5% of expected claims under the ISL limit for groups with less than 20,000 members and a reduced charge of 0.4% of expected claims under the ISL limit for groups of 20,000 members or more. (This load is the same as in previous filings, except that the limit is expressed in terms of members rather than contracts.)

Adjustment for Number of Members

If the expected number of members in the rating period (N) is not one of the values in the table, the value is determined by interpolating linearly between the entries in the table for the numbers of members immediately below and above N.

² Let m= the mean of the aggregate claims distribution and s=the standard deviation of the aggregate claims distribution then, using the notation from Microsoft EXCEL:

- o $F_1 = 1 - \text{NORMDIST}(1.075*m, m,s,\text{TRUE})$
- o $F_2 = \text{NORMDIST}(1.075*m, m,s,\text{TRUE}) - \text{NORMDIST}(1.025*m, m,s,\text{TRUE})$
- o $F_3 = \text{NORMDIST}(1.025*m, m,s,\text{TRUE}) - \text{NORMDIST}(0.975*m, m,s,\text{TRUE})$
- o $F_4 = \text{NORMDIST}(0.975*m, m,s,\text{TRUE}) - \text{NORMDIST}(0.925*m, m,s,\text{TRUE})$
- o $F_5 = \text{NORMDIST}(0.925*m, m,s,\text{TRUE})$

**Blue Cross Blue Shield of Vermont
Pro Forma Aggregate Stop Loss Filing
Actuarial Memorandum**

Summary

The purpose of this filing is to reprice our Aggregate Stop Loss coverage offerings to our Cost Plus groups. BCBSVT will apply the new factors in the determination of rates delivered 15 days or more after approval of this filing for groups and exempt associations of 50 or more subscribers that are renewing or applying for coverage under Cost Plus plans with Blue Cross and Blue Shield of Vermont.

The method used is that described in the accompanying discussion memoranda.

Distribution of Individual Claims by Amount

The distribution of individual claims by amount was generated from the 2008 Milliman Health Cost Guidelines distribution of allowed charges (adjusted for VT) by trending the distribution to produce the same expected average annual allowed charge per member as the trended BCBSVT distribution for Q1 2010 developed as part of the determination of the Provision for Large Claims and Stop Loss filing and then applying claims-to-allowed-charges factors.¹

For each specific stop loss level the expected claims amount and standard deviation of the distribution of claims less than the specific stop loss level are calculated.

Aggregate Stop Loss Expected Claims Factors

For each number of members (N) in the following table:

N
100
200
300
400
500
600
700
800
900
1000
1500
2000
3000
4000
5000
10000
20000
30000
40000

¹ see "Blue Cross and Blue Shield of Vermont Large Group Provision for Large Claims and Stop Loss Filing Actuarial Memorandum" filed October 31, 2008; page 3

**Blue Cross Blue Shield of Vermont
Pro Forma Aggregate Stop Loss Filing
Actuarial Memorandum**

and for each ISL limit a preliminary expected fraction of aggregate claims in excess of 90%, 95%, 100%, 105%, 110%, 115%, 120%, 125%, 130%, 135%, and 140% of expected aggregate claims was calculated.

These were then adjusted for uncertainty in the projection of expected claims as described in the table below:

Expected to projected expected	>107.5%	107.5% - 102.5%	102.5% - 97.5%	97.5% - 92.5%	< 92.5%
Fraction of projections	F ₁ (Estimated from distribution)	F ₂ (Estimated from distribution)	F ₃ (Estimated from distribution)	F ₄ (Estimated from distribution)	F ₅ (Estimated from distribution)
Assumed (Actual expected) / (projected expected) factor	1.1	1.05	1.00	0.95	0.90
Weighting Factor for averaging	F ₁ /1.1	F ₂ /1.05	F ₃	F ₄ /0.95	F ₅ /0.9

Expected Loss Ratio

The factors developed above were then divided by 0.7 to produce an expected loss ratio (net of the provision for default) of 70%.

Provision for Default

To protect the Plan against any potential default situation, the proposed ASL rates include an additional fixed risk charge of 0.5% of expected claims under the ISL limit for groups with less than 20,000 members and a reduced charge of 0.4% of expected claims under the ISL limit for groups of 20,000 members or more.

