

SERFF Tracking #:

CATL-128824387

State Tracking #:

Company Tracking #:

AHBA 050 (DC) 0612

State: District of Columbia **Filing Company:** Catlin Insurance Company, Inc.
TOI/Sub-TOI: H04 Health - Blanket Accident /Sickness/H04.000 Health - Blanket Accident /Sickness
Product Name: Catlin Blanket Accident - Rate
Project Name/Number: Catlin Blanket Accident - Rate/AHBA 050 (DC) 0612

Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type: Neutral

Overall Percentage of Last Rate Revision: 0.000%

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Catlin Insurance Company, Inc.	New Product	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

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Rate Review Detail

COMPANY:

Company Name: Catlin Insurance Company, Inc.
 HHS Issuer Id: 00000
 Product Names: Blanket Accident
 Trend Factors:

FORMS:

New Policy Forms: AHBA 050 (DC) 0612
 Affected Forms:
 Other Affected Forms:

REQUESTED RATE CHANGE INFORMATION:

Change Period: Other
 Member Months: 0
 Benefit Change:
 Percent Change Requested: Min: Max: Avg:

PRIOR RATE:

Total Earned Premium:
 Total Incurred Claims:
 Annual \$: Min: Max: Avg:

REQUESTED RATE:

Projected Earned Premium: 0.00
 Projected Incurred Claims: 0.00
 Annual \$: Min: 0.00 Max: 0.00 Avg: 0.00

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TOI/Sub-TOI: H04 Health - Blanket Accident /Sickness/H04.000 Health - Blanket Accident /Sickness**Product Name:** Catlin Blanket Accident - Rate**Project Name/Number:** Catlin Blanket Accident - Rate/AHBA 050 (DC) 0612

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Actuarial Memorandum	AHBA 050 (DC) 0612, AHBA C050 (DC) 0612, AHBA A000 (DC) 0612, AHBA B000 (DC) 0612, AHBA 400 (DC) 0612	New		Actuarial Memorandum Blanket Accident v4 20120628 (signed).pdf



Catlin Insurance Company Incorporated
[1330 Post Oak Blvd., Suite 2325, Houston, TX 77056]
A Stock Insurance Company

ACTUARIAL MEMORANDUM

BLANKET ACCIDENT POLICY
Form Number AHBA 050 0612

1. Scope and Purpose

The purpose of this memorandum is to certify that the premiums for this Policy Form satisfy the rate filing requirements of your State. This is a new filing. This memorandum is not intended be used for any other purpose.

2. Description of Benefits

This section contains a brief description of the benefits available under this policy. A detailed description of the benefits and limitations are set out in the policy document.

Attachment 1 shows a list of the benefit options available and the corresponding monthly claim costs.

The base policy provides a lump sum upon accidental death with the option of an accidental dismemberment benefit. The dismemberment benefit depends upon the extent of the dismemberment and is specified in the Schedule of Covered Losses.

Additional optional benefits can be added to the base policy.

The Policyholder will choose at least one of the following hazards:

- 24- Hour Worldwide Coverage
- Business Travel Coverage (24-Hour Coverage)
- Foreign Business Travel Coverage (24-Hour Coverage)
- Travel Coverage (24-Hour Coverage)
- Common Carrier Coverage
- Public Conveyance Coverage
- Commuting Coverage
- Family Accompanying The Insured and Family Relocation Coverage
- Full Occupational Coverage: On-Premises Only
- Full Occupational Coverage Including Business Travel
- Line of Duty Coverage
- Hijacking, Air Piracy or Carjacking Coverage

- Non-Employee Director Coverage
- Owned Aircraft Coverage
- Pilots' and Crew Members' Coverage
- Private Passenger Automobile Coverage
- Scheduled Airlines and Military Air Transport Coverage
- Specified Trip Coverage
- Sponsored Activity Coverage
- War Risk Coverage
- Non-Owned Automobile Coverage
- School Time/After School Coverage
- Sports Coverage

The following optional additional benefits are available as riders to the base policy:

- Accidental Dismemberment Benefit: The following is the standard schedule of benefits:

<u>Covered Loss</u>	<u>Benefit As Percentage of Principal Sum</u>
Loss of Two or More Hands or Feet	100%
Loss of Sight of Both Eyes	100%
Loss of Speech and Hearing In Both Ears	50%
Loss of One Hand or One Foot	50%
Loss of Sight In One Eye	50%
Severance and Reattachment of One Hand or One Foot	50%
Loss of Speech	50%
Loss of Hearing in Both Ears	50%
Loss of Thumb and Index Finger of The Same Hand	25%
Loss of All Four fingers of the Same Hand	25%
Loss of All Toes of the Same Foot	25%

The policyholder has the option to modify the covered losses as well as the level of benefits, for which appropriate premium adjustments will be made.

Other Covered Losses are also available as listed in the Dismemberment Options worksheet in Attachment 1.

- Alternative Commuting Benefit: pays a benefit up to the amount shown in the schedule, if the insured suffers a loss while using an alternate means of transport for travel between his home and his normal place of work. The use of alternate commuting transportation must be necessitated by a breakdown in the insured's normal means of commuting.
- Accident Dental Benefit: pays a benefit if the insured requires emergency dental care arising from a covered accident.
- Baggage Delay Benefit: A benefit will be payable, if the baggage and/or personal effects owned by or in the custody of an insured is delayed or misdirected for more than the time period shown in the Schedule of Benefits.
- Bomb Scare, Bomb Search or Bomb Explosion Benefit: Subject to satisfying all the requirements for qualification for benefit, the rider will pay a lump sum benefit upon an accidental injury suffered due to a bomb scare, bomb search or bomb explosion.
- Broken Bones Benefit: A benefit will be paid if the insured sustains injuries, from a covered accident, which within 30 days of the event, results in a broken bone. The amount of benefit is dependent upon the extent of the injury.
- Burn Benefit: Depending upon the severity of the burn, a percentage of the principal insured amount will become payable under this benefit provided the policy conditions are satisfied.
- Burial and Cremation Benefit: This rider pays a lump sum for burial or cremation upon the accidental death of a covered person.
- Catastrophe Cash Benefit: If an insured suffers a Covered Loss that results in Paralysis, Coma or Brain Death, that is a permanent condition as certified by a physician, a benefit will be payable under this rider.
- Chaperone Replacement Benefit: A benefit will be payable, in the event that the official chaperone of the policyholder is prevented from continuing his or her **out of country** trip due to an injury, or, death of the chaperone or an Immediate Family Member which occurs after the **out of country** trip begins and before the **out of country** trip termination date.
- Child Care Center Benefit: This is a benefit provided to dependent children upon the accidental death of either or both parents. The child must meet age limit requirements as well as be enrolled in a legitimate child care center as defined in the policy.
- Child Education Benefit: This rider pays a benefit for education to each qualifying dependent child. The benefit is payable upon the accidental death of the insured.

- COBRA Expense Benefit: Upon the accidental death of the covered person, this benefit will pay for the COBRA premiums if the surviving beneficiaries elect to continue the covered person's medical insurance. The benefit is payable for 3 years.
- Coma Benefit: In the event that the covered person lapses into a state of complete mental unconsciousness without response to stimulation following a covered accident, this benefit will be paid according to the conditions defined in the policy.
- Common Accident Benefit: This Coverage pays fixed amounts in the event that the Insured Person and his or her Insured Spouse or Eligible Domestic Partner both suffer accidental death in the same accident or from separate accidents occurring within a 24 hour period such that an Accidental Death benefit is payable under the Policy for both persons.
- Counseling Benefit: This rider pays a benefit when the insured, or an immediate family member as defined in the benefit wording, requires counseling upon the accidental death of the insured.
- Emergency Medical Evacuation [Repatriation] Benefit: This coverage will pay a benefit if the covered person suffers a covered loss that requires an emergency evacuation to the nearest place of appropriate medical care. The covered loss must occur outside a 100 mile radius of the covered person's current place of primary residence or out of the insured's country of residence.
- Emergency Reunion Benefit: This coverage will pay in the event that the insured's physician believes it would help to have a family member present, in case the insured is hospitalized **overseas** for at least 3 days arising from a covered injury, or, the insured has been subjected to a felonious assault. The benefit includes the expenses of travel and lodging for the family member.
- Extended Benefit Option: We will pay a benefit, subject to the payment of the Deductible and the Co-insurance Rate, while the Covered Person is in his or her Home Country, if the Covered Person obtains treatment for an Injury [or Sickness] within a specified number of days of returning from a Trip to his or her Home Country. Such treatment must be for the recurrence or continuation of treatment for an Injury [or Sickness] that began during the course of a Trip for which a benefit is otherwise payable under the Medical Expense Benefit.
- Family Reunion Benefit: If, while the insured is traveling **out of country**, he or she suffers an Injury and must be confined in a Hospital for at least [3-7] consecutive days or if the Covered Person is medically evacuated to another location, we will reimburse the expenses for transportation and lodging for a Family Member to join the insured during his or her stay in the **overseas** Hospital.

- Felonious Assault and Violent Crime Benefit: Upon production of a Police Report describing a felonious assault or violent crime, as defined in the policy, perpetrated upon the insured, this benefit rider will pay a lump sum.
- Heart or Circulatory Malfunction Benefit: This coverage pays a benefit in the event that the insured suffers a sudden heart or circulatory malfunction and the first symptoms of the malfunction are medically diagnosed while the insured is covered under this policy.
- HIV Occupational Accident Benefit: If the insured suffers an injury arising out of an accident that occurred while performing his/her usual occupational duties, and acquires and tests positive for HIV, based upon tests approved by the Centers For Disease Control, within one year of the accident, then this rider will pay a specified lump sum benefit.
- Home Alteration and Vehicle Modification Benefit: A specified lump sum benefit will be payable if the insured requires any home alteration or vehicle modification due to an injury arising from a covered accident.
- Home Country Benefit: While the insured is in his or her home country, if the insured obtains treatment for: 1) an Injury after returning from **an overseas** trip to his home country; or 2) for a continuation of benefits for treatment that began during the course of **an overseas** trip for which a benefit is otherwise payable under the Medical Expense Benefit, or,
- Home Country Benefit: When the insured returns to his home country or country of principal residence for incidental visits and requires medical treatment, we will pay a benefit only if the primary reason for the insured's return to the home country or country of principal residence is not to obtain medical treatment for an injury that occurred while traveling.
- Home Country Emergency Benefit: We will pay a benefit for covered medical expenses if the insured obtains treatment of an injury in his home country during the course of a trip outside the insured's home country for which coverage would have been afforded under the [Out of Country] Medical Expense Benefit.
- Home Country Extension Benefit: We will pay benefits for covered medical expenses if the insured obtains treatment for an injury while he is in his home country during the course of a trip for which a benefit is otherwise payable under the Medical Expense Benefit.
- Hospital Confinement Benefit: This rider provides an In-hospital Indemnity benefit of a fixed amount per day spent confined in a hospital due to injuries sustained from a covered accident. Hospitalization must be at the direction of, and, under the care of a licensed Physician.

- Lost Baggage Benefit: The insured's replacement costs for clothes and personal hygiene items in excess of the deductible will be reimbursed, if the insured's luggage is checked onto a common carrier, and is then permanently lost, stolen or damaged beyond his use. Replacement costs are calculated on the basis of the depreciated standard for the specific personal item claimed and its average usable period. The insured must file a formal claim with the transportation provider and provide us with copies of all claim forms and proof that the transportation provider has paid the insured its normal reimbursement for the permanently lost, stolen or damaged luggage.
- [Out of Country] Medical Expense Benefits: This benefit will pay covered medical charges in the event that the covered person requires treatment arising from a covered accident. Various options are available as far as the scope of coverage is concerned. These benefits are subject to the Deductibles, Coinsurance Rates, Benefit Periods and other terms or limits shown in the Schedule of Benefits. Out of Country benefits may also cover charges arising from sickness.
- Permanent Total Disability Benefit: After a 180-day waiting period, the insured becomes eligible for a benefit payment provided the insured be declared permanently and totally disabled by a licensed Physician. The payment will depend upon the payout option selected at the outset of the policy.
- Personal Liability Benefit: We will reimburse the insured for property damage costs that he may be legally liable for, if during an overseas trip, a claim is made or a suit brought against him for property damage.
- We will also reimburse the insured, if during the overseas trip a claim is made or a suit brought against him for medical expenses as the result of a covered accident caused by the insured and resulting in an Injury to another person, we agree to pay for damages that the insured is legally liable for.
- Personal Property and Financial Instrument Reimbursement Benefit: We will pay either the Personal Property Benefit or Financial Instrument Benefit, if an insured sustains loss or damage to Personal Property or Financial Instrument that is caused directly by a covered peril during a covered out of country trip for business or pleasure. The insured must take all reasonable precautions for the safety of any covered Personal Property or Financial Instrument.
- Political Evacuation Benefit: We will pay a benefit if a covered event takes place during the covered activity or trip and while the insured is travelling outside of his home country or country of residence. Benefits will be paid for the insured's transportation and related costs necessary to ensure his or her safety and well-being.

- Rehabilitation Benefit: This rider will pay the insured for essential physical rehabilitation, as defined in the benefit wording, required by the insured due to injuries arising out of an accident.
- Repatriation of Remains Benefit: A benefit will be payable for the preparation and return of an insured's body to his home country if he dies due to a covered injury while on a covered trip or more than 100 miles from the insured's home.
- Return of Minor Children Benefit: If the insured, age 18 or older, is the only person travelling **overseas** with minor dependent who is under the age of 18, and such insured suffers an injury and requires hospital confinement or if the insured is medically evacuated, we will reimburse the cost of a one way economy airfare ticket and/or ground transportation ticket to return each minor dependent to his principal residence. Benefits will not be paid unless all expenses are approved in advance, and services are rendered by the Company's assistance provider.
- Seatbelt and Airbag Benefit: The rider pays lump sum benefits if death occurs from an accident that happens while properly wearing a seat belt and operating or riding as a passenger in an automobile. The airbag must have been deployed in the collision for the Airbag benefit to be paid.
- Short Term Partial Disability Benefit: Upon the accidental partial disability of the covered person, as declared by a licensed physician, and satisfying a waiting period, this benefit will pay a fixed monthly amount for the earlier of a specified maximum number of months or the end of the partial disability.
- Short Term Total Disability Benefit: Upon the total disability of an insured, arising from a covered accident, this benefit will pay a weekly amount, subject to the terms and conditions set out in the schedule of benefits regarding waiting period and benefit period. The total disability must be certified by a licensed physician.
- Spouse Retraining Benefit: This rider pays a benefit to allow for the retraining of a spouse after the accidental death, dismemberment or total disability of the insured.
- Trip Cancellation Benefit: We will reimburse the expenses paid in advance by the insured for which the insured is legally liable and which are not recoverable from any other source, consequent upon the cancellation of his trip.
- Trip Delay Benefit: If the flight that the insured is due to travel is delayed, reimbursement will be made for essential purchases, such as meals, refreshments or other related expenses directly resulting from the delay or cancellation of his booked and confirmed flight.

- Trip Interruption Benefit: We will reimburse the insured for unused, non-refundable pre-paid expenses paid by the insured, less the value of applied credit from the unused return travel ticket if, prior to the date of return, the insured's trip is interrupted due to the unexpected death or serious injury resulting in admittance to a hospital of the insured, insured's travelling companion and insured's immediate family member. We will pay for the loss of travel and/or accommodation expenses

3. Renewability Clause

The premiums are not guaranteed, and, are subject to change upon renewal. Typically a policy will be issued for one year or less. However, other policy periods may be offered for which appropriate premium adjustments will be made.

4. Applicability

This form will be available for new issues.

5. Morbidity

Claim costs were developed separately for each hazard and the various optional benefits, utilizing the following sources of data:

National Safety Council's Injury Facts
Bureau of Labor Statistics: Census of Fatal Occupational Injuries
US Census Bureau
Centers for Disease Control
AHRQ/HCUP Statistical Data
Health, United States
National Vital Statistics Reports
American Medical Association
Morbidity & Mortality Weekly Reports
Household Data Annual Averages
National Spinal Cord Injury Statistical Center
National Hospital Discharge Survey
1985 Commissioners' Disability Table (85CIDA)
American Hospital Association
Flight Safety Foundation
NHTSA: Fatality Analysis Reporting System (FARS)
US Department of Transportation: Air Travel Consumer Report
National Hospital Ambulatory Medical Care Survey
Milliman's 2012 Health Cost Guidelines
Sourcebook of Criminal Justice

6. Family Rates

Family rates can be derived from the base rates, depending upon the plan design, that is the additional benefits chosen and the proportions of the insured's principal sum that are chosen for the dependants.

7. Mortality

The National Safety Council's Injury Facts was used to develop the accidental death mortality incidence rates.

8. Persistency

Persistency assumptions were not used in the pricing of this product.

9. Expenses

Expenses are assumed to be 20.0% of the gross premium, allocated as follows:

Administration	10.0%
Premium Taxes	3.0%
Overhead	7.0%
Total	20.0%

10. Commissions

Commissions are assumed to average 20% of the gross premium.

11. Marketing Method

This product is to be sold through licensed insurance brokers, agents, MGU's and third party administrators. It may be offered on a direct response basis.

12. Underwriting

The underwriter will collect information from the applicant group in order to measure the group's risk relative to the assumptions used in the manual rating.

In general, underwriting adjustments may be made with respect to any extraordinary items having an impact on the risk, subject to the discretion of the underwriter.

When there is specific information available about the group being underwritten, such as a group's exposure and risk characteristics, it may be appropriate to refine the manual rates.

13. Experience Rating

Final rates may vary from manual rates because of an adjustment for a group's actual experience.

The credibility formula relies on the loss ratio method to prospectively adjust the manual rate for recent account experience.

The formula for the adjusted rate is as follows:

$$\text{Final Rate} = [P*(ELR/TL)*CR] + [(1-CR)*MR]$$

Where:

P = Prior Rate (Rate In Effect For The Year Being Experience Rated)

ELR = Experienced Loss Ratio (Incurred Claims / Earned Claim Cost)

TL = Target Loss Ratio (Pricing Loss Ratio)

CR = Credibility Factor, From Table 5A or Table 5B in the attached Rating Adjustment Factors

MR = Manual Rate

The Credibility Factors are listed in Tables 5A and 5B of the Claim Costs And Adjustment Factors worksheets in Attachment 1.

Approximately 3 to 5 years' of the group's experience will be reviewed to determine whether existing rates are adequate or need to be adjusted. The result from the calculation is subject to the underwriter's discretion. For start-up groups, the manual rates will be applied.

14. Premium Classes

Attachment 1 shows a summary of the benefit options available and the corresponding monthly claim costs. The actual premiums will, however, vary by plan design and the risk characteristics of the insured group.

15. Issue Age Range

Coverage is available at all ages. Issue age range is subject to underwriting considerations.

16. Geographic Area Factors

The geographical area factors were developed from the data showing unintentional injury death trends by State in Injury Facts, 2005-2006 Edition.

17. Industry Factors

Industry factors were derived from the Society of Actuaries 2006 Group Life Experience Study, which included AD&D experience by SIC (Standard Industrial Classification) code. The emerging industry loadings were used as a guide and were adjusted for anticipated experience to arrive the final loadings adopted for this product.

18. Average Annual Premium

The average expected premiums are \$25,000 per policy.

19. Premium Modalization Rules

The shown monthly premiums may be converted as follows:

Annual Rate = Monthly Rate * 12

Weekly Rate = Monthly Rate * 12/52

Daily Rate = Monthly Rate * 12/365

20. Claim Liability and Reserves

The claim liability and reserves for all incurred but unpaid claims will be developed using standard actuarial methods as prescribed by the American Academy of Actuaries.

21. Active Life Reserves

Not applicable to this product.

22. Trend Assumption

A medical expense trend of 4% per annum is assumed for policies incepting in years after 2012.

23. Anticipated Loss Ratio

The anticipated Loss Ratio for this policy form is 50%.

24. Distribution of Business

This is a new policy form filing, consequently the distribution of business is not known.

25. Contingency and Risk Margins

The margins for adverse experience and profit are included as 10% of gross premium.

26. Experience

This is a new product filing and we do not have any experience on this form.

27. Lifetime Loss Ratio

The lifetime loss ratio is expected to be 50%.

28. History of Rate Adjustments

This is not applicable because this is a new product filing.

29. Number of Policyholders

This is not applicable because this is a new product filing.

30. Proposed Effective Date

The effective date will begin upon Department of Insurance approval.

31. Actuarial Certification

To the best of my knowledge and judgment, this filing is in compliance with the applicable laws of this State and that the proposed premiums are reasonable in relation to the benefits provided.



M Kelly Edmunds, FCAS, MAAA
Director of Reinsurance Pricing

Date: 7/2/12



ATTACHMENT 1

Summary of Benefit Options and Premium/Loadings

For

All Blanket Coverage's & Benefits

Excluding Accident Medical Expense Benefits

And

Out of Country Medical Expense Benefits



Catlin Blanket Claim
Costs And Adjustmen



ATTACHMENT 2

Summary of Benefit Options and Premium/Loadings

For

Accident Medical Expense Benefits

And

Out of Country Medical Expense Benefits



SpecialRisk.2012062
2.xlsx



K-12.20120622.xlsx



StudyAbroad.20120
622.xlsx

BENEFIT OPTIONS

Accidental Death Benefit

Excess Aggregate Limit

Hazards Insured Against :

24 Hour Worldwide Coverage

Business Travel Coverage (24 Hour Coverage)

Foreign Business Travel Coverage (24 Hour Coverage)

Travel Coverage (24 Hour Coverage)

[Business] Common Carrier Coverage

[Business] Public Conveyance Coverage

Commuting Coverage

Family Accompanying the Insured and Family Relocation Coverage

Full Occupational Coverage - On-Premises Only

Full Occupational Coverage Including Business Travel

Line of Duty Coverage:

Firefighters
Police
Security Guards
International Security Guards

Hijacking, Air Piracy Coverage

Hijacking, Air Piracy or Carjacking Coverage

Non-Employee Director Coverage

Owned Aircraft Business and Pleasure Travel
Owned Aircraft Business Travel Only

Pilots' [and Crew Members'] Coverage Business and Pleasure Travel
Pilots' [and Crew Members'] Coverage Business Travel Only

Pilots' [and Crew Members'] Coverage Non-Policyholder Owned Aircraft Business & Pleasure
Pilots' [and Crew Members'] Coverage Non-Policyholder Owned Aircraft Business Only

Private Passenger Automobile (Business [and Pleasure] Travel) Coverage

Scheduled Airlines and Military Air Transport Coverage (Business and Pleasure) Travel Coverage

Specified Trip Coverage (24 Hour Coverage) - Ground Exposures
Specified Trip Coverage (24 Hour Coverage) - Air Exposures

Sponsored Activity Coverage
Sponsored Activity Coverage Excluding Travel To & From Event

War Risk Coverage

Non-Owned Auto Coverage

School Time Coverage
After School Coverage

Sports Coverage
Sports Coverage Excluding Travel To And From Event
Youth Sports Coverage

Additional Benefits:

Accidental Dismemberment Benefit

Alternative Commuting Benefit

Accident Dental Expense Benefit

Baggage Delay Benefit

Bomb Scare, Bomb Search or Bomb Explosion Benefit

Broken Bones Benefit

Burn Benefit

Burial & Cremation Benefit

Catastrophe Cash Benefit

Chaperone Replacement Benefit

Child Care Center Benefit

Child Education Benefit

COBRA Benefit

Coma

Common Accident Benefit

Counseling Benefit

Emergency Medical Evacuation [Repatriation] Benefit

Emergency Reunion Benefit

Extended Benefit Option

Family Reunion Benefit

Felonius Assault and Violent Crime Benefit

Heart or Circulatory Malfunction - Adults
Heart or Circulatory Malfunction - Youths

HIV - Occupational Accident Benefit

Home Alteration & Vehicle Modification Benefit

Home Country Benefit

Home Country Emergency Benefit

Home Country Extension Benefit

Hospital Confinement Benefit

Lost Baggage Benefit

[Out of Country] Medical Expense Benefits

Permanent Total Disability Benefit

Personal Liability Benefit

Personal Property and Financial Instrument Reimbursement Benefit

Political Evacuation [Natural Disaster] Benefit

Rehabilitation Benefit

Repatriation of Remains Benefit

Return of Minor Child(ren) Benefit

Seatbelt and Airbag Benefit

Short Term Partial Disability Benefit

Short Term Total Disability Benefit

Spouse Retraining Benefit

Trip Cancellation

Trip Delay Benefit

Trip Interruption

Monthly Claim
Cost Per
Coverage Unit

Per Person Insured

Coverage Unit

Per \$1,000 Sum Insured	\$0.03043
Per \$1,000 Aggregate Sum Insured	\$0.10000
Per \$1,000 Sum Insured	\$0.03043
Per \$1,000 Sum Insured	\$0.07582
Per \$1,000 Sum Insured	\$0.08340
Per \$1,000 Sum Insured	\$0.08577
Per \$1,000 Sum Insured	\$0.00149
Per \$1,000 Sum Insured	\$0.00157
Per \$1,000 Sum Insured	\$0.00502
Per \$1,000 Sum Insured	\$0.01375
Per \$1,000 Sum Insured	\$0.00438
Per \$1,000 Sum Insured	\$0.00673
Per \$1,000 Sum Insured	\$0.01359
	\$0.01670
	\$0.00795
	\$0.01591
Per \$1,000 Sum Insured	\$0.00084
	\$0.00424
Per \$1,000 Sum Insured	\$0.08577

Per \$1,000 Sum Insured	\$0.06569
Per \$1,000 Sum Insured	\$0.03941

Per \$1,000 Sum Insured	\$0.06569
Per \$1,000 Sum Insured	\$0.03975

Per \$1,000 Sum Insured	\$0.08474
Per \$1,000 Sum Insured	\$0.05118

Per \$1,000 Sum Insured	\$0.01904
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Per \$1,000 Sum Insured	\$0.00167
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Per \$1,000 Sum Insured	\$0.07604
Per \$1,000 Of Aggregate Volume Of Exposure Per Flight	\$0.03750

Per \$1,000 Sum Insured	\$0.03043
Per \$1,000 Sum Insured	\$0.01915

Current Rates From Lloyds

Per \$1,000 Sum Insured	\$0.02359
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Per \$1,000 Sum Insured	\$0.02292
Per \$1,000 Sum Insured	\$0.02522

Per \$1,000 Sum Insured	\$0.03043
	\$0.01915
Per \$1,000 Sum Insured	\$0.02522

Standard Dismemberment Schedule	\$0.00304
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Per \$1,000 Sum Insured	\$0.00286
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Per \$1,000 Sum Insured	\$0.01623
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Per \$100 Sum Insured	\$0.04058
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Per \$1,000 Sum Insured	\$0.00015
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Per \$1,000 Sum Insured: Subject To Schedule	\$0.70116
Per \$1,000 Sum Insured: Subject To Schedule	\$0.00090
Per \$1,000 Sum Insured	\$0.03043
Per \$1,000 Sum Insured	\$0.00925
Per \$1,000 Sum Insured	\$0.01073
Per \$1,000 Sum Insured	\$0.35276
Per \$1,000 Sum Insured	\$0.00198
Fixed Cost of Default Benefit of \$1,000	\$0.03043
\$100 Per Month, Maximum 18 Months Benefit	\$0.05326
Per \$1,000 Sum Insured	\$0.00279
Per \$1,000 Sum Insured	\$0.00001
\$100 per session:	
Maximum Sessions:	
10	\$0.01268
15	\$0.03084
20	\$0.03610
25	\$0.03651
Per \$1,000 Sum Insured	\$0.00624
Factor For Deductible Amount Of:	
\$0	1.00
\$50	0.98
\$100	0.95
\$150	0.92
\$200	0.90
\$250	0.87
Per \$1,000 Sum Insured	\$0.00537
10% of Medical Expense Rate	
Per \$1,000 Sum Insured	\$0.00537
Per \$1,000 Sum Insured	\$0.00559

Per \$1,000 Sum Insured	\$0.06838
Per \$1,000 Sum Insured	\$0.00615

Per \$1,000 Sum Insured	\$0.00121
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Per \$1,000 Sum Insured	\$0.00406
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10% of Medical Expense Rate	
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10% of Medical Expense Rate	
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10% of Medical Expense Rate	
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Per \$100 Per Day	Waiting Period (Days)	Monthly Gross Premium Rates Maximum Benefit Period In Days				Additional Cost For Retroactive Benefits
		30	60	90	180	
		0	0.15869	0.17528	0.18418	
3	0.10493	0.12152	0.13042	0.13445	0.72977	
7	0.06182	0.07841	0.08731	0.09134	0.99940	
14	0.02518	0.04177	0.05067	0.05470	0.78757	

Per \$1,000 Sum Insured	0.13414
-------------------------	---------

Please See Separate Rating And Adjustment Factors

Lump Sum :100% Sum Insured	0.01332
1% of Sum Insured for 100 Months	0.01131

Per \$1,000 Sum Insured	0.00867
-------------------------	---------

Per \$1,000 Sum Insured	0.74252
Factor For Deductible Amount Of:	
\$0	1.00
\$250	0.87
\$500	0.80
\$750	0.70
\$1,000	0.60

10% of War Risk Rates	
-----------------------	--

Per \$1,000 Sum Insured	0.00406
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Per \$1,000 Sum Insured	0.00076
Factor For Deductible Amount Of:	
\$0	1.00
\$50	0.98
\$100	0.95
\$150	0.92
\$200	0.90
\$250	0.87

Per \$1,000 Sum Insured	0.01073
-------------------------	---------

Per \$1,000 Sum Insured	0.00660
-------------------------	---------

20% of Short Term Disability Rates	
------------------------------------	--

Per \$100 Monthly Benefit	Monthly Claim Costs						
	Waiting Period (Days)	Maximum Benefit Period In Months					
		6	12	24	36	48	60
	0	0.47612	0.56567	0.67389	0.75995	0.83506	0.90262
	7	0.37127	0.45222	0.55168	0.63119	0.70068	0.76318
	14	0.23608	0.29504	0.36866	0.42784	0.47966	0.52626
	30	0.12285	0.16006	0.20884	0.24874	0.28387	0.31550
	60	0.05810	0.08065	0.11169	0.13736	0.15998	0.18028
	90	0.02991	0.04520	0.06788	0.08714	0.10430	0.11971
	180	0.01071	0.01800	0.02991	0.04024	0.04951	0.05780
	360	0.00414	0.00769	0.01403	0.01966	0.02476	0.02935

\$1,000 Per Year For Maximum 4 Years Of College	0.11047
---	---------

Per \$1,000 Sum Insured	
Unexoected Death and Serious Injury	1.12931
Unexpected Death, Serious Injury & Emergency Sickness	1.52454

Per \$100 Sum Insured	1.20587
-----------------------	---------

Per \$1,000 Sum Insured	
Unexoected Death and Serious Injury	1.24224
Unexpected Death, Serious Injury & Emergency Sickness	1.67699

Table 1**State (US domestic) Factor**

<u>State</u>	<u>Factor</u>	<u>State</u>	<u>Factor</u>
Alabama	1.3453	Montana	1.5466
Alaska	1.5069	Nebraska	1.0896
Arizona	1.3638	Nevada	1.1431
Arkansas	1.2936	New Hampshire	0.8098
California	0.7202	New Jersey	0.7590
Colorado	1.1274	New Mexico	1.6159
Connecticut	0.9151	New York	0.6657
Delaware	1.0360	North Carolina	1.2281
District of Columbia	1.5005	North Dakota	1.1154
Florida	1.2031	Ohio	0.9123
Georgia	1.1090	Oklahoma	1.2724
Hawaii	0.8929	Oregon	1.0582
Idaho	1.1653	Pennsylvania	1.0489
Illinois	0.8661	Rhode Island	0.7313
Indiana	0.9575	South Carolina	1.3721
Iowa	0.9972	South Dakota	1.3638
Kansas	1.0923	Tennessee	1.4441
Kentucky	1.3287	Texas	1.0323
Louisiana	1.2678	Utah	0.8883
Maine	1.0111	Vermont	1.0526
Maryland	0.6316	Virginia	0.9234
Massachusetts	0.6039	Washington	0.9520
Michigan	0.8901	West Virginia	1.3749
Minnesota	1.0102	Wisconsin	1.1090
Mississippi	1.5531	Wyoming	1.6620
Missouri	1.3010		

Table 2

**Region Factor
International Travel Including Travel Into The US**

G

<u>Factor</u>	<u>Region</u>
0% to +200%	Asia
Go based on State Factor	North America (United States only)
0% to +75%	North America (beside US)
0% to +100%	South America
+50% to +150%	Northern Africa
0% to +100%	Southern Africa
+10% to +100%	Eastern Europe
-10% to +50%	Western Europe
-10% to +10%	Northern Europe
-10% to +10%	Southern Europe
2	Antarctica
+25% to +100%	Central America
+100% to +200%	Middle East

<u>Factor</u>
2.00
1.10
1.00
0.95
0.70
0.75

If a group does that makes up weighted average that make up

The conditions of each country will determine the factor used for that country.

Table 3

Group Age Composition

<u>Percentage Range</u>
51% + of the group is 75 or older
51% + of the group is 65 – 74
51% + of the group is 25 – 64
51% + of the group is 15 – 24
51% + of the group is 5 – 14
51% + of the group is under 5

<u>Factor</u>
1.75
1.15
1.25
1.25
1.30
1.35
1.40
1.40
1.50
1.60

es not have a specific age group
p at least 51%, use a
verage of all the age ranges
the population of the policyholder

The

Table 4

Extreme Exposures

<u>Exposure</u>
Hot Substances, Electricity and Exposure to Burns
Explosives, Firearms, Dangerous Chemicals, Danger from Falling Objects
Underground Activities
Exposure to Excessive Heat and Cold
Performed On or Near Water
Exposure to Animals
Heavy Machinery and Moving Vehicles
Power Tools and Equipment
Climbing and Exposure to Falls
Testing of Experimental Crafts and Vehicles and Participating in Speed Contests

e above factors can be adjusted +/- 25% based on the activities of the Policyholder.

Table 5A
Credibility Factors
For Participant Accident Accounts Only
Which Include Students and Volunteers

For C

Annualized Premium	Renewal Credibility	Takeover Credibility
\$1,000 - \$20,000	30%	0%
\$20,001 - \$30,000	40%	10%
\$30,001 - \$50,000	50%	20%
\$50,001 - \$100,000	60%	40%
\$100,001 - \$150,000	70%	55%
\$150,001 - \$200,000	80%	75%
\$200,001 - \$300,000	90%	85%
\$300,001+	100%	100%

Annualized Premium
\$50,000 - \$200,000
\$200,001 - \$400,000
\$400,001 - \$600,000
\$600,001 - \$800,000
\$800,001 - \$1,000,000
\$1,000,001 - \$1,200,000
\$1,200,001 - \$1,500,000
\$1,500,000+

Table 5B

Credibility Factors

Corporate Accident Only

Unde

Renewal Credibility	Takeover Credibility
30%	0%
40%	10%
50%	20%
60%	40%
70%	55%
80%	75%
90%	85%
100%	100%

Factor
-15% to +15%
-10% to +10%
-5% to +5%
-15% to +15%
-25% to +25%
-10% to +10%
-10% to +10%
-10% to +10%
-10% to +10%
-25% to +25%

The maximum total load o

Table 6

Underwriter Loads/Discount

Collateral Lines
Stable Claim Pattern
Stable Headcount
Foreign vs. Domestic Travel
Spread of Risk
Quality of underwriting data made available
Staff/Volunteers Training
Premises Hazards Level
Experience in Business
Sex of Participants

Underwriter discount for all items listed above is +/-50%.

Table 7

Daily Rate Conversion Factors

<u>Exposure Days</u>	<u>Conversion Factor (Days)</u>
1 – 9	Actual Number
10 – 19	15
20 – 29	20
30 – 39	25
40 – 49	30
50 – 59	35
60 – 74	40
75 – 89	45
90 - 365	50

Table 8A
Length of Trip
For Study Abroad And
Traveling Volunteer Groups Only

Factor	Length of Trip	
	From Week	Less Than week
1.00	0	5
1.10	5	13
1.80	13	27
4.00	27	52

Excludes Stu
Sports,

Factor
0.85
0.90
0.95
1.00
1.05
1.10
1.15

Table 8B
Length of Trip
For Employer Groups

Factor	Length of Trip	
	From Week	Less Than week
1.00	0	5
1.05	5	13
1.10	13	27
1.15	27	52

Table 9

Daily Exposure Time

**Study Abroad, Traveling Volunteer Groups
Students and Corporate Accident**

<u>Daily Exposure Time</u>
Under 30 minutes
30 minutes – 1 hours per day
1 – 3 hours per day
4 – 6 hours per day
6 – 8 hours per day
8 – 12 hours per day
Over 12 hours per day

<u>Factor</u>
2
4
4

Table 10

Specified Trip Ground Exposures

Specifi

Attending a convention in a hotel or conference center
Any form of manual labor
Hazardous Exposure

<u>Factor</u>
1.35
1.50 – 3.50

*Deviation
in which

Table 11

ed Trip Air Exposures

Overseas Flights
Overseas Internal Flights*

depends on the country in
the Insured is traveling in

Table 12

**Owned Aircraft
Pilots and Crew Members Coverage**

<u>Factor</u>	
1.00 – 2.00	Type of Aircraft
1.00 – 6.00	Use of Aircraft
1.00 – 1.25	Pilot Age
0.95 – 1.05	Pilot Training
1.00 – 1.50	Prior Accident
0.50 – 1.50	Pilot Hours
0.90 – 1.10	Pilot Rating

Participant Accid

Table

<u>Factor</u>
0.095
0.191
0.381
1.000
2.262
13.333

Adult Study Schools
Alter Boys
American Legion
Bible Schools
Bingo Associations
Bluebirds
B'nai Brith
Booster Clubs
Junior Chamber of Commerce
Lutheran Leagues
Rainbow Girls
Senior Citizens Clubs
Grammar Schools
Christian Day Schools
Nurseries, Kindergartens and Play Schools
Handicapped Child Programs

Youth Social Centers
Community Centers (non-athletic)
Spectators
Soap Box Derbies
Senior Class Trips
Exchange Clubs
Garden Clubs

Auto Clubs
Campfire Girls
Church Activities
Fund Raising
Karting Clubs
Volunteer Service Organizations
Conventions
Volunteer Construction or Repair Workers

Alligator Wrestlers
Circus Amateurs
Gun Clubs
Rod and Gun Clubs
Playgrounds

Auto Mechanics Schools
Hiking Clubs
Training Programs
Vocational Training Programs
Backpacking Clubs
Student Drivers

Go-Karting
Aerialist
Rodeo
Hang Gliding

**If the policyholder's activity does not appear on*

Risk Classifications

ent, Study Abroad, Volunteers & Students*

e 1A

<u>Group</u>
A
B
C
D
E
F

Group A

Brownie Scouts	Conferences
Card Clubs	Youth Choirs
Catholic Youth Organizations (Non-Athletic)	Discussion Groups
Choral Concert Groups	Exhibit Fashion Shows
Church Congregations	Glee Clubs
Citizen Band Clubs	Golden Age Clubs
Civic Groups	Instrumental Group
Concert Groups	Jaycees
Kiwanis Clubs	Knights of Columbus
PTA	Radio Clubs
Royal Ambassadors	Self-Help Programs
Veterans of Foreign Wars	Webelos
Beauty Contests and Pageants	Child Development Centers
Church Pre-Schools	Day Care Centers
Dog Club	Drum Corps
Hay Rides	Majorettes

Group B

Social Centers	Boys Clubs (non-athletic)
Country Clubs	Golf Courses
Recreation Centers	Roller Skating Centers
Health Clubs	Amateur Theatre
Business Schools	Church Youth Groups
4-H Clubs	Future Farmers of America
Youth Activities (excluding Sports)	Middle Schools

Group C

Boat Trips	Boating Clubs
Candy Stripers	Charity Workers
Cub Scouts	Festivals
Girl Scouts	Hospital Auxiliary
Key Clubs	Pool Clubs
Yacht Clubs	High School (non-sports)
Picnics or Organizational Outings	Big Brothers

Group D

Athletic Association or Clubs	Sports Tournaments and Meets
Trips and Tours	Hunting Clubs
Motor Clubs	Horseback Riding Clubs
Sportsman's Club	Skeet, Trap or Turkey Shoots

Group E

Flagpole Sitters	Harness Racing
Manual Training Schools	Rehabilitation
Science Field Study	Technical Schools
Welding Schools	Jai Alai
Outward-Bound Programs	Pathfinders

Group F

Minibike Clubs	Scuba Diving
Bungee Jumping	Parachutists
Sky Divers	Base Jumping
Gliding	Cave Diving

this list, use the Group that best fits that group based on the activities listed within the group.

Risk Classification

Sport Activities*

Table 1B

<u>Factor</u>	<u>Group</u>
0.095	A
0.238	B
1.000	C
4.762	D
13.333	E

Group A

Badminton	Fencing
Martial Arts / Karate (non-contact)	Rowing or Crewing
Ultimate Frisbee	Aerobics
Kickball	Marching Band
Racquetball	Rock-Climbing (indoors)
Archery	Bowling
Handball	Swimming and Diving
Track and Field	Cricket

Group B

In-Line Skating	Polo
Sailing and Windsurfing	Surfing
Kayaking and Canoeing	Dog Sledding
Volleyball	Martial Arts / Karate (contact)
Flag Football	Water Polo
Bodybuilding or Weightlifting	Paintball
Roller Hockey	High School Sports w/o Football

Group C

Baseball	Basketball
Lacrosse	Softball

Group D

Mountain Biking	BMX Biking
Triathlons	Motorsports
Ice-Climbing	Ultra Marathons
High School Sports w/ Football	Middle School Sports w/ Football

Group E

Cheerleading	Gymnastics
Rodeo	Skateboarding
Boxing	Rugby

*If the policyholder's activity does not appear on this list, use the Group tha

Golf
Squash
Curling
Paddle Ball
Dance
Cross Country
Tennis
Road Running besides Ultra Marathon

Parasailing or Paragliding
Kite-Surfing
Judo
Field Hockey
Roller Derby
Rafting
Middle School Sports w/o Football

Soccer

Cycling (Road and Track Racing)
Rock-Climbing (outdoors)
Ice Hockey

Wrestling
Snowboarding and Skiing (water and snow)
Tackle Football

it best fits that group based on the activities listed within the

Tal

<u>Factor</u>
0.095
0.191
0.381
1.000
2.262
13.333

Museums
Legal Services
Banking – Depository Institutions
Holding and other Investment Offices

Postal Services
Administration of Environment Quality and Housing Program
Education Services
Membership Organizations

Agricultural Production – Livestock
Petroleum and Coal Products
Water Transportation
Personal Services
Instruments and Related Products
Dry Goods Stores

Justice, Public Order and Safety – Public Administration
Fabricated Metal Products
Hotels and other Lodging Places

Transportation by Air
Food and Kindred Products

Forestry
Furniture and Fixtures
Railroad Transportation

group.

Stone, Clay and Glass Products
General Building Contractors
National Security and International Affairs
Agricultural Production – Crops
Pipe lines except Natural Gas

*If the policyholder's activity does not appear on this list, use the Gr

*This may vary based on the employee(s) being covered and their \

Risk Classifications

Employee Groups*

Table 1C

<u>Group</u>
A
B
C
D
E
F

Group A

Art Galleries
Non-Depository Institutions
Insurance Carriers

Group B

Health Services
Printing, Publishing and Allied Industries
Executive, Legislative and General Government except Finance
Real Estate

Group C

Local and Interurban Passenger Transit
Tobacco Manufacturers
Wholesale Trade – Durable Goods
Engineering and Management Services
Administration of Human Resources Programs

Group D

Agricultural Services
Electrical Equipment and Supplies
Industrial Machinery and Equipment

Special Trade Contractors
Rubber and Miscellaneous Plastics Products

Group E

Apparel and other Textile Products
Paper and Allied Products
Amusements and Recreation Services

Group F

Automotive Repair, Services and Parking
Electronic, Gas, Sanitary Services
Fishing, Hunting, Trapping
Oil and Gas Extraction
Building Materials and Garden Supplies

Group that best fits that group based on the activities listed within the group work assignments

Botanical and Zoological Gardens
Security and Commodity Brokers, Dealers, Exchanges and Services
Insurance Agents, Brokers, Services

Social Services
Business Services
Motion Pictures
Finance, Taxation and Monetary Policy – Public Administration

Leather and Leather Products
Chemical and Allied Products
Furniture and Home Furnishings Stores
Private Households
Eating and Drinking Places

Primary Metal Industries
Transportation Services
Automotive Dealers and Service Stations

Textiles Mill Products

General Merchandise Stores

Lumber and Wood Products

Transportation Equipment

Administration of Economic Programs

Trucking and Warehousing

Metal Mining

Bituminous Coal and Lignite Mining

Heavy Construction Contractors

Mining and Quarrying of Nonmetallic Minerals

up.

Brain Death	
Heart Failure	
Quadriplegia	
Two or More Members	
One Member	
Hemiplegia	
Paraplegia	
Uniplegia	
Loss of One Hand or One Foot	
Loss of Use of One Hand or One Foot	
Loss of Sight in One Eye	
Loss of Speech	
Loss of Hearing in Both Ears	
Thumb and Index Finger of the Same Hand	
Four Fingers of the Same hand	
Loss of Speech and Hearing	
Permanent Total Loss of Hearing of:	Both Ears One Ear
Permanent Total Loss of the Lens of One Eye	
Loss of or Permanent Total Loss of Four Fingers and Thumb of:	Right Hand Left Hand
Loss of or Permanent Total Loss of Use of Four Fingers of:	Right Hand Left Hand
Loss of or Permanent Total Loss of Use of One Thumb:	Both Right Joints One Right Joint Both Left Joints One Left Joint
Loss of or Permanent Total Loss of Use of Fingers:	Three Right Joints Two Right Joints One Right Joint Three Left Joints Two Left Joints One Left Joint
Loss of or Permanent Total Loss of Use of Toes:	All One Foot Great Toe Both Joints Great Toe One Joint
Fractured Leg or Patella with Established Non-Union	
Shortening of Leg by at Least 5 cm.	
Loss of Tooth	

Benefit Level %Sum Insured	Claim Cost \$
100%	0.001394
100%	0.061544
100%	0.001731
100%	0.001111
100%	0.002739
100%	0.001603
100%	0.001603
100%	0.001202
100%	0.002739
100%	0.002739
100%	0.000091
100%	0.000061
100%	0.000091
100%	0.000122
100%	0.000122
100%	0.000030
100%	0.000091
100%	0.000055
100%	0.000091
100%	0.002739
100%	0.002739
100%	0.000122
100%	0.000122
100%	0.002617
100%	0.001570
100%	0.002617
100%	0.001570
100%	0.000055
100%	0.000043
100%	0.000030
100%	0.000055
100%	0.000043
100%	0.000030
100%	0.000122
100%	0.002617
100%	0.001570
100%	0.701162
100%	0.001096
100%	0.000091

Catlin Insurance Company, Inc.
Blanket Accident Policy
Volunteer/Non-Profit/Participant Groups

Table 1	Risk Category Adjustment Factors
Table 2	Daily Rate Conversion Factors
Table 3	Group Age Composite
Table 4	Group Hazard Concentration
Table 5	Travel Coverage 'to and from'
Table 6	Adjustment Factor for Medical Incurral Periods from the date of the medical service
Table 7	Adjustment Factor for Different Incurral Periods from the date of the accident
Table 8	Consecutive Coverage Duration Factors
Table 9a	Out of Country Adjustment - AME Only
Table 9b	U.S. State Area Factors
Table 10a	Accident Medical Expense - Primary
Table 10b	Accident Medical Expense - Full Excess
Table 10c	Accident Medical Expense - Coordination of Benefits
Table 11a	Sickness Medical Expense - Primary
Table 11b	Sickness Medical Expense - Full Excess
Table 11c	Sickness Medical Expense - Coordination of Benefits

Volunte

Adult Study Schools
Alter Boys
American Legion
Bible Schools
Bingo Associations
Bluebirds
B'nai Brith
Booster Clubs
Junior Chamber of Commerce
Lutheran Leagues
Rainbow Girls
Senior Citizens Clubs
Grammar Schools
Christian Day Schools
Nurseries, Kindergartens and Play Schools
Handicapped Child Programs

Youth Social Centers
Community Centers (non-athletic)

Spectators
Soap Box Derbies
Senior Class Trips
Exchange Clubs
Garden Clubs

Auto Clubs
Campfire Girls
Church Activities
Fund Raising
Karting Clubs
Volunteer Service Organizations
Conventions
Volunteer Construction or Repair Workers

Alligator Wrestlers
Circus Amateurs
Gun Clubs
Rod and Gun Clubs
Playgrounds

Auto Mechanics Schools
Hiking Clubs
Training Programs
Vocational Training Programs
Backpacking Clubs
Student Drivers

Go-Karting
Aerialist

Rodeo
Hang Gliding

Note: For other activities that are not listed, the class be chosen. For groups in which more than one class rated separately.

**Catlin Insurance Company, Inc.
Blanket Accident Policy
Volunteer/Non-Profit/Participant Groups
Adjustment Factors**

Risk Category Adjustment Factors

Table 1

Risk Category	Risk Factor
A	0.095
B	0.191
C	0.381
D	1.000
E	2.262
F	13.333

Daily Rate Conversion Factors

Table 2

Term of Coverage	Term Conversion Factor
1 - 9 Days	Actual Number
10 - 19 Days	15
20 - 29 Days	20
30 - 39 Days	25
40 - 49 Days	30
50 - 59 Days	35
60 - 74 Days	40
75 - 89 Days	45
90 - 365 Days	50

**Catlin Insurance Company, Inc.
Blanket Accident Policy
Volunteer/Non-Profit/Participant Groups
Adjustment Factors**

Group Age Composite

Table 3

Age Group	
18-64	1.00
65-69	2.27
70-74	2.73
75-79	3.25
80-84	3.71
85+	4.23

Group Hazard Concentration

Table 4

Daily Exposure Time	Factor
Under 30 minutes	0.85
30 minutes – 1 hours per day	0.90
1 – 3 hours per day	0.95
4 – 6 hours per day	1.00
6 – 8 hours per day	1.05
8 – 12 hours per day	1.10
Over 12 hours per day	1.15

**Catlin Insurance Company, Inc.
Blanket Accident Policy
Volunteer/Non-Profit/Participant Groups
Adjustment Factors**

Travel Coverage 'to and from'

Table 5

Travel Coverage (excluding air travel) directly between the insured's home premises and the place of the covered activity may be added for an additional 10% of final rate per person per activity per day.

**Catlin Insurance Company, Inc.
Blanket Accident Policy
Volunteer/Non-Profit/Participant Groups
Adjustment Factors**

**Adjustment Factor for Medical Incurral Periods
from the date of the medical service**

Table 6

Time for Medical Expenses to be Incurred (Weeks)	Adjustment Factor
26	0.95
52	1.00
104	1.15
156	1.20

**Adjustment Factor for Different Incurral Periods
from the date of the accident**

Table 7

Time for Medical Expenses to be Incurred (Days)	Adjustment Factor
30	0.990
60	0.995
90	1.000
180	1.020
365	1.050

Catlin Insurance Company, Inc.
Blanket Accident Policy
Volunteer/Non-Profit/Participant Groups
Adjustment Factors

Sickness Medical Expense
Consecutive Coverage Duration Factors

Table 8

<u>Consecutive Weeks Coverage</u>		Risk Factor
From Week	Less Than Week	
0	5	1.00
5	13	1.10
13	27	1.80
27	52	4.00

**Catlin Insurance Company, Inc.
Blanket Accident Policy
Volunteer/Non-Profit/Participant Groups
Adjustment Factors**

Out of Country Adjustment - AME Only

Table 9a

Covered Area	Rate Factor
Includes US Coverage*	1.00
Only Out of Country (Non-U.S.)	0.60
Only Out of Country (Inbound to U.S.)	1.70

Catlin Insurance Company, Inc.
Blanket Accident Policy
Volunteer/Non-Profit/Participant Groups
U.S. State Area Factors

Table 9b

<u>State</u>	<u>ST</u>	<u>Area Factor</u>
Alabama	AL	0.926
Alaska	AK	1.253
Arizona	AZ	1.080
Arkansas	AR	0.806
California	CA	1.261
Colorado	CO	0.983
Connecticut	CT	0.974
Delaware	DE	0.878
District of Columbia	DC	0.810
Florida	FL	1.133
Georgia	GA	0.886
Hawaii	HI	0.762
Idaho	ID	0.753
Illinois	IL	1.049
Indiana	IN	0.883
Iowa	IA	0.794
Kansas	KS	0.847
Kentucky	KY	0.836
Louisiana	LA	0.993
Maine	ME	0.735
Maryland	MD	0.779
Massachusetts	MA	0.938
Michigan	MI	0.798
Minnesota	MN	0.935
Mississippi	MS	0.906
Missouri	MO	0.909
Montana	MT	0.700
Nebraska	NE	0.856
Nevada	NV	1.175
New Hampshire	NH	0.850
New Jersey	NJ	1.356
New Mexico	NM	0.873
New York	NY	1.012
North Carolina	NC	0.830
North Dakota	ND	0.744
Ohio	OH	0.891
Oklahoma	OK	0.929
Oregon	OR	0.834
Pennsylvania	PA	1.092
Rhode Island	RI	0.897
South Carolina	SC	1.003
South Dakota	SD	0.829
Tennessee	TN	0.913
Texas	TX	1.034
Utah	UT	0.769
Vermont	VT	0.811
Virginia	VA	0.853
Washington	WA	0.915
West Virginia	WV	0.803
Wisconsin	WI	1.010
Wyoming	WY	0.858

Catlin Insurance Company, Inc.
Blanket Accident Policy
Volunteer/Non-Profit/Participant Groups

Primary Accident Medical Expense
Daily Claim Cost Per Person
Risk Category F

Table 10a

Maximum Benefit	100% Coinsurance																		
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000	
1,000	0.1436	0.1421	0.1407	0.1390	0.1303	0.1196	0.1106	0.1031	0.0911	0.0814	0.0736	0.0674	0.0602	0.0379	0.0302	0.0211	0.0164	0.0126	0.0098
1,500	0.1986	0.1967	0.1949	0.1914	0.1816	0.1677	0.1560	0.1460	0.1296	0.1165	0.1059	0.0972	0.0730	0.0556	0.0444	0.0312	0.0245	0.0190	0.0149
2,000	0.2467	0.2445	0.2425	0.2384	0.2269	0.2106	0.1967	0.1845	0.1646	0.1488	0.1357	0.1248	0.0946	0.0723	0.0582	0.0410	0.0317	0.0253	0.0203
2,500	0.2896	0.2872	0.2849	0.2803	0.2676	0.2491	0.2333	0.2196	0.1969	0.1786	0.1633	0.1507	0.1150	0.0884	0.0711	0.0505	0.0388	0.0312	0.0263
5,000	0.4529	0.4499	0.4469	0.4411	0.4243	0.3998	0.3784	0.3596	0.3274	0.3008	0.2783	0.2593	0.2034	0.1594	0.1301	0.0944	0.0735	0.0594	0.0500
7,500	0.5679	0.5645	0.5612	0.5547	0.5361	0.5084	0.4840	0.4623	0.4250	0.3936	0.3667	0.3436	0.2744	0.2184	0.1805	0.1332	0.1046	0.0848	0.0754
10,000	0.6563	0.6527	0.6492	0.6422	0.6224	0.5927	0.5665	0.5429	0.5021	0.4679	0.4378	0.4120	0.3334	0.2689	0.2244	0.1678	0.1328	0.1082	0.1000
12,500	0.7274	0.7236	0.7199	0.7127	0.6920	0.6611	0.6337	0.6087	0.5654	0.5288	0.4968	0.4692	0.3839	0.3128	0.2633	0.1990	0.1582	0.1307	0.1250
15,000	0.7864	0.7825	0.7788	0.7713	0.7501	0.7183	0.6897	0.6639	0.6191	0.5807	0.5472	0.5182	0.4278	0.3516	0.2979	0.2272	0.1817	0.1498	0.1450
20,000	0.8807	0.8767	0.8729	0.8651	0.8431	0.8100	0.7803	0.7535	0.7087	0.6657	0.6300	0.5986	0.5013	0.4174	0.3573	0.2760	0.2233	0.1858	0.1825
25,000	0.9542	0.9501	0.9461	0.9382	0.9156	0.8816	0.8510	0.8233	0.7746	0.7328	0.6958	0.6629	0.5606	0.4770	0.4061	0.3176	0.2593	0.2173	0.2150
50,000	1.1715	1.1672	1.1631	1.1548	1.1312	1.0954	1.0630	1.0336	0.9814	0.9361	0.8960	0.8603	0.7465	0.6439	0.5680	0.4601	0.3860	0.3311	0.3300
100,000	1.3586	1.3543	1.3500	1.3416	1.3174	1.2808	1.2476	1.2173	1.1635	1.1165	1.0747	1.0374	0.9171	0.8078	0.7249	0.6047	0.5202	0.4565	0.4560
250,000	1.5340	1.5296	1.5253	1.5168	1.4924	1.4553	1.4217	1.3910	1.3363	1.2885	1.2458	1.2076	1.0839	0.9704	0.8834	0.7557	0.6639	0.5929	0.5920
500,000	1.6086	1.6042	1.5999	1.5913	1.5669	1.5297	1.4960	1.4651	1.4102	1.3622	1.3193	1.2809	1.1563	1.0416	0.9536	0.8242	0.7305	0.6758	0.6750
1,000,000	1.6436	1.6392	1.6349	1.6263	1.6018	1.5646	1.5309	1.5000	1.4451	1.3970	1.3540	1.3155	1.1908	1.0758	0.9875	0.8576	0.7634	0.6900	0.6890
2,500,000	1.6552	1.6508	1.6465	1.6380	1.6135	1.5763	1.5425	1.5116	1.4567	1.4086	1.3656	1.3271	1.2023	1.0873	0.9989	0.8689	0.7745	0.7011	0.7000
5,000,000	1.6567	1.6523	1.6480	1.6395	1.6150	1.5778	1.5440	1.5131	1.4582	1.4101	1.3671	1.3286	1.2038	1.0888	1.0004	0.8704	0.7760	0.7025	0.7010
10,000,000	1.6568	1.6524	1.6481	1.6396	1.6151	1.5779	1.5441	1.5132	1.4583	1.4102	1.3672	1.3287	1.2039	1.0889	1.0005	0.8705	0.7761	0.7026	0.7015

Maximum Benefit	80% Coinsurance																		
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000	
1,000	0.1376	0.1363	0.1350	0.1325	0.1255	0.1155	0.1072	0.1001	0.0886	0.0795	0.0720	0.0661	0.0494	0.0374	0.0299	0.0209	0.0163	0.0125	0.0098
1,500	0.1881	0.1865	0.1849	0.1817	0.1729	0.1602	0.1494	0.1402	0.1250	0.1128	0.1027	0.0945	0.0714	0.0545	0.0438	0.0309	0.0239	0.0189	0.0149
2,000	0.2317	0.2297	0.2279	0.2242	0.2141	0.1993	0.1867	0.1757	0.1575	0.1429	0.1307	0.1206	0.0920	0.0707	0.0569	0.0404	0.0311	0.0249	0.0200
2,500	0.2697	0.2676	0.2656	0.2616	0.2504	0.2341	0.2200	0.2076	0.1870	0.1703	0.1564	0.1448	0.1113	0.0860	0.0696	0.0499	0.0382	0.0306	0.0260
5,000	0.4118	0.4092	0.4066	0.4016	0.3874	0.3664	0.3478	0.3316	0.3034	0.2800	0.2601	0.2430	0.1926	0.1521	0.1250	0.0919	0.0714	0.0577	0.0500
7,500	0.5089	0.5060	0.5032	0.4977	0.4821	0.4587	0.4381	0.4195	0.3874	0.3605	0.3372	0.3169	0.2559	0.2056	0.1714	0.1279	0.1006	0.0820	0.0750
10,000	0.5819	0.5789	0.5760	0.5701	0.5536	0.5289	0.5069	0.4869	0.4523	0.4230	0.3974	0.3753	0.3071	0.2502	0.2106	0.1592	0.1266	0.1045	0.1000
12,500	0.6399	0.6368	0.6337	0.6277	0.6105	0.5848	0.5619	0.5412	0.5049	0.4740	0.4473	0.4241	0.3504	0.2884	0.2446	0.1869	0.1499	0.1237	0.1200
15,000	0.6882	0.6850	0.6819	0.6757	0.6581	0.6316	0.6079	0.5865	0.5490	0.5171	0.4893	0.4646	0.3876	0.3216	0.2745	0.2116	0.1710	0.1421	0.1400
20,000	0.7634	0.7601	0.7569	0.7506	0.7325	0.7052	0.6808	0.6586	0.6197	0.5862	0.5566	0.5303	0.4485	0.3768	0.3249	0.2541	0.2074	0.1738	0.1700
25,000	0.8210	0.8177	0.8145	0.8081	0.7897	0.7619	0.7370	0.7143	0.6744	0.6397	0.6090	0.5819	0.4967	0.4212	0.3658	0.2894	0.2383	0.2011	0.2000
50,000	0.9883	0.9849	0.9815	0.9749	0.9558	0.9269	0.9008	0.8770	0.8348	0.7980	0.7655	0.7364	0.6431	0.5590	0.4961	0.4063	0.3438	0.2970	0.2950
100,000	1.1286	1.1251	1.1217	1.1149	1.0956	1.0662	1.0395	1.0151	0.9718	0.9339	0.9001	0.8699	0.7725	0.6835	0.6158	0.5178	0.4484	0.3952	0.3950
250,000	1.2504	1.2469	1.2435	1.2367	1.2171	1.1874	1.1605	1.1359	1.0921	1.0537	1.0195	0.9889	0.8897	0.7984	0.7285	0.6286	0.5521	0.4946	0.4950
500,000	1.2987	1.2951	1.2917	1.2849	1.2653	1.2355	1.2086	1.1839	1.1399	1.1015	1.0672	1.0364	0.9367	0.8449	0.7744	0.6708	0.5957	0.5373	0.5370
1,000,000	1.3191	1.3156	1.3122	1.3053	1.2857	1.2560	1.2290	1.2043	1.1603	1.1218	1.0875	1.0567	0.9568	0.8648	0.7942	0.6902	0.6147	0.5560	0.5560
2,500,000	1.3249	1.3214	1.3179	1.3111	1.2915	1.2617	1.2347	1.2100	1.1660	1.1275	1.0932	1.0624	0.9625	0.8705	0.7998	0.6958	0.6203	0.5615	0.5610
5,000,000	1.3254	1.3219	1.3184	1.3116	1.2920	1.2622	1.2352	1.2105	1.1666	1.1281	1.0937	1.0629	0.9631	0.8711	0.8004	0.6963	0.6208	0.5621	0.5615
10,000,000	1.3255	1.3220	1.3185	1.3117	1.2921	1.2623	1.2353	1.2106	1.1667	1.1282	1.0938	1.0630	0.9632	0.8712	0.8005	0.6964	0.6209	0.5622	0.5615

Maximum Benefit	70% Coinsurance																		
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000	
1,000	0.1338	0.1326	0.1314	0.1290	0.1223	0.1129	0.1049	0.0981	0.0870	0.0782	0.0710	0.0651	0.0489	0.0371	0.0297	0.0208	0.0162	0.0124	0.0098
1,500	0.1816	0.1800	0.1785	0.1756	0.1673	0.1553	0.1452	0.1364	0.1220	0.1103	0.1006	0.0927	0.0704	0.0539	0.0434	0.0306	0.0236	0.0188	0.0149
2,000	0.2222	0.2204	0.2187	0.2154	0.2059	0.1922	0.1804	0.1701	0.1529	0.1390	0.1274	0.1177	0.0904	0.0696	0.0561	0.0401	0.0307	0.0246	0.0200
2,500	0.2576	0.2557	0.2539	0.2502	0.2397	0.2246	0.2115	0.2000	0.1808	0.1650	0.1519	0.1407	0.1088	0.0844	0.0683	0.0496	0.0379	0.0303	0.0260
5,000	0.3875	0.3851	0.3829	0.3783	0.3654	0.3462	0.3295	0.3144	0.2886	0.2671	0.2487	0.2329	0.1858	0.1475	0.1216	0.0897	0.0704	0.0568	0.0500
7,500	0.4747	0.4722	0.4697	0.4647	0.4506	0.4296	0.4109	0.3971	0.3651	0.3403	0.3191	0.3004	0.2441	0.1977	0.1653	0.1238	0.0981	0.0803	0.0750
10,000	0.5395	0.5368	0.5342	0.5290	0.5142	0.4919	0.4721	0.4543	0.4232	0.3966	0.3736	0.3533	0.2913	0.2390	0.2021	0.1534	0.1226	0.1010	0.1000
12,500	0.5905	0.5878	0.5851	0.5798	0.5647	0.5419	0.5216	0.5029	0.4702	0.4422	0.4179	0.3967	0.3302	0.2735	0.2332	0.1794	0.1448	0.1202	

Catlin Insurance Company, Inc.
Blanket Accident Policy
Volunteer/Non-Profit/Participant Groups

Full Excess Accident Medical Expense
Daily Claim Cost Per Person
Risk Category F

Table 10b

100% Coinsurance

Maximum Benefit	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.1125	0.1096	0.1068	0.1012	0.0849	0.0655	0.0537	0.0456	0.0349	0.0281	0.0234	0.0201	0.0123	0.0079	0.0057	0.0035	0.0023	0.0017
1,500	0.1386	0.1353	0.1321	0.1256	0.1072	0.0850	0.0709	0.0610	0.0476	0.0388	0.0327	0.0283	0.0176	0.0115	0.0082	0.0051	0.0034	0.0024
2,000	0.1581	0.1545	0.1511	0.1442	0.1245	0.1004	0.0849	0.0737	0.0583	0.0482	0.0409	0.0354	0.0224	0.0147	0.0107	0.0067	0.0046	0.0032
2,500	0.1735	0.1698	0.1662	0.1590	0.1384	0.1131	0.0965	0.0844	0.0677	0.0564	0.0481	0.0418	0.0270	0.0179	0.0130	0.0081	0.0056	0.0039
5,000	0.2216	0.2175	0.2136	0.2057	0.1831	0.1549	0.1358	0.1214	0.1006	0.0859	0.0751	0.0665	0.0450	0.0310	0.0232	0.0149	0.0105	0.0076
7,500	0.2486	0.2445	0.2404	0.2323	0.2090	0.1796	0.1593	0.1440	0.1215	0.1053	0.0930	0.0832	0.0580	0.0411	0.0313	0.0205	0.0144	0.0106
10,000	0.2666	0.2623	0.2581	0.2499	0.2262	0.1963	0.1755	0.1597	0.1362	0.1192	0.1061	0.0956	0.0681	0.0493	0.0381	0.0254	0.0181	0.0135
12,500	0.2796	0.2753	0.2711	0.2628	0.2390	0.2087	0.1876	0.1715	0.1474	0.1298	0.1162	0.1053	0.0763	0.0560	0.0437	0.0293	0.0211	0.0159
15,000	0.2897	0.2854	0.2812	0.2728	0.2489	0.2184	0.1971	0.1807	0.1562	0.1383	0.1244	0.1132	0.0831	0.0616	0.0486	0.0330	0.0239	0.0181
20,000	0.3047	0.3003	0.2961	0.2876	0.2635	0.2327	0.2111	0.1945	0.1695	0.1511	0.1367	0.1250	0.0936	0.0704	0.0562	0.0399	0.0286	0.0218
25,000	0.3151	0.3108	0.3065	0.2981	0.2739	0.2429	0.2212	0.2043	0.1790	0.1602	0.1455	0.1336	0.1012	0.0771	0.0620	0.0459	0.0323	0.0249
50,000	0.3401	0.3357	0.3314	0.3229	0.2985	0.2673	0.2452	0.2282	0.2024	0.1831	0.1679	0.1555	0.1211	0.0953	0.0784	0.0572	0.0439	0.0348
100,000	0.3551	0.3507	0.3464	0.3378	0.3134	0.2820	0.2599	0.2427	0.2167	0.1973	0.1819	0.1693	0.1342	0.1075	0.0899	0.0673	0.0529	0.0429
250,000	0.3632	0.3588	0.3545	0.3459	0.3214	0.2901	0.2679	0.2507	0.2246	0.2051	0.1897	0.1770	0.1416	0.1146	0.0967	0.0736	0.0587	0.0483
500,000	0.3644	0.3600	0.3557	0.3472	0.3227	0.2913	0.2692	0.2520	0.2259	0.2063	0.1909	0.1783	0.1429	0.1158	0.0979	0.0747	0.0598	0.0493
1,000,000	0.3647	0.3603	0.3560	0.3475	0.3230	0.2916	0.2695	0.2523	0.2262	0.2066	0.1912	0.1786	0.1431	0.1161	0.0982	0.0750	0.0601	0.0496
2,500,000	0.3648	0.3604	0.3561	0.3476	0.3231	0.2917	0.2696	0.2524	0.2263	0.2067	0.1913	0.1787	0.1432	0.1162	0.0983	0.0751	0.0602	0.0497
5,000,000	0.3649	0.3605	0.3562	0.3477	0.3232	0.2918	0.2697	0.2525	0.2264	0.2068	0.1914	0.1788	0.1433	0.1163	0.0984	0.0752	0.0603	0.0498
10,000,000	0.3650	0.3606	0.3563	0.3478	0.3233	0.2919	0.2698	0.2526	0.2265	0.2069	0.1915	0.1789	0.1434	0.1164	0.0985	0.0753	0.0604	0.0499

80% Coinsurance

Maximum Benefit	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.1013	0.0988	0.0964	0.0915	0.0775	0.0607	0.0503	0.0430	0.0332	0.0269	0.0225	0.0193	0.0120	0.0078	0.0056	0.0034	0.0022	0.0016
1,500	0.1229	0.1201	0.1174	0.1120	0.0964	0.0775	0.0654	0.0566	0.0446	0.0368	0.0311	0.0269	0.0170	0.0111	0.0081	0.0050	0.0033	0.0023
2,000	0.1388	0.1359	0.1330	0.1272	0.1107	0.0905	0.0772	0.0675	0.0541	0.0451	0.0384	0.0335	0.0216	0.0143	0.0104	0.0065	0.0045	0.0031
2,500	0.1512	0.1481	0.1451	0.1392	0.1221	0.1010	0.0871	0.0767	0.0621	0.0522	0.0449	0.0393	0.0256	0.0172	0.0126	0.0080	0.0054	0.0038
5,000	0.1893	0.1860	0.1827	0.1763	0.1579	0.1349	0.1190	0.1071	0.0897	0.0772	0.0679	0.0604	0.0415	0.0291	0.0220	0.0142	0.0100	0.0073
7,500	0.2100	0.2066	0.2033	0.1967	0.1779	0.1542	0.1376	0.1250	0.1063	0.0928	0.0825	0.0743	0.0527	0.0379	0.0292	0.0193	0.0138	0.0103
10,000	0.2237	0.2202	0.2169	0.2102	0.1912	0.1670	0.1501	0.1372	0.1179	0.1039	0.0930	0.0843	0.0610	0.0448	0.0349	0.0235	0.0169	0.0127
12,500	0.2336	0.2301	0.2268	0.2201	0.2009	0.1764	0.1593	0.1462	0.1266	0.1121	0.1009	0.0919	0.0676	0.0503	0.0397	0.0270	0.0196	0.0149
15,000	0.2411	0.2376	0.2343	0.2275	0.2083	0.1837	0.1665	0.1533	0.1333	0.1186	0.1072	0.0980	0.0729	0.0548	0.0435	0.0300	0.0220	0.0168
20,000	0.2521	0.2486	0.2452	0.2385	0.2191	0.1944	0.1769	0.1635	0.1432	0.1282	0.1164	0.1069	0.0810	0.0617	0.0496	0.0348	0.0259	0.0199
25,000	0.2594	0.2559	0.2525	0.2457	0.2263	0.2014	0.1839	0.1704	0.1500	0.1349	0.1230	0.1133	0.0866	0.0669	0.0541	0.0385	0.0289	0.0225
50,000	0.2767	0.2732	0.2698	0.2630	0.2434	0.2184	0.2008	0.1871	0.1663	0.1509	0.1387	0.1287	0.1010	0.0799	0.0662	0.0488	0.0377	0.0302
100,000	0.2864	0.2829	0.2795	0.2726	0.2531	0.2280	0.2103	0.1965	0.1757	0.1601	0.1478	0.1377	0.1096	0.0881	0.0739	0.0556	0.0440	0.0358
250,000	0.2911	0.2876	0.2841	0.2773	0.2577	0.2326	0.2149	0.2011	0.1802	0.1646	0.1523	0.1421	0.1138	0.0922	0.0779	0.0593	0.0474	0.0391
500,000	0.2917	0.2882	0.2847	0.2779	0.2583	0.2332	0.2155	0.2017	0.1808	0.1652	0.1529	0.1427	0.1144	0.0928	0.0784	0.0599	0.0480	0.0396
1,000,000	0.2918	0.2883	0.2848	0.2780	0.2584	0.2333	0.2156	0.2018	0.1809	0.1653	0.1530	0.1428	0.1145	0.0929	0.0785	0.0600	0.0481	0.0397
2,500,000	0.2919	0.2884	0.2849	0.2781	0.2585	0.2334	0.2157	0.2019	0.1810	0.1654	0.1531	0.1429	0.1146	0.0930	0.0786	0.0601	0.0482	0.0398
5,000,000	0.2920	0.2885	0.2850	0.2782	0.2586	0.2335	0.2158	0.2020	0.1811	0.1655	0.1532	0.1430	0.1147	0.0931	0.0787	0.0602	0.0483	0.0399
10,000,000	0.2921	0.2886	0.2851	0.2783	0.2587	0.2336	0.2159	0.2021	0.1812	0.1656	0.1533	0.1431	0.1148	0.0932	0.0788	0.0603	0.0484	0.0400

70% Coinsurance

Maximum Benefit	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.0948	0.0925	0.0902	0.0858	0.0731	0.0577	0.0481	0.0413	0.0321	0.0262	0.0221	0.0190	0.0118	0.0077	0.0055	0.0033	0.0021	0.0015
1,500	0.1140	0.1115	0.1090	0.1041	0.0901	0.0730	0.0619	0.0539	0.0428	0.0354	0.0301	0.0261	0.0166	0.0110	0.0080	0.0049	0.0032	0.0022
2,000	0.1280	0.1253	0.1227	0.1175	0.1028	0.0846	0.0726	0.0639	0.0515	0.0430	0.0369	0.0322	0.0210	0.0140	0.0102	0.0064	0.0044	0.0030
2,500	0.1388	0.1361	0.1334	0.1281	0.1129	0.0940	0.0814	0.0721	0.0588	0.0496	0.0428	0.0376	0.0248	0.0168	0.0124	0.0078	0.0053	0.0037
5,000	0.1717	0.1688	0.1660	0.1603	0.1441	0.1238	0.1096	0.0989	0.0833	0.0720	0.0635	0.0568	0.0395	0.0279	0.0212	0.0138	0.0097	0.0071
7,500	0.1894	0.1864	0.1835	0.1777	0.1612	0.1402	0.1255	0.1143	0.0978	0.0857	0.0764	0.0690	0.0495	0.0359	0.0278	0.0186	0.0133	0.0099
10,000	0.2010	0.1979	0.1950	0.1892	0.1724	0.1511	0.1362	0.1248	0.1078	0.0952	0.0856	0.0778	0.0569	0.0421	0.0330	0.0224	0.0163	0.0123
12,500	0.2093	0.2062	0.2033	0.1974	0.1805	0.1591	0.1440	0.1324	0.1151	0.1024	0.0924	0.0843	0.0625	0.0470	0.0371	0.0255	0.0187	0.0142
15,000	0.2155	0.2125	0.2095	0.2036	0.1867	0.1652	0.1500	0.1383	0.1207	0.1078	0.0977	0.0895	0.0671	0.0508	0.0405	0.0282	0.0208	0.0159
20,000	0.2245	0.2214	0.2184	0.2125	0.1955	0.1738	0.1586	0.1468	0.1290	0.1158	0.1054	0.0969	0.0738	0.0567	0.0458	0.0324	0.0242	0.0188
25,000	0.2305	0.2274	0.2244	0.2185	0.2015	0.1797	0.1643	0.1524	0.1345	0.1212	0.1107	0.1022	0.0785	0.0610	0.0496	0.0355	0.0269	0.0211
50,000	0.2443	0.2412	0.2382	0.2322	0.2151	0.1932	0.1777	0.1657	0.1476	0.1340	0.1233	0.1145	0.0902	0.0717	0.0595	0.0440	0.0343	0.0275
100,000	0.2516	0.2485	0.2455	0.2396	0.2224	0.2005	0.1850	0.1729	0.1547	0.1411	0.1303	0.1214	0.0968	0.0779	0.0655	0.0495	0.0392	0.0320
250,000	0.2548	0.2517	0.2487	0.2427	0.2256	0.2037	0.1881	0.1761	0.1578	0.1442	0.1334	0.1245	0.0997	0.0808	0.0683	0.0520	0.0416	0.0343
500,000	0.2553	0.2522	0.2492	0.2432	0.2261</													

Catlin Insurance Company, Inc.
 Blanket Accident Policy
 Volunteer/Non-Profit/Participant Groups

Coordination of Benefits Accident Medical Expense
 Daily Claim Cost Per Person
 Risk Category F

Table 10c

100% Coinsurance

Maximum Benefit	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.1125	0.1120	0.1115	0.1105	0.1075	0.1029	0.0985	0.0944	0.0868	0.0799	0.0733	0.0674	0.0602	0.0379	0.0302	0.0211	0.0164	0.0126
1,500	0.1386	0.1381	0.1376	0.1366	0.1336	0.1290	0.1246	0.1205	0.1129	0.1060	0.0994	0.0935	0.0730	0.0556	0.0444	0.0312	0.0245	0.0190
2,000	0.1581	0.1576	0.1571	0.1561	0.1531	0.1485	0.1441	0.1400	0.1324	0.1255	0.1189	0.1130	0.0925	0.0723	0.0582	0.0410	0.0317	0.0253
2,500	0.1735	0.1730	0.1726	0.1716	0.1686	0.1639	0.1595	0.1554	0.1478	0.1410	0.1344	0.1284	0.1080	0.0877	0.0711	0.0505	0.0388	0.0312
5,000	0.2216	0.2211	0.2206	0.2196	0.2166	0.2120	0.2076	0.2035	0.1959	0.1890	0.1824	0.1765	0.1560	0.1357	0.1189	0.0933	0.0735	0.0594
7,500	0.2486	0.2481	0.2477	0.2467	0.2436	0.2390	0.2346	0.2305	0.2229	0.2161	0.2095	0.2035	0.1831	0.1628	0.1459	0.1204	0.1004	0.0841
10,000	0.2666	0.2661	0.2656	0.2646	0.2616	0.2570	0.2526	0.2484	0.2409	0.2340	0.2274	0.2214	0.2010	0.1807	0.1639	0.1383	0.1183	0.1020
12,500	0.2796	0.2791	0.2786	0.2776	0.2746	0.2700	0.2656	0.2615	0.2539	0.2470	0.2404	0.2345	0.2140	0.1937	0.1769	0.1513	0.1313	0.1151
15,000	0.2897	0.2892	0.2888	0.2878	0.2848	0.2802	0.2757	0.2716	0.2641	0.2572	0.2506	0.2446	0.2242	0.2039	0.1870	0.1615	0.1415	0.1252
20,000	0.3047	0.3042	0.3037	0.3027	0.2997	0.2951	0.2906	0.2865	0.2790	0.2721	0.2655	0.2595	0.2391	0.2188	0.2019	0.1764	0.1564	0.1401
25,000	0.3151	0.3146	0.3142	0.3132	0.3102	0.3056	0.3011	0.2970	0.2895	0.2826	0.2760	0.2700	0.2496	0.2293	0.2124	0.1869	0.1669	0.1506
50,000	0.3401	0.3396	0.3391	0.3381	0.3351	0.3305	0.3261	0.3219	0.3144	0.3075	0.3009	0.2949	0.2745	0.2542	0.2374	0.2118	0.1918	0.1756
100,000	0.3551	0.3546	0.3541	0.3531	0.3501	0.3455	0.3411	0.3369	0.3294	0.3225	0.3159	0.3099	0.2895	0.2692	0.2524	0.2268	0.2068	0.1906
250,000	0.3632	0.3627	0.3622	0.3612	0.3582	0.3536	0.3492	0.3450	0.3375	0.3306	0.3240	0.3180	0.2976	0.2773	0.2605	0.2349	0.2149	0.1986
500,000	0.3644	0.3639	0.3635	0.3625	0.3595	0.3549	0.3504	0.3463	0.3388	0.3319	0.3253	0.3193	0.2989	0.2786	0.2617	0.2362	0.2162	0.1999
1,000,000	0.3647	0.3642	0.3638	0.3628	0.3598	0.3552	0.3507	0.3466	0.3391	0.3322	0.3256	0.3196	0.2992	0.2789	0.2620	0.2365	0.2165	0.2002
2,500,000	0.3648	0.3643	0.3639	0.3629	0.3599	0.3553	0.3508	0.3467	0.3392	0.3323	0.3257	0.3197	0.2993	0.2790	0.2621	0.2366	0.2166	0.2003
5,000,000	0.3649	0.3644	0.3640	0.3630	0.3600	0.3554	0.3509	0.3468	0.3393	0.3324	0.3258	0.3198	0.2994	0.2791	0.2622	0.2367	0.2167	0.2004
10,000,000	0.3650	0.3645	0.3641	0.3631	0.3601	0.3555	0.3510	0.3469	0.3394	0.3325	0.3259	0.3199	0.2995	0.2792	0.2623	0.2368	0.2168	0.2005

80% Coinsurance

Maximum Benefit	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.1024	0.1019	0.1016	0.1008	0.0985	0.0949	0.0911	0.0879	0.0819	0.0762	0.0714	0.0661	0.0494	0.0374	0.0299	0.0209	0.0163	0.0125
1,500	0.1246	0.1241	0.1238	0.1229	0.1207	0.1170	0.1132	0.1100	0.1041	0.0983	0.0936	0.0886	0.0714	0.0545	0.0438	0.0309	0.0239	0.0189
2,000	0.1401	0.1396	0.1393	0.1385	0.1362	0.1326	0.1288	0.1255	0.1196	0.1139	0.1091	0.1042	0.0877	0.0707	0.0569	0.0404	0.0311	0.0249
2,500	0.1529	0.1524	0.1521	0.1512	0.1490	0.1454	0.1416	0.1383	0.1324	0.1267	0.1219	0.1169	0.1005	0.0845	0.0696	0.0499	0.0382	0.0306
5,000	0.1918	0.1913	0.1910	0.1902	0.1879	0.1843	0.1805	0.1772	0.1713	0.1656	0.1608	0.1558	0.1394	0.1234	0.1100	0.0890	0.0714	0.0577
7,500	0.2129	0.2124	0.2121	0.2113	0.2090	0.2054	0.2016	0.1983	0.1924	0.1867	0.1819	0.1769	0.1605	0.1445	0.1311	0.1101	0.0941	0.0820
10,000	0.2248	0.2243	0.2240	0.2231	0.2209	0.2172	0.2135	0.2102	0.2043	0.1986	0.1938	0.1888	0.1724	0.1564	0.1430	0.1219	0.1060	0.0938
12,500	0.2349	0.2344	0.2341	0.2333	0.2310	0.2274	0.2236	0.2204	0.2144	0.2087	0.2039	0.1990	0.1826	0.1665	0.1531	0.1321	0.1161	0.1040
15,000	0.2427	0.2422	0.2419	0.2411	0.2388	0.2352	0.2314	0.2281	0.2222	0.2165	0.2117	0.2068	0.1904	0.1743	0.1609	0.1399	0.1239	0.1118
20,000	0.2531	0.2526	0.2523	0.2515	0.2492	0.2456	0.2418	0.2385	0.2326	0.2269	0.2221	0.2171	0.2007	0.1847	0.1713	0.1503	0.1343	0.1222
25,000	0.2622	0.2617	0.2614	0.2605	0.2583	0.2546	0.2508	0.2476	0.2417	0.2359	0.2311	0.2262	0.2098	0.1938	0.1804	0.1593	0.1434	0.1312
50,000	0.2780	0.2775	0.2772	0.2764	0.2741	0.2705	0.2667	0.2634	0.2575	0.2518	0.2470	0.2421	0.2256	0.2096	0.1962	0.1752	0.1592	0.1471
100,000	0.2870	0.2865	0.2862	0.2854	0.2831	0.2795	0.2757	0.2724	0.2665	0.2608	0.2560	0.2510	0.2346	0.2186	0.2052	0.1842	0.1682	0.1561
250,000	0.2913	0.2908	0.2905	0.2897	0.2874	0.2838	0.2800	0.2767	0.2708	0.2651	0.2603	0.2554	0.2389	0.2229	0.2095	0.1885	0.1725	0.1604
500,000	0.2920	0.2915	0.2912	0.2903	0.2881	0.2844	0.2806	0.2774	0.2715	0.2657	0.2610	0.2560	0.2396	0.2236	0.2102	0.1891	0.1732	0.1610
1,000,000	0.2921	0.2916	0.2913	0.2904	0.2882	0.2845	0.2807	0.2775	0.2716	0.2658	0.2611	0.2561	0.2397	0.2237	0.2103	0.1892	0.1733	0.1611
2,500,000	0.2922	0.2917	0.2914	0.2905	0.2883	0.2846	0.2808	0.2776	0.2717	0.2659	0.2612	0.2562	0.2398	0.2238	0.2104	0.1893	0.1734	0.1612
5,000,000	0.2923	0.2918	0.2915	0.2906	0.2884	0.2847	0.2809	0.2777	0.2718	0.2660	0.2613	0.2563	0.2399	0.2239	0.2105	0.1894	0.1735	0.1613
10,000,000	0.2924	0.2919	0.2916	0.2907	0.2885	0.2848	0.2810	0.2778	0.2719	0.2661	0.2614	0.2564	0.2400	0.2240	0.2106	0.1895	0.1736	0.1614

70% Coinsurance

Maximum Benefit	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.0976	0.0970	0.0968	0.0961	0.0939	0.0907	0.0877	0.0848	0.0803	0.0750	0.0701	0.0651	0.0489	0.0371	0.0297	0.0208	0.0162	0.0124
1,500	0.1177	0.1172	0.1170	0.1162	0.1140	0.1108	0.1078	0.1050	0.1005	0.0952	0.0903	0.0867	0.0704	0.0539	0.0434	0.0306	0.0236	0.0188
2,000	0.1312	0.1307	0.1305	0.1298	0.1276	0.1244	0.1214	0.1185	0.1140	0.1087	0.1038	0.1002	0.0862	0.0696	0.0561	0.0401	0.0307	0.0246
2,500	0.1427	0.1422	0.1420	0.1412	0.1390	0.1358	0.1328	0.1300	0.1254	0.1201	0.1153	0.1116	0.0977	0.0834	0.0683	0.0496	0.0379	0.0303
5,000	0.1770	0.1765	0.1763	0.1755	0.1733	0.1702	0.1671	0.1643	0.1598	0.1545	0.1496	0.1460	0.1320	0.1178	0.1067	0.0868	0.0704	0.0568
7,500	0.1952	0.1947	0.1945	0.1937	0.1915	0.1883	0.1853	0.1825	0.1779	0.1726	0.1678	0.1641	0.1501	0.1359	0.1248	0.1049	0.0924	0.0803
10,000	0.2040	0.2035	0.2033	0.2025	0.2003	0.1972	0.1941	0.1913	0.1868	0.1815	0.1766	0.1730	0.1590	0.1448	0.1337	0.1138	0.1013	0.0892
12,500	0.2127	0.2122	0.2120	0.2113	0.2091	0.2059	0.2029	0.2000	0.1955	0.1902	0.1853	0.1817	0.1677	0.1535	0.1424	0.1225	0.1100	0.0979
15,000	0.2193	0.2188	0.2186	0.2179	0.2156	0.2125	0.2095	0.2066	0.2021	0.1968	0.1919	0.1883	0.1743	0.1601	0.1490	0.1291	0.1166	0.1045
20,000	0.2275	0.2269	0.2267	0.2260	0.2238	0.2206	0.2176	0.2147	0.2102	0.2049	0.2000	0.1964	0.1824	0.1682	0.1571	0.1372	0.1247	0.1126
25,000	0.2358	0.2353	0.2351	0.2343	0.2321	0.2290	0.2259	0.2231	0.2186	0.2133	0.2084	0.2048	0.1908	0.1766	0.1655	0.1456	0.1331	0.1210
50,000	0.2471	0.2466	0.2464	0.2456	0.2434	0.2402	0.2372	0.2344	0.2299	0.2246	0.2197	0.2161	0.2021	0.1878	0.1768	0.1569	0.1443	0.1323
100,000	0.2531	0.2526	0.2524	0.2516	0.2494	0.2462	0.2432	0.2404	0.2358	0.2305	0.2257	0.2220	0.2081	0.1938	0.1828	0.1628	0.1503	0.1382
250,000	0.2555	0.2550	0.2548	0.2540	0.2518	0.2486	0.2456	0.2428	0.2383	0.2330	0.2281	0.2245	0.2105	0.1963	0.1852	0.1653	0.1527	0.1407
500,000	0.2559	0.2554	0.2552	0.2544	0.2522	0.2490	0.2460	0.2432	0.2386	0.233								

Catlin Insurance Company, Inc.