Adjustment for Number of Members

If the expected number of members in the rating period (N) is not one of the values in the table, the value is determined by interpolating linearly between the entries in the table for the numbers of members immediately below and above N.

Factor Tables

The tables of factors are contained in the asl_factors.pdf file on the CD that accompanies this filing. A subset of the asl_factors table is attached as exhibit 1.

Blue Cross Blue Shield of Vermont
Pro Forma Aggregate Stop Loss Filing
Actuarial Memorandum

Actuarial Certification

I am a Fellow of the Society of Actuaries, a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering opinions with regard to health rate filings.

Based on my review of the block's underlying experience and methods applied, it is my opinion that the rate factors set forth in this filing are adequate and are neither excessive nor unfairly discriminatory.

A handwritten signature in black ink, appearing to read 'V. G. Mace', is written over a horizontal line.

Vincent G. Mace FSA, MAAA

EXHIBIT 1
Aggregate Stop Loss Rate Factors*

ISL limit	members	110%	115%	120%	125%	130%
50000	100	6.02%	4.07%	2.70%	1.78%	1.20%
50000	200	3.68%	2.18%	1.30%	0.84%	0.63%
50000	300	2.71%	1.49%	0.88%	0.62%	0.53%
50000	400	2.16%	1.14%	0.70%	0.55%	0.51%
55000	100	6.28%	4.29%	2.87%	1.91%	1.30%
55000	200	3.85%	2.31%	1.39%	0.89%	0.65%
55000	300	2.84%	1.58%	0.93%	0.64%	0.54%
55000	400	2.27%	1.21%	0.73%	0.56%	0.51%
60000	100	6.49%	4.47%	3.02%	2.02%	1.37%
60000	200	3.99%	2.42%	1.46%	0.93%	0.68%
60000	300	2.95%	1.65%	0.97%	0.67%	0.55%
60000	400	2.36%	1.26%	0.76%	0.57%	0.52%
65000	100	6.68%	4.64%	3.16%	2.13%	1.45%
65000	200	4.12%	2.52%	1.53%	0.98%	0.70%
65000	300	3.05%	1.72%	1.01%	0.69%	0.56%
65000	400	2.44%	1.31%	0.79%	0.58%	0.52%
70000	100	6.87%	4.80%	3.29%	2.23%	1.52%
70000	200	4.24%	2.61%	1.59%	1.02%	0.72%
70000	300	3.15%	1.79%	1.05%	0.71%	0.57%
70000	400	2.52%	1.36%	0.81%	0.59%	0.52%
75000	100	7.06%	4.97%	3.43%	2.34%	1.60%
75000	200	4.36%	2.71%	1.66%	1.06%	0.75%
75000	300	3.24%	1.86%	1.10%	0.73%	0.58%
75000	400	2.60%	1.42%	0.84%	0.60%	0.53%
80000	100	7.25%	5.14%	3.57%	2.45%	1.68%
80000	200	4.49%	2.81%	1.74%	1.11%	0.77%
80000	300	3.34%	1.93%	1.14%	0.75%	0.59%
80000	400	2.68%	1.47%	0.87%	0.62%	0.53%
80000	500	2.25%	1.20%	0.73%	0.56%	0.51%
80000	600	1.94%	1.01%	0.64%	0.53%	0.50%
80000	700	1.71%	0.89%	0.59%	0.52%	0.50%

**Applied to expected claims below the ISL limit
Selected Subset of Full Table*

EXHIBIT 1
Aggregate Stop Loss Rate Factors*

ISL limit	members	110%	115%	120%	125%	130%
125000	900	1.83%	0.95%	0.62%	0.52%	0.50%
130000	500	2.98%	1.67%	0.98%	0.67%	0.55%
130000	600	2.59%	1.41%	0.84%	0.60%	0.53%
130000	700	2.29%	1.22%	0.74%	0.56%	0.51%
130000	800	2.06%	1.08%	0.67%	0.54%	0.51%
130000	900	1.87%	0.97%	0.63%	0.53%	0.50%
135000	500	3.04%	1.71%	1.01%	0.68%	0.56%
135000	600	2.64%	1.44%	0.85%	0.61%	0.53%
135000	700	2.34%	1.25%	0.75%	0.57%	0.51%
135000	800	2.10%	1.10%	0.68%	0.54%	0.51%
135000	900	1.90%	0.99%	0.64%	0.53%	0.50%
140000	500	3.10%	1.75%	1.03%	0.69%	0.56%
140000	600	2.69%	1.48%	0.87%	0.62%	0.53%
140000	700	2.38%	1.28%	0.77%	0.57%	0.52%
140000	800	2.14%	1.13%	0.70%	0.55%	0.51%
140000	900	1.95%	1.02%	0.65%	0.53%	0.51%
145000	500	3.16%	1.80%	1.06%	0.71%	0.57%
145000	600	2.75%	1.51%	0.89%	0.63%	0.53%
145000	700	2.43%	1.31%	0.78%	0.58%	0.52%
145000	800	2.19%	1.16%	0.71%	0.55%	0.51%
145000	900	1.99%	1.04%	0.66%	0.53%	0.51%
150000	500	3.22%	1.84%	1.09%	0.72%	0.57%
150000	600	2.80%	1.55%	0.91%	0.64%	0.54%
150000	700	2.48%	1.34%	0.80%	0.59%	0.52%
150000	800	2.23%	1.19%	0.72%	0.56%	0.51%
150000	900	2.03%	1.07%	0.67%	0.54%	0.51%
150000	1000	1.86%	0.97%	0.63%	0.53%	0.50%
150000	1500	1.32%	0.71%	0.54%	0.50%	0.50%
150000	2000	1.03%	0.60%	0.51%	0.50%	0.50%
150000	3000	0.76%	0.53%	0.50%	0.50%	0.50%
150000	4000	0.63%	0.51%	0.50%	0.50%	0.50%

**Applied to expected claims below the ISL limit
Selected Subset of Full Table*

EXHIBIT 1
Aggregate Stop Loss Rate Factors*

ISL limit	members	110%	115%	120%	125%	130%
150000	5000	0.57%	0.50%	0.50%	0.50%	0.50%
150000	10000	0.51%	0.50%	0.50%	0.50%	0.50%
150000	20000	0.40%	0.40%	0.40%	0.40%	0.40%
150000	30000	0.40%	0.40%	0.40%	0.40%	0.40%
150000	40000	0.40%	0.40%	0.40%	0.40%	0.40%
175000	1000	2.04%	1.07%	0.67%	0.54%	0.51%
175000	1500	1.46%	0.77%	0.55%	0.51%	0.50%
175000	2000	1.14%	0.64%	0.52%	0.50%	0.50%
175000	3000	0.82%	0.54%	0.50%	0.50%	0.50%
175000	4000	0.68%	0.52%	0.50%	0.50%	0.50%
175000	5000	0.60%	0.51%	0.50%	0.50%	0.50%
175000	10000	0.51%	0.50%	0.50%	0.50%	0.50%
175000	20000	0.40%	0.40%	0.40%	0.40%	0.40%
175000	30000	0.40%	0.40%	0.40%	0.40%	0.40%
175000	40000	0.40%	0.40%	0.40%	0.40%	0.40%
200000	1000	2.25%	1.20%	0.73%	0.56%	0.51%
200000	1500	1.61%	0.84%	0.58%	0.51%	0.50%
200000	2000	1.26%	0.69%	0.53%	0.50%	0.50%
200000	3000	0.90%	0.56%	0.51%	0.50%	0.50%
200000	4000	0.73%	0.52%	0.50%	0.50%	0.50%
200000	5000	0.64%	0.51%	0.50%	0.50%	0.50%
200000	10000	0.52%	0.50%	0.50%	0.50%	0.50%
200000	20000	0.40%	0.40%	0.40%	0.40%	0.40%
200000	30000	0.40%	0.40%	0.40%	0.40%	0.40%
200000	40000	0.40%	0.40%	0.40%	0.40%	0.40%
225000	1000	2.41%	1.30%	0.78%	0.58%	0.52%
225000	1500	1.73%	0.90%	0.60%	0.52%	0.50%
225000	2000	1.36%	0.72%	0.54%	0.50%	0.50%
225000	3000	0.96%	0.58%	0.51%	0.50%	0.50%
225000	4000	0.77%	0.53%	0.50%	0.50%	0.50%
225000	5000	0.67%	0.51%	0.50%	0.50%	0.50%