Blanket Accident Policy
 Volunteer/Non-Profit/Participant Groups

Primary Sickness Medical Expense
 Daily Claim Cost Per Person - Non-U.S. Coverage Only

Table 11a

100% Coinsurance

Maximum Benefit	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.1611	0.1594	0.1579	0.1548	0.1462	0.1342	0.1241	0.1157	0.1022	0.0914	0.0826	0.0756	0.0664	0.0425	0.0339	0.0236	0.0184	0.0142
1,500	0.2228	0.2207	0.2187	0.2148	0.2038	0.1882	0.1750	0.1638	0.1454	0.1307	0.1188	0.1091	0.0819	0.0623	0.0498	0.0350	0.0275	0.0213
2,000	0.2767	0.2744	0.2721	0.2674	0.2546	0.2363	0.2206	0.2070	0.1847	0.1669	0.1523	0.1401	0.1061	0.0811	0.0653	0.0460	0.0355	0.0284
2,500	0.3249	0.3222	0.3196	0.3144	0.3003	0.2795	0.2618	0.2464	0.2209	0.2004	0.1833	0.1691	0.1290	0.0991	0.0797	0.0566	0.0436	0.0350
5,000	0.5082	0.5048	0.5014	0.4948	0.4761	0.4486	0.4246	0.4035	0.3673	0.3375	0.3123	0.2909	0.2282	0.1789	0.1459	0.1059	0.0824	0.0666
7,500	0.6372	0.6334	0.6297	0.6223	0.6015	0.5704	0.5430	0.5186	0.4768	0.4416	0.4114	0.3855	0.3079	0.2451	0.2026	0.1494	0.1174	0.0951
10,000	0.7363	0.7323	0.7284	0.7206	0.6983	0.6650	0.6356	0.6091	0.5634	0.5249	0.4912	0.4622	0.3741	0.3017	0.2518	0.1883	0.1490	0.1214
12,500	0.8161	0.8119	0.8077	0.7996	0.7764	0.7417	0.7109	0.6829	0.6344	0.5933	0.5573	0.5264	0.4307	0.3509	0.2954	0.2233	0.1775	0.1466
15,000	0.8823	0.8779	0.8737	0.8654	0.8416	0.8059	0.7738	0.7448	0.6945	0.6515	0.6140	0.5814	0.4800	0.3945	0.3342	0.2539	0.2038	0.1681
20,000	0.9881	0.9837	0.9793	0.9706	0.9459	0.9087	0.8755	0.8454	0.7929	0.7469	0.7068	0.6716	0.5624	0.4683	0.4008	0.3097	0.2505	0.2084
25,000	1.0706	1.0660	1.0615	1.0526	1.0273	0.9891	0.9548	0.9237	0.8691	0.8222	0.7806	0.7437	0.6290	0.5285	0.4556	0.3564	0.2909	0.2438
50,000	1.3144	1.3096	1.3049	1.2956	1.2691	1.2289	1.1927	1.1596	1.1011	1.0503	1.0053	0.9653	0.8375	0.7224	0.6372	0.5162	0.4331	0.3715
100,000	1.5243	1.5194	1.5147	1.5052	1.4781	1.4370	1.3998	1.3658	1.3054	1.2527	1.2058	1.1639	1.0290	0.9064	0.8133	0.6784	0.5836	0.5122
250,000	1.7211	1.7162	1.7114	1.7018	1.6744	1.6328	1.5951	1.5606	1.4993	1.4456	1.3978	1.3549	1.2161	1.0887	0.9911	0.8479	0.7448	0.6652
500,000	1.8047	1.7998	1.7950	1.7854	1.7579	1.7162	1.6784	1.6438	1.5822	1.5283	1.4802	1.4371	1.2973	1.1687	1.0699	0.9247	0.8196	0.7380
1,000,000	1.8440	1.8391	1.8342	1.8247	1.7972	1.7554	1.7176	1.6829	1.6213	1.5673	1.5192	1.4760	1.3360	1.2070	1.1080	0.9622	0.8565	0.7762
2,500,000	1.8571	1.8521	1.8473	1.8377	1.8103	1.7685	1.7306	1.6960	1.6343	1.5803	1.5322	1.4890	1.3489	1.2199	1.1208	0.9748	0.8690	0.7866
5,000,000	1.8588	1.8538	1.8490	1.8394	1.8119	1.7702	1.7323	1.6977	1.6360	1.5820	1.5338	1.4906	1.3506	1.2216	1.1224	0.9765	0.8706	0.7882
10,000,000	1.8589	1.8539	1.8491	1.8395	1.8120	1.7703	1.7324	1.6978	1.6361	1.5821	1.5339	1.4907	1.3507	1.2217	1.1225	0.9766	0.8707	0.7883

80% Coinsurance

Maximum Benefit	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.1544	0.1529	0.1515	0.1487	0.1408	0.1296	0.1202	0.1123	0.0995	0.0892	0.0808	0.0741	0.0555	0.0420	0.0336	0.0235	0.0183	0.0141
1,500	0.2111	0.2092	0.2075	0.2039	0.1940	0.1797	0.1676	0.1572	0.1402	0.1265	0.1152	0.1060	0.0802	0.0612	0.0492	0.0346	0.0268	0.0212
2,000	0.2599	0.2578	0.2557	0.2516	0.2402	0.2236	0.2094	0.1971	0.1767	0.1603	0.1466	0.1353	0.1032	0.0793	0.0638	0.0453	0.0348	0.0280
2,500	0.3026	0.3003	0.2980	0.2935	0.2810	0.2626	0.2468	0.2329	0.2098	0.1911	0.1754	0.1625	0.1248	0.0965	0.0780	0.0560	0.0429	0.0343
5,000	0.4620	0.4591	0.4562	0.4506	0.4346	0.4111	0.3903	0.3720	0.3404	0.3142	0.2918	0.2727	0.2161	0.1707	0.1402	0.1031	0.0801	0.0647
7,500	0.5709	0.5677	0.5646	0.5584	0.5409	0.5146	0.4915	0.4706	0.4347	0.4044	0.3783	0.3555	0.2871	0.2307	0.1923	0.1435	0.1129	0.0920
10,000	0.6529	0.6495	0.6462	0.6397	0.6211	0.5934	0.5688	0.5463	0.5075	0.4746	0.4459	0.4211	0.3446	0.2808	0.2363	0.1786	0.1420	0.1173
12,500	0.7179	0.7144	0.7110	0.7042	0.6850	0.6561	0.6304	0.6073	0.5665	0.5319	0.5018	0.4758	0.3932	0.3236	0.2745	0.2097	0.1682	0.1388
15,000	0.7722	0.7686	0.7651	0.7581	0.7384	0.7086	0.6820	0.6580	0.6160	0.5801	0.5489	0.5212	0.4349	0.3609	0.3080	0.2374	0.1918	0.1594
20,000	0.8565	0.8528	0.8492	0.8421	0.8218	0.7912	0.7638	0.7389	0.6953	0.6577	0.6245	0.5960	0.5032	0.4228	0.3645	0.2851	0.2327	0.1950
25,000	0.9212	0.9174	0.9138	0.9066	0.8860	0.8548	0.8268	0.8014	0.7566	0.7177	0.6833	0.6529	0.5573	0.4726	0.4104	0.3247	0.2673	0.2257
50,000	1.1088	1.1050	1.1012	1.0938	1.0724	1.0399	1.0107	0.9839	0.9366	0.8954	0.8588	0.8262	0.7216	0.6272	0.5566	0.4558	0.3857	0.3332
100,000	1.2662	1.2623	1.2585	1.2509	1.2292	1.1962	1.1663	1.1389	1.0903	1.0478	1.0099	0.9760	0.8667	0.7669	0.6909	0.5810	0.5030	0.4434
250,000	1.4029	1.3990	1.3951	1.3875	1.3656	1.3322	1.3020	1.2744	1.2252	1.1822	1.1439	1.1095	0.9881	0.8958	0.8174	0.7024	0.6194	0.5549
500,000	1.4570	1.4531	1.4492	1.4416	1.4196	1.3862	1.3559	1.3283	1.2790	1.2358	1.1973	1.1628	1.0509	0.9480	0.8689	0.7526	0.6683	0.6028
1,000,000	1.4800	1.4760	1.4722	1.4645	1.4425	1.4091	1.3788	1.3511	1.3018	1.2586	1.2201	1.1855	1.0735	0.9703	0.8910	0.7743	0.6897	0.6238
2,500,000	1.4864	1.4825	1.4786	1.4710	1.4490	1.4156	1.3853	1.3576	1.3082	1.2650	1.2265	1.1920	1.0799	0.9767	0.8974	0.7806	0.6959	0.6300
5,000,000	1.4870	1.4831	1.4792	1.4716	1.4496	1.4162	1.3859	1.3582	1.3088	1.2656	1.2271	1.1925	1.0805	0.9773	0.8980	0.7812	0.6965	0.6306
10,000,000	1.4871	1.4832	1.4793	1.4717	1.4497	1.4163	1.3860	1.3583	1.3089	1.2657	1.2272	1.1926	1.0806	0.9774	0.8981	0.7813	0.6966	0.6307

70% Coinsurance

Maximum Benefit	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.1501	0.1487	0.1474	0.1447	0.1372	0.1266	0.1177	0.1101	0.0976	0.0877	0.0797	0.0731	0.0548	0.0417	0.0333	0.0234	0.0182	0.0140
1,500	0.2037	0.2020	0.2003	0.1970	0.1877	0.1743	0.1629	0.1530	0.1368	0.1237	0.1129	0.1040	0.0790	0.0605	0.0487	0.0343	0.0265	0.0211
2,000	0.2493	0.2473	0.2454	0.2416	0.2310	0.2157	0.2024	0.1908	0.1715	0.1560	0.1430	0.1321	0.1014	0.0781	0.0629	0.0450	0.0345	0.0276
2,500	0.2890	0.2869	0.2848	0.2807	0.2690	0.2520	0.2373	0.2244	0.2028	0.1851	0.1704	0.1579	0.1221	0.0947	0.0767	0.0556	0.0425	0.0340
5,000	0.4347	0.4321	0.4295	0.4245	0.4099	0.3885	0.3696	0.3527	0.3238	0.2997	0.2791	0.2613	0.2084	0.1654	0.1365	0.1006	0.0790	0.0637
7,500	0.5326	0.5298	0.5269	0.5214	0.5055	0.4820	0.4610	0.4422	0.4096	0.3818	0.3581	0.3370	0.2739	0.2219	0.1854	0.1389	0.1101	0.0901
10,000	0.6053	0.6023	0.5993	0.5935	0.5769	0.5519	0.5297	0.5097	0.4748	0.4450	0.4191	0.3963	0.3268	0.2681	0.2268	0.1721	0.1375	0.1134
12,500	0.6626	0.6595	0.6565	0.6505	0.6335	0.6080	0.5852	0.5642	0.5275	0.4961	0.4688	0.4450	0.3705	0.3069	0.2616	0.2012	0.1625	0.1349
15,000	0.7101	0.7069	0.7039	0.6977	0.6802	0.6538	0.6301	0.6086	0.5711	0.5389	0.5108	0.4860	0.4079	0.3405	0.2920	0.2271	0.1840	0.1532
20,000	0.7834	0.7801	0.7770	0.7707	0.7528	0.7258	0.7015	0.6795	0.6407	0.6069	0.5772	0.5509	0.4683	0.3961	0.3430	0.2704	0.2219	0.1865
25,000	0.8395	0.8362	0.8330	0.8267	0.8085	0.7811	0.7564	0.7340	0.6944	0.6596	0.6289	0.6016	0.5156	0.4401	0.3835	0.3056	0.2531	0.2146
50,000	0.9993	0.9959	0.9926	0.9861	0.9673	0.9388	0.9130	0.8905	0.8477	0.8113	0.7790	0.7501	0.6577	0.5741	0.5110	0.4209	0.3579	0.3106
100,000	1.1293	1.1259	1.1225	1.1159	1.0968	1.0679	1.0417	1.0177	0.9752	0.9380	0.9048	0.8752	0.7795	0.6916	0.6246	0.5271	0.4577	0.4047
250,000	1.2394	1.2359	1.2326	1.2259	1.2067	1.1775	1.1510	1.1268	1.0838	1.0461	1.0125	0.9824	0.8848	0.7950	0.7262	0.6252	0.5522	0.4956
500,000	1.2805	1.2770	1.2736	1.2669	1.2477	1.2185	1.1920											

**Catlin Insurance Company, Inc.
Blanket Accident Policy
Volunteer/Non-Profit/Participant Groups**

**Full Excess Sickness Medical Expense
Daily Claim Cost Per Person - Non-U.S. Coverage Only**

Table 11b

Maximum Benefit	100% Coinsurance																	
	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.1262	0.1230	0.1198	0.1135	0.0952	0.0735	0.0602	0.0512	0.0392	0.0315	0.0262	0.0225	0.0138	0.0088	0.0063	0.0039	0.0026	0.0019
1,500	0.1555	0.1518	0.1482	0.1410	0.1203	0.0954	0.0796	0.0685	0.0534	0.0436	0.0367	0.0317	0.0197	0.0129	0.0092	0.0057	0.0039	0.0027
2,000	0.1774	0.1734	0.1695	0.1618	0.1397	0.1127	0.0952	0.0827	0.0654	0.0540	0.0459	0.0397	0.0252	0.0165	0.0120	0.0075	0.0051	0.0036
2,500	0.1947	0.1905	0.1865	0.1784	0.1553	0.1269	0.1083	0.0947	0.0759	0.0632	0.0539	0.0469	0.0303	0.0201	0.0146	0.0091	0.0063	0.0044
5,000	0.2486	0.2441	0.2396	0.2308	0.2055	0.1738	0.1523	0.1362	0.1128	0.0964	0.0843	0.0746	0.0505	0.0347	0.0260	0.0167	0.0118	0.0086
7,500	0.2789	0.2743	0.2697	0.2606	0.2345	0.2015	0.1787	0.1616	0.1363	0.1181	0.1044	0.0933	0.0651	0.0461	0.0351	0.0230	0.0162	0.0119
10,000	0.2991	0.2943	0.2896	0.2803	0.2538	0.2202	0.1969	0.1792	0.1528	0.1337	0.1190	0.1073	0.0765	0.0553	0.0427	0.0285	0.0203	0.0151
12,500	0.3137	0.3089	0.3042	0.2948	0.2681	0.2341	0.2105	0.1924	0.1653	0.1457	0.1304	0.1182	0.0856	0.0629	0.0490	0.0329	0.0237	0.0178
15,000	0.3251	0.3202	0.3155	0.3061	0.2792	0.2451	0.2212	0.2028	0.1753	0.1552	0.1395	0.1270	0.0932	0.0691	0.0545	0.0371	0.0269	0.0203
20,000	0.3418	0.3369	0.3322	0.3227	0.2956	0.2611	0.2369	0.2182	0.1902	0.1696	0.1534	0.1403	0.1050	0.0790	0.0631	0.0436	0.0320	0.0245
25,000	0.3536	0.3487	0.3439	0.3344	0.3073	0.2726	0.2481	0.2292	0.2008	0.1798	0.1633	0.1499	0.1135	0.0865	0.0696	0.0488	0.0363	0.0280
50,000	0.3815	0.3766	0.3718	0.3623	0.3349	0.2999	0.2752	0.2560	0.2270	0.2055	0.1884	0.1745	0.1359	0.1069	0.0879	0.0641	0.0492	0.0391
100,000	0.3984	0.3934	0.3886	0.3790	0.3516	0.3164	0.2916	0.2723	0.2431	0.2213	0.2041	0.1899	0.1505	0.1206	0.1008	0.0755	0.0593	0.0481
250,000	0.4075	0.4025	0.3977	0.3881	0.3606	0.3254	0.3006	0.2813	0.2520	0.2301	0.2128	0.1986	0.1589	0.1286	0.1085	0.0826	0.0659	0.0542
500,000	0.4089	0.4039	0.3991	0.3895	0.3621	0.3269	0.3020	0.2827	0.2534	0.2315	0.2142	0.2000	0.1603	0.1300	0.1098	0.0838	0.0671	0.0554
1,000,000	0.4092	0.4043	0.3994	0.3898	0.3624	0.3272	0.3023	0.2830	0.2537	0.2318	0.2145	0.2003	0.1606	0.1303	0.1102	0.0841	0.0674	0.0556
2,500,000	0.4093	0.4044	0.3995	0.3900	0.3625	0.3273	0.3024	0.2831	0.2538	0.2319	0.2146	0.2004	0.1607	0.1304	0.1103	0.0842	0.0675	0.0557
5,000,000	0.4094	0.4045	0.3996	0.3901	0.3626	0.3274	0.3025	0.2832	0.2539	0.2320	0.2147	0.2005	0.1608	0.1305	0.1104	0.0843	0.0676	0.0558
10,000,000	0.4095	0.4046	0.3997	0.3902	0.3627	0.3275	0.3026	0.2833	0.2540	0.2321	0.2148	0.2006	0.1609	0.1306	0.1105	0.0844	0.0677	0.0559

Maximum Benefit	80% Coinsurance																	
	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.1136	0.1109	0.1081	0.1027	0.0869	0.0681	0.0564	0.0482	0.0373	0.0302	0.0253	0.0217	0.0135	0.0087	0.0062	0.0038	0.0025	0.0018
1,500	0.1379	0.1348	0.1317	0.1256	0.1082	0.0869	0.0733	0.0635	0.0501	0.0413	0.0349	0.0302	0.0191	0.0125	0.0090	0.0056	0.0038	0.0026
2,000	0.1557	0.1524	0.1492	0.1428	0.1242	0.1015	0.0866	0.0758	0.0607	0.0506	0.0431	0.0376	0.0243	0.0161	0.0117	0.0073	0.0050	0.0035
2,500	0.1697	0.1662	0.1628	0.1561	0.1370	0.1133	0.0977	0.0860	0.0697	0.0585	0.0503	0.0440	0.0287	0.0193	0.0142	0.0089	0.0061	0.0043
5,000	0.2124	0.2087	0.2050	0.1978	0.1772	0.1513	0.1335	0.1201	0.1007	0.0866	0.0762	0.0678	0.0466	0.0326	0.0246	0.0160	0.0112	0.0082
7,500	0.2356	0.2318	0.2281	0.2207	0.1996	0.1730	0.1544	0.1402	0.1193	0.1042	0.0925	0.0833	0.0591	0.0426	0.0328	0.0217	0.0155	0.0115
10,000	0.2509	0.2471	0.2433	0.2359	0.2145	0.1873	0.1684	0.1539	0.1323	0.1165	0.1043	0.0945	0.0685	0.0503	0.0392	0.0263	0.0189	0.0142
12,500	0.2621	0.2582	0.2544	0.2469	0.2254	0.1979	0.1788	0.1640	0.1420	0.1258	0.1133	0.1031	0.0758	0.0564	0.0446	0.0303	0.0220	0.0167
15,000	0.2705	0.2666	0.2628	0.2553	0.2337	0.2061	0.1868	0.1720	0.1496	0.1331	0.1203	0.1099	0.0818	0.0615	0.0488	0.0337	0.0247	0.0188
20,000	0.2829	0.2790	0.2751	0.2676	0.2458	0.2181	0.1985	0.1834	0.1606	0.1438	0.1306	0.1199	0.0908	0.0692	0.0557	0.0390	0.0290	0.0224
25,000	0.2911	0.2871	0.2833	0.2757	0.2539	0.2260	0.2064	0.1912	0.1683	0.1513	0.1380	0.1272	0.0971	0.0750	0.0607	0.0431	0.0324	0.0253
50,000	0.3105	0.3065	0.3027	0.2950	0.2731	0.2450	0.2252	0.2099	0.1866	0.1693	0.1556	0.1444	0.1133	0.0897	0.0742	0.0547	0.0423	0.0339
100,000	0.3214	0.3174	0.3136	0.3059	0.2839	0.2558	0.2359	0.2205	0.1971	0.1796	0.1658	0.1545	0.1229	0.0988	0.0829	0.0624	0.0493	0.0402
250,000	0.3266	0.3226	0.3188	0.3111	0.2891	0.2610	0.2411	0.2256	0.2022	0.1847	0.1708	0.1595	0.1277	0.1035	0.0874	0.0666	0.0532	0.0438
500,000	0.3273	0.3233	0.3194	0.3118	0.2898	0.2616	0.2418	0.2263	0.2029	0.1854	0.1715	0.1602	0.1284	0.1041	0.0880	0.0672	0.0538	0.0444
1,000,000	0.3274	0.3234	0.3196	0.3119	0.2898	0.2618	0.2419	0.2264	0.2030	0.1855	0.1716	0.1603	0.1285	0.1042	0.0881	0.0673	0.0539	0.0445
2,500,000	0.3275	0.3235	0.3197	0.3120	0.2900	0.2619	0.2420	0.2265	0.2031	0.1856	0.1717	0.1604	0.1286	0.1043	0.0882	0.0674	0.0540	0.0446
5,000,000	0.3276	0.3236	0.3198	0.3121	0.2901	0.2620	0.2421	0.2266	0.2032	0.1857	0.1718	0.1605	0.1287	0.1044	0.0883	0.0675	0.0541	0.0447
10,000,000	0.3277	0.3237	0.3199	0.3122	0.2902	0.2621	0.2422	0.2267	0.2033	0.1858	0.1719	0.1606	0.1288	0.1045	0.0884	0.0676	0.0542	0.0448

Maximum Benefit	70% Coinsurance																	
	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.1063	0.1037	0.1012	0.0963	0.0820	0.0648	0.0540	0.0464	0.0361	0.0293	0.0248	0.0213	0.0132	0.0086	0.0061	0.0037	0.0024	0.0017
1,500	0.1279	0.1251	0.1223	0.1168	0.1011	0.0819	0.0694	0.0604	0.0480	0.0397	0.0337	0.0293	0.0187	0.0123	0.0089	0.0055	0.0037	0.0025
2,000	0.1436	0.1406	0.1377	0.1319	0.1154	0.0950	0.0815	0.0717	0.0577	0.0483	0.0414	0.0362	0.0235	0.0157	0.0115	0.0072	0.0049	0.0034
2,500	0.1557	0.1527	0.1497	0.1437	0.1267	0.1055	0.0913	0.0809	0.0660	0.0556	0.0480	0.0422	0.0278	0.0188	0.0139	0.0088	0.0060	0.0042
5,000	0.1927	0.1894	0.1862	0.1799	0.1617	0.1389	0.1230	0.1110	0.0935	0.0808	0.0713	0.0638	0.0443	0.0313	0.0238	0.0155	0.0109	0.0080
7,500	0.2125	0.2092	0.2059	0.1994	0.1808	0.1573	0.1408	0.1283	0.1097	0.0962	0.0853	0.0775	0.0555	0.0403	0.0312	0.0209	0.0149	0.0111
10,000	0.2255	0.2221	0.2188	0.2122	0.1935	0.1695	0.1528	0.1400	0.1209	0.1068	0.0960	0.0872	0.0638	0.0472	0.0371	0.0251	0.0183	0.0137
12,500	0.2348	0.2314	0.2281	0.2215	0.2026	0.1785	0.1616	0.1486	0.1291	0.1148	0.1036	0.0946	0.0702	0.0528	0.0417	0.0286	0.0210	0.0160
15,000	0.2418	0.2384	0.2351	0.2285	0.2095	0.1853	0.1683	0.1552	0.1355	0.1209	0.1096	0.1004	0.0753	0.0570	0.0455	0.0316	0.0233	0.0179
20,000	0.2518	0.2484	0.2451	0.2384	0.2194	0.1950	0.1779	0.1647	0.1447	0.1299	0.1182	0.1088	0.0828	0.0636	0.0514	0.0363	0.0272	0.0211

Catlin Insurance Company, Inc.

Blanket Accident Policy

Volunteer/Non-Profit/Participant Groups

**Coordination of Benefits Sickness Medical Expense
Daily Claim Cost Per Person - Non-U.S. Coverage Only**

Table 11c

Maximum Benefit	100% Coinsurance																	
	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.1262	0.1256	0.1251	0.1240	0.1206	0.1155	0.1105	0.1059	0.0974	0.0897	0.0823	0.0756	0.0664	0.0425	0.0339	0.0236	0.0184	0.0142
1,500	0.1555	0.1549	0.1544	0.1533	0.1499	0.1447	0.1398	0.1351	0.1267	0.1189	0.1115	0.1049	0.0819	0.0623	0.0498	0.0350	0.0275	0.0213
2,000	0.1774	0.1768	0.1763	0.1752	0.1718	0.1666	0.1617	0.1570	0.1486	0.1408	0.1334	0.1267	0.1038	0.0811	0.0653	0.0460	0.0355	0.0284
2,500	0.1947	0.1941	0.1936	0.1925	0.1891	0.1839	0.1790	0.1743	0.1659	0.1581	0.1507	0.1441	0.1211	0.0984	0.0797	0.0566	0.0436	0.0350
5,000	0.2486	0.2481	0.2475	0.2464	0.2430	0.2379	0.2329	0.2283	0.2198	0.2121	0.2047	0.1980	0.1751	0.1523	0.1334	0.1047	0.0824	0.0666
7,500	0.2789	0.2784	0.2779	0.2767	0.2734	0.2682	0.2632	0.2586	0.2501	0.2424	0.2350	0.2283	0.2054	0.1826	0.1637	0.1350	0.1126	0.0944
10,000	0.2991	0.2985	0.2980	0.2969	0.2935	0.2883	0.2834	0.2787	0.2702	0.2625	0.2551	0.2484	0.2255	0.2028	0.1838	0.1552	0.1327	0.1145
12,500	0.3137	0.3131	0.3126	0.3115	0.3081	0.3029	0.2980	0.2933	0.2849	0.2771	0.2697	0.2630	0.2401	0.2174	0.1984	0.1698	0.1474	0.1291
15,000	0.3251	0.3245	0.3240	0.3229	0.3195	0.3143	0.3094	0.3047	0.2963	0.2885	0.2811	0.2744	0.2515	0.2288	0.2098	0.1812	0.1588	0.1405
20,000	0.3418	0.3412	0.3407	0.3396	0.3362	0.3311	0.3261	0.3215	0.3130	0.3053	0.2979	0.2912	0.2683	0.2455	0.2266	0.1979	0.1755	0.1572
25,000	0.3536	0.3530	0.3525	0.3514	0.3480	0.3428	0.3379	0.3332	0.3248	0.3170	0.3096	0.3029	0.2800	0.2573	0.2383	0.2097	0.1873	0.1690
50,000	0.3815	0.3810	0.3805	0.3794	0.3760	0.3708	0.3658	0.3612	0.3527	0.3450	0.3376	0.3309	0.3080	0.2852	0.2663	0.2376	0.2152	0.1970
100,000	0.3984	0.3978	0.3973	0.3962	0.3928	0.3876	0.3827	0.3780	0.3696	0.3618	0.3544	0.3477	0.3248	0.3021	0.2831	0.2545	0.2321	0.2138
250,000	0.4075	0.4069	0.4064	0.4053	0.4019	0.3967	0.3917	0.3871	0.3786	0.3709	0.3635	0.3568	0.3339	0.3111	0.2922	0.2636	0.2411	0.2229
500,000	0.4089	0.4083	0.4078	0.4067	0.4033	0.3981	0.3932	0.3885	0.3801	0.3723	0.3649	0.3582	0.3353	0.3126	0.2936	0.2650	0.2426	0.2243
1,000,000	0.4092	0.4087	0.4081	0.4070	0.4036	0.3985	0.3935	0.3889	0.3804	0.3727	0.3653	0.3586	0.3357	0.3129	0.2940	0.2654	0.2430	0.2247
2,500,000	0.4093	0.4088	0.4082	0.4071	0.4037	0.3986	0.3936	0.3890	0.3805	0.3728	0.3654	0.3587	0.3358	0.3130	0.2941	0.2654	0.2430	0.2247
5,000,000	0.4094	0.4089	0.4083	0.4072	0.4038	0.3987	0.3937	0.3891	0.3806	0.3729	0.3655	0.3588	0.3359	0.3131	0.2942	0.2655	0.2431	0.2248
10,000,000	0.4095	0.4090	0.4084	0.4073	0.4039	0.3988	0.3938	0.3892	0.3807	0.3730	0.3656	0.3589	0.3360	0.3132	0.2943	0.2656	0.2432	0.2249

Maximum Benefit	80% Coinsurance																	
	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.1149	0.1144	0.1140	0.1131	0.1106	0.1065	0.1022	0.0986	0.0919	0.0855	0.0801	0.0741	0.0555	0.0420	0.0336	0.0235	0.0183	0.0141
1,500	0.1398	0.1392	0.1389	0.1379	0.1354	0.1313	0.1271	0.1234	0.1168	0.1103	0.1050	0.0994	0.0802	0.0612	0.0492	0.0346	0.0268	0.0212
2,000	0.1572	0.1566	0.1563	0.1554	0.1528	0.1487	0.1445	0.1408	0.1342	0.1278	0.1224	0.1169	0.0984	0.0793	0.0638	0.0453	0.0348	0.0280
2,500	0.1715	0.1709	0.1706	0.1697	0.1672	0.1631	0.1588	0.1552	0.1485	0.1421	0.1367	0.1312	0.1128	0.0948	0.0780	0.0560	0.0429	0.0343
5,000	0.2152	0.2146	0.2143	0.2133	0.2108	0.2067	0.2025	0.1988	0.1922	0.1858	0.1804	0.1748	0.1564	0.1384	0.1234	0.0998	0.0801	0.0647
7,500	0.2389	0.2383	0.2380	0.2370	0.2345	0.2304	0.2262	0.2225	0.2159	0.2094	0.2041	0.1985	0.1801	0.1621	0.1471	0.1235	0.1056	0.0920
10,000	0.2522	0.2516	0.2513	0.2504	0.2478	0.2437	0.2395	0.2358	0.2292	0.2228	0.2174	0.2118	0.1934	0.1755	0.1604	0.1368	0.1189	0.1053
12,500	0.2636	0.2630	0.2627	0.2617	0.2592	0.2551	0.2509	0.2472	0.2406	0.2342	0.2288	0.2232	0.2048	0.1868	0.1718	0.1482	0.1303	0.1167
15,000	0.2723	0.2717	0.2714	0.2705	0.2679	0.2639	0.2596	0.2560	0.2493	0.2429	0.2375	0.2320	0.2136	0.1956	0.1805	0.1569	0.1390	0.1254
20,000	0.2840	0.2834	0.2831	0.2821	0.2796	0.2755	0.2713	0.2676	0.2610	0.2545	0.2492	0.2436	0.2252	0.2072	0.1922	0.1686	0.1507	0.1371
25,000	0.2941	0.2936	0.2932	0.2923	0.2898	0.2857	0.2814	0.2778	0.2711	0.2647	0.2593	0.2538	0.2354	0.2174	0.2024	0.1788	0.1608	0.1472
50,000	0.3119	0.3113	0.3110	0.3101	0.3075	0.3035	0.2992	0.2956	0.2889	0.2825	0.2771	0.2716	0.2532	0.2352	0.2201	0.1965	0.1786	0.1650
100,000	0.3220	0.3214	0.3211	0.3202	0.3176	0.3135	0.3093	0.3056	0.2990	0.2926	0.2872	0.2817	0.2633	0.2453	0.2302	0.2066	0.1887	0.1751
250,000	0.3268	0.3263	0.3259	0.3250	0.3225	0.3184	0.3141	0.3105	0.3038	0.2974	0.2920	0.2865	0.2681	0.2501	0.2350	0.2115	0.1935	0.1799
500,000	0.3276	0.3270	0.3267	0.3258	0.3232	0.3191	0.3149	0.3112	0.3046	0.2982	0.2928	0.2872	0.2688	0.2508	0.2357	0.2122	0.1943	0.1807
1,000,000	0.3277	0.3271	0.3268	0.3259	0.3233	0.3192	0.3150	0.3113	0.3047	0.2983	0.2929	0.2873	0.2689	0.2509	0.2358	0.2123	0.1944	0.1808
2,500,000	0.3278	0.3272	0.3269	0.3260	0.3234	0.3193	0.3151	0.3114	0.3048	0.2984	0.2930	0.2874	0.2690	0.2510	0.2360	0.2124	0.1945	0.1809
5,000,000	0.3279	0.3273	0.3270	0.3261	0.3235	0.3194	0.3152	0.3115	0.3049	0.2985	0.2931	0.2875	0.2691	0.2511	0.2361	0.2125	0.1946	0.1810
10,000,000	0.3280	0.3274	0.3271	0.3262	0.3236	0.3195	0.3153	0.3116	0.3050	0.2986	0.2932	0.2876	0.2692	0.2512	0.2362	0.2126	0.1947	0.1811

Maximum Benefit	70% Coinsurance																	
	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.1095	0.1089	0.1086	0.1078	0.1053	0.1018	0.0984	0.0952	0.0901	0.0842	0.0787	0.0731	0.0548	0.0417	0.0333	0.0234	0.0182	0.0140
1,500	0.1321	0.1315	0.1312	0.1304	0.1279	0.1244	0.1210	0.1178	0.1127	0.1068	0.1013	0.0972	0.0790	0.0605	0.0487	0.0343	0.0265	0.0211
2,000	0.1472	0.1467	0.1464	0.1456	0.1431	0.1396	0.1362	0.1330	0.1279	0.1220	0.1165	0.1124	0.0967	0.0781	0.0629	0.0450	0.0345	0.0276
2,500	0.1601	0.1595	0.1593	0.1584	0.1559	0.1524	0.1490	0.1458	0.1407	0.1348	0.1293	0.1253	0.1096	0.0936	0.0767	0.0566	0.0425	0.0340
5,000	0.1986	0.1980	0.1978	0.1970	0.1945	0.1909	0.1875	0.1843	0.1793	0.1733	0.1679	0.1638	0.1481	0.1321	0.1197	0.0974	0.0790	0.0637
7,500	0.2190	0.2184	0.2182	0.2173	0.2148	0.2113	0.2079	0.2047	0.1996	0.1937	0.1882	0.1841	0.1685	0.1525	0.1401	0.1177	0.1037	0.0901
10,000	0.2289	0.2283	0.2281	0.2272	0.2248	0.2212	0.2178	0.2146	0.2096	0.2036	0.1981	0.1941	0.1784	0.1624	0.1500	0.1276	0.1136	0.1000
12,500	0.2387	0.2381	0.2379	0.2370	0.2345	0.2310	0.2276	0.2244	0.2193	0.2134	0.2079	0.2038	0.1882	0.1722	0.1598	0.1374	0.1234	0.1098
15,000	0.2461	0.2455	0.2453	0.2444	0.2419	0.2384	0.2350	0.2318	0.2267	0.2208	0.2153	0.2112	0.1956	0.1796	0.1672	0.1448	0.1308	0.1172
20,000	0.2552	0.2546	0.2544	0.2535	0.2511	0.2475	0.2441	0.2409	0.2359	0.2299	0.2244	0.2204	0.2047	0.1887	0.1763	0.1539	0.1399	0.1264
25,000	0.2646	0.2640	0.2638	0.2629	0.2604	0.2569	0.2535	0.2503	0.2452	0.2393	0.2338	0.2297	0.2141	0.1981	0.1857	0.1633	0.1493	0.1357
50,000	0.2772	0.2767	0.2764	0.2756	0.2731	0.2695	0.2662	0.2630	0.2579	0.2519	0.2465	0.2424	0.2267	0.2108	0.1983	0.1760	0.1619	0.1484
100,000	0.2839	0.2834	0.2831	0.2823	0.2798	0.2763	0.2729	0.2697	0.2646	0.2587	0.2532	0.2491	0.2334	0.2175	0.2050	0.1827	0.1687	0.1551
250,000	0.2867	0.2861	0.2859	0.2850	0.2825	0.2790	0.2756	0.2724	0.2673	0.2614	0.2559	0.2518	0.2361	0.2202	0.2078	0.1854	0.1714	0.1578
500,000	0.2871	0.2865	0.2863	0.2854	0.2829	0.27												

Catlin Insurance Company, Inc.
Blanket Accident Policy
K-12 Groups

Adjustment Factors

School Time Only - NO SPORTS

Grade	52 Wk. Plan*	104 Wk. Plan*	156 Wk. Plan*
Pre K - K	0.30	0.33	0.35
Grade 1-6	0.30	0.33	0.35
Grade 7-8	0.70	0.77	0.82
Pre K-8	0.38	0.42	0.44
Grade 9-12	1.00	1.10	1.17

School Time Plus Non-hazardous Sports (excludes tackle football, ice hockey and rugby)

Grade	52 Wk. Plan*	104 Wk. Plan*	156 Wk. Plan*
Pre K - K	0.32	0.35	0.37
Grade 1-6	0.32	0.35	0.37
Grade 7-8	0.81	0.89	0.94
Pre K-8	0.41	0.45	0.48
Grade 9-12	2.00	2.20	2.34

School Time Plus All Sports

Grade	52 Wk. Plan*	104 Wk. Plan*	156 Wk. Plan*
Pre K - K	0.33	0.36	0.39
Grade 1-6	0.33	0.36	0.39
Grade 7-8	1.05	1.16	1.23
Pre K-8	0.45	0.49	0.52
Grade 9-12	4.00	4.40	4.68

Volunteers/Teachers/Admins Adjustment Factors

	52 Wk. Plan*	104 Wk. Plan*	156 Wk. Plan*
Volunteers	0.21	0.23	0.24
Teacher/Admin	1.56	1.72	1.83

*Injury must occur during school year. Insured has 52, 104 or 156 weeks to incur claims

Other Adjustment Factors

Area Factors (by State)	See Attached
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Catlin Insurance Company, Inc.
Blanket Accident Policy
K-12 Groups
State Area Factors

<u>State</u>	<u>ST</u>	<u>Area Factor</u>
Alabama	AL	0.926
Alaska	AK	1.253
Arizona	AZ	1.080
Arkansas	AR	0.806
California	CA	1.261
Colorado	CO	0.983
Connecticut	CT	0.974
Delaware	DE	0.878
District of Columbia	DC	0.810
Florida	FL	1.133
Georgia	GA	0.886
Hawaii	HI	0.762
Idaho	ID	0.753
Illinois	IL	1.049
Indiana	IN	0.883
Iowa	IA	0.794
Kansas	KS	0.847
Kentucky	KY	0.836
Louisiana	LA	0.993
Maine	ME	0.735
Maryland	MD	0.779
Massachusetts	MA	0.938
Michigan	MI	0.798
Minnesota	MN	0.935
Mississippi	MS	0.906
Missouri	MO	0.909
Montana	MT	0.700
Nebraska	NE	0.856
Nevada	NV	1.175
New Hampshire	NH	0.850
New Jersey	NJ	1.356
New Mexico	NM	0.873
New York	NY	1.012
North Carolina	NC	0.830
North Dakota	ND	0.744
Ohio	OH	0.891
Oklahoma	OK	0.929
Oregon	OR	0.834
Pennsylvania	PA	1.092
Rhode Island	RI	0.897
South Carolina	SC	1.003
South Dakota	SD	0.829
Tennessee	TN	0.913
Texas	TX	1.034
Utah	UT	0.769
Vermont	VT	0.811
Virginia	VA	0.853
Washington	WA	0.915
West Virginia	WV	0.803
Wisconsin	WI	1.010
Wyoming	WY	0.858

Catlin Insurance Company, Inc.
Blanket Accident Policy
K-12 Groups

Primary Accident Medical Expense
Annual Claim Cost Per Person (Regular School Year) - U.S. Coverage Only

100% Coinsurance

Maximum Benefit	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.6719	0.6649	0.6584	0.6456	0.6098	0.5596	0.5178	0.4824	0.4261	0.3811	0.3443	0.3152	0.2351	0.1774	0.1412	0.0986	0.0766	0.0591
1,500	0.9291	0.9204	0.9122	0.8958	0.8498	0.7847	0.7298	0.6833	0.6062	0.5452	0.4953	0.4548	0.3417	0.2600	0.2077	0.1462	0.1148	0.0887
2,000	1.1542	1.1443	1.1347	1.1154	1.0619	0.9856	0.9202	0.8634	0.7704	0.6963	0.6350	0.5841	0.4425	0.3384	0.2724	0.1917	0.1482	0.1183
2,500	1.3551	1.3438	1.3329	1.3114	1.2523	1.1658	1.0918	1.0276	0.9214	0.8359	0.7643	0.7052	0.5381	0.4135	0.3326	0.2362	0.1817	0.1458
5,000	2.1194	2.1052	2.0913	2.0638	1.9856	1.8710	1.7708	1.6827	1.5320	1.4077	1.3024	1.2131	0.9516	0.7460	0.6086	0.4416	0.3437	0.2778
7,500	2.6575	2.6416	2.6261	2.5954	2.5086	2.3789	2.2647	2.1631	1.9855	1.8417	1.7159	1.6077	1.2842	1.0221	0.8448	0.6232	0.4966	0.3967
10,000	3.0710	3.0542	3.0377	3.0052	2.9123	2.7735	2.6510	2.5403	2.3496	2.1882	2.0484	1.9277	1.5802	1.2583	1.0502	0.7983	0.6215	0.5063
12,500	3.4036	3.3860	3.3688	3.3348	3.2380	3.0935	2.9651	2.8480	2.6457	2.4744	2.3245	2.1953	1.7964	1.4637	1.2318	0.9312	0.7405	0.6114
15,000	3.6796	3.6616	3.6440	3.6091	3.5098	3.3611	3.2271	3.1064	2.8967	2.7171	2.5607	2.4250	2.0018	1.6453	1.3939	1.0631	0.8500	0.7010
20,000	4.1212	4.1025	4.0843	4.0482	3.9451	3.7900	3.6513	3.5289	3.3069	3.1152	2.9477	2.8010	2.3455	1.9532	1.6717	1.2916	1.0489	0.8694
25,000	4.4649	4.4458	4.4272	4.3902	4.2844	4.1250	3.9819	3.8522	3.6246	3.4290	3.2556	3.1019	2.6233	2.2041	1.9002	1.4863	1.2131	1.0168
50,000	5.4817	5.4618	5.4423	5.4037	5.2931	5.1255	4.9742	4.8363	4.5923	4.3804	4.1927	4.0258	3.4928	3.0129	2.6576	2.1527	1.8062	1.5493
100,000	6.3573	6.3370	6.3171	6.2776	6.1647	5.9931	5.8379	5.6961	5.4443	5.2245	5.0289	4.8541	4.2914	3.7801	3.3921	2.8295	2.4339	2.1362
250,000	7.1780	7.1575	7.1374	7.0976	6.9834	6.8099	6.6527	6.5088	6.2530	6.0292	5.8296	5.6508	5.0720	4.5406	4.1334	3.5363	3.1063	2.7741
500,000	7.5269	7.5063	7.4862	7.4462	7.3318	7.1577	7.0000	6.8556	6.5988	6.3739	6.1733	5.9935	5.4106	4.8741	4.4622	3.8568	3.4184	3.0778
1,000,000	7.8907	7.8701	7.8500	7.8100	7.6955	7.5213	7.3634	7.2180	6.9618	6.7367	6.5359	6.3558	5.7719	5.2341	4.8209	4.2129	3.7720	3.4288
2,500,000	7.7452	7.7247	7.7045	7.6645	7.5500	7.3757	7.2179	7.0734	6.8162	6.5910	6.3901	6.2100	5.6259	5.0878	4.6743	4.0657	3.6242	3.2805
5,000,000	7.7523	7.7317	7.7115	7.6715	7.5570	7.3827	7.2249	7.0804	6.8232	6.5980	6.3971	6.2169	5.6328	5.0947	4.6813	4.0726	3.6311	3.2873
10,000,000	7.7524	7.7318	7.7117	7.6717	7.5571	7.3829	7.2250	7.0805	6.8233	6.5982	6.3973	6.2171	5.6330	5.0949	4.6814	4.0728	3.6312	3.2875

80% Coinsurance

Maximum Benefit	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.6441	0.6378	0.6318	0.6201	0.5870	0.5405	0.5015	0.4682	0.4148	0.3719	0.3371	0.3091	0.2313	0.1750	0.1400	0.0979	0.0765	0.0590
1,500	0.8804	0.8727	0.8653	0.8503	0.8089	0.7496	0.6992	0.6558	0.5848	0.5278	0.4806	0.4421	0.3343	0.2551	0.2050	0.1444	0.1119	0.0886
2,000	1.0841	1.0750	1.0663	1.0491	1.0018	0.9326	0.8734	0.8221	0.7371	0.6687	0.6114	0.5641	0.4305	0.3308	0.2661	0.1889	0.1453	0.1167
2,500	1.2622	1.2524	1.2429	1.2241	1.1719	1.0954	1.0293	0.9715	0.8752	0.7971	0.7316	0.6776	0.5207	0.4026	0.3255	0.2334	0.1788	0.1431
5,000	1.9288	1.9146	1.9027	1.8791	1.8127	1.7145	1.6277	1.5515	1.4198	1.3103	1.2169	1.1372	0.9013	0.7119	0.5848	0.4298	0.3341	0.2699
7,500	2.3811	2.3678	2.3548	2.3291	2.2559	2.1463	2.0498	1.9627	1.8130	1.6866	1.5777	1.4827	1.1972	0.9621	0.8019	0.5987	0.4708	0.3835
10,000	2.7229	2.7088	2.6950	2.6678	2.5904	2.4748	2.3721	2.2784	2.1166	1.9796	1.8596	1.7562	1.4371	1.1709	0.9855	0.7449	0.5924	0.4891
12,500	2.9941	2.9795	2.9653	2.9371	2.8569	2.7365	2.6292	2.5326	2.3627	2.2182	2.0930	1.9845	1.6397	1.3497	1.1447	0.8744	0.7015	0.5787
15,000	3.2204	3.2055	3.1909	3.1620	3.0795	2.9554	2.8444	2.7442	2.5690	2.4195	2.2894	2.1739	1.8136	1.5051	1.2846	0.9903	0.8000	0.6649
20,000	3.5720	3.5567	3.5417	3.5121	3.4276	3.3000	3.1855	3.0818	2.8997	2.7432	2.6045	2.4815	2.0986	1.7633	1.5202	1.1891	0.9705	0.8134
25,000	3.8419	3.8263	3.8112	3.7811	3.6951	3.5682	3.4484	3.3423	3.1556	2.9934	2.8499	2.7229	2.3244	1.9709	1.7118	1.3543	1.1149	0.9411
50,000	4.6246	4.6085	4.5928	4.5617	4.4725	4.3372	4.2151	4.1036	3.9061	3.7342	3.5818	3.4459	3.0093	2.6159	2.3212	1.9011	1.6085	1.3897
100,000	5.2809	5.2646	5.2487	5.2171	5.1265	4.9890	4.8643	4.7501	4.5472	4.3699	4.2120	4.0707	3.6147	3.1983	2.8817	2.4230	2.0980	1.8491
250,000	5.8511	5.8347	5.8186	5.7867	5.6953	5.5563	5.4303	5.3151	5.1101	4.9307	4.7707	4.6273	4.1629	3.7361	3.4090	2.9294	2.5834	2.3145
500,000	6.0908	6.0742	6.0580	6.0261	5.9307	5.7914	5.6652	5.5497	5.3441	5.1642	4.9928	4.8487	4.3742	3.9536	3.6237	3.1387	2.7873	2.5142
1,000,000	6.1725	6.1561	6.1400	6.1080	6.0163	5.8770	5.7507	5.6351	5.4293	5.2492	5.0885	4.9444	4.4629	4.0468	3.7161	3.2294	2.8764	2.6016
2,500,000	6.1994	6.1830	6.1669	6.1349	6.0432	5.9038	5.7775	5.6619	5.4562	5.2761	5.1153	4.9712	4.5039	4.0734	3.7427	3.2558	2.9026	2.6276
5,000,000	6.2019	6.1855	6.1694	6.1374	6.0457	5.9063	5.7800	5.6644	5.4587	5.2786	5.1178	4.9737	4.5064	4.0759	3.7451	3.2582	2.9050	2.6300
10,000,000	6.2020	6.1856	6.1695	6.1375	6.0458	5.9064	5.7801	5.6645	5.4588	5.2787	5.1179	4.9738	4.5065	4.0760	3.7452	3.2583	2.9051	2.6301

70% Coinsurance

Maximum Benefit	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.6262	0.6204	0.6147	0.6034	0.5723	0.5281	0.4907	0.4590	0.4069	0.3659	0.3324	0.3047	0.2287	0.1738	0.1389	0.0976	0.0764	0.0589
1,500	0.8497	0.8424	0.8354	0.8215	0.7828	0.7289	0.6794	0.6363	0.5707	0.5160	0.4708	0.4337	0.3295	0.2522	0.2031	0.1431	0.1104	0.0885
2,000	1.0398	1.0315	1.0235	1.0077	0.9606	0.8995	0.8441	0.7957	0.7154	0.6504	0.5962	0.5509	0.4228	0.3256	0.2625	0.1876	0.1439	0.1153
2,500	1.2053	1.1964	1.1879	1.1706	1.1218	1.0510	0.9897	0.9360	0.8459	0.7721	0.7109	0.6597	0.5509	0.4536	0.3950	0.3197	0.2410	0.1917
5,000	1.8131	1.8021	1.7915	1.7704	1.7097	1.6202	1.5416	1.4711	1.3506	1.2500	1.1638	1.0899	0.8692	0.6900	0.5691	0.4195	0.3293	0.2658
7,500	2.2214	2.2094	2.1977	2.1744	2.1084	2.0102	1.9227	1.8442	1.7084	1.5924	1.4934	1.4057	1.1422	0.9253	0.7734	0.5793	0.4590	0.3759
10,000	2.5243	2.5118	2.4997	2.4754	2.4059	2.3018	2.2091	2.1258	1.9802	1.8558	1.7480	1.6530	1.3630	1.1183	0.9459	0.7178	0.5735	0.4728
12,500	2.7633	2.7505	2.7379	2.7130	2.6422	2.5358	2.4409	2.3533	2.2000	2.0692	1.9554	1.8561	1.5451	1.2800	1.0910	0.8393	0.6776	0.5624
15,000	2.9614	2.9483	2.9356	2.9100	2.8368	2.7266	2.6278	2.5383	2.3817	2.2475	2.1303	2.0271	1.7010	1.4200	1.2179	0.9471	0.7672	0.6391
20,000	3.2671	3.2536	3.2405	3.2143	3.1397	3.0269	2.9257	2.8336	2.6721	2.5311	2.4071	2.2976	1.9533	1.6518	1.4306	1.1277	0.9256	0.7779
25,000	3.5013	3.4877	3.4743	3.4479	3.3722	3.2577	3.1547	3.0611	2.8959	2.7509	2.6228	2.5092	2.1505	1.8355	1.5996	1.2747	1.0554	0.8952
50,000	4.1677	4.1536	4.1398	4.1125	4.0342	3.9155	3.8079	3.7097	3.5354	3.3837	3.2489	3.1286	2.7431	2.3942	2.1312	1.7553	1.4926	1.2962
100,000	4.7100	4.6957	4.6817	4.6540	4.5745	4.4538	4.3446	4.2446	4.0671	3.9119	3.7738	3.6501	3.2511	2.8945	2.6049	2.1984	1.9088	1.6877
250,000	5.1690	5.1546	5.1406	5.1126	5.0326	4.9108	4.8004	4.6997	4.5201	4.3629	4.2228	4.0971	3.6901	3.3158	3.0287	2.6073	2.3029	2.0670
500,000	5.3404	5.3260	5.3119	5.2840	5.2038	5.0819	4.9714	4.8703	4.6904	4.5329	4.3924	4.2664	3.8580	3.4818	3.1930	2.7681	2.4601	2.2206
1,000,000	5.4074	5.3930	5.3789	5.3509	5.2707	5.1487	5.0382	4.9371	4									

Catlin Insurance Company, Inc.
Blanket Accident Policy
K-12 Groups

Full Excess Accident Medical Expense
Annual Claim Cost Per Person (Regular School Year) - U.S. Coverage Only

Maximum Benefit	100% Coinsurance																	
	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.5263	0.5129	0.4998	0.4736	0.3971	0.3064	0.2513	0.2134	0.1635	0.1315	0.1094	0.0940	0.0574	0.0368	0.0265	0.0163	0.0107	0.0078
1,500	0.6485	0.6331	0.6180	0.5879	0.5017	0.3977	0.3320	0.2856	0.2227	0.1817	0.1532	0.1322	0.0822	0.0536	0.0384	0.0238	0.0161	0.0113
2,000	0.7397	0.7231	0.7069	0.6747	0.5825	0.4699	0.3971	0.3449	0.2729	0.2254	0.1915	0.1657	0.1050	0.0689	0.0500	0.0312	0.0214	0.0148
2,500	0.8120	0.7946	0.7777	0.7442	0.6476	0.5291	0.4515	0.3951	0.3167	0.2637	0.2249	0.1958	0.1265	0.0839	0.0610	0.0381	0.0261	0.0183
5,000	1.0369	1.0180	0.9995	0.9626	0.8569	0.7249	0.6353	0.5679	0.4706	0.4021	0.3514	0.3111	0.2104	0.1449	0.1085	0.0698	0.0491	0.0358
7,500	1.1634	1.1439	1.1248	1.0870	0.9780	0.8402	0.7455	0.6799	0.5695	0.4925	0.4353	0.3893	0.2714	0.1924	0.1466	0.0959	0.0674	0.0497
10,000	1.2473	1.2274	1.2079	1.1699	1.0586	0.9185	0.8214	0.7474	0.6372	0.5576	0.4963	0.4474	0.3189	0.2305	0.1783	0.1189	0.0848	0.0630
12,500	1.3082	1.2882	1.2686	1.2296	1.1181	0.9765	0.8780	0.8024	0.6895	0.6075	0.5438	0.4929	0.3570	0.2622	0.2043	0.1372	0.0988	0.0742
15,000	1.3557	1.3356	1.3159	1.2767	1.1646	1.0220	0.9225	0.8457	0.7311	0.6473	0.5819	0.5296	0.3887	0.2882	0.2273	0.1546	0.1120	0.0846
20,000	1.4255	1.4052	1.3854	1.3459	1.2329	1.0889	0.9878	0.9099	0.7932	0.7072	0.6396	0.5850	0.4378	0.3296	0.2631	0.1818	0.1336	0.1021
25,000	1.4746	1.4543	1.4344	1.3948	1.2816	1.1368	1.0349	0.9560	0.8375	0.7497	0.6810	0.6253	0.4735	0.3610	0.2903	0.2034	0.1512	0.1167
50,000	1.5913	1.5708	1.5507	1.5109	1.3967	1.2506	1.1476	1.0677	0.9469	0.8569	0.7858	0.7278	0.5667	0.4460	0.3668	0.2675	0.2054	0.1630
100,000	1.6615	1.6409	1.6208	1.5808	1.4664	1.3198	1.2162	1.1358	1.0140	0.9230	0.8511	0.7922	0.6278	0.5029	0.4205	0.3149	0.2474	0.2007
250,000	1.6994	1.6788	1.6586	1.6187	1.5041	1.3573	1.2536	1.1731	1.0510	0.9597	0.8875	0.8283	0.6627	0.5364	0.4526	0.3444	0.2748	0.2280
500,000	1.7053	1.6847	1.6646	1.6246	1.5100	1.3632	1.2595	1.1790	1.0568	0.9656	0.8933	0.8341	0.6685	0.5420	0.4581	0.3497	0.2799	0.2309
1,000,000	1.7067	1.6861	1.6660	1.6260	1.5114	1.3646	1.2609	1.1804	1.0582	0.9669	0.8947	0.8355	0.6698	0.5433	0.4594	0.3509	0.2812	0.2321
2,500,000	1.7068	1.6862	1.6661	1.6261	1.5115	1.3647	1.2610	1.1805	1.0583	0.9670	0.8948	0.8356	0.6699	0.5434	0.4595	0.3510	0.2813	0.2322
5,000,000	1.7069	1.6863	1.6662	1.6262	1.5116	1.3648	1.2611	1.1806	1.0584	0.9671	0.8949	0.8357	0.6700	0.5435	0.4596	0.3511	0.2814	0.2323
10,000,000	1.7070	1.6864	1.6663	1.6263	1.5117	1.3649	1.2612	1.1807	1.0585	0.9672	0.8950	0.8358	0.6701	0.5436	0.4597	0.3512	0.2815	0.2324

Maximum Benefit	80% Coinsurance																	
	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.4739	0.4623	0.4509	0.4281	0.3625	0.2840	0.2352	0.2011	0.1555	0.1260	0.1055	0.0905	0.0563	0.0366	0.0260	0.0160	0.0106	0.0076
1,500	0.5752	0.5621	0.5493	0.5239	0.4512	0.3626	0.3058	0.2649	0.2088	0.1722	0.1455	0.1259	0.0797	0.0521	0.0377	0.0236	0.0160	0.0111
2,000	0.6496	0.6357	0.6222	0.5954	0.5181	0.4233	0.3612	0.3161	0.2534	0.2109	0.1799	0.1566	0.1012	0.0671	0.0488	0.0305	0.0209	0.0147
2,500	0.7076	0.6932	0.6791	0.6512	0.5714	0.4725	0.4074	0.3587	0.2907	0.2440	0.2099	0.1837	0.1199	0.0804	0.0591	0.0373	0.0255	0.0182
5,000	0.8958	0.8802	0.8651	0.8250	0.7390	0.6311	0.5569	0.5010	0.4139	0.3512	0.3177	0.2827	0.1944	0.1360	0.1028	0.0665	0.0469	0.0342
7,500	0.9828	0.9669	0.9514	0.9206	0.8326	0.7213	0.6439	0.5847	0.4976	0.4344	0.3859	0.3476	0.2465	0.1775	0.1367	0.0905	0.0645	0.0481
10,000	1.0466	1.0305	1.0148	0.9837	0.8945	0.7812	0.7024	0.6419	0.5516	0.4860	0.4350	0.3943	0.2856	0.2097	0.1635	0.1098	0.0790	0.0594
12,500	1.0929	1.0768	1.0610	1.0297	0.9399	0.8255	0.7456	0.6841	0.5922	0.5247	0.4723	0.4300	0.3163	0.2352	0.1860	0.1265	0.0919	0.0695
15,000	1.1282	1.1120	1.0961	1.0647	0.9745	0.8596	0.7792	0.7172	0.6238	0.5551	0.5016	0.4585	0.3410	0.2566	0.2036	0.1404	0.1032	0.0786
20,000	1.1797	1.1634	1.1475	1.1159	1.0253	0.9094	0.8279	0.7648	0.6700	0.5998	0.5448	0.5002	0.3788	0.2888	0.2322	0.1627	0.1210	0.0933
25,000	1.2139	1.1975	1.1815	1.1498	1.0588	0.9425	0.8606	0.7973	0.7018	0.6310	0.5755	0.5303	0.4051	0.3129	0.2532	0.1799	0.1353	0.1055
50,000	1.2949	1.2785	1.2624	1.2305	1.1391	1.0220	0.9394	0.8763	0.7783	0.7061	0.6490	0.6024	0.4726	0.3740	0.3096	0.2282	0.1765	0.1413
100,000	1.3403	1.3238	1.3077	1.2757	1.1841	1.0668	0.9840	0.9195	0.8221	0.7492	0.6916	0.6444	0.5127	0.4122	0.3457	0.2603	0.2057	0.1677
250,000	1.3620	1.3456	1.3295	1.2975	1.2058	1.0884	1.0055	0.9410	0.8433	0.7703	0.7125	0.6651	0.5326	0.4315	0.3644	0.2777	0.2219	0.1827
500,000	1.3634	1.3469	1.3308	1.2988	1.2071	1.0897	1.0068	0.9423	0.8446	0.7716	0.7138	0.6664	0.5339	0.4327	0.3657	0.2808	0.2249	0.1857
1,000,000	1.3650	1.3485	1.3323	1.3003	1.2086	1.0912	1.0083	0.9438	0.8461	0.7731	0.7153	0.6679	0.5354	0.4342	0.3673	0.2824	0.2265	0.1873
2,500,000	1.3655	1.3490	1.3329	1.3009	1.2092	1.0918	1.0089	0.9444	0.8467	0.7737	0.7159	0.6685	0.5360	0.4348	0.3676	0.2827	0.2268	0.1876
5,000,000	1.3656	1.3491	1.3330	1.3010	1.2093	1.0919	1.0090	0.9445	0.8468	0.7738	0.7160	0.6686	0.5361	0.4349	0.3677	0.2828	0.2269	0.1877
10,000,000	1.3657	1.3492	1.3331	1.3011	1.2094	1.0920	1.0091	0.9446	0.8469	0.7739	0.7161	0.6687	0.5362	0.4350	0.3678	0.2829	0.2270	0.1878

Maximum Benefit	70% Coinsurance																	
	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.4434	0.4327	0.4223	0.4016	0.3419	0.2701	0.2250	0.1933	0.1504	0.1224	0.1034	0.0887	0.0552	0.0360	0.0257	0.0159	0.0105	0.0075
1,500	0.5333	0.5215	0.5101	0.4872	0.4217	0.3417	0.2896	0.2520	0.2001	0.1655	0.1407	0.1223	0.0778	0.0513	0.0373	0.0232	0.0159	0.0111
2,000	0.5989	0.5864	0.5742	0.5500	0.4812	0.3960	0.3398	0.2999	0.2408	0.2013	0.1726	0.1508	0.0982	0.0654	0.0478	0.0301	0.0206	0.0146
2,500	0.6496	0.6367	0.6242	0.5993	0.5284	0.4400	0.3808	0.3373	0.2752	0.2329	0.2002	0.1759	0.1161	0.0786	0.0579	0.0366	0.0252	0.0181
5,000	0.8036	0.7900	0.7766	0.7501	0.6744	0.5792	0.5129	0.4627	0.3898	0.3371	0.2973	0.2659	0.1846	0.1305	0.0992	0.0648	0.0454	0.0334
7,500	0.8863	0.8724	0.8587	0.8317	0.7543	0.6559	0.5874	0.5350	0.4577	0.4011	0.3577	0.3231	0.2316	0.1681	0.1301	0.0872	0.0622	0.0463
10,000	0.9403	0.9262	0.9124	0.8851	0.8068	0.7071	0.6374	0.5839	0.5042	0.4456	0.4003	0.3638	0.2661	0.1969	0.1545	0.1049	0.0761	0.0573
12,500	0.9792	0.9650	0.9511	0.9236	0.8448	0.7443	0.6739	0.6197	0.5386	0.4790	0.4322	0.3945	0.2926	0.2201	0.1737	0.1194	0.0874	0.0666
15,000	1.0086	0.9944	0.9805	0.9528	0.8738	0.7729	0.7020	0.6472	0.5650	0.5043	0.4570	0.4187	0.3140	0.2378	0.1897	0.1318	0.0973	0.0746
20,000	1.0504	1.0361	1.0221	0.9944	0.9149	0.8134	0.7421	0.6869	0.6036	0.5417	0.4931	0.4536	0.3454	0.2653	0.2145	0.1516	0.1134	0.0880
25,000	1.0786	1.0642	1.0502	1.0224	0.9426	0.8407	0.7689	0.7133	0.6294	0.5671	0.5181	0.4782	0.3675	0.2854	0.2322	0.1662	0.1258	0.0985
50,000	1.1430	1.1286	1.1145	1.0866	0.9040	0.8317	0.7755	0.6905	0.6270	0.5769	0.5360	0.4952	0.4219	0.3355	0.2785	0.2061	0.1604	0.1288
100,000	1.1774	1.1630	1.1489	1.1209	0.9408	0.8391	0.8655	0.8092	0.7238	0.6600	0.6096	0.5682	0.4527	0.3647	0.3066	0.2314	0.1834	0.1499
250,000	1.1924	1.1780	1.1639	1.1359	0.9529	0.8509	0.8774	0.8210	0.7356	0.6718	0.6214	0.5800	0.5826	0.4666	0.3781	0.3194	0.2435	0.1948
500,000	1.1945	1.1801	1.1660	1.1380	0.9550	0.8524	0.8260	0.7405	0.6766	0.6261	0.5846	0.5431	0.4687	0.3801	0.3214	0.2455	0.1966	0.1623
1,000,000	1.1947	1.1803	1.1662	1.1382	0.9550	0.8527	0.8263	0.7408	0.6769	0.6263	0.5849	0.5434	0.4689	0.3803	0.3216	0.2457</		

Catlin Insurance Company, Inc.
Blanket Accident Policy
K-12 Groups

Coordination of Benefits Accident Medical Expense
Annual Claim Cost Per Person (Regular School Year) - U.S. Coverage Only

Maximum Benefit	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.5263	0.5240	0.5219	0.5172	0.5031	0.4815	0.4608	0.4415	0.4061	0.3739	0.3431	0.3152	0.2351	0.1774	0.1412	0.0986	0.0766	0.0591
1,500	0.6485	0.6461	0.6440	0.6393	0.6252	0.6036	0.5829	0.5636	0.5283	0.4961	0.4652	0.4373	0.3417	0.2600	0.2077	0.1462	0.1148	0.0887
2,000	0.7397	0.7374	0.7353	0.7306	0.7165	0.6949	0.6742	0.6549	0.6196	0.5874	0.5565	0.5286	0.4330	0.3384	0.2724	0.1917	0.1482	0.1183
2,500	0.8120	0.8096	0.8075	0.8028	0.7887	0.7672	0.7464	0.7271	0.6918	0.6596	0.6287	0.6008	0.5052	0.4103	0.3326	0.2362	0.1817	0.1458
5,000	1.0369	1.0345	1.0324	1.0277	1.0136	0.9921	0.9713	0.9520	0.9167	0.8845	0.8536	0.8257	0.7301	0.6352	0.5563	0.4367	0.3437	0.2778
7,500	1.1634	1.1610	1.1589	1.1542	1.1401	1.1186	1.0978	1.0785	1.0432	1.0110	0.9801	0.9522	0.8566	0.7617	0.6828	0.5632	0.4697	0.3935
10,000	1.2473	1.2450	1.2428	1.2381	1.2240	1.2025	1.1818	1.1625	1.1271	1.0949	1.0640	1.0361	0.9405	0.8456	0.7667	0.6471	0.5536	0.4775
12,500	1.3082	1.3059	1.3038	1.2991	1.2850	1.2634	1.2427	1.2234	1.1881	1.1559	1.1250	1.0971	1.0015	0.9066	0.8277	0.7081	0.6146	0.5384
15,000	1.3577	1.3554	1.3533	1.3486	1.3345	1.3129	1.2920	1.2709	1.2356	1.2034	1.1725	1.1446	1.0490	0.9541	0.8752	0.7556	0.6621	0.5859
20,000	1.4255	1.4232	1.4211	1.4164	1.4023	1.3807	1.3600	1.3407	1.3054	1.2732	1.2423	1.2144	1.1188	1.0239	0.9449	0.8254	0.7319	0.6557
25,000	1.4746	1.4723	1.4702	1.4655	1.4514	1.4298	1.4091	1.3898	1.3544	1.3222	1.2913	1.2635	1.1679	1.0729	0.9940	0.8745	0.7810	0.7048
50,000	1.5913	1.5890	1.5869	1.5821	1.5680	1.5465	1.5258	1.5065	1.4711	1.4389	1.4080	1.3801	1.2845	1.1896	1.1107	0.9911	0.8977	0.8215
100,000	1.6615	1.6592	1.6570	1.6523	1.6382	1.6167	1.5960	1.5766	1.5413	1.5091	1.4782	1.4503	1.3547	1.2598	1.1809	1.0613	0.9678	0.8917
250,000	1.6994	1.6970	1.6949	1.6902	1.6761	1.6545	1.6338	1.6145	1.5792	1.5470	1.5171	1.4882	1.3926	1.2977	1.2188	1.0992	1.0057	0.9295
500,000	1.7053	1.7029	1.7008	1.6961	1.6820	1.6605	1.6397	1.6204	1.5851	1.5529	1.5220	1.4941	1.3985	1.3036	1.2247	1.1051	1.0116	0.9355
1,000,000	1.7067	1.7044	1.7022	1.6975	1.6834	1.6619	1.6412	1.6219	1.5866	1.5543	1.5234	1.4955	1.3999	1.3050	1.2261	1.1065	1.0130	0.9369
2,500,000	1.7068	1.7045	1.7023	1.6976	1.6835	1.6620	1.6413	1.6220	1.5867	1.5544	1.5235	1.4956	1.4000	1.3051	1.2262	1.1066	1.0131	0.9370
5,000,000	1.7069	1.7046	1.7024	1.6977	1.6836	1.6621	1.6414	1.6220	1.5867	1.5545	1.5236	1.4957	1.4001	1.3052	1.2263	1.1067	1.0132	0.9371
10,000,000	1.7070	1.7047	1.7025	1.6978	1.6837	1.6622	1.6415	1.6221	1.5868	1.5546	1.5237	1.4958	1.4002	1.3053	1.2264	1.1068	1.0133	0.9372

Maximum Benefit	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.4794	0.4769	0.4756	0.4717	0.4611	0.4441	0.4264	0.4112	0.3834	0.3567	0.3342	0.3091	0.2313	0.1750	0.1400	0.0979	0.0765	0.0590
1,500	0.5829	0.5805	0.5792	0.5753	0.5647	0.5477	0.5299	0.5147	0.4870	0.4602	0.4378	0.4147	0.3343	0.2551	0.2050	0.1444	0.1119	0.0886
2,000	0.6556	0.6532	0.6519	0.6480	0.6374	0.6204	0.6026	0.5874	0.5596	0.5329	0.5104	0.4873	0.4106	0.3308	0.2661	0.1889	0.1453	0.1167
2,500	0.7154	0.7129	0.7116	0.7077	0.6971	0.6801	0.6624	0.6471	0.6194	0.5926	0.5702	0.5471	0.4703	0.3905	0.3255	0.2334	0.1788	0.1431
5,000	0.8974	0.8950	0.8937	0.8898	0.8792	0.8622	0.8444	0.8292	0.8015	0.7747	0.7523	0.7292	0.6524	0.5724	0.5146	0.4163	0.3341	0.2699
7,500	0.9962	0.9938	0.9925	0.9886	0.9780	0.9610	0.9432	0.9280	0.9003	0.8735	0.8511	0.8280	0.7512	0.6712	0.6134	0.5150	0.4402	0.3835
10,000	1.0518	1.0494	1.0481	1.0442	1.0336	1.0166	0.9988	0.9836	0.9559	0.9291	0.9066	0.8835	0.8068	0.7318	0.6740	0.5756	0.4958	0.4391
12,500	1.0993	1.0969	1.0956	1.0917	1.0811	1.0641	1.0463	1.0311	1.0033	0.9766	0.9541	0.9311	0.8543	0.7793	0.7165	0.6181	0.5433	0.4866
15,000	1.1357	1.1333	1.1320	1.1281	1.1175	1.1005	1.0827	1.0675	1.0398	1.0130	0.9906	0.9675	0.8907	0.8157	0.7529	0.6545	0.5797	0.5230
20,000	1.1843	1.1819	1.1806	1.1767	1.1661	1.1491	1.1313	1.1161	1.0884	1.0616	1.0392	1.0161	0.9393	0.8643	0.8015	0.7032	0.6284	0.5716
25,000	1.2268	1.2243	1.2230	1.2191	1.2085	1.1915	1.1738	1.1586	1.1308	1.1041	1.0816	1.0585	0.9818	0.9067	0.8440	0.7456	0.6708	0.6141
50,000	1.3009	1.2984	1.2971	1.2932	1.2826	1.2656	1.2479	1.2327	1.2049	1.1782	1.1557	1.1326	1.0559	0.9808	0.9181	0.8197	0.7449	0.6882
100,000	1.3429	1.3405	1.3392	1.3353	1.3247	1.3077	1.2899	1.2747	1.2470	1.2202	1.1978	1.1747	1.0979	1.0229	0.9601	0.8617	0.7869	0.7302
250,000	1.3631	1.3607	1.3594	1.3555	1.3449	1.3279	1.3101	1.2949	1.2671	1.2404	1.2179	1.1949	1.1181	1.0431	0.9803	0.8819	0.8071	0.7504
500,000	1.3632	1.3608	1.3595	1.3556	1.3450	1.3280	1.3102	1.2950	1.2672	1.2405	1.2180	1.1950	1.1182	1.0432	0.9804	0.8819	0.8071	0.7504
1,000,000	1.3666	1.3641	1.3628	1.3589	1.3483	1.3313	1.3136	1.2984	1.2706	1.2438	1.2214	1.1983	1.1216	1.0465	0.9838	0.8854	0.8106	0.7539
2,500,000	1.3667	1.3642	1.3629	1.3590	1.3484	1.3314	1.3137	1.2985	1.2707	1.2439	1.2215	1.1984	1.1217	1.0466	0.9839	0.8855	0.8107	0.7540
5,000,000	1.3668	1.3643	1.3630	1.3591	1.3485	1.3315	1.3138	1.2986	1.2708	1.2440	1.2216	1.1985	1.1218	1.0467	0.9840	0.8856	0.8108	0.7541
10,000,000	1.3669	1.3644	1.3631	1.3592	1.3486	1.3316	1.3139	1.2987	1.2709	1.2441	1.2217	1.1986	1.1219	1.0468	0.9841	0.8857	0.8109	0.7542

Maximum Benefit	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.4565	0.4541	0.4531	0.4496	0.4393	0.4244	0.4103	0.3970	0.3758	0.3510	0.3282	0.3047	0.2287	0.1738	0.1389	0.0976	0.0764	0.0589
1,500	0.5507	0.5483	0.5474	0.5439	0.5335	0.5187	0.5045	0.4913	0.4701	0.4453	0.4225	0.4055	0.3295	0.2522	0.2031	0.1431	0.1104	0.0885
2,000	0.6141	0.6117	0.6108	0.6072	0.5969	0.5820	0.5679	0.5546	0.5334	0.5086	0.4859	0.4689	0.4034	0.3256	0.2625	0.1876	0.1439	0.1153
2,500	0.6677	0.6652	0.6643	0.6608	0.6504	0.6355	0.6212	0.6082	0.5870	0.5622	0.5394	0.5224	0.4570	0.3804	0.3197	0.2447	0.1773	0.1417
5,000	0.8283	0.8259	0.8250	0.8214	0.8111	0.7962	0.7821	0.7688	0.7477	0.7228	0.7000	0.6831	0.6176	0.5511	0.4992	0.4060	0.3293	0.2658
7,500	0.9133	0.9108	0.9108	0.9064	0.8960	0.8812	0.8671	0.8538	0.8326	0.8078	0.7850	0.7680	0.7025	0.6360	0.5841	0.4910	0.4324	0.3759
10,000	0.9546	0.9522	0.9513	0.9478	0.9374	0.9226	0.9085	0.8952	0.8740	0.8492	0.8264	0.8094	0.7439	0.6774	0.6255	0.5323	0.4738	0.4173
12,500	0.9954	0.9930	0.9921	0.9885	0.9782	0.9633	0.9492	0.9360	0.9148	0.8900	0.8672	0.8502	0.7847	0.7182	0.6663	0.5731	0.5146	0.4581
15,000	1.0263	1.0239	1.0229	1.0194	1.0091	0.9942	0.9801	0.9668	0.9456	0.9208	0.8980	0.8810	0.8156	0.7490	0.6972	0.6040	0.5455	0.4889
20,000	1.0643	1.0619	1.0610	1.0575	1.0471	1.0323	1.0182	1.0049	0.9837	0.9589	0.9361	0.9191	0.8536	0.7871	0.7352	0.6420	0.5835	0.5270
25,000	1.1043	1.1019	1.1010	1.0975	1.0871	1.0723	1.0582	1.0440	1.0228	0.9980	0.9752	0.9582	0.8927	0.8262	0.7743	0.6811	0.6226	0.5661
50,000	1.1563	1.1538	1.1529	1.1494	1.1390	1.1242	1.1101	1.0968	1.0756	1.0508	1.0280	1.0110	0.9456	0.8790	0.8272	0.7340	0.6754	0.6189
100,000	1.1842	1.1818	1.1809	1.1774	1.1670	1.1522	1.1381	1.1248	1.1036	1.0788	1.0560	1.0390	0.9735	0.9070	0.8551	0.7619	0.7034	0.6469
250,000	1.1956	1.1932	1.1922	1.1887	1.1784	1.1635	1.1494	1.1361	1.1149	1.0891	1.0673	1.0503	0.9848	0.9183	0.8665	0.7733	0.7147	0.6582
500,000	1.1973	1.1949	1.1939	1.1904	1.1801	1.1652	1.1511	1.1378	1.1166	1.0918	1.0690	1.0520	0.9866	0.9200	0.8682	0.7750	0.7165	0.6599
1,000,000	1.1974	1.1950	1.1940	1.1905	1.1802	1.1653	1.1512	1.1379	1.									

**Catlin Insurance Company, Inc.
Blanket Accident Policy
Study Abroad Groups
Adjustment Factors**

Adjustment Factors

Sports Coverage - Applied to Accident Medical Expense Rates

No Sports	1.000
Organized Sports or Non-Hazardous Sports	2.000
Extreme Sports or Hazardous Sports	4.000

Sports Coverage - Applied to Accident & Sickness Medical Expense Rates

No Sports	1.000
Organized Sports or Non-Hazardous Sports	1.125
Extreme Sports or Hazardous Sports	1.250

Age/Gender Factors

Age Band	Male	Female
18-24	0.397	0.614
25-29	0.448	0.770
30-34	0.541	0.899
35-39	0.658	1.011
40-44	0.831	1.168
45-49	1.070	1.357
50-54	1.434	1.618
55-59	1.860	1.861
60-64	2.387	2.208
65+	3.260	2.890

Catlin Insurance Company, Inc.
Blanket Accident Policy
Study Abroad Groups

Primary Accident & Sickness Medical Expense
Monthly Claim Costs per Person - Non-U.S. Coverage Only

100% Coinsurance

Maximum Benefit	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	7.9311	7.8489	7.7719	7.6214	7.1986	6.6055	6.1119	5.6940	5.0295	4.4985	4.0644	3.7204	2.7755	2.0942	1.6666	1.1643	0.9038	0.6982
1,500	10.9673	10.8651	10.7680	10.5739	9.2632	8.6148	8.0658	7.1562	6.4362	5.8471	5.3692	4.9353	3.9691	2.4519	1.7253	1.3548	1.0473	0.7974
2,000	13.6251	13.5075	13.3944	13.1665	12.5349	11.6350	10.8627	10.1925	9.0939	8.2189	7.4959	6.8953	5.2236	3.9950	2.4519	1.7253	1.3548	1.0473
2,500	15.9969	15.8630	15.7344	15.4807	14.7828	13.7617	12.8880	12.1302	10.8767	9.8677	9.0220	8.3424	6.3522	4.8808	3.9259	2.7878	2.1444	1.7217
5,000	25.0189	24.8504	24.6871	24.3625	23.4395	20.9039	19.8633	18.0851	16.6174	15.3742	14.3201	11.2329	8.8067	7.1846	5.2124	4.0577	3.2788	2.7288
7,500	31.3710	31.1828	30.9937	30.6371	29.6127	26.7342	25.5342	23.4728	21.7410	20.2550	18.9783	15.1588	12.0654	9.9724	7.3568	5.7794	4.6830	4.0830
10,000	36.2518	36.0528	35.8591	35.4751	34.3778	32.7400	31.2934	29.9873	27.7363	25.8426	24.1809	22.7559	18.4175	14.8532	12.3870	9.2701	7.3365	5.9762
12,500	40.1777	39.9699	39.7672	39.3654	38.2234	36.5176	35.0013	33.6198	31.2316	29.2027	27.4396	25.9145	21.2054	17.2778	14.5414	10.9818	8.7407	7.2172
15,000	43.4364	43.2236	43.0159	42.6041	41.4320	39.6762	38.0948	36.6896	34.1943	32.0740	30.2274	28.6258	23.6300	19.4222	16.4547	12.5490	10.0339	8.2753
20,000	48.6489	48.4285	48.2134	47.7866	46.5695	44.7389	43.1013	41.6216	39.0363	36.7734	34.7964	33.0644	27.6877	23.0572	19.7336	15.2463	12.3330	10.2624
25,000	52.7065	52.4810	52.2608	51.8237	50.5758	48.6938	47.0048	45.4736	42.7865	40.4778	38.4314	36.6161	30.9665	26.0185	22.4309	17.5454	14.3201	12.0028
50,000	64.7094	64.4742	64.2443	63.7879	62.4822	60.5036	58.7182	57.0925	54.2104	51.7088	49.4931	47.5225	41.2313	35.5659	31.3719	25.4119	21.3210	18.2892
100,000	75.0445	74.8047	74.5702	74.1045	72.7709	70.7459	68.9140	67.2399	64.2669	61.6724	59.3638	57.3004	50.6580	44.6220	40.0422	33.4007	28.7314	25.2169
250,000	84.7332	84.4911	84.2541	83.7837	82.4359	80.3872	78.5316	76.8338	73.8133	71.1714	68.8154	66.7045	59.8724	53.5992	48.7932	41.7449	36.6688	32.7474
500,000	88.8513	88.6085	88.3710	87.8994	86.5479	84.4932	82.6315	80.9277	77.8952	75.2412	72.8731	70.7502	63.8698	57.5364	52.6743	45.5271	40.3521	36.3319
1,000,000	90.7852	90.5423	90.3046	89.8327	88.4803	86.4241	84.5609	82.8556	79.8201	77.1631	74.7320	72.6660	65.7736	59.4251	54.5479	47.3706	42.1654	38.1150
2,500,000	91.4289	91.1859	90.9482	90.4762	89.1236	87.0670	85.2038	83.4979	80.4617	77.8040	75.4323	73.3056	66.4105	60.0586	55.1781	47.9941	42.7822	38.7251
5,000,000	91.5117	91.2688	91.0310	90.5590	89.2064	87.1498	85.2863	83.5806	80.5444	77.8866	75.5149	73.3882	66.4929	60.1407	55.2600	48.0754	42.8630	38.8054
10,000,000	91.5136	91.2707	91.0329	90.5610	89.2084	87.1518	85.2883	83.5825	80.5463	77.8886	75.5168	73.3901	66.4947	60.1426	55.2618	48.0772	42.8648	38.8071

80% Coinsurance

Maximum Benefit	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	7.6031	7.5287	7.4585	7.3203	6.9297	6.3803	5.9198	5.5273	4.8966	4.3906	3.9789	3.6487	2.7303	2.0658	1.6529	1.1558	0.9037	0.6981
1,500	10.3927	10.3014	10.2143	10.0376	9.5487	8.8490	8.2537	7.7417	6.9038	6.3202	5.6734	5.2186	3.9462	3.0108	2.4199	1.7051	1.3207	1.0472
2,000	12.9795	12.8904	12.8057	12.6345	11.8262	11.0094	10.3104	9.7041	8.7013	7.8942	7.2176	6.6594	5.0817	3.9046	3.1407	2.2303	1.7155	1.3773
2,500	14.8999	14.7837	14.6716	14.4504	13.8334	12.9309	12.1499	11.4682	10.3313	9.4093	8.6366	7.9983	6.1462	4.7522	3.8425	2.7554	2.1103	1.6888
5,000	22.7454	22.6007	22.4602	22.1819	21.3977	20.2392	19.2137	18.3144	16.7695	15.4676	14.3651	13.4236	10.5393	8.4031	6.9035	5.0737	3.9443	3.1861
7,500	28.1077	27.9503	27.7972	27.4937	26.6294	25.3360	24.1971	23.1691	21.4010	19.9101	18.6239	17.5030	14.1323	11.3574	9.4657	7.0670	5.5778	4.5273
10,000	32.1422	31.9759	31.8138	31.4923	30.5787	29.2141	28.0112	26.8958	24.9852	23.3677	21.9516	20.7316	16.9643	13.8222	11.6331	8.7934	6.9926	5.7737
12,500	35.3440	35.1721	35.0043	34.6716	33.7242	32.3033	31.0368	29.8967	27.8904	26.1844	24.7071	23.4258	19.3559	15.9325	13.5129	10.3220	8.2808	6.8319
15,000	38.0153	37.8390	37.6669	37.3255	36.3518	34.8873	33.5773	32.3934	30.3260	28.5613	27.0254	25.6620	21.4090	17.7666	15.1640	11.8927	9.4431	7.8490
20,000	42.1652	41.9848	41.8086	41.4589	40.4607	38.9550	37.6038	36.3789	34.2292	32.3823	30.7451	29.2929	24.7732	20.8148	17.9447	14.0363	11.4561	9.6023
25,000	45.3513	45.1682	44.9892	44.6340	43.6192	42.0660	40.7072	39.4547	37.2498	35.3588	33.6413	32.1429	27.4385	23.2654	20.2073	15.9869	13.1607	11.1096
50,000	54.5909	54.4014	54.2161	53.8483	52.7955	51.1990	49.7569	48.4411	46.1097	44.0811	42.2812	40.6774	35.5238	30.8791	27.4012	22.4414	18.9878	16.4046
100,000	62.3387	62.1465	61.9585	61.5853	60.5162	58.8927	57.4210	56.0731	53.6775	51.5846	49.7205	48.0525	42.6696	37.7546	34.0167	28.6025	24.7660	21.8275
250,000	69.0700	68.8760	68.6863	68.3096	67.2301	65.5891	64.1026	62.7424	60.3220	58.2044	56.3156	54.6229	49.1411	44.1026	40.2411	34.5797	30.4960	27.3211
500,000	71.9307	71.7337	71.5395	71.1620	69.9898	68.2464	66.7567	65.3923	62.6692	60.4425	58.3919	56.5457	50.8701	45.7106	41.7666	36.9932	32.9032	29.6856
1,000,000	72.8639	72.6695	72.4794	72.1018	70.9198	69.3746	67.8839	66.5195	64.0907	61.9648	60.0676	58.3665	52.8512	47.7707	43.8673	38.1220	33.9545	30.7107
2,500,000	73.1814	72.9870	72.7968	72.4193	71.3372	69.6919	68.2011	66.8366	64.4076	62.2814	60.3840	58.6827	53.1665	48.0849	44.1804	38.4330	34.2633	31.0174
5,000,000	73.2109	73.0165	72.8264	72.4488	71.3667	69.7214	68.2306	66.8660	64.4370	62.3109	60.4134	58.7121	53.1958	48.1141	44.2095	38.4638	34.2918	31.0457
10,000,000	73.2110	73.0166	72.8265	72.4489	71.3668	69.7215	68.2307	66.8661	64.4371	62.3110	60.4135	58.7122	53.1959	48.1142	44.2096	38.4619	34.2919	31.0458

70% Coinsurance

Maximum Benefit	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	7.3915	7.3230	7.2562	7.1228	6.7553	6.2336	5.7926	5.4183	4.8032	4.3197	3.9239	3.5968	2.6993	2.0516	1.6399	1.1516	0.9036	0.6980
1,500	10.0298	9.9446	9.8614	9.6975	9.2405	8.5810	8.0195	7.5345	6.7368	6.0911	5.5579	5.1200	3.8891	2.9767	2.3973	1.6889	1.3037	1.0471
2,000	12.2742	12.1763	12.0820	11.8959	11.3748	10.6192	9.9537	9.3900	8.4445	7.6780	7.0383	6.5035	4.9811	3.8441	3.0970	2.2147	1.6965	1.3609
2,500	14.2286	14.1235	14.0221	13.8226	13.2426	12.4064	11.8830	11.0490	9.9849	9.1139	8.3919	7.7443	6.0101	4.6631	3.7741	2.9032	2.0932	1.6723
5,000	21.4024	21.2730	21.1473	20.8983	20.1820	19.1252	18.1981	17.3652	15.9438	14.7558	13.7386	12.8657	10.2603	8.1449	6.7181	4.9524	3.8877	3.1380
7,500	26.2226	26.0811	25.9427	25.6862	24.8982	23.7293	22.6966	21.7700	20.1666	18.7974	17.6284	16.5935	13.4829	11.2928	9.6382	7.4832	5.4181	4.4370
10,000	29.7984	29.6510	29.5073	29.2122	28.4007	27.1717	26.0778	25.0944	23.3751	21.9073	20.6340	19.5129	16.0891	13.2008	11.1659	8.4728	6.7700	5.5811
12,500	32.6196	32.4679	32.3198	32.0262	31.1897	29.9339	28.8132	27.7794	25.9704	24.4263	23.0823	21.9100	18.2394	15.1094	12.8792	9.9073	7.9982	6.6392
15,000	34.9880	34.8037	34.6531	34.3515	33.4876	32.1861	31.0598	29.9640	28.1150	26.5309	25.1470	23.9288	20.0795	16.7629	14.3762	11.1798	9.0563	7.5446
20,000	38.5669	38.4077	38.2522	37.9436	37.0622	35.7316	34.5161	33.4511	31.5430	29.8787	28.4146	27.1220	23.0573	19.4987	16.8878	13.3118	10.9264	9.1826
25,000	41.3316	41.1704	41.0129	40.7003	39.8067	38.4559	37.2402	36.1300	34.1848	32.4725	30.9604	29.6199	25.3857	21.6674	18.8824	15.0472	12.4583	10.5676
50,000	49.1974	49.0312	48.8686	48.5458	47.6220	46.2203	44.9543											

Catlin Insurance Company, Inc.

Blanket Accident Policy
 Accident & Sickness Groups

Full Excess Accident & Sickness Medical Expense
 Monthly Claim Costs per Person - Non-U.S. Coverage Only

Maximum Benefit	100% Coinsurance																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	6.2130	6.0545	5.9004	5.5901	4.6879	3.6170	2.9660	2.5192	1.9303	1.5517	1.2916	1.1092	0.6770	0.4346	0.3122	0.1920	0.1265	0.0916
1,500	7.6547	7.4738	7.2957	6.9400	5.9225	4.6946	3.9190	3.3719	2.6293	2.1443	1.8083	1.5610	0.9703	0.6328	0.4530	0.2813	0.1897	0.1332
2,000	8.7322	8.5356	8.3441	7.9647	6.8756	5.5473	4.6881	4.0710	3.2219	2.6610	2.2600	1.9557	1.2396	0.8133	0.5904	0.3688	0.2529	0.1749
2,500	9.5849	9.3802	9.1807	8.7851	7.6447	6.2463	5.3298	4.6635	3.7385	3.1127	2.6548	2.3110	1.4933	0.9907	0.7195	0.4502	0.3078	0.2166
5,000	12.2397	12.0165	11.7985	11.3630	10.1152	8.5573	7.4992	6.7037	5.5554	4.7470	4.1480	3.6719	2.4639	1.7102	1.2803	0.8239	0.5793	0.4220
7,500	13.7330	13.5027	13.2777	12.8110	11.5449	9.9182	8.7999	7.9545	6.7111	5.8140	5.1387	4.5958	3.2034	2.2710	1.7305	1.1816	0.7959	0.5868
10,000	14.7236	14.4888	14.2586	13.8022	12.4964	10.8421	9.6860	8.8229	7.5220	6.5818	5.8582	5.2811	3.7643	2.7212	2.1042	1.4032	1.0014	0.7431
12,500	15.4432	15.2063	14.9747	14.5149	13.1989	11.5274	10.3643	9.4722	8.1398	7.1715	6.4190	5.8185	4.2144	3.0949	2.4120	1.6198	1.1661	0.8763
15,000	16.0040	15.7659	15.5331	15.0710	13.7479	12.0648	10.8895	9.9830	8.6305	7.6405	6.8692	6.2515	4.5881	3.4026	2.6835	1.8252	1.3225	0.9981
20,000	16.8278	16.5880	16.3535	15.8878	14.5542	12.8534	11.6609	10.7413	9.3628	8.3485	7.5507	6.9059	5.1674	3.8908	3.1056	2.1463	1.5775	1.2055
25,000	17.4072	17.1669	16.9319	16.4654	15.1291	13.4194	12.2161	11.2857	9.8857	8.8498	8.0388	7.3815	5.5895	4.2610	3.4266	2.4013	1.7849	1.3774
50,000	18.7845	18.5424	18.3054	17.8350	16.4872	14.7627	13.5464	12.6031	11.1772	10.1155	9.2765	8.5910	6.6888	5.2647	4.3298	3.1573	2.4243	1.9241
100,000	19.6130	19.3702	19.1327	18.6610	17.3096	15.5790	14.3568	13.4074	11.9695	10.8957	10.0467	9.3514	7.4107	5.9361	4.9642	3.7172	2.9210	2.3694
250,000	20.0601	19.8171	19.5794	19.1074	17.7549	16.0227	14.7987	13.8477	12.4063	11.3290	10.4766	9.7779	7.8234	6.3316	5.3425	4.0652	3.2443	2.6680
500,000	20.1300	19.8870	19.6483	19.1773	17.8247	16.0923	14.8682	13.9171	12.4754	11.3979	10.5453	9.8463	7.8908	6.3978	5.4074	4.1277	3.3044	2.7256
1,000,000	20.1465	19.9036	19.6659	19.1939	17.8413	16.1089	14.8847	13.9335	12.4919	11.4143	10.5616	9.8626	7.9069	6.4136	5.4230	4.1427	3.3189	2.7396
2,500,000	20.1469	19.9040	19.6662	19.1943	17.8417	16.1093	14.8851	13.9339	12.4922	11.4147	10.5620	9.8629	7.9072	6.4140	5.4233	4.1430	3.3191	2.7398
5,000,000	20.1470	19.9041	19.6663	19.1944	17.8418	16.1094	14.8852	13.9340	12.4923	11.4148	10.5621	9.8630	7.9073	6.4141	5.4234	4.1431	3.3192	2.7399
10,000,000	20.1471	19.9042	19.6664	19.1945	17.8419	16.1095	14.8853	13.9341	12.4924	11.4149	10.5622	9.8631	7.9074	6.4142	5.4235	4.1432	3.3193	2.7400

Maximum Benefit	80% Coinsurance																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	5.9545	5.4575	5.3225	5.0539	4.2795	3.3521	2.7763	2.3743	1.8362	1.4875	1.2453	1.0681	0.6642	0.4323	0.3075	0.1893	0.1264	0.0899
1,500	6.7902	6.6355	6.4843	6.1848	5.3259	4.2802	3.6101	3.1272	2.4653	2.0325	1.7186	1.4856	0.9409	0.6145	0.4448	0.2786	0.1978	0.1316
2,000	7.6680	7.5042	7.3445	7.0281	6.1157	4.9970	4.2639	3.7308	2.9908	2.4902	2.1238	1.8488	1.1946	0.7925	0.5756	0.3601	0.2462	0.1733
2,500	8.3530	8.1827	8.0166	7.6871	6.7448	5.5781	4.8098	4.2345	3.4312	2.8807	2.4778	2.1685	1.4153	0.9487	0.6976	0.4404	0.3005	0.2150
5,000	10.4560	10.2728	10.0938	9.7387	8.7238	7.4500	6.5740	5.9145	4.8563	4.2836	3.7507	3.3376	2.2846	1.6055	1.2136	0.7855	0.5534	0.4035
7,500	11.6009	11.4138	11.2308	10.8677	9.8289	8.5152	7.6007	6.9022	5.8737	5.1281	4.5558	4.1030	2.9094	2.0954	1.6136	1.0882	0.7618	0.5679
10,000	12.3545	12.1650	11.9797	11.6119	10.5591	9.2219	8.2914	7.5778	6.5118	5.7372	5.1352	4.6548	3.3715	2.4759	1.9296	1.2958	0.9329	0.7011
12,500	12.9017	12.7112	12.5250	12.1553	11.0947	9.7445	8.8009	8.0756	6.9907	6.1938	5.5757	5.0760	3.7337	2.7764	2.1951	1.4931	1.0846	0.8205
15,000	13.3181	13.1267	12.9395	12.5678	11.5036	10.1475	9.1980	8.4666	7.3638	6.5523	5.9208	5.4121	4.0253	3.0293	2.4035	1.6579	1.2178	0.9274
20,000	13.9257	13.7335	13.5455	13.1723	12.1032	10.7355	9.7729	9.0286	7.9086	7.0799	6.4311	5.9052	4.4716	3.4088	2.7413	1.9210	1.4279	1.1019
25,000	14.3293	14.1362	13.9474	13.5724	12.4982	11.1255	10.1594	9.4116	8.2846	7.4489	6.7931	6.2602	4.7817	3.6937	2.9893	2.1239	1.5970	1.2452
50,000	15.2859	15.0920	14.9022	14.5255	13.4460	12.0644	11.0894	10.3328	9.1880	8.3446	7.6611	7.1105	5.5783	4.4153	3.6544	2.6934	2.0839	1.6682
100,000	15.8212	15.6270	15.4369	15.0595	13.9781	12.5933	11.6151	10.8552	9.7041	8.8443	8.1643	7.6073	6.0516	4.8663	4.0814	3.0723	2.4284	1.9802
250,000	16.0783	15.8839	15.6937	15.3162	14.2342	12.8483	11.8691	11.1081	9.9549	9.0929	8.4109	7.8517	6.2875	5.0933	4.3012	3.2778	2.6196	2.1570
500,000	16.1146	15.9173	15.7271	15.3495	14.2674	12.8815	11.9023	11.1413	9.9880	9.1259	8.4438	7.8846	6.3206	5.1266	4.3342	3.3092	2.6503	2.1870
1,000,000	16.1175	15.9232	15.7330	15.3554	14.2733	12.8874	11.9081	11.1471	9.9938	9.1318	8.4496	7.8904	6.3258	5.1312	4.3386	3.3144	2.6563	2.1918
2,500,000	16.1176	15.9233	15.7331	15.3555	14.2734	12.8875	11.9082	11.1472	9.9939	9.1319	8.4497	7.8905	6.3259	5.1313	4.3387	3.3145	2.6564	2.1919
5,000,000	16.1177	15.9234	15.7332	15.3556	14.2735	12.8876	11.9083	11.1473	9.9940	9.1320	8.4498	7.8906	6.3260	5.1314	4.3388	3.3146	2.6565	2.1920
10,000,000	16.1178	15.9235	15.7333	15.3557	14.2736	12.8877	11.9084	11.1474	9.9941	9.1321	8.4499	7.8907	6.3261	5.1315	4.3389	3.3147	2.6566	2.1921