**Applied to expected claims below the ISL limit
Selected Subset of Full Table*

EXHIBIT 1
Aggregate Stop Loss Rate Factors*

ISL limit	members	110%	115%	120%	125%	130%
300000	20000	0.40%	0.40%	0.40%	0.40%	0.40%
300000	30000	0.40%	0.40%	0.40%	0.40%	0.40%
300000	40000	0.40%	0.40%	0.40%	0.40%	0.40%
325000	1000	2.86%	1.59%	0.94%	0.65%	0.54%
325000	1500	2.07%	1.09%	0.68%	0.54%	0.51%
325000	2000	1.63%	0.85%	0.58%	0.51%	0.50%
325000	3000	1.16%	0.65%	0.52%	0.50%	0.50%
325000	4000	0.91%	0.57%	0.51%	0.50%	0.50%
325000	5000	0.77%	0.53%	0.50%	0.50%	0.50%
325000	10000	0.55%	0.50%	0.50%	0.50%	0.50%
325000	20000	0.40%	0.40%	0.40%	0.40%	0.40%
325000	30000	0.40%	0.40%	0.40%	0.40%	0.40%
325000	40000	0.40%	0.40%	0.40%	0.40%	0.40%
350000	1000	2.95%	1.65%	0.97%	0.67%	0.55%
350000	1500	2.15%	1.13%	0.70%	0.55%	0.51%
350000	2000	1.69%	0.88%	0.59%	0.52%	0.50%
350000	3000	1.20%	0.66%	0.52%	0.50%	0.50%
350000	4000	0.94%	0.58%	0.51%	0.50%	0.50%
350000	5000	0.79%	0.54%	0.50%	0.50%	0.50%
350000	10000	0.55%	0.50%	0.50%	0.50%	0.50%
350000	20000	0.40%	0.40%	0.40%	0.40%	0.40%
350000	30000	0.40%	0.40%	0.40%	0.40%	0.40%
350000	40000	0.40%	0.40%	0.40%	0.40%	0.40%
375000	1000	3.04%	1.72%	1.01%	0.68%	0.56%
375000	1500	2.22%	1.17%	0.72%	0.56%	0.51%
375000	2000	1.75%	0.91%	0.60%	0.52%	0.50%
375000	3000	1.24%	0.68%	0.53%	0.50%	0.50%
375000	4000	0.97%	0.58%	0.51%	0.50%	0.50%
375000	5000	0.82%	0.54%	0.50%	0.50%	0.50%
375000	10000	0.56%	0.50%	0.50%	0.50%	0.50%
375000	20000	0.40%	0.40%	0.40%	0.40%	0.40%

**Applied to expected claims below the ISL limit
Selected Subset of Full Table*

EXHIBIT 1
Aggregate Stop Loss Rate Factors*

ISL limit	members	110%	115%	120%	125%	130%
375000	30000	0.40%	0.40%	0.40%	0.40%	0.40%
375000	40000	0.40%	0.40%	0.40%	0.40%	0.40%
400000	1000	3.12%	1.77%	1.04%	0.70%	0.56%
400000	1500	2.28%	1.21%	0.73%	0.56%	0.51%
400000	2000	1.80%	0.94%	0.61%	0.52%	0.50%
400000	3000	1.27%	0.69%	0.53%	0.50%	0.50%
400000	4000	1.00%	0.59%	0.51%	0.50%	0.50%
400000	5000	0.84%	0.55%	0.50%	0.50%	0.50%
400000	10000	0.57%	0.50%	0.50%	0.50%	0.50%
400000	20000	0.41%	0.40%	0.40%	0.40%	0.40%
400000	30000	0.40%	0.40%	0.40%	0.40%	0.40%
400000	40000	0.40%	0.40%	0.40%	0.40%	0.40%
425000	1000	3.19%	1.82%	1.07%	0.72%	0.57%
425000	1500	2.33%	1.24%	0.75%	0.57%	0.51%
425000	2000	1.84%	0.96%	0.62%	0.52%	0.50%
425000	3000	1.31%	0.70%	0.54%	0.50%	0.50%
425000	4000	1.02%	0.60%	0.51%	0.50%	0.50%
425000	5000	0.86%	0.55%	0.50%	0.50%	0.50%
425000	10000	0.57%	0.50%	0.50%	0.50%	0.50%
425000	20000	0.41%	0.40%	0.40%	0.40%	0.40%
425000	30000	0.40%	0.40%	0.40%	0.40%	0.40%
425000	40000	0.40%	0.40%	0.40%	0.40%	0.40%
450000	1000	3.26%	1.87%	1.10%	0.73%	0.58%
450000	1500	2.38%	1.28%	0.77%	0.57%	0.52%
450000	2000	1.89%	0.98%	0.63%	0.53%	0.50%
450000	3000	1.34%	0.72%	0.54%	0.50%	0.50%
450000	4000	1.05%	0.61%	0.51%	0.50%	0.50%
450000	5000	0.88%	0.56%	0.50%	0.50%	0.50%
450000	10000	0.58%	0.50%	0.50%	0.50%	0.50%
450000	20000	0.41%	0.40%	0.40%	0.40%	0.40%
450000	30000	0.40%	0.40%	0.40%	0.40%	0.40%