Maximum Benefit	70% Coinsurance																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	5.2342	5.1075	4.9846	4.7411	4.0364	3.1888	2.6565	2.2824	1.7757	1.4449	1.2206	1.0476	0.6512	0.4249	0.3034	0.1880	0.1263	0.0891
1,500	6.2958	6.1566	6.0209	5.7513	4.9778	4.0333	3.4183	2.9748	2.3620	1.9531	1.6610	1.4431	0.9184	0.6054	0.4407	0.2744	0.1883	0.1308
2,000	7.0692	6.9218	6.7781	6.4930	5.6801	4.6750	4.0108	3.5288	2.8429	2.3763	2.0372	1.7806	1.1590	0.7715	0.5646	0.3558	0.2426	0.1725
2,500	7.6678	7.5173	7.3681	7.0745	6.2379	5.1941	4.4953	3.9818	3.2487	2.7888	2.4598	2.1763	1.5066	0.9277	0.6841	0.4319	0.2969	0.2141
5,000	9.4862	9.3251	9.1675	8.8549	7.9613	6.8370	6.0541	5.4624	4.6013	3.9796	3.5090	3.1390	2.1795	1.5405	1.1707	0.7650	0.5363	0.3943
7,500	10.4627	10.2981	10.1371	9.8177	8.9036	7.7424	6.9335	6.3158	5.4027	4.7342	4.2227	3.8137	2.7335	1.9844	1.5362	1.0297	0.7339	0.5468
10,000	11.0988	10.9336	10.7710	10.4483	9.5244	8.3469	7.5244	6.8931	5.9521	5.2603	4.7259	4.2947	3.1414	2.3245	1.8242	1.2381	0.8987	0.6767
12,500	11.5586	11.3913	11.2278	10.9031	9.9726	8.7860	7.9552	7.3154	6.3583	5.6543	5.1016	4.6566	3.4543	2.5985	2.0509	1.4095	1.0323	0.7867
15,000	11.9059	11.7381	11.5739	11.2479	10.3144	9.1238	8.2872	7.6404	6.6692	5.9530	5.3941	4.9428	3.7063	2.8069	2.2398	1.5557	1.1482	0.8808
20,000	12.3992	12.2305	12.0656	11.7381	10.8001	9.6020	8.7596	8.1084	7.1255	6.3942	5.8204	5.3541	4.0774	3.1321	2.5318	1.7891	1.3381	1.0384
25,000	12.7818	12.6127	12.4472	12.1197	11.1725	9.9241	9.0765	8.4200	7.4295	6.6939	6.1156	5.6449	4.3379	3.3696	2.7408	1.9622	1.4848	1.1632
50,000	13.4923	13.3225	13.1564	12.8266	11.8814	10.6715	9.8174	9.1543	8.1506	7.4019	6.8105	6.3267	4.9799	3.9599	3.2874	2.4330	1.8935	1.5208
100,000	13.8987	13.7287	13.5623	13.2321	12.2856	11.0736	10.2174	9.5522	8.5444	7.7914	7.1959	6.7079	5.3442	4.3055	3.6187	2.7520	2.1649	1.7689

Catlin Insurance Company, Inc.
Blanket Accident Policy
Study Abroad Groups

Coordination of Benefits - Accident & Sickness Medical Expense
Monthly Claim Costs per Person - Non-U.S. Coverage Only

Maximum Benefit	100% Coinsurance																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	6.2130	6.1855	6.1605	6.1048	5.9384	5.6841	5.4395	5.2116	4.7944	4.4142	4.0496	3.7204	2.7755	2.0942	1.6666	1.1643	0.9038	0.6982
1,500	7.6547	7.6272	7.6022	7.5465	7.3801	7.1257	6.8812	6.6533	6.2361	5.8558	5.4913	5.1621	4.0335	3.0691	2.4519	1.7253	1.3548	1.0473
2,000	8.7322	8.7048	8.6797	8.6241	8.4576	8.2033	7.9587	7.7308	7.3136	6.9334	6.5688	6.2397	5.1111	3.9950	3.2159	2.2627	1.7496	1.3964
2,500	9.5849	9.5575	9.5324	9.4768	9.3103	9.0560	8.8114	8.5835	8.1663	7.7861	7.4215	7.0924	5.9638	4.8483	3.9259	2.7878	2.1444	1.7217
5,000	12.2397	12.2122	12.1872	12.1316	11.9651	11.7108	11.4662	11.2383	10.8211	10.4409	10.0763	9.7471	8.6186	7.4981	6.5666	5.1551	4.0577	3.2788
7,500	13.7330	13.7055	13.6805	13.6249	13.4584	13.2040	12.9595	12.7316	12.3144	11.9341	11.5695	11.2404	10.1118	8.9914	8.0598	6.6484	5.5448	4.6456
10,000	14.7236	14.6962	14.6711	14.6155	14.4490	14.1947	13.9501	13.7222	13.3050	12.9248	12.5602	12.2311	11.1025	9.9820	9.0505	7.6391	6.5354	5.6363
12,500	15.4432	15.4157	15.3907	15.3351	15.1685	14.9142	14.6697	14.4417	14.0246	13.6443	13.2797	12.9506	11.8220	10.7016	9.7700	8.3586	7.2550	6.3558
15,000	16.0040	15.9765	15.9515	15.8958	15.7293	15.4750	15.2305	15.0025	14.5854	14.2051	13.8405	13.5114	12.3828	11.2624	10.3308	8.9194	7.8158	6.9166
20,000	16.8278	16.8003	16.7753	16.7197	16.5532	16.2989	16.0543	15.8264	15.4092	15.0290	14.6644	14.3352	13.2067	12.0862	11.1546	9.7432	8.6396	7.7404
25,000	17.4072	17.3797	17.3547	17.2991	17.1326	16.8782	16.6337	16.4057	15.9886	15.6083	15.2437	14.9146	13.7860	12.6656	11.7340	10.3226	9.2190	8.3198
50,000	18.7845	18.7571	18.7320	18.6764	18.5099	18.2556	18.0110	17.7831	17.3659	16.9857	16.6211	16.2920	15.1634	14.0429	13.1114	11.7000	10.5963	9.6972
100,000	19.6130	19.5855	19.5605	19.5048	19.3383	19.0840	18.8395	18.6115	18.1944	17.8141	17.4495	17.1204	15.9918	14.8714	13.9398	12.5284	11.4248	10.5256
250,000	20.0601	20.0326	20.0076	19.9519	19.7854	19.5311	19.2865	19.0586	18.6415	18.2612	17.8966	17.5675	16.4389	15.3185	14.3869	12.9755	11.8719	10.9727
500,000	20.1300	20.1025	20.0775	20.0218	19.8553	19.6010	19.3564	19.1285	18.7114	18.3311	17.9665	17.6374	16.5088	15.3884	14.4568	13.0454	11.9418	11.0426
1,000,000	20.1465	20.1191	20.0940	20.0384	19.8719	19.6176	19.3730	19.1451	18.7279	18.3477	17.9831	17.6540	16.5254	15.4049	14.4734	13.0620	11.9584	11.0592
2,500,000	20.1469	20.1195	20.0944	20.0388	19.8723	19.6180	19.3734	19.1455	18.7283	18.3481	17.9835	17.6544	16.5258	15.4053	14.4738	13.0624	11.9587	11.0597
5,000,000	20.1470	20.1196	20.0945	20.0389	19.8724	19.6181	19.3735	19.1456	18.7284	18.3482	17.9836	17.6545	16.5259	15.4054	14.4739	13.0625	11.9588	11.0597
10,000,000	20.1471	20.1197	20.0946	20.0390	19.8725	19.6182	19.3736	19.1457	18.7285	18.3483	17.9837	17.6546	16.5260	15.4055	14.4740	13.0626	11.9589	11.0598

Maximum Benefit	80% Coinsurance																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	5.6586	5.6301	5.6146	5.5886	5.4435	5.2429	5.0330	4.8535	4.5259	4.2101	3.9452	3.6847	2.7303	2.0658	1.6529	1.1558	0.9037	0.6981
1,500	6.8909	6.8624	6.8370	6.7909	6.6658	6.4652	6.2553	6.0758	5.7482	5.4324	5.1675	4.8949	3.9462	3.0108	2.4199	1.7051	1.3207	1.0472
2,000	7.7390	7.7104	7.6950	7.6489	7.5238	7.3232	7.1133	6.9338	6.6062	6.2904	6.0255	5.7529	4.8042	3.9046	3.1407	2.2303	1.7155	1.3773
2,500	8.4444	8.4159	8.4004	8.3544	8.2293	8.0286	7.8188	7.6393	7.3117	6.9959	6.7310	6.4584	5.5522	4.6668	3.8425	2.7554	2.1103	1.6888
5,000	10.9398	10.9122	10.8967	10.8507	10.7256	10.5249	10.3151	10.1356	9.8080	9.4922	9.2273	8.9547	8.0788	7.2016	6.3161	5.0750	4.1337	3.4943
7,500	11.7599	11.7323	11.7169	11.6709	11.5458	11.3451	11.1353	10.9557	10.6281	10.3124	10.0464	9.7739	8.8977	7.9922	7.2411	6.0798	5.1969	4.5273
10,000	12.4159	12.3883	12.3729	12.3268	12.2017	12.0010	11.7912	11.6117	11.2841	10.9684	10.7024	10.4298	9.5237	8.6382	7.8970	6.7357	5.8529	5.1833
12,500	12.9767	12.9491	12.9337	12.8876	12.7625	12.5618	12.3520	12.1725	11.8449	11.5292	11.2632	10.9907	10.0845	9.1990	8.4579	7.2966	6.4137	5.7441
15,000	13.4065	13.3790	13.3636	13.3175	13.1924	12.9917	12.7819	12.6024	12.2748	11.9591	11.6931	11.4205	10.5143	9.6289	8.8877	7.7264	6.8435	6.1739
20,000	13.9806	13.9530	13.9376	13.8915	13.7664	13.5657	13.3559	13.1764	12.8489	12.5331	12.2671	11.9946	11.0884	10.2029	9.4618	8.3005	7.4176	6.7480
25,000	14.4813	14.4537	14.4383	14.3922	14.2671	14.0664	13.8566	13.6771	13.3496	13.0338	12.7679	12.4953	11.5891	10.7037	9.9625	8.8012	7.9183	7.2487
50,000	15.5621	15.5345	15.5191	15.4730	15.3479	15.1472	14.9374	14.7579	14.4303	14.1146	13.8427	13.5701	12.6639	11.7785	10.9373	9.6760	8.7931	8.1235
100,000	15.8255	15.8240	15.8085	15.7624	15.6373	15.4366	15.2268	15.0474	14.7198	14.4040	14.1391	13.8665	12.9603	12.0749	11.3337	10.1724	9.2895	8.6199
250,000	16.0907	16.0621	16.0467	16.0006	15.8755	15.6748	15.4650	15.2856	14.9580	14.6422	14.3773	14.1047	13.1985	12.3131	11.5719	10.4106	9.5277	8.8581
500,000	16.1036	16.0907	16.0836	16.0375	15.9124	15.7117	15.5019	15.3224	14.9948	14.6790	14.4141	14.1415	13.2354	12.3500	11.6088	10.4474	9.5646	8.8950
1,000,000	16.1316	16.1030	16.0876	16.0415	15.9164	15.7158	15.5060	15.3266	14.9990	14.6832	14.4181	14.1457	13.2395	12.3540	11.6129	10.4515	9.5687	8.8991
2,500,000	16.1317	16.1032	16.0878	16.0417	15.9166	15.7160	15.5062	15.3268	14.9990	14.6832	14.4183	14.1458	13.2396	12.3541	11.6130	10.4516	9.5688	8.8992
5,000,000	16.1318	16.1033	16.0879	16.0418	15.9167	15.7161	15.5063	15.3269	14.9991	14.6834	14.4184	14.1459	13.2397	12.3542	11.6131	10.4517	9.5689	8.8993
10,000,000	16.1319	16.1034	16.0880	16.0419	15.9168	15.7162	15.5064	15.3270	14.9992	14.6835	14.4185	14.1460	13.2398	12.3543	11.6132	10.4518	9.5690	8.8994

Maximum Benefit	70% Coinsurance																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	5.3886	5.3601	5.3449	5.3073	5.1854	5.0099	4.8433	4.6865	4.4363	4.1435	3.8744	3.5968	2.6993	2.0516	1.6399	1.1516	0.9036	0.6980
1,500	6.5012	6.4727	6.4615	6.4240	6.2980	6.1225	5.9559	5.7991	5.5490	5.2561	4.9870	4.7086	3.8091	2.9767	2.3973	1.6889	1.3037	1.0471
2,000	7.2495	7.2209	7.2097	7.1722	7.0462	6.8707	6.7042	6.5473	6.2972	6.0043	5.7353	5.4568	4.7622	3.8441	3.0990	2.2147	1.6995	1.3609
2,500	7.8813	7.8527	7.8416	7.8041	7.6781	7.5026	7.3361	7.1792	6.9291	6.6362	6.3671	6.0886	5.3940	4.6084	3.9711	3.1141	2.0932	1.6723
5,000	9.7780	9.7494	9.7342	9.6967	9.5707	9.3952	9.2287	9.0718	8.8217	8.5308	8.2638	8.0063	7.2907	6.5050	5.8930	4.7929	3.8877	3.1380
7,500	10.7805	10.7520	10.7407	10.6992	10.5733	10.4017	10.2352	10.0784	9.8282	9.5354	9.2663	9.0068	8.2933	7.5075	6.8956	5.7955	5.1045	4.4370
10,000	11.2691	11.2406	11.2294	11.1879	11.0620	10.8904	10.7239	10.5670	10.3169	10.0240	9.7549	9.5545	8.7819	7.9962	7.3842	6.2841	5.5931	4.9257
12,500	11.7506	11.7221	11.7108	11.6693	11.5434	11.3718	11.2053	11.0485	10.7983	10.5054	10.2364	10.0359	9.2634	8.4776	7.8657	6.7655	6.0746	5.4071
15,000	12.1150	12.0864	12.0752	12.0337	11.9117	11.7362	11.5697	11.4128	11.1627	10.8698	10.6007	10.4003	9.6277	8.8420	8.2300	7.1299	6.4390	5.7715
20,000	12.5641	12.5356	12.5244	12.4829	12.3609	12.1854	12.0189	11.8620	11.6119	11.3190	11.0499	10.8495	10.0769	9.2912	8.6792	7.5791	6.8881	6.2207
25,000	13.0255	12.9970	12.9858	12.9443	12.8223	12.6468	12.4803	12.3234	12.0733	11.7804	11.5113	11.3109	10.5383	9.7526	9.1406	8.0405	7.3495	6.6821
50,000	13.6491	13.6205	13.6093	13.5678	13.4458	13.2703	13.1038	12.9469	12.6968	12.4039	12.1348	11.9344	11.1618	10.3761	9.7641	8.6640	7.9731	7.3056
100,000	13.9795	13.9509	13.9397	13.8982	13.7762	13.6007	13.4342	13.2773	13.0272	12.7343	12.4652	12.2648	11.4922	10.7065	10.0945	8.9944	8.3035	7.6360
250,000	14.1132	14.0847	14.0734	14.0319	13.9100	13.7344	13.5679	13.4111	13.1609	12.								

Catlin Insurance Company, Inc.
Blanket Accident Policy
Study Abroad Groups

Primary Accident Medical Expense
Monthly Claim Costs per Person - Non-U.S. Coverage Only

Maximum Benefit	100% Coinsurance																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.3114	0.3082	0.3051	0.2992	0.2826	0.2593	0.2400	0.2236	0.1975	0.1766	0.1596	0.1461	0.1090	0.0822	0.0654	0.0457	0.0355	0.0274
1,500	0.4306	0.4266	0.4228	0.4151	0.3939	0.3637	0.3382	0.3167	0.2810	0.2527	0.2296	0.2108	0.1584	0.1205	0.0963	0.0677	0.0532	0.0411
2,000	0.5349	0.5303	0.5259	0.5169	0.4921	0.4568	0.4265	0.4002	0.3570	0.3227	0.2943	0.2707	0.2051	0.1569	0.1263	0.0888	0.0687	0.0548
2,500	0.6281	0.6228	0.6178	0.6078	0.5804	0.5403	0.5060	0.4763	0.4270	0.3874	0.3542	0.3268	0.2494	0.1916	0.1541	0.1095	0.0842	0.0676
5,000	0.9823	0.9757	0.9693	0.9565	0.9203	0.8671	0.8207	0.7799	0.7100	0.6524	0.6036	0.5622	0.4410	0.3458	0.2821	0.2046	0.1593	0.1287
7,500	1.2317	1.2243	1.2171	1.2029	1.1626	1.1025	1.0496	1.0025	0.9216	0.8536	0.7952	0.7451	0.5952	0.4737	0.3915	0.2888	0.2269	0.1839
10,000	1.4233	1.4155	1.4079	1.3928	1.3497	1.2854	1.2286	1.1774	1.0890	1.0146	0.9494	0.8934	0.7231	0.5832	0.4867	0.3640	0.2880	0.2346
12,500	1.5774	1.5693	1.5613	1.5455	1.5007	1.4337	1.3742	1.3200	1.2262	1.1468	1.0773	1.0174	0.8326	0.6784	0.5709	0.4316	0.3432	0.2834
15,000	1.7054	1.6970	1.6889	1.6727	1.6267	1.5578	1.4957	1.4397	1.3425	1.2593	1.1888	1.1239	0.9278	0.7625	0.6460	0.4927	0.3939	0.3249
20,000	1.9100	1.9014	1.8929	1.8762	1.8284	1.7565	1.6922	1.6341	1.5326	1.4438	1.3662	1.2982	1.0871	0.9053	0.7748	0.5986	0.4842	0.4029
25,000	2.0693	2.0605	2.0518	2.0347	1.9857	1.9118	1.8455	1.7854	1.6799	1.5892	1.5089	1.4376	1.2158	1.0215	0.8807	0.6889	0.5622	0.4713
50,000	2.5406	2.5314	2.5223	2.5044	2.4532	2.3755	2.3054	2.2415	2.1284	2.0302	1.9432	1.8658	1.6188	1.3964	1.2317	0.9977	0.8371	0.7181
100,000	2.9464	2.9370	2.9277	2.9095	2.8571	2.7776	2.7057	2.6399	2.5232	2.4214	2.3307	2.2497	1.9889	1.7519	1.5721	1.3114	1.1280	0.9901
250,000	3.3268	3.3173	3.3080	3.2895	3.2366	3.1561	3.0833	3.0166	2.8980	2.7943	2.7018	2.6189	2.3507	2.1044	1.9157	1.6394	1.4397	1.2857
500,000	3.4884	3.4789	3.4696	3.4511	3.3980	3.3173	3.2442	3.1774	3.0583	2.9541	2.8611	2.7778	2.5076	2.2590	2.0681	1.7875	1.5843	1.4264
1,000,000	3.5644	3.5548	3.5455	3.5270	3.4739	3.3931	3.3200	3.2530	3.1339	3.0295	2.9365	2.8530	2.5824	2.3331	2.1416	1.8598	1.6555	1.4965
2,500,000	3.5896	3.5801	3.5708	3.5522	3.4991	3.4184	3.3452	3.2783	3.1591	3.0547	2.9616	2.8781	2.6074	2.3580	2.1664	1.8843	1.6797	1.5204
5,000,000	3.5929	3.5834	3.5740	3.5555	3.5024	3.4216	3.3485	3.2815	3.1623	3.0580	2.9648	2.8813	2.6106	2.3612	2.1696	1.8875	1.6829	1.5236
10,000,000	3.5930	3.5835	3.5741	3.5556	3.5025	3.4217	3.3486	3.2816	3.1624	3.0581	2.9649	2.8814	2.6107	2.3613	2.1697	1.8876	1.6830	1.5237

Maximum Benefit	80% Coinsurance																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.2985	0.2956	0.2928	0.2874	0.2721	0.2505	0.2324	0.2170	0.1922	0.1724	0.1562	0.1433	0.1072	0.0811	0.0649	0.0454	0.0354	0.0273
1,500	0.4080	0.4044	0.4010	0.3941	0.3749	0.3474	0.3241	0.3040	0.2711	0.2446	0.2227	0.2049	0.1549	0.1182	0.0950	0.0669	0.0519	0.0410
2,000	0.5024	0.4982	0.4942	0.4862	0.4643	0.4322	0.4048	0.3810	0.3416	0.3099	0.2834	0.2615	0.1995	0.1533	0.1233	0.0876	0.0674	0.0541
2,500	0.5850	0.5804	0.5760	0.5673	0.5431	0.5077	0.4770	0.4503	0.4056	0.3694	0.3391	0.3140	0.2413	0.1866	0.1509	0.1082	0.0829	0.0663
5,000	0.8930	0.8873	0.8818	0.8709	0.8401	0.7946	0.7544	0.7191	0.6659	0.6244	0.5870	0.5520	0.4177	0.3299	0.2710	0.1992	0.1549	0.1251
7,500	1.1036	1.0974	1.0914	1.0794	1.0455	0.9947	0.9500	0.9097	0.8402	0.7817	0.7312	0.6872	0.5549	0.4459	0.3716	0.2775	0.2182	0.1777
10,000	1.2620	1.2554	1.2491	1.2364	1.2006	1.1470	1.0994	1.0560	0.9810	0.9175	0.8619	0.8140	0.6660	0.5427	0.4567	0.3452	0.2745	0.2267
12,500	1.3877	1.3809	1.3743	1.3613	1.3241	1.2683	1.2186	1.1738	1.0950	1.0280	0.9700	0.9197	0.7599	0.6255	0.5305	0.4053	0.3251	0.2682
15,000	1.4925	1.4856	1.4789	1.4655	1.4272	1.3697	1.3183	1.2718	1.1906	1.1214	1.0611	1.0075	0.8406	0.6975	0.5954	0.4690	0.3708	0.3082
20,000	1.6555	1.6484	1.6415	1.6277	1.5886	1.5294	1.4764	1.4283	1.3439	1.2714	1.2071	1.1501	0.9726	0.8172	0.7045	0.5511	0.4498	0.3770
25,000	1.7806	1.7734	1.7663	1.7524	1.7126	1.6524	1.5982	1.5491	1.4625	1.3873	1.3208	1.2601	1.0734	0.9134	0.7942	0.6277	0.5167	0.4362
50,000	2.1433	2.1359	2.1286	2.1142	2.0728	2.0102	1.9535	1.9019	1.8103	1.7307	1.6600	1.5971	1.3947	1.2124	1.0758	0.8811	0.7455	0.6441
100,000	2.4475	2.4400	2.4326	2.4179	2.3760	2.3122	2.2544	2.2015	2.1075	2.0253	1.9521	1.8866	1.6753	1.4823	1.3356	1.1230	0.9724	0.8570
250,000	2.7118	2.7042	2.6967	2.6819	2.6396	2.5751	2.5162	2.4634	2.3683	2.2852	2.2110	2.1446	1.9294	1.7315	1.5789	1.3577	1.1973	1.0727
500,000	2.8193	2.8113	2.8033	2.7885	2.7440	2.6795	2.6210	2.5674	2.4722	2.3898	2.3144	2.2477	2.0314	1.8323	1.6795	1.4547	1.2918	1.1653
1,000,000	2.8608	2.8531	2.8457	2.8308	2.7884	2.7238	2.6652	2.6117	2.5163	2.4328	2.3584	2.2916	2.0750	1.8756	1.7223	1.4967	1.3331	1.2058
2,500,000	2.8732	2.8656	2.8581	2.8433	2.8008	2.7362	2.6777	2.6241	2.5287	2.4453	2.3708	2.3040	2.0874	1.8879	1.7346	1.5089	1.3452	1.2178
5,000,000	2.8744	2.8667	2.8593	2.8445	2.8020	2.7374	2.6788	2.6253	2.5299	2.4464	2.3719	2.3051	2.0886	1.8890	1.7357	1.5101	1.3464	1.2189
10,000,000	2.8745	2.8668	2.8594	2.8446	2.8021	2.7375	2.6789	2.6254	2.5300	2.4465	2.3720	2.3052	2.0887	1.8891	1.7358	1.5102	1.3465	1.2190

Maximum Benefit	70% Coinsurance																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.2902	0.2875	0.2849	0.2797	0.2652	0.2447	0.2274	0.2127	0.1886	0.1696	0.1541	0.1412	0.1060	0.0805	0.0644	0.0452	0.0353	0.0272
1,500	0.3938	0.3904	0.3872	0.3807	0.3628	0.3369	0.3149	0.2958	0.2645	0.2391	0.2182	0.2010	0.1527	0.1169	0.0941	0.0663	0.0512	0.0409
2,000	0.4819	0.4781	0.4744	0.4671	0.4466	0.4169	0.3912	0.3688	0.3315	0.3014	0.2763	0.2553	0.1960	0.1509	0.1217	0.0869	0.0667	0.0534
2,500	0.5586	0.5545	0.5505	0.5425	0.5199	0.4871	0.4587	0.4338	0.3920	0.3578	0.3285	0.3052	0.2360	0.1831	0.1482	0.1078	0.0822	0.0657
5,000	0.8403	0.8352	0.8303	0.8205	0.7924	0.7509	0.7145	0.6818	0.6260	0.5793	0.5394	0.5051	0.4028	0.3198	0.2638	0.1944	0.1526	0.1232
7,500	1.0295	1.0240	1.0186	1.0078	0.9772	0.9317	0.8911	0.8547	0.7918	0.7380	0.6921	0.6515	0.5294	0.4288	0.3585	0.2685	0.2127	0.1742
10,000	1.1699	1.1641	1.1585	1.1473	1.1151	1.0668	1.0239	0.9852	0.9177	0.8601	0.8101	0.7661	0.6317	0.5183	0.4384	0.3327	0.2658	0.2191
12,500	1.2807	1.2747	1.2689	1.2574	1.2246	1.1753	1.1313	1.0907	1.0206	0.9602	0.9062	0.8602	0.7161	0.5932	0.5057	0.3890	0.3140	0.2607
15,000	1.3725	1.3665	1.3605	1.3487	1.3148	1.2637	1.2179	1.1764	1.1038	1.0416	0.9873	0.9395	0.7884	0.6581	0.5644	0.4389	0.3556	0.2962
20,000	1.5142	1.5079	1.5018	1.4897	1.4551	1.4029	1.3523	1.3133	1.2384	1.1731	1.1156	1.0649	0.9053	0.7656	0.6330	0.5226	0.4290	0.3605
25,000	1.6227	1.6164	1.6102	1.5980	1.5629	1.5098	1.4621	1.4187	1.3422	1.2749	1.2156	1.1629	0.9967	0.8507	0.7414	0.5908	0.4891	0.4149
50,000	1.9316	1.9250	1.9187	1.9066	1.8697	1.8147	1.7648	1.7193	1.6386	1.5682	1.5057	1.4500	1.2713	1.1096	0.9878	0.8135	0.6918	0.6007
100,000	2.1829	2.1763	2.1698	2.1570	2.1201	2.0642	2.0135	1.9672	1.8849	1.8130	1.7490	1.6917	1.5068	1.3369	1.2073	1.0189	0.8847	0.7822
250,000	2.3957	2.3890	2.3825	2.3695	2.3324	2.2760	2.2249	2.1781	2.0949	2.0221	1.9571	1.8989	1.7102	1.5367	1.4037	1.2084	1.0573	0.9580
500,000	2.4751	2.4684	2.4619	2.4489	2.4118	2.3553	2.3041	2.2572	2.1738	2.1008	2.0357	1.9773	1.7880	1.6137	1.4798	1.2829	1.1402	1.0292
1,000,000	2.5061	2.4994	2.4929	2.4799	2.4428	2.3863	2.3350	2.2882	2.									

Catlin Insurance Company, Inc.
Blanket Accident Policy
Study Abroad Groups

Full Excess Accident Medical Expense
Monthly Claim Costs per Person - Non-U.S. Coverage Only

100% Coinsurance

Maximum Benefit	Deductible																		
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000	
1,000	0.2439	0.2377	0.2317	0.2195	0.1841	0.1420	0.1164	0.0989	0.0758	0.0609	0.0507	0.0436	0.0266	0.0171	0.0123	0.0075	0.0050	0.0036	
1,500	0.3005	0.2934	0.2864	0.2725	0.2325	0.1843	0.1539	0.1324	0.1032	0.0842	0.0710	0.0613	0.0381	0.0248	0.0178	0.0110	0.0074	0.0052	
2,000	0.3428	0.3351	0.3276	0.3127	0.2699	0.2178	0.1841	0.1598	0.1265	0.1045	0.0887	0.0768	0.0487	0.0319	0.0232	0.0145	0.0099	0.0069	
2,500	0.3763	0.3683	0.3604	0.3449	0.3001	0.2452	0.2093	0.1831	0.1468	0.1222	0.1042	0.0907	0.0586	0.0389	0.0282	0.0177	0.0121	0.0085	
5,000	0.4806	0.4718	0.4632	0.4461	0.3971	0.3360	0.2944	0.2632	0.2181	0.1864	0.1629	0.1442	0.0975	0.0671	0.0503	0.0323	0.0227	0.0166	
7,500	0.5392	0.5301	0.5213	0.5038	0.4533	0.3894	0.3455	0.3123	0.2635	0.2283	0.2018	0.1804	0.1258	0.0892	0.0679	0.0444	0.0313	0.0230	
10,000	0.5781	0.5688	0.5598	0.5419	0.4906	0.4257	0.3807	0.3464	0.2953	0.2584	0.2300	0.2073	0.1478	0.1068	0.0826	0.0551	0.0393	0.0292	
12,500	0.6063	0.5970	0.5879	0.5699	0.5182	0.4526	0.4069	0.3719	0.3196	0.2816	0.2520	0.2284	0.1655	0.1215	0.0947	0.0636	0.0458	0.0344	
15,000	0.6283	0.6190	0.6099	0.5917	0.5398	0.4737	0.4275	0.3919	0.3388	0.3000	0.2697	0.2454	0.1801	0.1336	0.1054	0.0717	0.0519	0.0392	
20,000	0.6607	0.6513	0.6421	0.6238	0.5714	0.5046	0.4578	0.4217	0.3676	0.3278	0.2965	0.2711	0.2029	0.1528	0.1219	0.0843	0.0619	0.0473	
25,000	0.6834	0.6740	0.6648	0.6465	0.5940	0.5269	0.4796	0.4431	0.3881	0.3475	0.3156	0.2898	0.2195	0.1673	0.1345	0.0943	0.0701	0.0541	
50,000	0.7375	0.7280	0.7187	0.7002	0.6473	0.5796	0.5319	0.4948	0.4388	0.3972	0.3642	0.3373	0.2627	0.2067	0.1700	0.1240	0.0952	0.0755	
100,000	0.7700	0.7605	0.7512	0.7327	0.6796	0.6117	0.5637	0.5264	0.4699	0.4278	0.3945	0.3672	0.2910	0.2331	0.1949	0.1459	0.1147	0.0930	
250,000	0.7876	0.7781	0.7687	0.7502	0.6971	0.6291	0.5810	0.5437	0.4871	0.4448	0.4113	0.3839	0.3072	0.2486	0.2098	0.1596	0.1274	0.1047	
500,000	0.7903	0.7808	0.7715	0.7529	0.6998	0.6318	0.5838	0.5464	0.4898	0.4475	0.4140	0.3866	0.3098	0.2512	0.2123	0.1621	0.1297	0.1070	
1,000,000	0.7910	0.7814	0.7721	0.7536	0.7005	0.6325	0.5844	0.5471	0.4905	0.4481	0.4147	0.3872	0.3104	0.2518	0.2129	0.1626	0.1303	0.1076	
2,500,000	0.7911	0.7815	0.7722	0.7537	0.7006	0.6326	0.5845	0.5472	0.4906	0.4482	0.4148	0.3873	0.3105	0.2519	0.2130	0.1627	0.1304	0.1077	
5,000,000	0.7912	0.7816	0.7723	0.7538	0.7007	0.6327	0.5846	0.5473	0.4907	0.4483	0.4149	0.3874	0.3106	0.2520	0.2131	0.1628	0.1305	0.1078	
10,000,000	0.7913	0.7817	0.7724	0.7539	0.7008	0.6328	0.5847	0.5474	0.4908	0.4484	0.4150	0.3875	0.3107	0.2521	0.2132	0.1629	0.1306	0.1079	

80% Coinsurance

Maximum Benefit	Deductible																		
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000	
1,000	0.2197	0.2143	0.2090	0.1984	0.1680	0.1316	0.1090	0.0932	0.0721	0.0584	0.0489	0.0419	0.0261	0.0170	0.0121	0.0074	0.0049	0.0035	
1,500	0.2666	0.2605	0.2546	0.2428	0.2091	0.1680	0.1417	0.1228	0.0968	0.0798	0.0674	0.0583	0.0369	0.0241	0.0175	0.0109	0.0073	0.0051	
2,000	0.3011	0.2946	0.2884	0.2759	0.2401	0.1962	0.1674	0.1465	0.1174	0.0978	0.0834	0.0726	0.0469	0.0311	0.0226	0.0141	0.0097	0.0068	
2,500	0.3280	0.3213	0.3147	0.3018	0.2648	0.2190	0.1888	0.1663	0.1347	0.1131	0.0973	0.0851	0.0556	0.0372	0.0274	0.0173	0.0118	0.0084	
5,000	0.4105	0.4033	0.3963	0.3824	0.3425	0.2925	0.2581	0.2322	0.1874	0.1473	0.1270	0.1110	0.0901	0.0630	0.0476	0.0308	0.0217	0.0158	
7,500	0.4555	0.4481	0.4409	0.4267	0.3859	0.3343	0.2984	0.2710	0.2306	0.2013	0.1789	0.1611	0.1142	0.0823	0.0634	0.0419	0.0299	0.0223	
10,000	0.4851	0.4776	0.4703	0.4559	0.4146	0.3621	0.3255	0.2975	0.2557	0.2253	0.2016	0.1828	0.1324	0.0972	0.0758	0.0509	0.0366	0.0275	
12,500	0.5065	0.4991	0.4918	0.4772	0.4356	0.3826	0.3455	0.3171	0.2745	0.2432	0.2189	0.1993	0.1466	0.1090	0.0862	0.0586	0.0426	0.0322	
15,000	0.5229	0.5154	0.5080	0.4934	0.4517	0.3984	0.3611	0.3324	0.2891	0.2573	0.2325	0.2125	0.1580	0.1189	0.0944	0.0651	0.0478	0.0364	
20,000	0.5467	0.5392	0.5318	0.5172	0.4752	0.4215	0.3837	0.3545	0.3105	0.2780	0.2525	0.2318	0.1756	0.1338	0.1076	0.0754	0.0561	0.0433	
25,000	0.5626	0.5550	0.5476	0.5329	0.4907	0.4368	0.3989	0.3695	0.3253	0.2925	0.2667	0.2458	0.1877	0.1450	0.1174	0.0834	0.0627	0.0489	
50,000	0.6001	0.5925	0.5851	0.5703	0.5279	0.4737	0.4354	0.4057	0.3607	0.3272	0.3008	0.2792	0.2190	0.1734	0.1435	0.1057	0.0818	0.0655	
100,000	0.6212	0.6135	0.6061	0.5913	0.5488	0.4944	0.4560	0.4262	0.3810	0.3472	0.3205	0.2987	0.2376	0.1911	0.1602	0.1206	0.0953	0.0777	
250,000	0.6313	0.6236	0.6162	0.6013	0.5589	0.5044	0.4660	0.4361	0.3908	0.3570	0.3302	0.3083	0.2469	0.2000	0.1689	0.1287	0.1029	0.0847	
500,000	0.6328	0.6251	0.6177	0.6028	0.5603	0.5058	0.4673	0.4374	0.3921	0.3582	0.3314	0.3095	0.2481	0.2012	0.1701	0.1299	0.1041	0.0859	
1,000,000	0.6328	0.6251	0.6177	0.6028	0.5603	0.5058	0.4673	0.4374	0.3921	0.3582	0.3314	0.3095	0.2481	0.2012	0.1701	0.1299	0.1041	0.0859	
2,500,000	0.6329	0.6252	0.6178	0.6029	0.5604	0.5059	0.4674	0.4375	0.3922	0.3583	0.3315	0.3096	0.2482	0.2013	0.1702	0.1300	0.1043	0.0861	
5,000,000	0.6330	0.6254	0.6179	0.6031	0.5606	0.5061	0.4677	0.4379	0.3926	0.3587	0.3319	0.3100	0.2486	0.2017	0.1705	0.1303	0.1045	0.0863	
10,000,000	0.6331	0.6255	0.6180	0.6032	0.5607	0.5062	0.4678	0.4380	0.3927	0.3588	0.3320	0.3101	0.2487	0.2018	0.1706	0.1304	0.1046	0.0864	

70% Coinsurance

Maximum Benefit	Deductible																		
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000	
1,000	0.2055	0.2005	0.1957	0.1861	0.1585	0.1252	0.1043	0.0896	0.0697	0.0567	0.0479	0.0411	0.0256	0.0167	0.0119	0.0073	0.0048	0.0034	
1,500	0.2472	0.2417	0.2364	0.2258	0.1954	0.1584	0.1342	0.1168	0.0927	0.0767	0.0652	0.0567	0.0361	0.0238	0.0173	0.0108	0.0072	0.0050	
2,000	0.2775	0.2718	0.2661	0.2549	0.2220	0.1835	0.1576	0.1385	0.1116	0.0933	0.0800	0.0699	0.0455	0.0303	0.0222	0.0140	0.0095	0.0067	
2,500	0.3011	0.2951	0.2893	0.2778	0.2449	0.2039	0.1765	0.1563	0.1276	0.1075	0.0928	0.0815	0.0538	0.0364	0.0269	0.0170	0.0117	0.0083	
5,000	0.3724	0.3661	0.3599	0.3477	0.3126	0.2684	0.2377	0.2145	0.1807	0.1562	0.1378	0.1232	0.0856	0.0605	0.0460	0.0300	0.0211	0.0155	
7,500	0.4108	0.4043	0.3980	0.3855	0.3496	0.3040	0.2722	0.2480	0.2121	0.1859	0.1658	0.1497	0.1073	0.0779	0.0603	0.0404	0.0288	0.0215	
10,000	0.4358	0.4293	0.4229	0.4102	0.3739	0.3277	0.2954	0.2706	0.2337	0.2065	0.1855	0.1686	0.1233	0.0913	0.0716	0.0486	0.0353	0.0266	
12,500	0.4538	0.4472	0.4408	0.4281	0.3915	0.3450	0.3123	0.2872	0.2496	0.2220	0.2003	0.1828	0.1356	0.1020	0.0805	0.0553	0.0405	0.0309	
15,000	0.4674	0.4609	0.4544	0.4416	0.4050	0.3582	0.3254	0.3000	0.2618	0.2337	0.2118	0.1941	0.1455	0.1102	0.0879	0.0611	0.0451	0.0346	
20,000	0.4868	0.4802	0.4737	0.4609	0.4240	0.3770	0.3439	0.3183	0.2798	0.2510	0.2285	0.2102	0.1601	0.1230	0.0994	0.0702	0.0525	0.0408	
25,000	0.4999	0.4932	0.4867	0.4738	0.4369	0.3896	0.3564	0.3306	0.2917	0.2628	0.2401	0.2216	0.1703	0.1326	0.1076	0.0770	0.0583	0.0457	
50,000	0.5297	0.5231	0.5165	0.5036	0.4665	0.4190	0.3854	0.3594	0.3200	0.2906	0.2674	0.2484	0.1955	0.1555	0.1291	0.0955	0.0743	0.0597	
100,000	0.5457	0.5390	0.5325	0.5195	0.4824	0.4348	0.4012	0.3750	0.3355	0.3059	0.2825	0.2634	0.2098	0.1690	0.1421	0.1073	0.0850	0.0695	
250,000	0.5526	0.5459	0.5394	0.5264	0.4893	0.4417	0.4080	0.3819	0.3423	0.3126	0.2892	0.2700	0.2163	0.1752	0.1480	0.1129	0.0903	0.0744	
500,000																			

Catlin Insurance Company, Inc.
Blanket Accident Policy
Study Abroad Groups

Coordination of Benefits Accident Medical Expense
Monthly Claim Costs per Person - Non-U.S. Coverage Only

Maximum Benefit	100% Coinsurance																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.2439	0.2429	0.2419	0.2397	0.2331	0.2232	0.2136	0.2046	0.1882	0.1733	0.1590	0.1461	0.1090	0.0822	0.0654	0.0457	0.0355	0.0274
1,500	0.3005	0.2995	0.2985	0.2963	0.2898	0.2798	0.2702	0.2612	0.2448	0.2299	0.2156	0.2027	0.1584	0.1205	0.0963	0.0677	0.0532	0.0411
2,000	0.3428	0.3418	0.3408	0.3386	0.3321	0.3221	0.3125	0.3035	0.2871	0.2722	0.2579	0.2450	0.2007	0.1569	0.1263	0.0888	0.0687	0.0548
2,500	0.3763	0.3752	0.3743	0.3721	0.3655	0.3556	0.3460	0.3370	0.3206	0.3057	0.2914	0.2785	0.2341	0.1902	0.1541	0.1095	0.0842	0.0676
5,000	0.4806	0.4795	0.4785	0.4763	0.4698	0.4598	0.4502	0.4412	0.4249	0.4099	0.3956	0.3827	0.3384	0.2944	0.2578	0.2024	0.1593	0.1287
7,500	0.5392	0.5381	0.5371	0.5349	0.5284	0.5184	0.5088	0.4998	0.4835	0.4686	0.4542	0.4413	0.3970	0.3530	0.3164	0.2610	0.2177	0.1824
10,000	0.5781	0.5770	0.5760	0.5738	0.5673	0.5573	0.5477	0.5388	0.5224	0.5074	0.4931	0.4802	0.4359	0.3919	0.3553	0.2999	0.2566	0.2213
12,500	0.6063	0.6052	0.6043	0.6021	0.5955	0.5856	0.5760	0.5670	0.5506	0.5357	0.5214	0.5085	0.4642	0.4202	0.3836	0.3282	0.2848	0.2495
15,000	0.6283	0.6273	0.6263	0.6241	0.6176	0.6076	0.5980	0.5890	0.5726	0.5577	0.5434	0.5305	0.4862	0.4422	0.4056	0.3502	0.3069	0.2716
20,000	0.6627	0.6596	0.6586	0.6564	0.6499	0.6399	0.6303	0.6214	0.6050	0.5901	0.5757	0.5628	0.5185	0.4745	0.4380	0.3825	0.3392	0.3039
25,000	0.6834	0.6824	0.6814	0.6792	0.6727	0.6627	0.6531	0.6441	0.6277	0.6128	0.5985	0.5856	0.5413	0.4973	0.4607	0.4053	0.3620	0.3266
50,000	0.7375	0.7364	0.7354	0.7332	0.7267	0.7167	0.7071	0.6982	0.6818	0.6669	0.6526	0.6396	0.5953	0.5513	0.5148	0.4594	0.4160	0.3807
100,000	0.7700	0.7690	0.7680	0.7658	0.7593	0.7493	0.7397	0.7307	0.7143	0.6994	0.6851	0.6722	0.6279	0.5839	0.5473	0.4919	0.4486	0.4133
250,000	0.7876	0.7865	0.7855	0.7833	0.7768	0.7668	0.7572	0.7483	0.7319	0.7170	0.7027	0.6897	0.6454	0.6014	0.5649	0.5094	0.4661	0.4308
500,000	0.7903	0.7893	0.7883	0.7861	0.7796	0.7696	0.7600	0.7510	0.7346	0.7197	0.7054	0.6925	0.6482	0.6042	0.5676	0.5122	0.4689	0.4335
1,000,000	0.7910	0.7899	0.7889	0.7867	0.7802	0.7702	0.7606	0.7517	0.7353	0.7204	0.7060	0.6931	0.6488	0.6048	0.5682	0.5128	0.4695	0.4342
2,500,000	0.7911	0.7900	0.7890	0.7868	0.7803	0.7703	0.7607	0.7518	0.7354	0.7205	0.7061	0.6932	0.6489	0.6049	0.5683	0.5129	0.4696	0.4343
5,000,000	0.7912	0.7901	0.7891	0.7869	0.7804	0.7704	0.7608	0.7519	0.7355	0.7206	0.7062	0.6933	0.6490	0.6050	0.5684	0.5130	0.4697	0.4344
10,000,000	0.7913	0.7902	0.7892	0.7870	0.7805	0.7705	0.7609	0.7520	0.7356	0.7207	0.7063	0.6934	0.6491	0.6051	0.5685	0.5131	0.4698	0.4345

Maximum Benefit	80% Coinsurance																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.2222	0.2210	0.2204	0.2186	0.2137	0.2058	0.1976	0.1906	0.1777	0.1653	0.1549	0.1433	0.1072	0.0811	0.0649	0.0454	0.0354	0.0273
1,500	0.2702	0.2690	0.2684	0.2666	0.2617	0.2538	0.2456	0.2385	0.2257	0.2133	0.2029	0.1922	0.1549	0.1182	0.0950	0.0669	0.0519	0.0410
2,000	0.3038	0.3027	0.3021	0.3003	0.2954	0.2875	0.2793	0.2722	0.2594	0.2470	0.2366	0.2259	0.1903	0.1533	0.1233	0.0876	0.0674	0.0541
2,500	0.3315	0.3304	0.3298	0.3280	0.3231	0.3152	0.3070	0.2999	0.2871	0.2747	0.2643	0.2536	0.2180	0.1832	0.1509	0.1082	0.0829	0.0663
5,000	0.4159	0.4148	0.4142	0.4124	0.4075	0.3996	0.3914	0.3843	0.3715	0.3591	0.3487	0.3380	0.3024	0.2676	0.2358	0.1929	0.1549	0.1251
7,500	0.4617	0.4606	0.4600	0.4582	0.4533	0.4454	0.4371	0.4301	0.4172	0.4048	0.3944	0.3837	0.3482	0.3134	0.2843	0.2387	0.2040	0.1777
10,000	0.4875	0.4863	0.4857	0.4839	0.4790	0.4711	0.4629	0.4559	0.4430	0.4306	0.4202	0.4095	0.3739	0.3392	0.3101	0.2645	0.2298	0.2035
12,500	0.5095	0.5084	0.5078	0.5059	0.5010	0.4932	0.4849	0.4779	0.4650	0.4526	0.4422	0.4315	0.3959	0.3612	0.3321	0.2865	0.2518	0.2255
15,000	0.5264	0.5252	0.5246	0.5228	0.5179	0.5100	0.5018	0.4947	0.4819	0.4695	0.4591	0.4484	0.4128	0.3780	0.3489	0.3034	0.2687	0.2424
20,000	0.5489	0.5478	0.5472	0.5454	0.5405	0.5326	0.5243	0.5173	0.5044	0.4920	0.4816	0.4709	0.4353	0.4006	0.3715	0.3259	0.2912	0.2649
25,000	0.5686	0.5674	0.5668	0.5650	0.5601	0.5522	0.5440	0.5369	0.5241	0.5117	0.5013	0.4906	0.4550	0.4202	0.3911	0.3455	0.3109	0.2846
50,000	0.6029	0.6018	0.6012	0.5994	0.5945	0.5866	0.5783	0.5713	0.5584	0.5460	0.5356	0.5249	0.4894	0.4546	0.4255	0.3799	0.3452	0.3189
100,000	0.6224	0.6213	0.6207	0.6189	0.6139	0.6061	0.5978	0.5908	0.5779	0.5655	0.5551	0.5444	0.5088	0.4741	0.4450	0.3994	0.3647	0.3384
250,000	0.6317	0.6306	0.6300	0.6282	0.6233	0.6154	0.6072	0.6001	0.5873	0.5749	0.5645	0.5538	0.5182	0.4834	0.4543	0.4087	0.3741	0.3478
500,000	0.6322	0.6311	0.6305	0.6287	0.6238	0.6159	0.6077	0.6006	0.5878	0.5754	0.5650	0.5543	0.5187	0.4839	0.4548	0.4092	0.3745	0.3482
1,000,000	0.6334	0.6323	0.6317	0.6299	0.6250	0.6171	0.6089	0.6018	0.5890	0.5766	0.5662	0.5555	0.5199	0.4851	0.4560	0.4104	0.3757	0.3494
2,500,000	0.6335	0.6324	0.6318	0.6299	0.6250	0.6171	0.6089	0.6018	0.5891	0.5767	0.5663	0.5556	0.5200	0.4852	0.4561	0.4105	0.3759	0.3496
5,000,000	0.6336	0.6325	0.6319	0.6301	0.6252	0.6173	0.6091	0.6020	0.5892	0.5768	0.5664	0.5557	0.5201	0.4853	0.4562	0.4106	0.3760	0.3497
10,000,000	0.6337	0.6326	0.6320	0.6302	0.6253	0.6174	0.6092	0.6021	0.5893	0.5769	0.5665	0.5558	0.5202	0.4854	0.4563	0.4107	0.3761	0.3498

Maximum Benefit	70% Coinsurance																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.2116	0.2104	0.2100	0.2084	0.2036	0.1967	0.1902	0.1840	0.1742	0.1627	0.1521	0.1412	0.1060	0.0805	0.0644	0.0452	0.0353	0.0272
1,500	0.2552	0.2541	0.2537	0.2521	0.2473	0.2404	0.2338	0.2277	0.2179	0.2064	0.1958	0.1879	0.1527	0.1189	0.0941	0.0663	0.0512	0.0409
2,000	0.2846	0.2835	0.2831	0.2814	0.2766	0.2698	0.2632	0.2571	0.2472	0.2357	0.2252	0.2173	0.1820	0.1482	0.1234	0.0888	0.0687	0.0534
2,500	0.3094	0.3083	0.3079	0.3062	0.3014	0.2946	0.2880	0.2819	0.2720	0.2605	0.2500	0.2421	0.2068	0.1730	0.1482	0.1082	0.0829	0.0663
5,000	0.3839	0.3828	0.3823	0.3807	0.3759	0.3690	0.3625	0.3563	0.3465	0.3350	0.3244	0.3166	0.2812	0.2474	0.2182	0.1726	0.1473	0.1232
7,500	0.4233	0.4221	0.4217	0.4201	0.4153	0.4084	0.4019	0.3957	0.3859	0.3744	0.3638	0.3559	0.3205	0.2867	0.2575	0.2119	0.1866	0.1625
10,000	0.4424	0.4413	0.4409	0.4393	0.4345	0.4276	0.4210	0.4149	0.4051	0.3936	0.3830	0.3751	0.3405	0.3067	0.2775	0.2319	0.2066	0.1825
12,500	0.4613	0.4602	0.4598	0.4582	0.4534	0.4465	0.4399	0.4338	0.4240	0.4125	0.4019	0.3940	0.3584	0.3246	0.2954	0.2498	0.2245	0.2004
15,000	0.4757	0.4745	0.4741	0.4725	0.4677	0.4608	0.4542	0.4481	0.4383	0.4268	0.4162	0.4083	0.3727	0.3389	0.3097	0.2641	0.2388	0.2147
20,000	0.4933	0.4922	0.4917	0.4901	0.4853	0.4784	0.4719	0.4657	0.4559	0.4444	0.4338	0.4260	0.3904	0.3566	0.3274	0.2818	0.2565	0.2324
25,000	0.5114	0.5103	0.5098	0.5082	0.5034	0.4965	0.4900	0.4838	0.4740	0.4625	0.4520	0.4441	0.4085	0.3747	0.3455	0.2999	0.2746	0.2505
50,000	0.5359	0.5348	0.5343	0.5327	0.5279	0.5210	0.5145	0.5083	0.4985	0.4870	0.4764	0.4686	0.4330	0.3992	0.3700	0.3244	0.2991	0.2750
100,000	0.5489	0.5477	0.5473	0.5457	0.5409	0.5340	0.5274	0.5213	0.5115	0.5000	0.4894	0.4815	0.4459	0.4121	0.3829	0.3373	0.3120	0.2879
250,000	0.5541	0.5530	0.5525	0.5509	0.5461	0.5392	0.5327	0.5265	0.5167	0.5052	0.4947	0.4868	0.4512	0.4174	0.3882	0.3426	0.3173	0.2932
500,000	0.5549	0.5538	0.5533	0.5517	0.5469	0.5400	0.5335	0.5273	0.5175	0.5060	0.4955	0.4876	0.4520	0.4182	0.3890	0.3434	0.3181	0.2940
1,000,000	0.5550	0.5539	0.5534	0.5518	0.5470	0.5401	0.5336	0.5274	0.5176	0.5061	0.4956	0.4877	0.4521	0.4183	0.3891	0.3435	0.3182	0.2941
2,500,000	0.5551	0.5540																

State: District of Columbia
TOI/Sub-TOI: H04 Health - Blanket Accident /Sickness/H04.000 Health - Blanket Accident /Sickness
Product Name: Catlin Blanket Accident - Rate
Project Name/Number: Catlin Blanket Accident - Rate/AHBA 050 (DC) 0612

Filing Company: Catlin Insurance Company, Inc.

Supporting Document Schedules

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

		Item Status:	Status Date:
Satisfied - Item:	Certificate of Authority to File		
Comments:	Letter of Authorization is attached.		
Attachment(s):			
Amendment Group Accident Letter of Authorization Signed.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Actuarial Memorandum		
Comments:	Actuarial Memorandum is attached.		
Attachment(s):			
Actuarial Memorandum Blanket Accident v4 20120628 (signed).pdf			

		Item Status:	Status Date:
Satisfied - Item:	Actuarial Justification		
Comments:	Acknowledged. Actuarial Memorandum is attached above.		

		Item Status:	Status Date:
Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)		
Bypass Reason:	This is a new blanket accident only filing.		

		Item Status:	Status Date:
Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)		

SERFF Tracking #:

CATL-128824387

State Tracking #:

Company Tracking #:

AHBA 050 (DC) 0612

State: District of Columbia

Filing Company: Catlin Insurance Company, Inc.

TOI/Sub-TOI: H04 Health - Blanket Accident /Sickness/H04.000 Health - Blanket Accident /Sickness

Product Name: Catlin Blanket Accident - Rate

Project Name/Number: Catlin Blanket Accident - Rate/AHBA 050 (DC) 0612

Bypass Reason:	This is a new blanket accident only filing.
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Item Status:

Status Date:

Bypassed - Item:	Consumer Disclosure Form		
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Bypass Reason:	This is a new blanket accident only filing.
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Item Status:

Status Date:

Bypassed - Item:	Rate Summary Worksheet		
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Bypass Reason:	This is a new blanket accident only filing.
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**WESTMONT
ASSOCIATES, INC.**

January 14, 2013

via *SERFF*

The Honorable William P. White
Government of the District of Columbia Department of Insurance
Securities and Banking
Actuarial Analysis Division
810 First Street, NE, Suite 701
Washington DC 20002
Attn.: Life and Health Division

**Re: Catlin Insurance Company, Inc.
FEIN#: 204929941
NAIC#: 4574 19518**

**Blanket Accident Policy – Form #AHBA 050 (DC) 0612
Blanket Accident Certificate – Form # AHBA C050 (DC) 0612
Blanket Accident Application – Form #AHBA A000 (DC) 0612
Beneficiary Designation Form – Form #AHBA B000 (DC) 0612
Blank Endorsement – Form #AHBA 400 (DC) 0612**

Honorable Commissioner White:

As required by the Health Insurance Rate Filing Procedures, we are including the following information in this cover letter:

Company Name:	Catlin Insurance Company, Inc.
NAIC Number:	4574 19518
Form Filing:	Form Number AHBA 050 (DC) 0612, et al.
Submission Date:	January 14, 2013
Proposed Effective Date:	As soon as approved
Type of Product:	Blanket Accident
Individual or Group:	Group
Scope and Purpose:	This filing is for a blanket accident product which will be offered to eligible groups.
Initial Filing or Change:	Initial Filing
DC Policyholders:	There are currently no DC policyholders for this filing and therefore is no premium impact to DC policyholders.
DC Loss Ratio Analysis: DC and Countrywide Experience:	This is a new filing with no prior experience. This is a new filing with no prior experience in DC or Countrywide.

Included with this filing are the actuarial memorandum and rate tables.

I thank you in advance for the time spent on this filing and trust that you will find everything in order. Please do not hesitate to contact me directly at 856-216-0220, x 211 or at Carolyn@westmontlaw.com if you have any questions or require additional information.

Respectfully,

Carolyn Smart

Carolyn Smart



1330 Post Oak Boulevard
Suite 2325
Houston, TX 77056

April 18, 2012

Catlin Insurance Company, Inc.
FEIN#: 204929941
NAIC#: 4574 19518

Letter of Authorization
Filing of Forms, Rates and Rules

Dear Sir or Madame:

In accordance with the applicable statutes and regulations in your state, Darcy Lebau and Westmont Associates are hereby authorized to file form, rate and rate filings on behalf of Catlin Insurance Company, Inc.

Very truly yours,

A handwritten signature in black ink, appearing to read "Bob Eells".

Bob Eells
Director – Regulatory Development



Catlin Insurance Company Incorporated
[1330 Post Oak Blvd., Suite 2325, Houston, TX 77056]
A Stock Insurance Company

ACTUARIAL MEMORANDUM

BLANKET ACCIDENT POLICY
Form Number AHBA 050 0612

1. Scope and Purpose

The purpose of this memorandum is to certify that the premiums for this Policy Form satisfy the rate filing requirements of your State. This is a new filing. This memorandum is not intended be used for any other purpose.

2. Description of Benefits

This section contains a brief description of the benefits available under this policy. A detailed description of the benefits and limitations are set out in the policy document.

Attachment 1 shows a list of the benefit options available and the corresponding monthly claim costs.

The base policy provides a lump sum upon accidental death with the option of an accidental dismemberment benefit. The dismemberment benefit depends upon the extent of the dismemberment and is specified in the Schedule of Covered Losses.

Additional optional benefits can be added to the base policy.

The Policyholder will choose at least one of the following hazards:

- 24- Hour Worldwide Coverage
- Business Travel Coverage (24-Hour Coverage)
- Foreign Business Travel Coverage (24-Hour Coverage)
- Travel Coverage (24-Hour Coverage)
- Common Carrier Coverage
- Public Conveyance Coverage
- Commuting Coverage
- Family Accompanying The Insured and Family Relocation Coverage
- Full Occupational Coverage: On-Premises Only
- Full Occupational Coverage Including Business Travel
- Line of Duty Coverage
- Hijacking, Air Piracy or Carjacking Coverage

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- Non-Employee Director Coverage
- Owned Aircraft Coverage
- Pilots' and Crew Members' Coverage
- Private Passenger Automobile Coverage
- Scheduled Airlines and Military Air Transport Coverage
- Specified Trip Coverage
- Sponsored Activity Coverage
- War Risk Coverage
- Non-Owned Automobile Coverage
- School Time/After School Coverage
- Sports Coverage

The following optional additional benefits are available as riders to the base policy:

- Accidental Dismemberment Benefit: The following is the standard schedule of benefits:

<u>Covered Loss</u>	<u>Benefit As Percentage of Principal Sum</u>
Loss of Two or More Hands or Feet	100%
Loss of Sight of Both Eyes	100%
Loss of Speech and Hearing In Both Ears	50%
Loss of One Hand or One Foot	50%
Loss of Sight In One Eye	50%
Severance and Reattachment of One Hand or One Foot	50%
Loss of Speech	50%
Loss of Hearing in Both Ears	50%
Loss of Thumb and Index Finger of The Same Hand	25%
Loss of All Four fingers of the Same Hand	25%
Loss of All Toes of the Same Foot	25%

The policyholder has the option to modify the covered losses as well as the level of benefits, for which appropriate premium adjustments will be made.

Other Covered Losses are also available as listed in the Dismemberment Options worksheet in Attachment 1.

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- Alternative Commuting Benefit: pays a benefit up to the amount shown in the schedule, if the insured suffers a loss while using an alternate means of transport for travel between his home and his normal place of work. The use of alternate commuting transportation must be necessitated by a breakdown in the insured's normal means of commuting.
- Accident Dental Benefit: pays a benefit if the insured requires emergency dental care arising from a covered accident.
- Baggage Delay Benefit: A benefit will be payable, if the baggage and/or personal effects owned by or in the custody of an insured is delayed or misdirected for more than the time period shown in the Schedule of Benefits.
- Bomb Scare, Bomb Search or Bomb Explosion Benefit: Subject to satisfying all the requirements for qualification for benefit, the rider will pay a lump sum benefit upon an accidental injury suffered due to a bomb scare, bomb search or bomb explosion.
- Broken Bones Benefit: A benefit will be paid if the insured sustains injuries, from a covered accident, which within 30 days of the event, results in a broken bone. The amount of benefit is dependent upon the extent of the injury.
- Burn Benefit: Depending upon the severity of the burn, a percentage of the principal insured amount will become payable under this benefit provided the policy conditions are satisfied.
- Burial and Cremation Benefit: This rider pays a lump sum for burial or cremation upon the accidental death of a covered person.
- Catastrophe Cash Benefit: If an insured suffers a Covered Loss that results in Paralysis, Coma or Brain Death, that is a permanent condition as certified by a physician, a benefit will be payable under this rider.
- Chaperone Replacement Benefit: A benefit will be payable, in the event that the official chaperone of the policyholder is prevented from continuing his or her **out of country** trip due to an injury, or, death of the chaperone or an Immediate Family Member which occurs after the **out of country** trip begins and before the **out of country** trip termination date.
- Child Care Center Benefit: This is a benefit provided to dependent children upon the accidental death of either or both parents. The child must meet age limit requirements as well as be enrolled in a legitimate child care center as defined in the policy.
- Child Education Benefit: This rider pays a benefit for education to each qualifying dependent child. The benefit is payable upon the accidental death of the insured.

- COBRA Expense Benefit: Upon the accidental death of the covered person, this benefit will pay for the COBRA premiums if the surviving beneficiaries elect to continue the covered person's medical insurance. The benefit is payable for 3 years.
- Coma Benefit: In the event that the covered person lapses into a state of complete mental unconsciousness without response to stimulation following a covered accident, this benefit will be paid according to the conditions defined in the policy.
- Common Accident Benefit: This Coverage pays fixed amounts in the event that the Insured Person and his or her Insured Spouse or Eligible Domestic Partner both suffer accidental death in the same accident or from separate accidents occurring within a 24 hour period such that an Accidental Death benefit is payable under the Policy for both persons.
- Counseling Benefit: This rider pays a benefit when the insured, or an immediate family member as defined in the benefit wording, requires counseling upon the accidental death of the insured.
- Emergency Medical Evacuation [Repatriation] Benefit: This coverage will pay a benefit if the covered person suffers a covered loss that requires an emergency evacuation to the nearest place of appropriate medical care. The covered loss must occur outside a 100 mile radius of the covered person's current place of primary residence or out of the insured's country of residence.
- Emergency Reunion Benefit: This coverage will pay in the event that the insured's physician believes it would help to have a family member present, in case the insured is hospitalized **overseas** for at least 3 days arising from a covered injury, or, the insured has been subjected to a felonious assault. The benefit includes the expenses of travel and lodging for the family member.
- Extended Benefit Option: We will pay a benefit, subject to the payment of the Deductible and the Co-insurance Rate, while the Covered Person is in his or her Home Country, if the Covered Person obtains treatment for an Injury [or Sickness] within a specified number of days of returning from a Trip to his or her Home Country. Such treatment must be for the recurrence or continuation of treatment for an Injury [or Sickness] that began during the course of a Trip for which a benefit is otherwise payable under the Medical Expense Benefit.
- Family Reunion Benefit: If, while the insured is traveling **out of country**, he or she suffers an Injury and must be confined in a Hospital for at least [3-7] consecutive days or if the Covered Person is medically evacuated to another location, we will reimburse the expenses for transportation and lodging for a Family Member to join the insured during his or her stay in the **overseas** Hospital.

- Felonious Assault and Violent Crime Benefit: Upon production of a Police Report describing a felonious assault or violent crime, as defined in the policy, perpetrated upon the insured, this benefit rider will pay a lump sum.
- Heart or Circulatory Malfunction Benefit: This coverage pays a benefit in the event that the insured suffers a sudden heart or circulatory malfunction and the first symptoms of the malfunction are medically diagnosed while the insured is covered under this policy.
- HIV Occupational Accident Benefit: If the insured suffers an injury arising out of an accident that occurred while performing his/her usual occupational duties, and acquires and tests positive for HIV, based upon tests approved by the Centers For Disease Control, within one year of the accident, then this rider will pay a specified lump sum benefit.
- Home Alteration and Vehicle Modification Benefit: A specified lump sum benefit will be payable if the insured requires any home alteration or vehicle modification due to an injury arising from a covered accident.
- Home Country Benefit: While the insured is in his or her home country, if the insured obtains treatment for: 1) an Injury after returning from **an overseas** trip to his home country; or 2) for a continuation of benefits for treatment that began during the course of **an overseas** trip for which a benefit is otherwise payable under the Medical Expense Benefit, or,
- Home Country Benefit: When the insured returns to his home country or country of principal residence for incidental visits and requires medical treatment, we will pay a benefit only if the primary reason for the insured's return to the home country or country of principal residence is not to obtain medical treatment for an injury that occurred while traveling.
- Home Country Emergency Benefit: We will pay a benefit for covered medical expenses if the insured obtains treatment of an injury in his home country during the course of a trip outside the insured's home country for which coverage would have been afforded under the [Out of Country] Medical Expense Benefit.
- Home Country Extension Benefit: We will pay benefits for covered medical expenses if the insured obtains treatment for an injury while he is in his home country during the course of a trip for which a benefit is otherwise payable under the Medical Expense Benefit.
- Hospital Confinement Benefit: This rider provides an In-hospital Indemnity benefit of a fixed amount per day spent confined in a hospital due to injuries sustained from a covered accident. Hospitalization must be at the direction of, and, under the care of a licensed Physician.

- Lost Baggage Benefit: The insured's replacement costs for clothes and personal hygiene items in excess of the deductible will be reimbursed, if the insured's luggage is checked onto a common carrier, and is then permanently lost, stolen or damaged beyond his use. Replacement costs are calculated on the basis of the depreciated standard for the specific personal item claimed and its average usable period. The insured must file a formal claim with the transportation provider and provide us with copies of all claim forms and proof that the transportation provider has paid the insured its normal reimbursement for the permanently lost, stolen or damaged luggage.
- [Out of Country] Medical Expense Benefits: This benefit will pay covered medical charges in the event that the covered person requires treatment arising from a covered accident. Various options are available as far as the scope of coverage is concerned. These benefits are subject to the Deductibles, Coinsurance Rates, Benefit Periods and other terms or limits shown in the Schedule of Benefits. Out of Country benefits may also cover charges arising from sickness.
- Permanent Total Disability Benefit: After a 180-day waiting period, the insured becomes eligible for a benefit payment provided the insured be declared permanently and totally disabled by a licensed Physician. The payment will depend upon the payout option selected at the outset of the policy.
- Personal Liability Benefit: We will reimburse the insured for property damage costs that he may be legally liable for, if during an overseas trip, a claim is made or a suit brought against him for property damage.
- We will also reimburse the insured, if during the overseas trip a claim is made or a suit brought against him for medical expenses as the result of a covered accident caused by the insured and resulting in an Injury to another person, we agree to pay for damages that the insured is legally liable for.
- Personal Property and Financial Instrument Reimbursement Benefit: We will pay either the Personal Property Benefit or Financial Instrument Benefit, if an insured sustains loss or damage to Personal Property or Financial Instrument that is caused directly by a covered peril during a covered out of country trip for business or pleasure. The insured must take all reasonable precautions for the safety of any covered Personal Property or Financial Instrument.
- Political Evacuation Benefit: We will pay a benefit if a covered event takes place during the covered activity or trip and while the insured is travelling outside of his home country or country of residence. Benefits will be paid for the insured's transportation and related costs necessary to ensure his or her safety and well-being.

- Rehabilitation Benefit: This rider will pay the insured for essential physical rehabilitation, as defined in the benefit wording, required by the insured due to injuries arising out of an accident.
- Repatriation of Remains Benefit: A benefit will be payable for the preparation and return of an insured's body to his home country if he dies due to a covered injury while on a covered trip or more than 100 miles from the insured's home.
- Return of Minor Children Benefit: If the insured, age 18 or older, is the only person travelling **overseas** with minor dependent who is under the age of 18, and such insured suffers an injury and requires hospital confinement or if the insured is medically evacuated, we will reimburse the cost of a one way economy airfare ticket and/or ground transportation ticket to return each minor dependent to his principal residence. Benefits will not be paid unless all expenses are approved in advance, and services are rendered by the Company's assistance provider.
- Seatbelt and Airbag Benefit: The rider pays lump sum benefits if death occurs from an accident that happens while properly wearing a seat belt and operating or riding as a passenger in an automobile. The airbag must have been deployed in the collision for the Airbag benefit to be paid.
- Short Term Partial Disability Benefit: Upon the accidental partial disability of the covered person, as declared by a licensed physician, and satisfying a waiting period, this benefit will pay a fixed monthly amount for the earlier of a specified maximum number of months or the end of the partial disability.
- Short Term Total Disability Benefit: Upon the total disability of an insured, arising from a covered accident, this benefit will pay a weekly amount, subject to the terms and conditions set out in the schedule of benefits regarding waiting period and benefit period. The total disability must be certified by a licensed physician.
- Spouse Retraining Benefit: This rider pays a benefit to allow for the retraining of a spouse after the accidental death, dismemberment or total disability of the insured.
- Trip Cancellation Benefit: We will reimburse the expenses paid in advance by the insured for which the insured is legally liable and which are not recoverable from any other source, consequent upon the cancellation of his trip.
- Trip Delay Benefit: If the flight that the insured is due to travel is delayed, reimbursement will be made for essential purchases, such as meals, refreshments or other related expenses directly resulting from the delay or cancellation of his booked and confirmed flight.

- Trip Interruption Benefit: We will reimburse the insured for unused, non-refundable pre-paid expenses paid by the insured, less the value of applied credit from the unused return travel ticket if, prior to the date of return, the insured's trip is interrupted due to the unexpected death or serious injury resulting in admittance to a hospital of the insured, insured's travelling companion and insured's immediate family member. We will pay for the loss of travel and/or accommodation expenses

3. Renewability Clause

The premiums are not guaranteed, and, are subject to change upon renewal. Typically a policy will be issued for one year or less. However, other policy periods may be offered for which appropriate premium adjustments will be made.

4. Applicability

This form will be available for new issues.

5. Morbidity

Claim costs were developed separately for each hazard and the various optional benefits, utilizing the following sources of data:

National Safety Council's Injury Facts
Bureau of Labor Statistics: Census of Fatal Occupational Injuries
US Census Bureau
Centers for Disease Control
AHRQ/HCUP Statistical Data
Health, United States
National Vital Statistics Reports
American Medical Association
Morbidity & Mortality Weekly Reports
Household Data Annual Averages
National Spinal Cord Injury Statistical Center
National Hospital Discharge Survey
1985 Commissioners' Disability Table (85CIDA)
American Hospital Association
Flight Safety Foundation
NHTSA: Fatality Analysis Reporting System (FARS)
US Department of Transportation: Air Travel Consumer Report
National Hospital Ambulatory Medical Care Survey
Milliman's 2012 Health Cost Guidelines
Sourcebook of Criminal Justice

6. Family Rates

Family rates can be derived from the base rates, depending upon the plan design, that is the additional benefits chosen and the proportions of the insured's principal sum that are chosen for the dependants.

7. Mortality

The National Safety Council's Injury Facts was used to develop the accidental death mortality incidence rates.

8. Persistency

Persistency assumptions were not used in the pricing of this product.

9. Expenses

Expenses are assumed to be 20.0% of the gross premium, allocated as follows:

Administration	10.0%
Premium Taxes	3.0%
Overhead	7.0%
Total	20.0%

10. Commissions

Commissions are assumed to average 20% of the gross premium.

11. Marketing Method

This product is to be sold through licensed insurance brokers, agents, MGU's and third party administrators. It may be offered on a direct response basis.

12. Underwriting

The underwriter will collect information from the applicant group in order to measure the group's risk relative to the assumptions used in the manual rating.

In general, underwriting adjustments may be made with respect to any extraordinary items having an impact on the risk, subject to the discretion of the underwriter.

When there is specific information available about the group being underwritten, such as a group's exposure and risk characteristics, it may be appropriate to refine the manual rates.

13. Experience Rating

Final rates may vary from manual rates because of an adjustment for a group's actual experience.

The credibility formula relies on the loss ratio method to prospectively adjust the manual rate for recent account experience.

The formula for the adjusted rate is as follows:

$$\text{Final Rate} = [P*(ELR/TL)*CR] + [(1-CR)*MR]$$

Where:

P = Prior Rate (Rate In Effect For The Year Being Experience Rated)

ELR = Experienced Loss Ratio (Incurred Claims / Earned Claim Cost)

TL = Target Loss Ratio (Pricing Loss Ratio)

CR = Credibility Factor, From Table 5A or Table 5B in the attached Rating Adjustment Factors

MR = Manual Rate

The Credibility Factors are listed in Tables 5A and 5B of the Claim Costs And Adjustment Factors worksheets in Attachment 1.

Approximately 3 to 5 years' of the group's experience will be reviewed to determine whether existing rates are adequate or need to be adjusted. The result from the calculation is subject to the underwriter's discretion. For start-up groups, the manual rates will be applied.

14. Premium Classes

Attachment 1 shows a summary of the benefit options available and the corresponding monthly claim costs. The actual premiums will, however, vary by plan design and the risk characteristics of the insured group.

15. Issue Age Range

Coverage is available at all ages. Issue age range is subject to underwriting considerations.

16. Geographic Area Factors

The geographical area factors were developed from the data showing unintentional injury death trends by State in Injury Facts, 2005-2006 Edition.

17. Industry Factors

Industry factors were derived from the Society of Actuaries 2006 Group Life Experience Study, which included AD&D experience by SIC (Standard Industrial Classification) code. The emerging industry loadings were used as a guide and were adjusted for anticipated experience to arrive the final loadings adopted for this product.

18. Average Annual Premium

The average expected premiums are \$25,000 per policy.

19. Premium Modalization Rules

The shown monthly premiums may be converted as follows:

Annual Rate = Monthly Rate * 12

Weekly Rate = Monthly Rate * 12/52

Daily Rate = Monthly Rate * 12/365

20. Claim Liability and Reserves

The claim liability and reserves for all incurred but unpaid claims will be developed using standard actuarial methods as prescribed by the American Academy of Actuaries.

21. Active Life Reserves

Not applicable to this product.

22. Trend Assumption

A medical expense trend of 4% per annum is assumed for policies incepting in years after 2012.

23. Anticipated Loss Ratio

The anticipated Loss Ratio for this policy form is 50%.

24. Distribution of Business

This is a new policy form filing, consequently the distribution of business is not known.

25. Contingency and Risk Margins

The margins for adverse experience and profit are included as 10% of gross premium.

26. Experience

This is a new product filing and we do not have any experience on this form.

27. Lifetime Loss Ratio

The lifetime loss ratio is expected to be 50%.

28. History of Rate Adjustments

This is not applicable because this is a new product filing.

29. Number of Policyholders

This is not applicable because this is a new product filing.

30. Proposed Effective Date

The effective date will begin upon Department of Insurance approval.

31. Actuarial Certification

To the best of my knowledge and judgment, this filing is in compliance with the applicable laws of this State and that the proposed premiums are reasonable in relation to the benefits provided.



M Kelly Edmunds, FCAS, MAAA
Director of Reinsurance Pricing

Date: 7/2/12



ATTACHMENT 1

Summary of Benefit Options and Premium/Loadings

For

All Blanket Coverage's & Benefits

Excluding Accident Medical Expense Benefits

And

Out of Country Medical Expense Benefits



Catlin Blanket Claim
Costs And Adjustmen



ATTACHMENT 2

Summary of Benefit Options and Premium/Loadings

For

Accident Medical Expense Benefits

And

Out of Country Medical Expense Benefits



SpecialRisk.2012062
2.xlsx



K-12.20120622.xlsx



StudyAbroad.20120
622.xlsx

BENEFIT OPTIONS

Accidental Death Benefit

Excess Aggregate Limit

Hazards Insured Against :

24 Hour Worldwide Coverage

Business Travel Coverage (24 Hour Coverage)
Foreign Business Travel Coverage (24 Hour Coverage)

Travel Coverage (24 Hour Coverage)

[Business] Common Carrier Coverage

[Business] Public Conveyance Coverage

Commuting Coverage

Family Accompanying the Insured and Family Relocation Coverage

Full Occupational Coverage - On-Premises Only
Full Occupational Coverage Including Business Travel

Line of Duty Coverage:

Firefighters
Police
Security Guards
International Security Guards

Hijacking, Air Piracy Coverage
Hijacking, Air Piracy or Carjacking Coverage

Non-Employee Director Coverage

Owned Aircraft Business and Pleasure Travel
Owned Aircraft Business Travel Only

Pilots' [and Crew Members'] Coverage Business and Pleasure Travel
Pilots' [and Crew Members'] Coverage Business Travel Only

Pilots' [and Crew Members'] Coverage Non-Policyholder Owned Aircraft Business & Pleasure
Pilots' [and Crew Members'] Coverage Non-Policyholder Owned Aircraft Business Only

Private Passenger Automobile (Business [and Pleasure] Travel) Coverage

Scheduled Airlines and Military Air Transport Coverage (Business and Pleasure) Travel Coverage

Specified Trip Coverage (24 Hour Coverage) - Ground Exposures
Specified Trip Coverage (24 Hour Coverage) - Air Exposures

Sponsored Activity Coverage
Sponsored Activity Coverage Excluding Travel To & From Event

War Risk Coverage

Non-Owned Auto Coverage

School Time Coverage
After School Coverage

Sports Coverage
Sports Coverage Excluding Travel To And From Event
Youth Sports Coverage

Additional Benefits:

Accidental Dismemberment Benefit

Alternative Commuting Benefit

Accident Dental Expense Benefit

Baggage Delay Benefit

Bomb Scare, Bomb Search or Bomb Explosion Benefit

Broken Bones Benefit

Burn Benefit

Burial & Cremation Benefit

Catastrophe Cash Benefit

Chaperone Replacement Benefit

Child Care Center Benefit

Child Education Benefit

COBRA Benefit

Coma

Common Accident Benefit

Counseling Benefit

Emergency Medical Evacuation [Repatriation] Benefit

Emergency Reunion Benefit

Extended Benefit Option

Family Reunion Benefit

Felonius Assault and Violent Crime Benefit

Heart or Circulatory Malfunction - Adults
Heart or Circulatory Malfunction - Youths

HIV - Occupational Accident Benefit

Home Alteration & Vehicle Modification Benefit

Home Country Benefit

Home Country Emergency Benefit

Home Country Extension Benefit

Hospital Confinement Benefit

Lost Baggage Benefit

[Out of Country] Medical Expense Benefits

Permanent Total Disability Benefit

Personal Liability Benefit

Personal Property and Financial Instrument Reimbursement Benefit

Political Evacuation [Natural Disaster] Benefit

Rehabilitation Benefit

Repatriation of Remains Benefit

Return of Minor Child(ren) Benefit

Seatbelt and Airbag Benefit

Short Term Partial Disability Benefit

Short Term Total Disability Benefit

Spouse Retraining Benefit

Trip Cancellation

Trip Delay Benefit

Trip Interruption

Monthly Claim
Cost Per
Coverage Unit

Per Person Insured

Coverage Unit

Per \$1,000 Sum Insured	\$0.03043
Per \$1,000 Aggregate Sum Insured	\$0.10000
Per \$1,000 Sum Insured	\$0.03043
Per \$1,000 Sum Insured	\$0.07582
Per \$1,000 Sum Insured	\$0.08340
Per \$1,000 Sum Insured	\$0.08577
Per \$1,000 Sum Insured	\$0.00149
Per \$1,000 Sum Insured	\$0.00157
Per \$1,000 Sum Insured	\$0.00502
Per \$1,000 Sum Insured	\$0.01375
Per \$1,000 Sum Insured	\$0.00438
Per \$1,000 Sum Insured	\$0.00673
Per \$1,000 Sum Insured	\$0.01359
	\$0.01670
	\$0.00795
	\$0.01591
Per \$1,000 Sum Insured	\$0.00084
	\$0.00424
Per \$1,000 Sum Insured	\$0.08577

Per \$1,000 Sum Insured	\$0.06569
Per \$1,000 Sum Insured	\$0.03941

Per \$1,000 Sum Insured	\$0.06569
Per \$1,000 Sum Insured	\$0.03975

Per \$1,000 Sum Insured	\$0.08474
Per \$1,000 Sum Insured	\$0.05118

Per \$1,000 Sum Insured	\$0.01904
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Per \$1,000 Sum Insured	\$0.00167
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Per \$1,000 Sum Insured	\$0.07604
Per \$1,000 Of Aggregate Volume Of Exposure Per Flight	\$0.03750

Per \$1,000 Sum Insured	\$0.03043
Per \$1,000 Sum Insured	\$0.01915

Current Rates From Lloyds

Per \$1,000 Sum Insured	\$0.02359
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Per \$1,000 Sum Insured	\$0.02292
Per \$1,000 Sum Insured	\$0.02522

Per \$1,000 Sum Insured	\$0.03043
	\$0.01915
Per \$1,000 Sum Insured	\$0.02522

Standard Dismemberment Schedule	\$0.00304
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Per \$1,000 Sum Insured	\$0.00286
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Per \$1,000 Sum Insured	\$0.01623
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Per \$100 Sum Insured	\$0.04058
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Per \$1,000 Sum Insured	\$0.00015
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Per \$1,000 Sum Insured: Subject To Schedule	\$0.70116
Per \$1,000 Sum Insured: Subject To Schedule	\$0.00090
Per \$1,000 Sum Insured	\$0.03043
Per \$1,000 Sum Insured	\$0.00925
Per \$1,000 Sum Insured	\$0.01073
Per \$1,000 Sum Insured	\$0.35276
Per \$1,000 Sum Insured	\$0.00198
Fixed Cost of Default Benefit of \$1,000	\$0.03043
\$100 Per Month, Maximum 18 Months Benefit	\$0.05326
Per \$1,000 Sum Insured	\$0.00279
Per \$1,000 Sum Insured	\$0.00001
\$100 per session:	
Maximum Sessions:	
10	\$0.01268
15	\$0.03084
20	\$0.03610
25	\$0.03651
Per \$1,000 Sum Insured	\$0.00624
Factor For Deductible Amount Of:	
\$0	1.00
\$50	0.98
\$100	0.95
\$150	0.92
\$200	0.90
\$250	0.87
Per \$1,000 Sum Insured	\$0.00537
10% of Medical Expense Rate	
Per \$1,000 Sum Insured	\$0.00537
Per \$1,000 Sum Insured	\$0.00559

Per \$1,000 Sum Insured	\$0.06838
Per \$1,000 Sum Insured	\$0.00615

Per \$1,000 Sum Insured	\$0.00121
-------------------------	-----------

Per \$1,000 Sum Insured	\$0.00406
-------------------------	-----------

10% of Medical Expense Rate	
-----------------------------	--

10% of Medical Expense Rate	
-----------------------------	--

10% of Medical Expense Rate	
-----------------------------	--

Per \$100 Per Day	Waiting Period (Days)	Monthly Gross Premium Rates Maximum Benefit Period In Days				Additional Cost For Retroactive Benefits
		30	60	90	180	
		0	0.15869	0.17528	0.18418	
3	0.10493	0.12152	0.13042	0.13445	0.72977	
7	0.06182	0.07841	0.08731	0.09134	0.99940	
14	0.02518	0.04177	0.05067	0.05470	0.78757	

Per \$1,000 Sum Insured	0.13414
-------------------------	---------

Please See Separate Rating And Adjustment Factors

Lump Sum :100% Sum Insured	0.01332
1% of Sum Insured for 100 Months	0.01131

Per \$1,000 Sum Insured	0.00867
-------------------------	---------

Per \$1,000 Sum Insured	0.74252
Factor For Deductible Amount Of:	
\$0	1.00
\$250	0.87
\$500	0.80
\$750	0.70
\$1,000	0.60

10% of War Risk Rates

Per \$1,000 Sum Insured	0.00406
-------------------------	---------

Per \$1,000 Sum Insured	0.00076
Factor For Deductible Amount Of:	
\$0	1.00
\$50	0.98
\$100	0.95
\$150	0.92
\$200	0.90
\$250	0.87

Per \$1,000 Sum Insured	0.01073
-------------------------	---------

Per \$1,000 Sum Insured	0.00660
-------------------------	---------

20% of Short Term Disability Rates	
------------------------------------	--

Per \$100 Monthly Benefit	Monthly Claim Costs						
	Waiting Period (Days)	Maximum Benefit Period In Months					
		6	12	24	36	48	60
	0	0.47612	0.56567	0.67389	0.75995	0.83506	0.90262
	7	0.37127	0.45222	0.55168	0.63119	0.70068	0.76318
	14	0.23608	0.29504	0.36866	0.42784	0.47966	0.52626
	30	0.12285	0.16006	0.20884	0.24874	0.28387	0.31550
	60	0.05810	0.08065	0.11169	0.13736	0.15998	0.18028
	90	0.02991	0.04520	0.06788	0.08714	0.10430	0.11971
	180	0.01071	0.01800	0.02991	0.04024	0.04951	0.05780
	360	0.00414	0.00769	0.01403	0.01966	0.02476	0.02935

\$1,000 Per Year For Maximum 4 Years Of College	0.11047
---	---------

Per \$1,000 Sum Insured	
Unexoected Death and Serious Injury	1.12931
Unexpected Death, Serious Injury & Emergency Sickness	1.52454

Per \$100 Sum Insured	1.20587
-----------------------	---------

Per \$1,000 Sum Insured	
Unexoected Death and Serious Injury	1.24224
Unexpected Death, Serious Injury & Emergency Sickness	1.67699

Table 1**State (US domestic) Factor**

<u>State</u>	<u>Factor</u>	<u>State</u>	<u>Factor</u>
Alabama	1.3453	Montana	1.5466
Alaska	1.5069	Nebraska	1.0896
Arizona	1.3638	Nevada	1.1431
Arkansas	1.2936	New Hampshire	0.8098
California	0.7202	New Jersey	0.7590
Colorado	1.1274	New Mexico	1.6159
Connecticut	0.9151	New York	0.6657
Delaware	1.0360	North Carolina	1.2281
District of Columbia	1.5005	North Dakota	1.1154
Florida	1.2031	Ohio	0.9123
Georgia	1.1090	Oklahoma	1.2724
Hawaii	0.8929	Oregon	1.0582
Idaho	1.1653	Pennsylvania	1.0489
Illinois	0.8661	Rhode Island	0.7313
Indiana	0.9575	South Carolina	1.3721
Iowa	0.9972	South Dakota	1.3638
Kansas	1.0923	Tennessee	1.4441
Kentucky	1.3287	Texas	1.0323
Louisiana	1.2678	Utah	0.8883
Maine	1.0111	Vermont	1.0526
Maryland	0.6316	Virginia	0.9234
Massachusetts	0.6039	Washington	0.9520
Michigan	0.8901	West Virginia	1.3749
Minnesota	1.0102	Wisconsin	1.1090
Mississippi	1.5531	Wyoming	1.6620
Missouri	1.3010		

Table 2

**Region Factor
International Travel Including Travel Into The US**

G

<u>Factor</u>	<u>Region</u>
0% to +200%	Asia
Go based on State Factor	North America (United States only)
0% to +75%	North America (beside US)
0% to +100%	South America
+50% to +150%	Northern Africa
0% to +100%	Southern Africa
+10% to +100%	Eastern Europe
-10% to +50%	Western Europe
-10% to +10%	Northern Europe
-10% to +10%	Southern Europe
2	Antarctica
+25% to +100%	Central America
+100% to +200%	Middle East

<u>Factor</u>
2.00
1.10
1.00
0.95
0.70
0.75

If a group does that makes up weighted average that make up

The conditions of each country will determine the factor used for that country.

Table 3

Group Age Composition

<u>Percentage Range</u>
51% + of the group is 75 or older
51% + of the group is 65 – 74
51% + of the group is 25 – 64
51% + of the group is 15 – 24
51% + of the group is 5 – 14
51% + of the group is under 5

<u>Factor</u>
1.75
1.15
1.25
1.25
1.30
1.35
1.40
1.40
1.50
1.60

es not have a specific age group
p at least 51%, use a
verage of all the age ranges
the population of the policyholder

The

Table 4

Extreme Exposures

<u>Exposure</u>
Hot Substances, Electricity and Exposure to Burns
Explosives, Firearms, Dangerous Chemicals, Danger from Falling Objects
Underground Activities
Exposure to Excessive Heat and Cold
Performed On or Near Water
Exposure to Animals
Heavy Machinery and Moving Vehicles
Power Tools and Equipment
Climbing and Exposure to Falls
Testing of Experimental Crafts and Vehicles and Participating in Speed Contests

e above factors can be adjusted +/- 25% based on the activities of the Policyholder.

Table 5A
Credibility Factors
For Participant Accident Accounts Only
Which Include Students and Volunteers

For C

Annualized Premium	Renewal Credibility	Takeover Credibility
\$1,000 - \$20,000	30%	0%
\$20,001 - \$30,000	40%	10%
\$30,001 - \$50,000	50%	20%
\$50,001 - \$100,000	60%	40%
\$100,001 - \$150,000	70%	55%
\$150,001 - \$200,000	80%	75%
\$200,001 - \$300,000	90%	85%
\$300,001+	100%	100%

Annualized Premium
\$50,000 - \$200,000
\$200,001 - \$400,000
\$400,001 - \$600,000
\$600,001 - \$800,000
\$800,001 - \$1,000,000
\$1,000,001 - \$1,200,000
\$1,200,001 - \$1,500,000
\$1,500,000+

Table 5B

Credibility Factors

Corporate Accident Only

Unde

Renewal Credibility	Takeover Credibility
30%	0%
40%	10%
50%	20%
60%	40%
70%	55%
80%	75%
90%	85%
100%	100%

Factor
-15% to +15%
-10% to +10%
-5% to +5%
-15% to +15%
-25% to +25%
-10% to +10%
-10% to +10%
-10% to +10%
-10% to +10%
-25% to +25%

The maximum total load o

Table 6

Underwriter Loads/Discount

Collateral Lines
Stable Claim Pattern
Stable Headcount
Foreign vs. Domestic Travel
Spread of Risk
Quality of underwriting data made available
Staff/Volunteers Training
Premises Hazards Level
Experience in Business
Sex of Participants

Underwriter discount for all items listed above is +/-50%.

Table 7

Daily Rate Conversion Factors

<u>Exposure Days</u>	<u>Conversion Factor (Days)</u>
1 – 9	Actual Number
10 – 19	15
20 – 29	20
30 – 39	25
40 – 49	30
50 – 59	35
60 – 74	40
75 – 89	45
90 - 365	50

Table 8A
Length of Trip
For Study Abroad And
Traveling Volunteer Groups Only

Factor	Length of Trip	
	From Week	Less Than week
1.00	0	5
1.10	5	13
1.80	13	27
4.00	27	52

Excludes Stu
Sports,

Factor
0.85
0.90
0.95
1.00
1.05
1.10
1.15

Table 8B
Length of Trip
For Employer Groups

Factor	Length of Trip	
	From Week	Less Than week
1.00	0	5
1.05	5	13
1.10	13	27
1.15	27	52

Table 9

Daily Exposure Time

**Study Abroad, Traveling Volunteer Groups
Students and Corporate Accident**

<u>Daily Exposure Time</u>
Under 30 minutes
30 minutes – 1 hours per day
1 – 3 hours per day
4 – 6 hours per day
6 – 8 hours per day
8 – 12 hours per day
Over 12 hours per day

<u>Factor</u>
2
4
4

Table 10

Specified Trip Ground Exposures

Specifi

Attending a convention in a hotel or conference center
Any form of manual labor
Hazardous Exposure

<u>Factor</u>
1.35
1.50 – 3.50

*Deviation
in which

Table 11

ed Trip Air Exposures

Overseas Flights
Overseas Internal Flights*

depends on the country in
the Insured is traveling in

Table 12

**Owned Aircraft
Pilots and Crew Members Coverage**

<u>Factor</u>	
1.00 – 2.00	Type of Aircraft
1.00 – 6.00	Use of Aircraft
1.00 – 1.25	Pilot Age
0.95 – 1.05	Pilot Training
1.00 – 1.50	Prior Accident
0.50 – 1.50	Pilot Hours
0.90 – 1.10	Pilot Rating

Participant Accid

Table

<u>Factor</u>
0.095
0.191
0.381
1.000
2.262
13.333

Adult Study Schools
Alter Boys
American Legion
Bible Schools
Bingo Associations
Bluebirds
B'nai Brith
Booster Clubs
Junior Chamber of Commerce
Lutheran Leagues
Rainbow Girls
Senior Citizens Clubs
Grammar Schools
Christian Day Schools
Nurseries, Kindergartens and Play Schools
Handicapped Child Programs

Youth Social Centers
Community Centers (non-athletic)
Spectators
Soap Box Derbies
Senior Class Trips
Exchange Clubs
Garden Clubs

Auto Clubs
Campfire Girls
Church Activities
Fund Raising
Karting Clubs
Volunteer Service Organizations
Conventions
Volunteer Construction or Repair Workers

Alligator Wrestlers
Circus Amateurs
Gun Clubs
Rod and Gun Clubs
Playgrounds

Auto Mechanics Schools
Hiking Clubs
Training Programs
Vocational Training Programs
Backpacking Clubs
Student Drivers

Go-Karting
Aerialist
Rodeo
Hang Gliding

**If the policyholder's activity does not appear on*

Risk Classifications

ent, Study Abroad, Volunteers & Students*

e 1A

<u>Group</u>
A
B
C
D
E
F

Group A

Brownie Scouts	Conferences
Card Clubs	Youth Choirs
Catholic Youth Organizations (Non-Athletic)	Discussion Groups
Choral Concert Groups	Exhibit Fashion Shows
Church Congregations	Glee Clubs
Citizen Band Clubs	Golden Age Clubs
Civic Groups	Instrumental Group
Concert Groups	Jaycees
Kiwanis Clubs	Knights of Columbus
PTA	Radio Clubs
Royal Ambassadors	Self-Help Programs
Veterans of Foreign Wars	Webelos
Beauty Contests and Pageants	Child Development Centers
Church Pre-Schools	Day Care Centers
Dog Club	Drum Corps
Hay Rides	Majorettes

Group B

Social Centers	Boys Clubs (non-athletic)
Country Clubs	Golf Courses
Recreation Centers	Roller Skating Centers
Health Clubs	Amateur Theatre
Business Schools	Church Youth Groups
4-H Clubs	Future Farmers of America
Youth Activities (excluding Sports)	Middle Schools

Group C

Boat Trips	Boating Clubs
Candy Strippers	Charity Workers
Cub Scouts	Festivals
Girl Scouts	Hospital Auxiliary
Key Clubs	Pool Clubs
Yacht Clubs	High School (non-sports)
Picnics or Organizational Outings	Big Brothers

Group D

Athletic Association or Clubs	Sports Tournaments and Meets
Trips and Tours	Hunting Clubs
Motor Clubs	Horseback Riding Clubs
Sportsman's Club	Skeet, Trap or Turkey Shoots

Group E

Flagpole Sitters	Harness Racing
Manual Training Schools	Rehabilitation
Science Field Study	Technical Schools
Welding Schools	Jai Alai
Outward-Bound Programs	Pathfinders

Group F

Minibike Clubs	Scuba Diving
Bungee Jumping	Parachutists
Sky Divers	Base Jumping
Gliding	Cave Diving

this list, use the Group that best fits that group based on the activities listed within the group.