**Applied to expected claims below the ISL limit*
Selected Subset of Full Table

EXHIBIT 1
Aggregate Stop Loss Rate Factors*

ISL limit	members	110%	115%	120%	125%	130%
450000	40000	0.40%	0.40%	0.40%	0.40%	0.40%
475000	1000	3.33%	1.92%	1.13%	0.75%	0.58%
475000	1500	2.44%	1.31%	0.78%	0.58%	0.52%
475000	2000	1.93%	1.01%	0.64%	0.53%	0.50%
475000	3000	1.37%	0.73%	0.54%	0.51%	0.50%
475000	4000	1.07%	0.62%	0.51%	0.50%	0.50%
475000	5000	0.90%	0.56%	0.51%	0.50%	0.50%
475000	10000	0.58%	0.50%	0.50%	0.50%	0.50%
475000	20000	0.41%	0.40%	0.40%	0.40%	0.40%
475000	30000	0.40%	0.40%	0.40%	0.40%	0.40%
475000	40000	0.40%	0.40%	0.40%	0.40%	0.40%
500000	1000	3.39%	1.96%	1.16%	0.76%	0.59%
500000	1500	2.48%	1.34%	0.80%	0.59%	0.52%
500000	2000	1.97%	1.03%	0.65%	0.53%	0.51%
500000	3000	1.40%	0.74%	0.55%	0.51%	0.50%
500000	4000	1.10%	0.62%	0.52%	0.50%	0.50%
500000	5000	0.91%	0.57%	0.51%	0.50%	0.50%
500000	10000	0.59%	0.50%	0.50%	0.50%	0.50%
500000	20000	0.41%	0.40%	0.40%	0.40%	0.40%
500000	30000	0.40%	0.40%	0.40%	0.40%	0.40%
500000	40000	0.40%	0.40%	0.40%	0.40%	0.40%

**Applied to expected claims below the ISL limit
Selected Subset of Full Table*



February 24, 2014

Mr. Josh Hammerquist, A.S.A., M.A.A.A.
Assistant Vice President & Consulting Actuary
Lewis & Ellis, Inc.

**Subject: Your 02/24/2014 Questions re: The Vermont Health Plan
2014 TVHP Risk & Admin Charge Filing
(SERFF Tracking #: BCVT-129373905)**

Dear Mr. Hammerquist:

In response to your request dated February 21, 2014, here are *your questions* and our answers:

- 1. Please provide the number of Vermonters affected by this filing.*

This filing will impact about 200 members.

- 2. Also provide the minimum and maximum changes for the experience refund risk charge factors. The changes need to reflect the amount that a premium could change with all other things being equal (i.e.: only the factor changes, no assumed changed in the group's pricing margin, etc.)*

For the aggregate stop loss factors, with all other things being equal, the minimum premium change due to this filing is -0.03% and the maximum premium change is also -0.03%. Note that these calculations were done on average claims and do not reflect the actual rate increase that a group will see at the time of their renewal.

Please let us know if you have any further questions.

Sincerely,

A handwritten signature in black ink that reads "Paul Schultz". The signature is written in a cursive style with a long, sweeping underline.

Paul Schultz, F.S.A., M.A.A.A.