Risk Classification

Sport Activities*

Table 1B

<u>Factor</u>	<u>Group</u>
0.095	A
0.238	B
1.000	C
4.762	D
13.333	E

Group A

Badminton	Fencing
Martial Arts / Karate (non-contact)	Rowing or Crewing
Ultimate Frisbee	Aerobics
Kickball	Marching Band
Racquetball	Rock-Climbing (indoors)
Archery	Bowling
Handball	Swimming and Diving
Track and Field	Cricket

Group B

In-Line Skating	Polo
Sailing and Windsurfing	Surfing
Kayaking and Canoeing	Dog Sledding
Volleyball	Martial Arts / Karate (contact)
Flag Football	Water Polo
Bodybuilding or Weightlifting	Paintball
Roller Hockey	High School Sports w/o Football

Group C

Baseball	Basketball
Lacrosse	Softball

Group D

Mountain Biking	BMX Biking
Triathlons	Motorsports
Ice-Climbing	Ultra Marathons
High School Sports w/ Football	Middle School Sports w/ Football

Group E

Cheerleading	Gymnastics
Rodeo	Skateboarding
Boxing	Rugby

*If the policyholder's activity does not appear on this list, use the Group tha

Golf
Squash
Curling
Paddle Ball
Dance
Cross Country
Tennis
Road Running besides Ultra Marathon

Parasailing or Paragliding
Kite-Surfing
Judo
Field Hockey
Roller Derby
Rafting
Middle School Sports w/o Football

Soccer

Cycling (Road and Track Racing)
Rock-Climbing (outdoors)
Ice Hockey

Wrestling
Snowboarding and Skiing (water and snow)
Tackle Football

it best fits that group based on the activities listed within the

Tal

<u>Factor</u>
0.095
0.191
0.381
1.000
2.262
13.333

Museums
Legal Services
Banking – Depository Institutions
Holding and other Investment Offices

Postal Services
Administration of Environment Quality and Housing Program
Education Services
Membership Organizations

Agricultural Production – Livestock
Petroleum and Coal Products
Water Transportation
Personal Services
Instruments and Related Products
Dry Goods Stores

Justice, Public Order and Safety – Public Administration
Fabricated Metal Products
Hotels and other Lodging Places

Transportation by Air
Food and Kindred Products

Forestry
Furniture and Fixtures
Railroad Transportation

group.

Stone, Clay and Glass Products
General Building Contractors
National Security and International Affairs
Agricultural Production – Crops
Pipe lines except Natural Gas

*If the policyholder's activity does not appear on this list, use the Gr

*This may vary based on the employee(s) being covered and their \

Risk Classifications

Employee Groups*

Table 1C

<u>Group</u>
A
B
C
D
E
F

Group A

Art Galleries
Non-Depository Institutions
Insurance Carriers

Group B

Health Services
Printing, Publishing and Allied Industries
Executive, Legislative and General Government except Finance
Real Estate

Group C

Local and Interurban Passenger Transit
Tobacco Manufacturers
Wholesale Trade – Durable Goods
Engineering and Management Services
Administration of Human Resources Programs

Group D

Agricultural Services
Electrical Equipment and Supplies
Industrial Machinery and Equipment

Special Trade Contractors
Rubber and Miscellaneous Plastics Products

Group E

Apparel and other Textile Products
Paper and Allied Products
Amusements and Recreation Services

Group F

Automotive Repair, Services and Parking
Electronic, Gas, Sanitary Services
Fishing, Hunting, Trapping
Oil and Gas Extraction
Building Materials and Garden Supplies

Group that best fits that group based on the activities listed within the group work assignments

Botanical and Zoological Gardens
Security and Commodity Brokers, Dealers, Exchanges and Services
Insurance Agents, Brokers, Services

Social Services
Business Services
Motion Pictures
Finance, Taxation and Monetary Policy – Public Administration

Leather and Leather Products
Chemical and Allied Products
Furniture and Home Furnishings Stores
Private Households
Eating and Drinking Places

Primary Metal Industries
Transportation Services
Automotive Dealers and Service Stations

Textiles Mill Products

General Merchandise Stores

Lumber and Wood Products

Transportation Equipment

Administration of Economic Programs

Trucking and Warehousing

Metal Mining

Bituminous Coal and Lignite Mining

Heavy Construction Contractors

Mining and Quarrying of Nonmetallic Minerals

up.

Brain Death	
Heart Failure	
Quadriplegia	
Two or More Members	
One Member	
Hemiplegia	
Paraplegia	
Uniplegia	
Loss of One Hand or One Foot	
Loss of Use of One Hand or One Foot	
Loss of Sight in One Eye	
Loss of Speech	
Loss of Hearing in Both Ears	
Thumb and Index Finger of the Same Hand	
Four Fingers of the Same hand	
Loss of Speech and Hearing	
Permanent Total Loss of Hearing of:	Both Ears One Ear
Permanent Total Loss of the Lens of One Eye	
Loss of or Permanent Total Loss of Four Fingers and Thumb of:	Right Hand Left Hand
Loss of or Permanent Total Loss of Use of Four Fingers of:	Right Hand Left Hand
Loss of or Permanent Total Loss of Use of One Thumb:	Both Right Joints One Right Joint Both Left Joints One Left Joint
Loss of or Permanent Total Loss of Use of Fingers:	Three Right Joints Two Right Joints One Right Joint Three Left Joints Two Left Joints One Left Joint
Loss of or Permanent Total Loss of Use of Toes:	All One Foot Great Toe Both Joints Great Toe One Joint
Fractured Leg or Patella with Established Non-Union	
Shortening of Leg by at Least 5 cm.	
Loss of Tooth	

Benefit Level %Sum Insured	Claim Cost \$
100%	0.001394
100%	0.061544
100%	0.001731
100%	0.001111
100%	0.002739
100%	0.001603
100%	0.001603
100%	0.001202
100%	0.002739
100%	0.002739
100%	0.000091
100%	0.000061
100%	0.000091
100%	0.000122
100%	0.000122
100%	0.000030
100%	0.000091
100%	0.000055
100%	0.000091
100%	0.002739
100%	0.002739
100%	0.000122
100%	0.000122
100%	0.002617
100%	0.001570
100%	0.002617
100%	0.001570
100%	0.000055
100%	0.000043
100%	0.000030
100%	0.000055
100%	0.000043
100%	0.000030
100%	0.000122
100%	0.002617
100%	0.001570
100%	0.701162
100%	0.001096
100%	0.000091

Catlin Insurance Company, Inc.
Blanket Accident Policy
Volunteer/Non-Profit/Participant Groups

Table 1	Risk Category Adjustment Factors
Table 2	Daily Rate Conversion Factors
Table 3	Group Age Composite
Table 4	Group Hazard Concentration
Table 5	Travel Coverage 'to and from'
Table 6	Adjustment Factor for Medical Incurral Periods from the date of the medical service
Table 7	Adjustment Factor for Different Incurral Periods from the date of the accident
Table 8	Consecutive Coverage Duration Factors
Table 9a	Out of Country Adjustment - AME Only
Table 9b	U.S. State Area Factors
Table 10a	Accident Medical Expense - Primary
Table 10b	Accident Medical Expense - Full Excess
Table 10c	Accident Medical Expense - Coordination of Benefits
Table 11a	Sickness Medical Expense - Primary
Table 11b	Sickness Medical Expense - Full Excess
Table 11c	Sickness Medical Expense - Coordination of Benefits

Volunte

Adult Study Schools
Alter Boys
American Legion
Bible Schools
Bingo Associations
Bluebirds
B'nai Brith
Booster Clubs
Junior Chamber of Commerce
Lutheran Leagues
Rainbow Girls
Senior Citizens Clubs
Grammar Schools
Christian Day Schools
Nurseries, Kindergartens and Play Schools
Handicapped Child Programs

Youth Social Centers
Community Centers (non-athletic)

Spectators
Soap Box Derbies
Senior Class Trips
Exchange Clubs
Garden Clubs

Auto Clubs
Campfire Girls
Church Activities
Fund Raising
Karting Clubs
Volunteer Service Organizations
Conventions
Volunteer Construction or Repair Workers

Alligator Wrestlers
Circus Amateurs
Gun Clubs
Rod and Gun Clubs
Playgrounds

Auto Mechanics Schools
Hiking Clubs
Training Programs
Vocational Training Programs
Backpacking Clubs
Student Drivers

Go-Karting
Aerialist

Rodeo
Hang Gliding

Note: For other activities that are not listed, the class be chosen. For groups in which more than one class rated separately.

Catlin Insurance Company, Inc.
Blanket Accident Policy
Volunteer/Non-Profit/Participant Groups
Adjustment Factors

Risk Category Adjustment Factors

Table 1

Risk Category	Risk Factor
A	0.095
B	0.191
C	0.381
D	1.000
E	2.262
F	13.333

Daily Rate Conversion Factors

Table 2

Term of Coverage	Term Conversion Factor
1 - 9 Days	Actual Number
10 - 19 Days	15
20 - 29 Days	20
30 - 39 Days	25
40 - 49 Days	30
50 - 59 Days	35
60 - 74 Days	40
75 - 89 Days	45
90 - 365 Days	50

**Catlin Insurance Company, Inc.
Blanket Accident Policy
Volunteer/Non-Profit/Participant Groups
Adjustment Factors**

Group Age Composite

Table 3

Age Group	
18-64	1.00
65-69	2.27
70-74	2.73
75-79	3.25
80-84	3.71
85+	4.23

Group Hazard Concentration

Table 4

Daily Exposure Time	Factor
Under 30 minutes	0.85
30 minutes – 1 hours per day	0.90
1 – 3 hours per day	0.95
4 – 6 hours per day	1.00
6 – 8 hours per day	1.05
8 – 12 hours per day	1.10
Over 12 hours per day	1.15

**Catlin Insurance Company, Inc.
Blanket Accident Policy
Volunteer/Non-Profit/Participant Groups
Adjustment Factors**

Travel Coverage 'to and from'

Table 5

Travel Coverage (excluding air travel) directly between the insured's home premises and the place of the covered activity may be added for an additional 10% of final rate per person per activity per day.

**Catlin Insurance Company, Inc.
Blanket Accident Policy
Volunteer/Non-Profit/Participant Groups
Adjustment Factors**

**Adjustment Factor for Medical Incurral Periods
from the date of the medical service**

Table 6

Time for Medical Expenses to be Incurred (Weeks)	Adjustment Factor
26	0.95
52	1.00
104	1.15
156	1.20

**Adjustment Factor for Different Incurral Periods
from the date of the accident**

Table 7

Time for Medical Expenses to be Incurred (Days)	Adjustment Factor
30	0.990
60	0.995
90	1.000
180	1.020
365	1.050

Catlin Insurance Company, Inc.
Blanket Accident Policy
Volunteer/Non-Profit/Participant Groups
Adjustment Factors

Sickness Medical Expense
Consecutive Coverage Duration Factors

Table 8

<u>Consecutive Weeks Coverage</u>		Risk Factor
From Week	Less Than Week	
0	5	1.00
5	13	1.10
13	27	1.80
27	52	4.00

**Catlin Insurance Company, Inc.
Blanket Accident Policy
Volunteer/Non-Profit/Participant Groups
Adjustment Factors**

Out of Country Adjustment - AME Only

Table 9a

Covered Area	Rate Factor
Includes US Coverage*	1.00
Only Out of Country (Non-U.S.)	0.60
Only Out of Country (Inbound to U.S.)	1.70

Catlin Insurance Company, Inc.
Blanket Accident Policy
Volunteer/Non-Profit/Participant Groups
U.S. State Area Factors

Table 9b

<u>State</u>	<u>ST</u>	<u>Area Factor</u>
Alabama	AL	0.926
Alaska	AK	1.253
Arizona	AZ	1.080
Arkansas	AR	0.806
California	CA	1.261
Colorado	CO	0.983
Connecticut	CT	0.974
Delaware	DE	0.878
District of Columbia	DC	0.810
Florida	FL	1.133
Georgia	GA	0.886
Hawaii	HI	0.762
Idaho	ID	0.753
Illinois	IL	1.049
Indiana	IN	0.883
Iowa	IA	0.794
Kansas	KS	0.847
Kentucky	KY	0.836
Louisiana	LA	0.993
Maine	ME	0.735
Maryland	MD	0.779
Massachusetts	MA	0.938
Michigan	MI	0.798
Minnesota	MN	0.935
Mississippi	MS	0.906
Missouri	MO	0.909
Montana	MT	0.700
Nebraska	NE	0.856
Nevada	NV	1.175
New Hampshire	NH	0.850
New Jersey	NJ	1.356
New Mexico	NM	0.873
New York	NY	1.012
North Carolina	NC	0.830
North Dakota	ND	0.744
Ohio	OH	0.891
Oklahoma	OK	0.929
Oregon	OR	0.834
Pennsylvania	PA	1.092
Rhode Island	RI	0.897
South Carolina	SC	1.003
South Dakota	SD	0.829
Tennessee	TN	0.913
Texas	TX	1.034
Utah	UT	0.769
Vermont	VT	0.811
Virginia	VA	0.853
Washington	WA	0.915
West Virginia	WV	0.803
Wisconsin	WI	1.010
Wyoming	WY	0.858

Catlin Insurance Company, Inc.
Blanket Accident Policy
Volunteer/Non-Profit/Participant Groups

Primary Accident Medical Expense
Daily Claim Cost Per Person
Risk Category F

Table 10a

100% Coinsurance

Maximum Benefit	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.1436	0.1421	0.1407	0.1390	0.1303	0.1196	0.1106	0.1031	0.0911	0.0814	0.0736	0.0674	0.0602	0.0379	0.0302	0.0211	0.0164	0.0126
1,500	0.1986	0.1967	0.1949	0.1914	0.1816	0.1677	0.1560	0.1460	0.1296	0.1165	0.1059	0.0972	0.0730	0.0556	0.0444	0.0312	0.0245	0.0190
2,000	0.2467	0.2445	0.2425	0.2384	0.2269	0.2106	0.1967	0.1845	0.1646	0.1488	0.1357	0.1248	0.0946	0.0723	0.0582	0.0410	0.0317	0.0253
2,500	0.2896	0.2872	0.2849	0.2803	0.2676	0.2491	0.2333	0.2196	0.1969	0.1786	0.1633	0.1507	0.1150	0.0884	0.0711	0.0505	0.0388	0.0312
5,000	0.4529	0.4499	0.4469	0.4411	0.4243	0.3998	0.3784	0.3596	0.3274	0.3008	0.2783	0.2593	0.2034	0.1594	0.1301	0.0944	0.0735	0.0594
7,500	0.5679	0.5645	0.5612	0.5547	0.5361	0.5084	0.4840	0.4623	0.4250	0.3936	0.3667	0.3436	0.2744	0.2184	0.1805	0.1332	0.1046	0.0848
10,000	0.6563	0.6527	0.6492	0.6422	0.6224	0.5927	0.5665	0.5429	0.5021	0.4679	0.4378	0.4120	0.3334	0.2689	0.2244	0.1678	0.1328	0.1082
12,500	0.7274	0.7236	0.7199	0.7127	0.6920	0.6611	0.6337	0.6087	0.5654	0.5288	0.4968	0.4692	0.3839	0.3128	0.2633	0.1990	0.1582	0.1307
15,000	0.7864	0.7825	0.7788	0.7713	0.7501	0.7183	0.6897	0.6639	0.6191	0.5807	0.5472	0.5182	0.4278	0.3516	0.2979	0.2272	0.1817	0.1498
20,000	0.8807	0.8767	0.8729	0.8651	0.8431	0.8100	0.7803	0.7535	0.7087	0.6657	0.6300	0.5986	0.5013	0.4174	0.3573	0.2760	0.2233	0.1858
25,000	0.9542	0.9501	0.9461	0.9382	0.9156	0.8816	0.8510	0.8233	0.7746	0.7328	0.6958	0.6629	0.5606	0.4770	0.4061	0.3176	0.2593	0.2173
50,000	1.1715	1.1672	1.1631	1.1548	1.1312	1.0954	1.0630	1.0336	0.9814	0.9361	0.8960	0.8603	0.7465	0.6439	0.5680	0.4601	0.3860	0.3311
100,000	1.3586	1.3543	1.3500	1.3416	1.3174	1.2808	1.2476	1.2173	1.1635	1.1165	1.0747	1.0374	0.9171	0.8078	0.7249	0.6047	0.5202	0.4565
250,000	1.5340	1.5296	1.5253	1.5168	1.4924	1.4553	1.4217	1.3910	1.3363	1.2885	1.2458	1.2076	1.0839	0.9704	0.8834	0.7557	0.6639	0.5929
500,000	1.6086	1.6042	1.5999	1.5913	1.5669	1.5297	1.4960	1.4651	1.4102	1.3622	1.3193	1.2809	1.1563	1.0416	0.9536	0.8242	0.7305	0.6578
1,000,000	1.6436	1.6392	1.6349	1.6263	1.6018	1.5646	1.5309	1.5000	1.4451	1.3970	1.3540	1.3155	1.1908	1.0758	0.9875	0.8576	0.7634	0.6900
2,500,000	1.6552	1.6508	1.6465	1.6380	1.6135	1.5763	1.5425	1.5116	1.4567	1.4086	1.3656	1.3271	1.2023	1.0873	0.9989	0.8689	0.7745	0.7011
5,000,000	1.6567	1.6523	1.6480	1.6395	1.6150	1.5778	1.5440	1.5131	1.4582	1.4101	1.3671	1.3286	1.2038	1.0888	1.0004	0.8704	0.7760	0.7025
10,000,000	1.6568	1.6524	1.6481	1.6396	1.6151	1.5779	1.5441	1.5132	1.4583	1.4102	1.3672	1.3287	1.2039	1.0889	1.0005	0.8705	0.7761	0.7026

80% Coinsurance

Maximum Benefit	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.1376	0.1363	0.1350	0.1325	0.1255	0.1155	0.1072	0.1001	0.0886	0.0795	0.0720	0.0661	0.0494	0.0374	0.0299	0.0209	0.0163	0.0125
1,500	0.1881	0.1865	0.1849	0.1817	0.1729	0.1602	0.1494	0.1402	0.1250	0.1128	0.1027	0.0945	0.0714	0.0545	0.0438	0.0309	0.0239	0.0189
2,000	0.2317	0.2297	0.2279	0.2242	0.2141	0.1993	0.1867	0.1757	0.1575	0.1429	0.1307	0.1206	0.0920	0.0707	0.0569	0.0404	0.0311	0.0249
2,500	0.2697	0.2676	0.2656	0.2616	0.2504	0.2341	0.2200	0.2076	0.1870	0.1703	0.1564	0.1448	0.1113	0.0860	0.0696	0.0499	0.0382	0.0306
5,000	0.4118	0.4092	0.4066	0.4016	0.3874	0.3664	0.3478	0.3316	0.3034	0.2800	0.2601	0.2430	0.1926	0.1521	0.1250	0.0919	0.0714	0.0577
7,500	0.5089	0.5060	0.5032	0.4977	0.4821	0.4587	0.4381	0.4195	0.3874	0.3605	0.3372	0.3169	0.2559	0.2056	0.1714	0.1279	0.1006	0.0820
10,000	0.5819	0.5789	0.5760	0.5701	0.5536	0.5289	0.5069	0.4869	0.4523	0.4230	0.3974	0.3753	0.3071	0.2502	0.2106	0.1592	0.1266	0.1045
12,500	0.6399	0.6368	0.6337	0.6277	0.6105	0.5848	0.5619	0.5412	0.5049	0.4740	0.4473	0.4241	0.3504	0.2884	0.2446	0.1869	0.1499	0.1237
15,000	0.6882	0.6850	0.6819	0.6757	0.6581	0.6316	0.6079	0.5865	0.5490	0.5171	0.4893	0.4646	0.3876	0.3216	0.2745	0.2116	0.1710	0.1421
20,000	0.7634	0.7601	0.7569	0.7506	0.7325	0.7052	0.6808	0.6586	0.6197	0.5862	0.5566	0.5303	0.4485	0.3768	0.3249	0.2541	0.2074	0.1738
25,000	0.8210	0.8177	0.8145	0.8081	0.7897	0.7619	0.7370	0.7143	0.6744	0.6397	0.6090	0.5819	0.4967	0.4212	0.3658	0.2894	0.2383	0.2011
50,000	0.9883	0.9849	0.9815	0.9749	0.9558	0.9269	0.9008	0.8770	0.8348	0.7980	0.7655	0.7364	0.6431	0.5590	0.4961	0.4063	0.3438	0.2970
100,000	1.1286	1.1251	1.1217	1.1149	1.0956	1.0662	1.0395	1.0151	0.9718	0.9339	0.9001	0.8699	0.7725	0.6835	0.6158	0.5178	0.4484	0.3952
250,000	1.2504	1.2469	1.2435	1.2367	1.2171	1.1874	1.1605	1.1359	1.0921	1.0537	1.0195	0.9889	0.8897	0.7984	0.7285	0.6260	0.5521	0.4946
500,000	1.2987	1.2951	1.2917	1.2849	1.2653	1.2355	1.2086	1.1839	1.1399	1.1015	1.0672	1.0364	0.9367	0.8449	0.7744	0.6708	0.5957	0.5373
1,000,000	1.3191	1.3156	1.3122	1.3053	1.2857	1.2560	1.2290	1.2043	1.1603	1.1218	1.0875	1.0567	0.9568	0.8648	0.7942	0.6902	0.6147	0.5560
2,500,000	1.3249	1.3214	1.3179	1.3111	1.2915	1.2617	1.2347	1.2100	1.1660	1.1275	1.0932	1.0624	0.9625	0.8705	0.7998	0.6958	0.6203	0.5615
5,000,000	1.3254	1.3219	1.3184	1.3116	1.2920	1.2622	1.2352	1.2105	1.1666	1.1281	1.0937	1.0629	0.9631	0.8711	0.8004	0.6963	0.6208	0.5621
10,000,000	1.3255	1.3220	1.3185	1.3117	1.2921	1.2623	1.2353	1.2106	1.1667	1.1282	1.0938	1.0630	0.9632	0.8712	0.8005	0.6964	0.6209	0.5622

70% Coinsurance

Maximum Benefit	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.1338	0.1326	0.1314	0.1290	0.1223	0.1129	0.1049	0.0981	0.0870	0.0782	0.0710	0.0651	0.0489	0.0371	0.0297	0.0208	0.0162	0.0124
1,500	0.1816	0.1800	0.1785	0.1756	0.1673	0.1553	0.1452	0.1364	0.1220	0.1103	0.1006	0.0927	0.0704	0.0539	0.0434	0.0306	0.0236	0.0188
2,000	0.2222	0.2204	0.2187	0.2154	0.2059	0.1922	0.1804	0.1701	0.1529	0.1390	0.1274	0.1177	0.0904	0.0696	0.0561	0.0401	0.0307	0.0246
2,500	0.2576	0.2557	0.2539	0.2502	0.2397	0.2246	0.2115	0.2000	0.1808	0.1650	0.1519	0.1407	0.1088	0.0844	0.0683	0.0496	0.0379	0.0303
5,000	0.3875	0.3851	0.3829	0.3783	0.3654	0.3462	0.3295	0.3144	0.2886	0.2671	0.2487	0.2329	0.1858	0.1475	0.1216	0.0897	0.0704	0.0568
7,500	0.4747	0.4722	0.4697	0.4647	0.4506	0.4296	0.4109	0.3921	0.3651	0.3403	0.3191	0.3004	0.2441	0.1977	0.1653	0.1238	0.0981	0.0803
10,000	0.5395	0.5368	0.5342	0.5290	0.5142	0.4919	0.4721	0.4543	0.4232	0.3966	0.3736	0.3533	0.2913	0.2390	0.2021	0.1534	0.1226	0.1010
12,500	0.5905	0.5878	0.5851	0.5798	0.5647	0.5419	0.5216	0.5029	0.4702	0.4422	0.4179	0.3967	0.3302	0.2735	0.2332	0.1794	0.1448	0.1202
15,000	0.6329	0.6301	0.6274	0.6219	0.6063	0.5827	0.5616	0.5425	0.5090	0.4803	0.4553	0.4332	0.3635	0.3035	0.2603	0.2024	0.1640	0.1366
20,000	0.6982	0.6953	0.6925	0.6869	0.6710	0.6469	0.6252	0.6056	0.5711	0.5409	0.5144	0.4910	0.4174	0.3530	0.3057	0.2410	0.1978	0.1662
25,000	0.7483	0.7453	0.7425	0.7368	0.7207	0.6962	0.6742	0.6542	0.6189	0.5879	0.5605	0.5362	0.4596	0.3923	0.3418	0.2724	0.2255	0.1913
50,000	0.8907	0.8877	0.8847	0.8789	0.8621	0.8368	0.8138	0.7928	0.7556	0.7231	0.6943	0.6686	0.5862	0.5117	0.4555	0.3751	0.3190	0.2770
100,000	1.0066	1.0035	1.0005	0.9946	0.9776	0.9518	0.9285	0.9071	0.8692	0.8360	0.8065	0.7801	0.6948	0.6164	0.5567	0.4698	0.4079	0.3607
250,000	1.1047	1.1016	1.0986	1.0926	1.0755	1.0495	1.0259	1.0044	0.9660	0.9324	0.9024	0.8756	0.7886	0.7086	0.6473	0.5572	0.4922	0.4417
500,000	1.1413	1.1382	1.1352	1.1292	1.1121	1.0860	1.0624	1.0408	1.0024	0.9687	0.9387							

Catlin Insurance Company, Inc.
Blanket Accident Policy
Volunteer/Non-Profit/Participant Groups

Full Excess Accident Medical Expense
Daily Claim Cost Per Person
Risk Category F

Table 10b

Maximum Benefit	100% Coinsurance																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.1125	0.1096	0.1068	0.1012	0.0849	0.0655	0.0537	0.0456	0.0349	0.0281	0.0234	0.0201	0.0123	0.0079	0.0057	0.0035	0.0023	0.0017
1,500	0.1386	0.1353	0.1321	0.1256	0.1072	0.0850	0.0709	0.0610	0.0476	0.0388	0.0327	0.0283	0.0176	0.0115	0.0082	0.0051	0.0034	0.0024
2,000	0.1581	0.1545	0.1511	0.1442	0.1245	0.1004	0.0849	0.0737	0.0583	0.0482	0.0409	0.0354	0.0224	0.0147	0.0107	0.0067	0.0046	0.0032
2,500	0.1735	0.1698	0.1662	0.1590	0.1384	0.1131	0.0965	0.0844	0.0677	0.0564	0.0481	0.0418	0.0270	0.0179	0.0130	0.0081	0.0056	0.0039
5,000	0.2216	0.2175	0.2136	0.2057	0.1831	0.1549	0.1358	0.1214	0.1006	0.0859	0.0751	0.0665	0.0450	0.0310	0.0232	0.0149	0.0105	0.0076
7,500	0.2486	0.2445	0.2404	0.2323	0.2090	0.1796	0.1593	0.1440	0.1215	0.1053	0.0930	0.0832	0.0580	0.0411	0.0313	0.0205	0.0144	0.0106
10,000	0.2666	0.2623	0.2581	0.2499	0.2262	0.1963	0.1755	0.1597	0.1362	0.1192	0.1061	0.0956	0.0681	0.0493	0.0381	0.0254	0.0181	0.0135
12,500	0.2796	0.2753	0.2711	0.2628	0.2390	0.2087	0.1876	0.1715	0.1474	0.1298	0.1162	0.1053	0.0763	0.0560	0.0437	0.0293	0.0211	0.0159
15,000	0.2897	0.2854	0.2812	0.2728	0.2489	0.2184	0.1971	0.1807	0.1562	0.1383	0.1244	0.1132	0.0831	0.0616	0.0486	0.0330	0.0239	0.0181
20,000	0.3047	0.3003	0.2961	0.2876	0.2635	0.2327	0.2111	0.1945	0.1695	0.1511	0.1367	0.1250	0.0936	0.0704	0.0562	0.0399	0.0286	0.0218
25,000	0.3151	0.3108	0.3065	0.2981	0.2739	0.2429	0.2212	0.2043	0.1790	0.1602	0.1455	0.1336	0.1012	0.0771	0.0620	0.0435	0.0323	0.0249
50,000	0.3401	0.3357	0.3314	0.3229	0.2985	0.2673	0.2452	0.2282	0.2024	0.1831	0.1679	0.1555	0.1211	0.0953	0.0784	0.0572	0.0439	0.0348
100,000	0.3551	0.3507	0.3464	0.3378	0.3134	0.2820	0.2599	0.2427	0.2167	0.1973	0.1819	0.1693	0.1342	0.1075	0.0899	0.0673	0.0529	0.0429
250,000	0.3632	0.3588	0.3545	0.3459	0.3214	0.2901	0.2679	0.2507	0.2246	0.2051	0.1897	0.1770	0.1416	0.1146	0.0967	0.0736	0.0587	0.0483
500,000	0.3644	0.3600	0.3557	0.3472	0.3227	0.2913	0.2692	0.2520	0.2259	0.2063	0.1909	0.1783	0.1429	0.1158	0.0979	0.0747	0.0598	0.0493
1,000,000	0.3647	0.3603	0.3560	0.3475	0.3230	0.2916	0.2695	0.2523	0.2262	0.2066	0.1912	0.1786	0.1431	0.1161	0.0982	0.0750	0.0601	0.0496
2,500,000	0.3648	0.3604	0.3561	0.3476	0.3231	0.2917	0.2696	0.2524	0.2263	0.2067	0.1913	0.1787	0.1432	0.1162	0.0983	0.0751	0.0602	0.0497
5,000,000	0.3649	0.3605	0.3562	0.3477	0.3232	0.2918	0.2697	0.2525	0.2264	0.2068	0.1914	0.1788	0.1433	0.1163	0.0984	0.0752	0.0603	0.0498
10,000,000	0.3650	0.3606	0.3563	0.3478	0.3233	0.2919	0.2698	0.2526	0.2265	0.2069	0.1915	0.1789	0.1434	0.1164	0.0985	0.0753	0.0604	0.0499

Maximum Benefit	80% Coinsurance																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.1013	0.0988	0.0964	0.0915	0.0775	0.0607	0.0503	0.0430	0.0332	0.0269	0.0225	0.0193	0.0120	0.0078	0.0056	0.0034	0.0022	0.0016
1,500	0.1229	0.1201	0.1174	0.1120	0.0964	0.0775	0.0654	0.0566	0.0446	0.0368	0.0311	0.0269	0.0170	0.0111	0.0081	0.0050	0.0033	0.0023
2,000	0.1388	0.1359	0.1330	0.1272	0.1107	0.0905	0.0772	0.0675	0.0541	0.0451	0.0384	0.0335	0.0216	0.0143	0.0104	0.0065	0.0045	0.0031
2,500	0.1512	0.1481	0.1451	0.1392	0.1221	0.1010	0.0871	0.0767	0.0621	0.0522	0.0449	0.0393	0.0256	0.0172	0.0126	0.0080	0.0054	0.0038
5,000	0.1893	0.1860	0.1827	0.1763	0.1579	0.1349	0.1190	0.1071	0.0897	0.0772	0.0679	0.0604	0.0415	0.0291	0.0220	0.0142	0.0100	0.0073
7,500	0.2100	0.2066	0.2033	0.1967	0.1779	0.1542	0.1376	0.1250	0.1063	0.0928	0.0825	0.0743	0.0527	0.0379	0.0292	0.0193	0.0138	0.0103
10,000	0.2237	0.2202	0.2169	0.2102	0.1912	0.1670	0.1501	0.1372	0.1179	0.1039	0.0930	0.0843	0.0610	0.0448	0.0349	0.0235	0.0169	0.0127
12,500	0.2336	0.2301	0.2268	0.2201	0.2009	0.1764	0.1593	0.1462	0.1266	0.1121	0.1009	0.0919	0.0676	0.0503	0.0397	0.0270	0.0196	0.0149
15,000	0.2411	0.2376	0.2343	0.2275	0.2083	0.1837	0.1665	0.1533	0.1333	0.1186	0.1072	0.0980	0.0729	0.0548	0.0435	0.0300	0.0220	0.0168
20,000	0.2521	0.2486	0.2452	0.2385	0.2191	0.1944	0.1769	0.1635	0.1432	0.1282	0.1164	0.1069	0.0810	0.0617	0.0496	0.0348	0.0259	0.0199
25,000	0.2594	0.2559	0.2525	0.2457	0.2263	0.2014	0.1839	0.1704	0.1500	0.1349	0.1230	0.1133	0.0866	0.0669	0.0541	0.0385	0.0289	0.0225
50,000	0.2767	0.2732	0.2698	0.2630	0.2434	0.2184	0.2008	0.1871	0.1663	0.1509	0.1387	0.1287	0.1010	0.0799	0.0662	0.0488	0.0377	0.0302
100,000	0.2864	0.2829	0.2795	0.2726	0.2531	0.2280	0.2103	0.1965	0.1757	0.1601	0.1478	0.1377	0.1096	0.0881	0.0739	0.0556	0.0440	0.0358
250,000	0.2911	0.2876	0.2841	0.2773	0.2577	0.2326	0.2149	0.2011	0.1802	0.1646	0.1523	0.1421	0.1138	0.0922	0.0779	0.0593	0.0474	0.0391
500,000	0.2917	0.2882	0.2847	0.2779	0.2583	0.2332	0.2155	0.2017	0.1808	0.1652	0.1529	0.1427	0.1144	0.0928	0.0784	0.0599	0.0480	0.0396
1,000,000	0.2918	0.2883	0.2848	0.2780	0.2584	0.2333	0.2156	0.2018	0.1809	0.1653	0.1530	0.1428	0.1145	0.0929	0.0785	0.0600	0.0481	0.0397
2,500,000	0.2919	0.2884	0.2849	0.2781	0.2585	0.2334	0.2157	0.2019	0.1810	0.1654	0.1531	0.1429	0.1146	0.0930	0.0786	0.0601	0.0482	0.0398
5,000,000	0.2920	0.2885	0.2850	0.2782	0.2586	0.2335	0.2158	0.2020	0.1811	0.1655	0.1532	0.1430	0.1147	0.0931	0.0787	0.0602	0.0483	0.0399
10,000,000	0.2921	0.2886	0.2851	0.2783	0.2587	0.2336	0.2159	0.2021	0.1812	0.1656	0.1533	0.1431	0.1148	0.0932	0.0788	0.0603	0.0484	0.0400

Maximum Benefit	70% Coinsurance																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.0948	0.0925	0.0902	0.0858	0.0731	0.0577	0.0481	0.0413	0.0321	0.0262	0.0221	0.0190	0.0118	0.0077	0.0055	0.0033	0.0021	0.0015
1,500	0.1140	0.1115	0.1090	0.1041	0.0901	0.0730	0.0619	0.0539	0.0428	0.0354	0.0301	0.0261	0.0166	0.0110	0.0080	0.0049	0.0032	0.0022
2,000	0.1280	0.1253	0.1227	0.1175	0.1028	0.0846	0.0726	0.0639	0.0515	0.0430	0.0369	0.0322	0.0210	0.0140	0.0102	0.0064	0.0044	0.0030
2,500	0.1388	0.1361	0.1334	0.1281	0.1129	0.0940	0.0814	0.0721	0.0588	0.0496	0.0428	0.0376	0.0248	0.0168	0.0124	0.0078	0.0053	0.0037
5,000	0.1717	0.1688	0.1660	0.1603	0.1441	0.1238	0.1096	0.0989	0.0833	0.0720	0.0635	0.0568	0.0395	0.0279	0.0212	0.0138	0.0097	0.0071
7,500	0.1894	0.1864	0.1835	0.1777	0.1612	0.1402	0.1255	0.1143	0.0978	0.0857	0.0764	0.0690	0.0495	0.0359	0.0278	0.0186	0.0133	0.0099
10,000	0.2010	0.1979	0.1950	0.1892	0.1724	0.1511	0.1362	0.1248	0.1078	0.0952	0.0856	0.0778	0.0569	0.0421	0.0330	0.0224	0.0163	0.0123
12,500	0.2093	0.2062	0.2033	0.1974	0.1805	0.1591	0.1440	0.1324	0.1151	0.1024	0.0924	0.0843	0.0625	0.0470	0.0371	0.0255	0.0187	0.0142
15,000	0.2155	0.2125	0.2095	0.2036	0.1867	0.1652	0.1500	0.1383	0.1207	0.1078	0.0977	0.0895	0.0671	0.0508	0.0405	0.0282	0.0208	0.0159
20,000	0.2245	0.2214	0.2184	0.2125	0.1955	0.1738	0.1586	0.1468	0.1290	0.1158	0.1054	0.0969	0.0738	0.0567	0.0458	0.0324	0.0242	0.0188
25,000	0.2305	0.2274	0.2244	0.2185														

Catlin Insurance Company, Inc.
Blanket Accident Policy
Volunteer/Non-Profit/Participant Groups

Coordination of Benefits Accident Medical Expense
Daily Claim Cost Per Person
Risk Category F

Table 10c

100% Coinsurance

Maximum Benefit	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.1125	0.1120	0.1115	0.1105	0.1075	0.1029	0.0985	0.0944	0.0868	0.0799	0.0733	0.0674	0.0502	0.0379	0.0302	0.0211	0.0164	0.0126
1,500	0.1386	0.1381	0.1376	0.1366	0.1336	0.1290	0.1246	0.1205	0.1129	0.1060	0.0994	0.0935	0.0730	0.0556	0.0444	0.0312	0.0245	0.0190
2,000	0.1581	0.1576	0.1571	0.1561	0.1531	0.1485	0.1441	0.1400	0.1324	0.1255	0.1189	0.1130	0.0925	0.0723	0.0582	0.0410	0.0317	0.0253
2,500	0.1735	0.1730	0.1726	0.1716	0.1686	0.1639	0.1595	0.1554	0.1478	0.1410	0.1344	0.1284	0.1080	0.0877	0.0711	0.0505	0.0388	0.0312
5,000	0.2216	0.2211	0.2206	0.2196	0.2166	0.2120	0.2076	0.2035	0.1959	0.1890	0.1824	0.1765	0.1560	0.1357	0.1189	0.0933	0.0735	0.0594
7,500	0.2486	0.2481	0.2477	0.2467	0.2436	0.2390	0.2346	0.2305	0.2229	0.2161	0.2095	0.2035	0.1831	0.1628	0.1459	0.1204	0.1004	0.0841
10,000	0.2666	0.2661	0.2656	0.2646	0.2616	0.2570	0.2526	0.2484	0.2409	0.2340	0.2274	0.2214	0.2010	0.1807	0.1639	0.1383	0.1183	0.1020
12,500	0.2796	0.2791	0.2786	0.2776	0.2746	0.2700	0.2656	0.2615	0.2539	0.2470	0.2404	0.2345	0.2140	0.1937	0.1769	0.1513	0.1313	0.1151
15,000	0.2897	0.2892	0.2888	0.2878	0.2848	0.2802	0.2757	0.2716	0.2641	0.2572	0.2506	0.2446	0.2242	0.2039	0.1870	0.1615	0.1415	0.1252
20,000	0.3047	0.3042	0.3037	0.3027	0.2997	0.2951	0.2906	0.2865	0.2790	0.2721	0.2655	0.2595	0.2391	0.2188	0.2019	0.1764	0.1564	0.1401
25,000	0.3151	0.3146	0.3142	0.3132	0.3102	0.3056	0.3011	0.2970	0.2895	0.2826	0.2760	0.2700	0.2496	0.2293	0.2124	0.1869	0.1669	0.1506
50,000	0.3401	0.3396	0.3391	0.3381	0.3351	0.3305	0.3261	0.3219	0.3144	0.3075	0.3009	0.2949	0.2745	0.2542	0.2374	0.2118	0.1918	0.1756
100,000	0.3551	0.3546	0.3541	0.3531	0.3501	0.3455	0.3411	0.3369	0.3294	0.3225	0.3159	0.3099	0.2895	0.2692	0.2524	0.2268	0.2068	0.1906
250,000	0.3632	0.3627	0.3622	0.3612	0.3582	0.3536	0.3492	0.3450	0.3375	0.3306	0.3240	0.3180	0.2976	0.2773	0.2605	0.2349	0.2149	0.1986
500,000	0.3644	0.3639	0.3635	0.3625	0.3595	0.3549	0.3504	0.3463	0.3388	0.3319	0.3253	0.3193	0.2989	0.2786	0.2617	0.2362	0.2162	0.1999
1,000,000	0.3647	0.3642	0.3638	0.3628	0.3598	0.3552	0.3507	0.3466	0.3391	0.3322	0.3256	0.3196	0.2992	0.2789	0.2620	0.2365	0.2165	0.2002
2,500,000	0.3648	0.3643	0.3639	0.3629	0.3599	0.3553	0.3508	0.3467	0.3392	0.3323	0.3257	0.3197	0.2993	0.2790	0.2621	0.2366	0.2166	0.2003
5,000,000	0.3649	0.3644	0.3640	0.3630	0.3600	0.3554	0.3509	0.3468	0.3393	0.3324	0.3258	0.3198	0.2994	0.2791	0.2622	0.2367	0.2167	0.2004
10,000,000	0.3650	0.3645	0.3641	0.3631	0.3601	0.3555	0.3510	0.3469	0.3394	0.3325	0.3259	0.3199	0.2995	0.2792	0.2623	0.2368	0.2168	0.2005

80% Coinsurance

Maximum Benefit	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.1024	0.1019	0.1016	0.1008	0.0985	0.0949	0.0911	0.0879	0.0819	0.0762	0.0714	0.0661	0.0494	0.0374	0.0299	0.0209	0.0163	0.0125
1,500	0.1246	0.1241	0.1238	0.1229	0.1207	0.1170	0.1132	0.1100	0.1041	0.0983	0.0936	0.0886	0.0714	0.0545	0.0438	0.0309	0.0239	0.0189
2,000	0.1401	0.1396	0.1393	0.1385	0.1362	0.1326	0.1288	0.1255	0.1196	0.1139	0.1091	0.1042	0.0877	0.0707	0.0569	0.0404	0.0311	0.0249
2,500	0.1529	0.1524	0.1521	0.1512	0.1490	0.1454	0.1416	0.1383	0.1324	0.1267	0.1219	0.1169	0.1005	0.0845	0.0696	0.0499	0.0382	0.0306
5,000	0.1918	0.1913	0.1910	0.1902	0.1879	0.1843	0.1805	0.1772	0.1713	0.1656	0.1608	0.1558	0.1394	0.1234	0.1100	0.0890	0.0714	0.0577
7,500	0.2129	0.2124	0.2121	0.2113	0.2090	0.2054	0.2016	0.1983	0.1924	0.1867	0.1819	0.1769	0.1605	0.1445	0.1311	0.1101	0.0941	0.0820
10,000	0.2248	0.2243	0.2240	0.2231	0.2209	0.2172	0.2135	0.2102	0.2043	0.1986	0.1938	0.1888	0.1724	0.1564	0.1430	0.1219	0.1060	0.0938
12,500	0.2349	0.2344	0.2341	0.2333	0.2310	0.2274	0.2236	0.2204	0.2144	0.2087	0.2039	0.1990	0.1826	0.1665	0.1531	0.1321	0.1161	0.1040
15,000	0.2427	0.2422	0.2419	0.2411	0.2388	0.2352	0.2314	0.2281	0.2222	0.2165	0.2117	0.2068	0.1904	0.1743	0.1609	0.1399	0.1239	0.1118
20,000	0.2531	0.2526	0.2523	0.2515	0.2492	0.2456	0.2418	0.2385	0.2326	0.2269	0.2221	0.2171	0.2007	0.1847	0.1713	0.1503	0.1343	0.1222
25,000	0.2622	0.2617	0.2614	0.2605	0.2583	0.2546	0.2508	0.2476	0.2417	0.2359	0.2311	0.2262	0.2098	0.1938	0.1804	0.1593	0.1434	0.1312
50,000	0.2780	0.2775	0.2772	0.2764	0.2741	0.2705	0.2667	0.2634	0.2575	0.2518	0.2470	0.2421	0.2256	0.2096	0.1962	0.1752	0.1592	0.1471
100,000	0.2870	0.2865	0.2862	0.2854	0.2831	0.2795	0.2757	0.2724	0.2665	0.2608	0.2560	0.2510	0.2346	0.2186	0.2052	0.1842	0.1682	0.1561
250,000	0.2913	0.2908	0.2905	0.2897	0.2874	0.2838	0.2800	0.2767	0.2708	0.2651	0.2603	0.2554	0.2389	0.2229	0.2095	0.1885	0.1725	0.1604
500,000	0.2920	0.2915	0.2912	0.2903	0.2881	0.2844	0.2806	0.2774	0.2715	0.2657	0.2610	0.2560	0.2396	0.2236	0.2102	0.1891	0.1732	0.1610
1,000,000	0.2921	0.2916	0.2913	0.2904	0.2882	0.2845	0.2807	0.2775	0.2716	0.2658	0.2611	0.2561	0.2397	0.2237	0.2103	0.1892	0.1733	0.1611
2,500,000	0.2922	0.2917	0.2914	0.2905	0.2883	0.2846	0.2808	0.2776	0.2717	0.2659	0.2612	0.2562	0.2398	0.2238	0.2104	0.1893	0.1734	0.1612
5,000,000	0.2923	0.2918	0.2915	0.2906	0.2884	0.2847	0.2809	0.2777	0.2718	0.2660	0.2613	0.2563	0.2399	0.2239	0.2105	0.1894	0.1735	0.1613
10,000,000	0.2924	0.2919	0.2916	0.2907	0.2885	0.2848	0.2810	0.2778	0.2719	0.2661	0.2614	0.2564	0.2400	0.2240	0.2106	0.1895	0.1736	0.1614

70% Coinsurance

Maximum Benefit	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.0976	0.0970	0.0968	0.0961	0.0939	0.0907	0.0877	0.0848	0.0803	0.0750	0.0701	0.0651	0.0489	0.0371	0.0297	0.0208	0.0162	0.0124
1,500	0.1177	0.1172	0.1170	0.1162	0.1140	0.1108	0.1078	0.1050	0.1005	0.0952	0.0903	0.0867	0.0704	0.0539	0.0434	0.0306	0.0236	0.0188
2,000	0.1312	0.1307	0.1305	0.1298	0.1276	0.1244	0.1214	0.1185	0.1140	0.1087	0.1038	0.1002	0.0862	0.0696	0.0561	0.0401	0.0307	0.0246
2,500	0.1427	0.1422	0.1420	0.1412	0.1390	0.1358	0.1328	0.1300	0.1254	0.1201	0.1153	0.1116	0.0977	0.0834	0.0683	0.0496	0.0379	0.0303
5,000	0.1770	0.1765	0.1763	0.1755	0.1733	0.1702	0.1671	0.1643	0.1598	0.1545	0.1496	0.1460	0.1320	0.1178	0.1067	0.0868	0.0704	0.0568
7,500	0.1952	0.1947	0.1945	0.1937	0.1915	0.1883	0.1853	0.1825	0.1779	0.1726	0.1678	0.1641	0.1501	0.1359	0.1248	0.1049	0.0924	0.0803
10,000	0.2040	0.2035	0.2033	0.2025	0.2003	0.1972	0.1941	0.1913	0.1868	0.1815	0.1766	0.1730	0.1590	0.1448	0.1337	0.1138	0.1013	0.0892
12,500	0.2127	0.2122	0.2120	0.2113	0.2091	0.2059	0.2029	0.2000	0.1955	0.1902	0.1853	0.1817	0.1677	0.1535	0.1424	0.1225	0.1100	0.0979
15,000	0.2193	0.2188	0.2186	0.2179	0.2156	0.2125	0.2095	0.2066	0.2021	0.1968	0.1919	0.1883	0.1743	0.1601	0.1490	0.1291	0.1166	0.1045
20,000	0.2275	0.2269	0.2267	0.2260	0.2238	0.2206	0.2176	0.2147	0.2102	0.2049	0.2000	0.1964	0.1824	0.1682	0.1571	0.1372	0.1247	0.1126
25,000	0.2358	0.2353	0.2351	0.2343	0.2321	0.2290	0.2259	0.2231	0.2186	0.2133	0.2084	0.2048	0.1908	0.1766	0.1655	0.1456	0.1331	0.1210
50,000	0.2471	0.2466	0.2464	0.2456	0.2434	0.2402	0.2372	0.2344	0.2299	0.2246	0.2197	0.2161	0.2021	0.1878	0.1768	0.1569	0.1443	0.1323
100,000	0.2531	0.2526	0.2524	0.2516	0.2494	0.2462	0.2432	0.2404	0.2358	0.2305	0.2257	0.2220	0.2081	0.1938	0.1828	0.1628	0.1503	0.1382
250,000	0.2555	0.2550	0.2548	0.2540	0.2518	0.2486	0.2456	0.2428	0.2383	0.2330	0.2281	0.2245	0.2105	0.1963	0.1852	0.1653	0.1527	0.1407
500,000	0.2559	0.2554	0.2552	0.2544	0.2522													

Catlin Insurance Company, Inc.
Blanket Accident Policy
Volunteer/Non-Profit/Participant Groups

Primary Sickness Medical Expense
Daily Claim Cost Per Person - Non-U.S. Coverage Only

Table 11a

Maximum Benefit	100% Coinsurance																	
	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.1611	0.1594	0.1579	0.1548	0.1462	0.1342	0.1241	0.1157	0.1022	0.0914	0.0826	0.0756	0.0664	0.0425	0.0339	0.0236	0.0184	0.0142
1,500	0.2228	0.2207	0.2187	0.2148	0.2038	0.1882	0.1750	0.1638	0.1454	0.1307	0.1188	0.1091	0.0819	0.0623	0.0498	0.0350	0.0275	0.0213
2,000	0.2767	0.2744	0.2721	0.2674	0.2546	0.2363	0.2206	0.2070	0.1847	0.1669	0.1523	0.1401	0.1061	0.0811	0.0653	0.0460	0.0355	0.0284
2,500	0.3249	0.3222	0.3196	0.3144	0.3003	0.2795	0.2618	0.2464	0.2209	0.2004	0.1833	0.1691	0.1290	0.0991	0.0797	0.0566	0.0436	0.0350
5,000	0.5082	0.5048	0.5014	0.4948	0.4761	0.4486	0.4246	0.4035	0.3673	0.3375	0.3123	0.2909	0.2282	0.1789	0.1459	0.1059	0.0824	0.0666
7,500	0.6372	0.6334	0.6297	0.6223	0.6015	0.5704	0.5430	0.5186	0.4768	0.4416	0.4114	0.3855	0.3079	0.2451	0.2026	0.1494	0.1174	0.0951
10,000	0.7363	0.7323	0.7284	0.7206	0.6983	0.6650	0.6356	0.6091	0.5634	0.5249	0.4912	0.4622	0.3741	0.3017	0.2518	0.1883	0.1490	0.1214
12,500	0.8161	0.8119	0.8077	0.7996	0.7764	0.7417	0.7109	0.6829	0.6344	0.5933	0.5573	0.5264	0.4307	0.3509	0.2954	0.2233	0.1775	0.1466
15,000	0.8823	0.8779	0.8737	0.8654	0.8416	0.8059	0.7738	0.7448	0.6945	0.6515	0.6140	0.5814	0.4800	0.3945	0.3342	0.2549	0.2038	0.1681
20,000	0.9881	0.9837	0.9793	0.9706	0.9459	0.9087	0.8755	0.8454	0.7929	0.7469	0.7068	0.6716	0.5624	0.4683	0.4008	0.3097	0.2505	0.2084
25,000	1.0706	1.0660	1.0615	1.0526	1.0273	0.9891	0.9548	0.9237	0.8691	0.8222	0.7806	0.7437	0.6290	0.5285	0.4556	0.3564	0.2909	0.2438
50,000	1.3144	1.3096	1.3049	1.2956	1.2691	1.2289	1.1927	1.1596	1.1011	1.0503	1.0053	0.9653	0.8375	0.7224	0.6372	0.5162	0.4331	0.3715
100,000	1.5243	1.5194	1.5147	1.5052	1.4781	1.4370	1.3998	1.3658	1.3054	1.2527	1.2058	1.1639	1.0290	0.9064	0.8133	0.6784	0.5836	0.5122
250,000	1.7211	1.7162	1.7114	1.7018	1.6744	1.6328	1.5951	1.5606	1.4993	1.4456	1.3978	1.3549	1.2161	1.0887	0.9911	0.8479	0.7448	0.6652
500,000	1.8047	1.7998	1.7950	1.7854	1.7579	1.7162	1.6784	1.6438	1.5822	1.5283	1.4802	1.4371	1.2973	1.1687	1.0699	0.9247	0.8196	0.7380
1,000,000	1.8440	1.8391	1.8342	1.8247	1.7972	1.7554	1.7176	1.6829	1.6213	1.5673	1.5192	1.4760	1.3360	1.2070	1.1080	0.9622	0.8565	0.7762
2,500,000	1.8571	1.8521	1.8473	1.8377	1.8103	1.7685	1.7306	1.6960	1.6343	1.5803	1.5322	1.4890	1.3489	1.2199	1.1208	0.9748	0.8690	0.7866
5,000,000	1.8588	1.8538	1.8490	1.8394	1.8119	1.7702	1.7323	1.6977	1.6360	1.5820	1.5338	1.4906	1.3506	1.2216	1.1224	0.9765	0.8706	0.7882
10,000,000	1.8589	1.8539	1.8491	1.8395	1.8120	1.7703	1.7324	1.6978	1.6361	1.5821	1.5339	1.4907	1.3507	1.2217	1.1225	0.9766	0.8707	0.7883

Maximum Benefit	80% Coinsurance																	
	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.1544	0.1529	0.1515	0.1487	0.1408	0.1296	0.1202	0.1123	0.0995	0.0892	0.0808	0.0741	0.0555	0.0420	0.0336	0.0235	0.0183	0.0141
1,500	0.2111	0.2092	0.2075	0.2039	0.1940	0.1797	0.1676	0.1572	0.1402	0.1265	0.1152	0.1060	0.0802	0.0612	0.0492	0.0346	0.0268	0.0212
2,000	0.2599	0.2578	0.2557	0.2516	0.2402	0.2236	0.2094	0.1971	0.1767	0.1603	0.1466	0.1353	0.1032	0.0793	0.0638	0.0453	0.0348	0.0280
2,500	0.3026	0.3003	0.2980	0.2935	0.2810	0.2626	0.2468	0.2329	0.2098	0.1911	0.1754	0.1625	0.1248	0.0965	0.0780	0.0560	0.0429	0.0343
5,000	0.4620	0.4591	0.4562	0.4506	0.4346	0.4111	0.3903	0.3720	0.3404	0.3142	0.2918	0.2727	0.2161	0.1707	0.1402	0.1031	0.0801	0.0647
7,500	0.5709	0.5677	0.5646	0.5584	0.5409	0.5146	0.4915	0.4706	0.4347	0.4044	0.3783	0.3555	0.2871	0.2307	0.1923	0.1435	0.1129	0.0920
10,000	0.6529	0.6495	0.6462	0.6397	0.6211	0.5934	0.5688	0.5463	0.5075	0.4746	0.4459	0.4211	0.3446	0.2808	0.2363	0.1786	0.1420	0.1173
12,500	0.7179	0.7144	0.7110	0.7042	0.6850	0.6561	0.6304	0.6073	0.5665	0.5319	0.5018	0.4758	0.3932	0.3236	0.2745	0.2097	0.1682	0.1388
15,000	0.7722	0.7686	0.7651	0.7581	0.7384	0.7086	0.6820	0.6580	0.6160	0.5801	0.5489	0.5212	0.4349	0.3609	0.3080	0.2374	0.1918	0.1594
20,000	0.8565	0.8528	0.8492	0.8421	0.8218	0.7912	0.7638	0.7389	0.6953	0.6577	0.6245	0.5960	0.5032	0.4228	0.3645	0.2851	0.2327	0.1950
25,000	0.9212	0.9174	0.9138	0.9066	0.8860	0.8548	0.8268	0.8014	0.7566	0.7177	0.6833	0.6529	0.5573	0.4726	0.4104	0.3247	0.2673	0.2257
50,000	1.1088	1.1050	1.1012	1.0938	1.0724	1.0399	1.0107	0.9839	0.9366	0.8954	0.8588	0.8262	0.7216	0.6272	0.5566	0.4558	0.3857	0.3332
100,000	1.2662	1.2623	1.2585	1.2509	1.2292	1.1962	1.1663	1.1389	1.0903	1.0478	1.0099	0.9760	0.8667	0.7669	0.6909	0.5810	0.5030	0.4434
250,000	1.4029	1.3990	1.3951	1.3875	1.3656	1.3322	1.3020	1.2744	1.2252	1.1822	1.1439	1.1095	0.9981	0.8958	0.8174	0.7024	0.6194	0.5549
500,000	1.4570	1.4531	1.4492	1.4416	1.4196	1.3862	1.3559	1.3283	1.2790	1.2358	1.1973	1.1628	1.0509	0.9480	0.8689	0.7526	0.6683	0.6028
1,000,000	1.4800	1.4760	1.4722	1.4645	1.4425	1.4091	1.3788	1.3511	1.3018	1.2586	1.2201	1.1855	1.0735	0.9703	0.8910	0.7743	0.6897	0.6238
2,500,000	1.4864	1.4825	1.4786	1.4710	1.4490	1.4156	1.3853	1.3576	1.3082	1.2650	1.2265	1.1920	1.0799	0.9767	0.8974	0.7806	0.6959	0.6300
5,000,000	1.4870	1.4831	1.4792	1.4716	1.4496	1.4162	1.3859	1.3582	1.3088	1.2656	1.2271	1.1925	1.0805	0.9773	0.8980	0.7812	0.6965	0.6306
10,000,000	1.4871	1.4832	1.4793	1.4717	1.4497	1.4163	1.3860	1.3583	1.3089	1.2657	1.2272	1.1926	1.0806	0.9774	0.8981	0.7813	0.6966	0.6307

Maximum Benefit	70% Coinsurance																	
	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.1501	0.1487	0.1474	0.1447	0.1372	0.1266	0.1177	0.1101	0.0976	0.0877	0.0797	0.0731	0.0548	0.0417	0.0333	0.0234	0.0182	0.0140
1,500	0.2037	0.2020	0.2003	0.1970	0.1877	0.1743	0.1629	0.1530	0.1368	0.1237	0.1129	0.1040	0.0790	0.0605	0.0487	0.0343	0.0265	0.0211
2,000	0.2493	0.2473	0.2454	0.2416	0.2310	0.2157	0.2024	0.1908	0.1715	0.1560	0.1430	0.1321	0.1014	0.0781	0.0629	0.0450	0.0345	0.0276
2,500	0.2890	0.2869	0.2848	0.2807	0.2690	0.2520	0.2373	0.2244	0.2028	0.1851	0.1704	0.1579	0.1221	0.0947	0.0767	0.0556	0.0425	0.0340
5,000	0.4347	0.4321	0.4295	0.4245	0.4099	0.3885	0.3696	0.3527	0.3238	0.2997	0.2791	0.2613	0.2084	0.1654	0.1365	0.1006	0.0790	0.0637
7,500	0.5326	0.5298	0.5269	0.5214	0.5055	0.4820	0.4610	0.4422	0.4096	0.3818	0.3581	0.3370	0.2739	0.2219	0.1854	0.1389	0.1101	0.0901
10,000	0.6053	0.6023	0.5993	0.5935	0.5769	0.5519	0.5297	0.5097	0.4748	0.4450	0.4191	0.3963	0.3268	0.2681	0.2268	0.1721	0.1375	0.1134
12,500	0.6626	0.6595	0.6565	0.6505	0.6335	0.6080	0.5852	0.5642	0.5275	0.4961	0.4688	0.4450	0.3705	0.3069	0.2616	0.2012	0.1625	0.1349
15,000	0.7101	0.7069	0.7039	0.6977	0.6802	0.6538	0.6301	0.6086	0.5711	0.5389	0.5108	0.4860	0.4079	0.3405	0.2920	0.2271	0.1840	0.1532
20,000	0.7834	0.7801	0.7770	0.7707	0.7528	0.7258	0.7015	0.6795	0.6407	0.6069	0.5772	0.5509	0.4683	0.3961	0.3430	0.2704	0.2219	0.1865
25,000	0.8395	0.8362	0.8330	0.8267	0.8085	0.7811	0.7564	0.7340	0.6944	0.6596	0.6289	0.6016	0.5156	0.4401	0.3835	0.3056	0.2531	0.2146
50,000	0.9993	0.9959	0.9926	0.9861	0.9673	0.9388	0.9130	0.8905	0.8477	0.8113	0.7790	0.7501	0.6577	0.5741	0.5110	0.4209	0.3579	0.3106
100,000	1.1293	1.1259	1.1225	1.1159	1.0968	1.0679	1.0417	1.0177	0.9752	0.9380	0.9048	0.8752	0.7795	0.6916	0.6246	0.5271	0.4577	0.4047
250,000	1.2394	1.2359	1.2326	1.2259	1.2067	1.1775	1.1510	1.1268	1.0838	1.0461	1.0125	0.9824	0.8848	0.7950	0.7262	0.6252	0.5522	0.4956
500,000	1.2805	1.2770	1.2736	1.2669	1.2477	1.2185	1.1920	1.1678	1.1246	1.0869	1.0532	1.0230</						

Catlin Insurance Company, Inc.
Blanket Accident Policy
Volunteer/Non-Profit/Participant Groups
Full Excess Sickness Medical Expense
Daily Claim Cost Per Person - Non-U.S. Coverage Only

Table 11b

Maximum Benefit	100% Coinsurance																	
	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.1262	0.1230	0.1198	0.1135	0.0952	0.0735	0.0602	0.0512	0.0392	0.0315	0.0262	0.0225	0.0138	0.0088	0.0063	0.0039	0.0026	0.0019
1,500	0.1555	0.1518	0.1482	0.1410	0.1203	0.0954	0.0796	0.0685	0.0534	0.0436	0.0367	0.0317	0.0197	0.0129	0.0092	0.0057	0.0039	0.0027
2,000	0.1774	0.1734	0.1695	0.1618	0.1397	0.1127	0.0952	0.0827	0.0654	0.0540	0.0459	0.0397	0.0252	0.0165	0.0120	0.0075	0.0051	0.0036
2,500	0.1947	0.1905	0.1865	0.1784	0.1553	0.1269	0.1083	0.0947	0.0759	0.0632	0.0539	0.0469	0.0303	0.0201	0.0146	0.0091	0.0063	0.0044
5,000	0.2486	0.2441	0.2396	0.2308	0.2055	0.1738	0.1523	0.1362	0.1128	0.0964	0.0843	0.0746	0.0505	0.0347	0.0260	0.0167	0.0118	0.0086
7,500	0.2789	0.2743	0.2697	0.2606	0.2345	0.2015	0.1787	0.1616	0.1363	0.1181	0.1044	0.0933	0.0651	0.0461	0.0351	0.0230	0.0162	0.0119
10,000	0.2991	0.2943	0.2896	0.2803	0.2538	0.2202	0.1969	0.1792	0.1528	0.1337	0.1190	0.1073	0.0765	0.0553	0.0427	0.0285	0.0203	0.0151
12,500	0.3137	0.3089	0.3042	0.2948	0.2681	0.2341	0.2105	0.1924	0.1653	0.1457	0.1304	0.1182	0.0856	0.0629	0.0490	0.0329	0.0237	0.0178
15,000	0.3251	0.3202	0.3155	0.3061	0.2792	0.2451	0.2212	0.2028	0.1753	0.1552	0.1395	0.1270	0.0932	0.0691	0.0545	0.0371	0.0269	0.0203
20,000	0.3418	0.3369	0.3322	0.3227	0.2956	0.2611	0.2369	0.2182	0.1902	0.1696	0.1534	0.1403	0.1050	0.0790	0.0631	0.0436	0.0320	0.0245
25,000	0.3536	0.3487	0.3439	0.3344	0.3073	0.2726	0.2481	0.2292	0.2008	0.1798	0.1633	0.1499	0.1135	0.0865	0.0696	0.0488	0.0363	0.0280
50,000	0.3815	0.3766	0.3718	0.3623	0.3349	0.2999	0.2752	0.2560	0.2270	0.2055	0.1884	0.1745	0.1359	0.1069	0.0879	0.0641	0.0492	0.0391
100,000	0.3984	0.3934	0.3886	0.3790	0.3516	0.3164	0.2916	0.2723	0.2431	0.2213	0.2041	0.1899	0.1505	0.1206	0.1008	0.0755	0.0593	0.0481
250,000	0.4075	0.4025	0.3977	0.3881	0.3606	0.3254	0.3006	0.2813	0.2520	0.2301	0.2128	0.1986	0.1589	0.1286	0.1085	0.0826	0.0659	0.0542
500,000	0.4089	0.4039	0.3991	0.3895	0.3621	0.3269	0.3020	0.2827	0.2534	0.2315	0.2142	0.2000	0.1603	0.1300	0.1098	0.0838	0.0671	0.0554
1,000,000	0.4092	0.4043	0.3994	0.3898	0.3624	0.3272	0.3023	0.2830	0.2537	0.2318	0.2145	0.2003	0.1606	0.1303	0.1102	0.0841	0.0674	0.0556
2,500,000	0.4093	0.4044	0.3995	0.3900	0.3625	0.3273	0.3024	0.2831	0.2538	0.2319	0.2146	0.2004	0.1607	0.1304	0.1103	0.0842	0.0675	0.0557
5,000,000	0.4094	0.4045	0.3996	0.3901	0.3626	0.3274	0.3025	0.2832	0.2539	0.2320	0.2147	0.2005	0.1608	0.1305	0.1104	0.0843	0.0676	0.0558
10,000,000	0.4095	0.4046	0.3997	0.3902	0.3627	0.3275	0.3026	0.2833	0.2540	0.2321	0.2148	0.2006	0.1609	0.1306	0.1105	0.0844	0.0677	0.0559

Maximum Benefit	80% Coinsurance																	
	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.1136	0.1109	0.1081	0.1027	0.0869	0.0681	0.0564	0.0482	0.0373	0.0302	0.0253	0.0217	0.0135	0.0087	0.0062	0.0038	0.0025	0.0018
1,500	0.1379	0.1348	0.1317	0.1256	0.1082	0.0869	0.0733	0.0635	0.0501	0.0413	0.0349	0.0302	0.0191	0.0125	0.0090	0.0056	0.0038	0.0026
2,000	0.1557	0.1524	0.1492	0.1428	0.1242	0.1015	0.0866	0.0758	0.0607	0.0506	0.0431	0.0376	0.0243	0.0161	0.0117	0.0073	0.0050	0.0035
2,500	0.1697	0.1662	0.1628	0.1561	0.1370	0.1133	0.0977	0.0860	0.0697	0.0585	0.0503	0.0440	0.0287	0.0193	0.0142	0.0098	0.0061	0.0043
5,000	0.2124	0.2087	0.2050	0.1978	0.1772	0.1513	0.1335	0.1201	0.1007	0.0866	0.0762	0.0678	0.0466	0.0326	0.0246	0.0160	0.0112	0.0082
7,500	0.2356	0.2318	0.2281	0.2207	0.1996	0.1730	0.1544	0.1402	0.1193	0.1042	0.0925	0.0833	0.0591	0.0426	0.0328	0.0217	0.0155	0.0115
10,000	0.2509	0.2471	0.2433	0.2359	0.2145	0.1873	0.1684	0.1539	0.1323	0.1165	0.1043	0.0945	0.0685	0.0503	0.0392	0.0263	0.0189	0.0142
12,500	0.2621	0.2582	0.2544	0.2469	0.2254	0.1979	0.1788	0.1640	0.1420	0.1258	0.1133	0.1031	0.0758	0.0564	0.0446	0.0303	0.0220	0.0167
15,000	0.2705	0.2666	0.2628	0.2553	0.2337	0.2061	0.1868	0.1720	0.1496	0.1331	0.1203	0.1099	0.0818	0.0615	0.0488	0.0337	0.0247	0.0188
20,000	0.2829	0.2790	0.2751	0.2676	0.2458	0.2181	0.1985	0.1834	0.1606	0.1438	0.1306	0.1199	0.0908	0.0692	0.0557	0.0390	0.0290	0.0224
25,000	0.2911	0.2871	0.2833	0.2757	0.2539	0.2260	0.2064	0.1912	0.1683	0.1513	0.1380	0.1272	0.0971	0.0750	0.0607	0.0431	0.0324	0.0253
50,000	0.3105	0.3065	0.3027	0.2950	0.2731	0.2450	0.2252	0.2099	0.1866	0.1693	0.1556	0.1444	0.1133	0.0897	0.0742	0.0547	0.0423	0.0339
100,000	0.3214	0.3174	0.3136	0.3059	0.2839	0.2558	0.2359	0.2205	0.1971	0.1796	0.1658	0.1545	0.1229	0.0988	0.0829	0.0624	0.0493	0.0402
250,000	0.3266	0.3226	0.3188	0.3111	0.2891	0.2610	0.2411	0.2256	0.2022	0.1847	0.1708	0.1595	0.1277	0.1035	0.0874	0.0666	0.0532	0.0438
500,000	0.3273	0.3233	0.3194	0.3118	0.2898	0.2616	0.2418	0.2263	0.2029	0.1854	0.1715	0.1602	0.1284	0.1041	0.0880	0.0672	0.0538	0.0444
1,000,000	0.3274	0.3234	0.3196	0.3119	0.2899	0.2618	0.2419	0.2264	0.2030	0.1855	0.1716	0.1603	0.1285	0.1042	0.0881	0.0673	0.0539	0.0445
2,500,000	0.3275	0.3235	0.3197	0.3120	0.2900	0.2619	0.2420	0.2265	0.2031	0.1856	0.1717	0.1604	0.1286	0.1043	0.0882	0.0674	0.0540	0.0446
5,000,000	0.3276	0.3236	0.3198	0.3121	0.2901	0.2620	0.2421	0.2266	0.2032	0.1857	0.1718	0.1605	0.1287	0.1044	0.0883	0.0675	0.0541	0.0447
10,000,000	0.3277	0.3237	0.3199	0.3122	0.2902	0.2621	0.2422	0.2267	0.2033	0.1858	0.1719	0.1606	0.1288	0.1045	0.0884	0.0676	0.0542	0.0448

Maximum Benefit	70% Coinsurance																	
	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.1063	0.1037	0.1012	0.0963	0.0820	0.0648	0.0540	0.0464	0.0361	0.0293	0.0248	0.0213	0.0132	0.0086	0.0061	0.0037	0.0024	0.0017
1,500	0.1279	0.1251	0.1223	0.1168	0.1011	0.0819	0.0694	0.0604	0.0480	0.0397	0.0337	0.0293	0.0187	0.0123	0.0089	0.0055	0.0037	0.0025
2,000	0.1436	0.1406	0.1377	0.1319	0.1154	0.0950	0.0815	0.0717	0.0577	0.0483	0.0414	0.0362	0.0235	0.0157	0.0115	0.0072	0.0049	0.0034
2,500	0.1557	0.1527	0.1497	0.1437	0.1267	0.1055	0.0913	0.0809	0.0660	0.0556	0.0480	0.0422	0.0278	0.0188	0.0139	0.0088	0.0060	0.0042
5,000	0.1927	0.1894	0.1862	0.1799	0.1617	0.1389	0.1230	0.1110	0.0935	0.0808	0.0713	0.0638	0.0443	0.0313	0.0238	0.0155	0.0109	0.0080
7,500	0.2125	0.2092	0.2059	0.1994	0.1808	0.1573	0.1408	0.1283	0.1097	0.0962	0.0853	0.0775	0.0555	0.0403	0.0312	0.0209	0.0149	0.0111
10,000	0.2255	0.2221	0.2188	0.2122	0.1935	0.1695	0.1528	0.1400	0.1209	0.1068	0.0960	0.0872	0.0638	0.0472	0.0371	0.0251	0.0183	0.0137
12,500	0.2348	0.2314	0.2281	0.2215	0.2026	0.1785	0.1616	0.1486	0.1291	0.1148	0.1036	0.0946	0.0702	0.0528	0.0417	0.0286	0.0210	0.0160
15,000	0.2418	0.2384	0.2351	0.2285	0.2095	0.1853	0.1683	0.1552	0.1355	0.1209	0.1096	0.1004	0.0753	0.0570	0.0455	0.0316	0.0233	0.0179
20,000	0.2518	0.2484	0.2451	0.2384	0.2194	0.1950	0.1779	0.1647	0.1447	0.1299	0.1182	0.1088	0.0828	0.0636	0.0514	0.0363	0.0272	0.0211
25,000	0.2586	0.2552	0.2518	0.2451	0.2260	0.2016	0.1844	0.1710	0.1509	0.1360	0.1242	0.1147	0.0881	0.0684	0.0557	0.0399	0.0302	0.0236
50,000	0.2741	0.2706	0.2672	0.2605	0.2413	0.2168	0.1994	0.1859	0.1656	0.1503	0.1383	0.1285	0.1011	0.0804	0.0668	0.0494	0.0385	0.0309
100,000	0.2823	0.2789	0.2755	0.2688	0.2495	0.2249	0.2075	0.1940	0.1736	0.1583	0.1462	0.1362	0.1085	0.0875	0.0735	0.0555	0.0440	0.0359
250,000	0.2859	0.2824	0.2791	0.2724	0.2531	0.2285	0.2111	0.1976	0.1771	0.1617	0.1496	0.1397	0.1119	0.0907	0.0766	0.0584	0.0467	0.0385
500,000	0.2864	0.2829	0.2796	0.2729	0.2536	0.2290	0.2116	0.1981	0.1776	0.1622	0.1501	0.1402	0.1124	0.0911	0.			

Catlin Insurance Company, Inc.
Blanket Accident Policy
Volunteer/Non-Profit/Participant Groups

Coordination of Benefits Sickness Medical Expense
Daily Claim Cost Per Person - Non-U.S. Coverage Only

Table 11c

100% Coinsurance

Maximum Benefit	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.1262	0.1256	0.1251	0.1240	0.1206	0.1155	0.1105	0.1059	0.0974	0.0897	0.0823	0.0756	0.0664	0.0425	0.0339	0.0236	0.0184	0.0142
1,500	0.1555	0.1549	0.1544	0.1533	0.1499	0.1447	0.1398	0.1351	0.1267	0.1189	0.1115	0.1049	0.0819	0.0623	0.0498	0.0350	0.0275	0.0213
2,000	0.1774	0.1768	0.1763	0.1752	0.1718	0.1666	0.1617	0.1570	0.1486	0.1408	0.1334	0.1267	0.1038	0.0811	0.0653	0.0460	0.0355	0.0284
2,500	0.1947	0.1941	0.1936	0.1925	0.1891	0.1839	0.1790	0.1743	0.1659	0.1581	0.1507	0.1441	0.1211	0.0984	0.0797	0.0566	0.0436	0.0350
5,000	0.2486	0.2481	0.2475	0.2464	0.2430	0.2379	0.2329	0.2283	0.2198	0.2121	0.2047	0.1980	0.1751	0.1523	0.1334	0.1047	0.0824	0.0666
7,500	0.2789	0.2784	0.2779	0.2767	0.2734	0.2682	0.2632	0.2586	0.2501	0.2424	0.2350	0.2283	0.2054	0.1826	0.1637	0.1350	0.1126	0.0944
10,000	0.2991	0.2985	0.2980	0.2969	0.2935	0.2883	0.2834	0.2787	0.2702	0.2625	0.2551	0.2484	0.2255	0.2028	0.1838	0.1552	0.1327	0.1145
12,500	0.3137	0.3131	0.3126	0.3115	0.3081	0.3029	0.2980	0.2933	0.2849	0.2771	0.2697	0.2630	0.2401	0.2174	0.1984	0.1698	0.1474	0.1291
15,000	0.3251	0.3245	0.3240	0.3229	0.3195	0.3143	0.3094	0.3047	0.2963	0.2885	0.2811	0.2744	0.2515	0.2288	0.2098	0.1812	0.1588	0.1405
20,000	0.3418	0.3412	0.3407	0.3396	0.3362	0.3311	0.3261	0.3215	0.3130	0.3053	0.2979	0.2912	0.2683	0.2455	0.2266	0.1979	0.1755	0.1572
25,000	0.3536	0.3530	0.3525	0.3514	0.3480	0.3428	0.3379	0.3332	0.3248	0.3170	0.3096	0.3029	0.2800	0.2573	0.2383	0.2097	0.1873	0.1690
50,000	0.3815	0.3810	0.3805	0.3794	0.3760	0.3708	0.3658	0.3612	0.3527	0.3450	0.3376	0.3309	0.3080	0.2852	0.2663	0.2376	0.2152	0.1970
100,000	0.3984	0.3978	0.3973	0.3962	0.3928	0.3876	0.3827	0.3780	0.3696	0.3618	0.3544	0.3477	0.3248	0.3021	0.2831	0.2545	0.2321	0.2138
250,000	0.4075	0.4069	0.4064	0.4053	0.4019	0.3967	0.3917	0.3871	0.3786	0.3709	0.3635	0.3568	0.3339	0.3111	0.2922	0.2636	0.2411	0.2229
500,000	0.4089	0.4083	0.4078	0.4067	0.4033	0.3981	0.3932	0.3885	0.3801	0.3723	0.3649	0.3582	0.3353	0.3126	0.2936	0.2650	0.2426	0.2243
1,000,000	0.4092	0.4087	0.4081	0.4070	0.4036	0.3984	0.3935	0.3888	0.3804	0.3727	0.3653	0.3586	0.3357	0.3129	0.2940	0.2654	0.2430	0.2247
2,500,000	0.4093	0.4088	0.4082	0.4071	0.4037	0.3985	0.3936	0.3889	0.3805	0.3728	0.3654	0.3587	0.3358	0.3130	0.2941	0.2655	0.2431	0.2248
5,000,000	0.4094	0.4089	0.4083	0.4072	0.4038	0.3987	0.3937	0.3891	0.3806	0.3729	0.3655	0.3588	0.3359	0.3131	0.2942	0.2656	0.2432	0.2249
10,000,000	0.4095	0.4090	0.4084	0.4073	0.4039	0.3988	0.3938	0.3892	0.3807	0.3730	0.3656	0.3589	0.3360	0.3132	0.2943	0.2657	0.2433	0.2250

80% Coinsurance

Maximum Benefit	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.1149	0.1144	0.1140	0.1131	0.1106	0.1065	0.1022	0.0986	0.0919	0.0855	0.0801	0.0741	0.0555	0.0420	0.0336	0.0235	0.0183	0.0141
1,500	0.1398	0.1392	0.1389	0.1379	0.1354	0.1313	0.1271	0.1234	0.1168	0.1103	0.1050	0.0994	0.0802	0.0612	0.0492	0.0346	0.0268	0.0212
2,000	0.1572	0.1566	0.1563	0.1554	0.1528	0.1487	0.1445	0.1408	0.1342	0.1278	0.1224	0.1169	0.0984	0.0793	0.0638	0.0453	0.0348	0.0280
2,500	0.1715	0.1709	0.1706	0.1697	0.1672	0.1631	0.1588	0.1552	0.1485	0.1421	0.1367	0.1312	0.1128	0.0948	0.0780	0.0560	0.0429	0.0343
5,000	0.2152	0.2146	0.2143	0.2133	0.2108	0.2067	0.2025	0.1988	0.1922	0.1858	0.1804	0.1748	0.1564	0.1384	0.1234	0.0998	0.0801	0.0647
7,500	0.2389	0.2383	0.2380	0.2370	0.2345	0.2304	0.2262	0.2225	0.2159	0.2094	0.2041	0.1985	0.1801	0.1621	0.1471	0.1235	0.1056	0.0920
10,000	0.2522	0.2516	0.2513	0.2504	0.2478	0.2437	0.2395	0.2358	0.2292	0.2228	0.2174	0.2118	0.1934	0.1755	0.1604	0.1368	0.1189	0.1053
12,500	0.2636	0.2630	0.2627	0.2617	0.2592	0.2551	0.2509	0.2472	0.2406	0.2342	0.2288	0.2232	0.2048	0.1868	0.1718	0.1482	0.1303	0.1167
15,000	0.2723	0.2717	0.2714	0.2705	0.2679	0.2639	0.2596	0.2560	0.2493	0.2429	0.2375	0.2320	0.2136	0.1956	0.1805	0.1569	0.1390	0.1254
20,000	0.2840	0.2834	0.2831	0.2821	0.2796	0.2755	0.2713	0.2676	0.2610	0.2545	0.2492	0.2436	0.2252	0.2072	0.1922	0.1686	0.1507	0.1371
25,000	0.2941	0.2936	0.2932	0.2923	0.2898	0.2857	0.2814	0.2778	0.2711	0.2647	0.2593	0.2538	0.2354	0.2174	0.2024	0.1788	0.1608	0.1472
50,000	0.3119	0.3113	0.3110	0.3101	0.3075	0.3035	0.2992	0.2956	0.2889	0.2825	0.2771	0.2716	0.2532	0.2352	0.2201	0.1965	0.1786	0.1650
100,000	0.3220	0.3214	0.3211	0.3202	0.3176	0.3135	0.3093	0.3056	0.2990	0.2926	0.2872	0.2817	0.2633	0.2453	0.2302	0.2066	0.1887	0.1751
250,000	0.3268	0.3263	0.3259	0.3250	0.3225	0.3184	0.3141	0.3105	0.3038	0.2974	0.2920	0.2865	0.2681	0.2501	0.2350	0.2115	0.1935	0.1799
500,000	0.3276	0.3270	0.3267	0.3258	0.3232	0.3191	0.3149	0.3112	0.3046	0.2982	0.2928	0.2872	0.2688	0.2508	0.2357	0.2122	0.1943	0.1807
1,000,000	0.3277	0.3271	0.3268	0.3259	0.3233	0.3192	0.3150	0.3113	0.3047	0.2983	0.2929	0.2873	0.2689	0.2509	0.2358	0.2123	0.1944	0.1808
2,500,000	0.3278	0.3272	0.3269	0.3260	0.3234	0.3193	0.3151	0.3114	0.3048	0.2984	0.2930	0.2874	0.2690	0.2510	0.2360	0.2124	0.1945	0.1809
5,000,000	0.3279	0.3273	0.3270	0.3261	0.3235	0.3194	0.3152	0.3115	0.3049	0.2985	0.2931	0.2875	0.2691	0.2511	0.2361	0.2125	0.1946	0.1810
10,000,000	0.3280	0.3274	0.3271	0.3262	0.3236	0.3195	0.3153	0.3116	0.3050	0.2986	0.2932	0.2876	0.2692	0.2512	0.2362	0.2126	0.1947	0.1811

70% Coinsurance

Maximum Benefit	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.1095	0.1089	0.1086	0.1078	0.1053	0.1018	0.0984	0.0952	0.0901	0.0842	0.0787	0.0731	0.0548	0.0417	0.0333	0.0234	0.0182	0.0140
1,500	0.1321	0.1315	0.1312	0.1304	0.1279	0.1244	0.1210	0.1178	0.1127	0.1068	0.1013	0.0972	0.0790	0.0605	0.0487	0.0343	0.0265	0.0211
2,000	0.1472	0.1467	0.1464	0.1456	0.1431	0.1396	0.1362	0.1330	0.1279	0.1220	0.1165	0.1124	0.0967	0.0781	0.0629	0.0450	0.0345	0.0276
2,500	0.1601	0.1595	0.1593	0.1584	0.1559	0.1524	0.1490	0.1458	0.1407	0.1348	0.1293	0.1253	0.1096	0.0936	0.0767	0.0566	0.0425	0.0340
5,000	0.1986	0.1980	0.1978	0.1970	0.1945	0.1909	0.1875	0.1843	0.1793	0.1733	0.1679	0.1638	0.1481	0.1321	0.1197	0.0974	0.0790	0.0637
7,500	0.2190	0.2184	0.2182	0.2173	0.2148	0.2113	0.2079	0.2047	0.1996	0.1937	0.1882	0.1841	0.1685	0.1525	0.1401	0.1177	0.1037	0.0901
10,000	0.2289	0.2283	0.2281	0.2272	0.2248	0.2212	0.2178	0.2146	0.2096	0.2036	0.1981	0.1941	0.1784	0.1624	0.1500	0.1276	0.1136	0.1000
12,500	0.2387	0.2381	0.2379	0.2370	0.2345	0.2310	0.2276	0.2244	0.2193	0.2134	0.2079	0.2038	0.1882	0.1722	0.1598	0.1374	0.1234	0.1098
15,000	0.2461	0.2455	0.2453	0.2444	0.2419	0.2384	0.2350	0.2318	0.2267	0.2208	0.2153	0.2112	0.1956	0.1796	0.1672	0.1448	0.1308	0.1172
20,000	0.2552	0.2546	0.2544	0.2535	0.2511	0.2475	0.2441	0.2409	0.2359	0.2299	0.2244	0.2204	0.2047	0.1887	0.1763	0.1539	0.1399	0.1264
25,000	0.2646	0.2640	0.2638	0.2629	0.2604	0.2569	0.2535	0.2503	0.2452	0.2393	0.2338	0.2297	0.2141	0.1981	0.1857	0.1633	0.1493	0.1357
50,000	0.2772	0.2767	0.2764	0.2756	0.2731	0.2695	0.2662	0.2630	0.2579	0.2519	0.2465	0.2424	0.2267	0.2108	0.1983	0.1760	0.1619	0.1484
100,000	0.2839	0.2834	0.2831	0.2823	0.2798	0.2763	0.2729	0.2697	0.2646	0.2587	0.2532	0.2491	0.2334	0.2175	0.2050	0.1827	0.1687	0.1551
250,000	0.2867	0.2861	0.2859	0.2850	0.2825	0.2790	0.2756	0.2724	0.2673	0.2614	0.2559	0.2518	0.2361	0.2202	0.2078	0.1854	0.1714	0.1578
500,000	0.2871	0.2865	0.2863	0.2854	0.2829	0.2794												

Catlin Insurance Company, Inc.
Blanket Accident Policy
K-12 Groups

Adjustment Factors

School Time Only - NO SPORTS

Grade	52 Wk. Plan*	104 Wk. Plan*	156 Wk. Plan*
Pre K - K	0.30	0.33	0.35
Grade 1-6	0.30	0.33	0.35
Grade 7-8	0.70	0.77	0.82
Pre K-8	0.38	0.42	0.44
Grade 9-12	1.00	1.10	1.17

School Time Plus Non-hazardous Sports (excludes tackle football, ice hockey and rugby)

Grade	52 Wk. Plan*	104 Wk. Plan*	156 Wk. Plan*
Pre K - K	0.32	0.35	0.37
Grade 1-6	0.32	0.35	0.37
Grade 7-8	0.81	0.89	0.94
Pre K-8	0.41	0.45	0.48
Grade 9-12	2.00	2.20	2.34

School Time Plus All Sports

Grade	52 Wk. Plan*	104 Wk. Plan*	156 Wk. Plan*
Pre K - K	0.33	0.36	0.39
Grade 1-6	0.33	0.36	0.39
Grade 7-8	1.05	1.16	1.23
Pre K-8	0.45	0.49	0.52
Grade 9-12	4.00	4.40	4.68

Volunteers/Teachers/Admins Adjustment Factors

	52 Wk. Plan*	104 Wk. Plan*	156 Wk. Plan*
Volunteers	0.21	0.23	0.24
Teacher/Admin	1.56	1.72	1.83

*Injury must occur during school year. Insured has 52, 104 or 156 weeks to incur claims

Other Adjustment Factors

Area Factors (by State)	See Attached
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Catlin Insurance Company, Inc.
Blanket Accident Policy
K-12 Groups
State Area Factors

<u>State</u>	<u>ST</u>	<u>Area Factor</u>
Alabama	AL	0.926
Alaska	AK	1.253
Arizona	AZ	1.080
Arkansas	AR	0.806
California	CA	1.261
Colorado	CO	0.983
Connecticut	CT	0.974
Delaware	DE	0.878
District of Columbia	DC	0.810
Florida	FL	1.133
Georgia	GA	0.886
Hawaii	HI	0.762
Idaho	ID	0.753
Illinois	IL	1.049
Indiana	IN	0.883
Iowa	IA	0.794
Kansas	KS	0.847
Kentucky	KY	0.836
Louisiana	LA	0.993
Maine	ME	0.735
Maryland	MD	0.779
Massachusetts	MA	0.938
Michigan	MI	0.798
Minnesota	MN	0.935
Mississippi	MS	0.906
Missouri	MO	0.909
Montana	MT	0.700
Nebraska	NE	0.856
Nevada	NV	1.175
New Hampshire	NH	0.850
New Jersey	NJ	1.356
New Mexico	NM	0.873
New York	NY	1.012
North Carolina	NC	0.830
North Dakota	ND	0.744
Ohio	OH	0.891
Oklahoma	OK	0.929
Oregon	OR	0.834
Pennsylvania	PA	1.092
Rhode Island	RI	0.897
South Carolina	SC	1.003
South Dakota	SD	0.829
Tennessee	TN	0.913
Texas	TX	1.034
Utah	UT	0.769
Vermont	VT	0.811
Virginia	VA	0.853
Washington	WA	0.915
West Virginia	WV	0.803
Wisconsin	WI	1.010
Wyoming	WY	0.858

Catlin Insurance Company, Inc.
Blanket Accident Policy
K-12 Groups

Primary Accident Medical Expense
Annual Claim Cost Per Person (Regular School Year) - U.S. Coverage Only

100% Coinsurance

Maximum Benefit	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.6719	0.6649	0.6584	0.6456	0.6098	0.5596	0.5178	0.4824	0.4261	0.3811	0.3443	0.3152	0.2351	0.1774	0.1412	0.0986	0.0766	0.0591
1,500	0.9291	0.9204	0.9122	0.8958	0.8498	0.7847	0.7298	0.6833	0.6062	0.5452	0.4953	0.4548	0.3417	0.2600	0.2077	0.1462	0.1148	0.0887
2,000	1.1542	1.1443	1.1347	1.1154	1.0619	0.9856	0.9202	0.8634	0.7704	0.6963	0.6350	0.5841	0.4425	0.3384	0.2724	0.1917	0.1482	0.1183
2,500	1.3551	1.3438	1.3329	1.3114	1.2523	1.1658	1.0918	1.0276	0.9214	0.8359	0.7643	0.7052	0.5381	0.4135	0.3326	0.2362	0.1817	0.1458
5,000	2.1194	2.1052	2.0913	2.0638	1.9856	1.8710	1.7708	1.6827	1.5320	1.4077	1.3024	1.2131	0.9516	0.7460	0.6086	0.4416	0.3437	0.2778
7,500	2.6575	2.6416	2.6261	2.5954	2.5096	2.3789	2.2647	2.1631	1.9855	1.8417	1.7159	1.6077	1.2842	1.0221	0.8448	0.6232	0.4966	0.3967
10,000	3.0710	3.0542	3.0377	3.0052	2.9123	2.7735	2.6510	2.5403	2.3496	2.1882	2.0484	1.9277	1.5602	1.2583	1.0502	0.7983	0.6215	0.5063
12,500	3.4036	3.3860	3.3688	3.3348	3.2380	3.0935	2.9651	2.8480	2.6257	2.4744	2.3245	2.1953	1.7964	1.4637	1.2318	0.9312	0.7405	0.6114
15,000	3.6796	3.6616	3.6440	3.6091	3.5098	3.3611	3.2271	3.1064	2.8967	2.7171	2.5607	2.4250	2.0018	1.6453	1.3939	1.0631	0.8500	0.7010
20,000	4.1212	4.1025	4.0843	4.0482	3.9451	3.7900	3.6513	3.5289	3.3069	3.1152	2.9477	2.8010	2.3455	1.9532	1.6717	1.2916	1.0489	0.8694
25,000	4.4649	4.4458	4.4272	4.3902	4.2844	4.1250	3.9819	3.8522	3.6246	3.4290	3.2556	3.1019	2.6233	2.2041	1.9002	1.4863	1.2131	1.0168
50,000	5.4817	5.4618	5.4423	5.4037	5.2931	5.1255	4.9742	4.8363	4.5923	4.3804	4.1927	4.0258	3.4928	3.0129	2.6576	2.1527	1.8062	1.5493
100,000	6.3573	6.3370	6.3171	6.2776	6.1647	5.9931	5.8379	5.6961	5.4443	5.2245	5.0289	4.8541	4.2914	3.7801	3.3921	2.8295	2.4339	2.1362
250,000	7.1780	7.1575	7.1374	7.0976	6.9834	6.8099	6.6527	6.5088	6.2530	6.0292	5.8296	5.6508	5.0720	4.5406	4.1334	3.5363	3.1063	2.7741
500,000	7.5269	7.5063	7.4862	7.4462	7.3318	7.1577	7.0000	6.8556	6.5988	6.3739	6.1733	5.9935	5.4106	4.8741	4.4622	3.8568	3.4184	3.0778
1,000,000	7.8907	7.8701	7.8500	7.8100	7.6955	7.5213	7.3634	7.2190	6.9618	6.7367	6.5359	6.3558	5.7719	5.2341	4.8209	4.0129	3.5720	3.2288
2,500,000	7.7452	7.7247	7.7045	7.6645	7.5500	7.3757	7.2179	7.0734	6.8162	6.5910	6.3901	6.2100	5.6259	5.0878	4.6743	4.0657	3.6242	3.2805
5,000,000	7.7523	7.7317	7.7115	7.6715	7.5570	7.3827	7.2249	7.0804	6.8232	6.5980	6.3971	6.2169	5.6328	5.0947	4.6813	4.0726	3.6311	3.2873
10,000,000	7.7524	7.7318	7.7117	7.6717	7.5571	7.3829	7.2250	7.0805	6.8233	6.5982	6.3973	6.2171	5.6330	5.0949	4.6814	4.0728	3.6312	3.2875

80% Coinsurance

Maximum Benefit	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.6441	0.6378	0.6318	0.6201	0.5870	0.5405	0.5015	0.4682	0.4148	0.3719	0.3371	0.3091	0.2313	0.1750	0.1400	0.0979	0.0765	0.0590
1,500	0.8804	0.8727	0.8653	0.8503	0.8089	0.7496	0.6992	0.6558	0.5848	0.5278	0.4806	0.4421	0.3343	0.2551	0.2050	0.1444	0.1119	0.0886
2,000	1.0841	1.0750	1.0663	1.0491	1.0018	0.9326	0.8734	0.8221	0.7371	0.6687	0.6114	0.5641	0.4305	0.3308	0.2661	0.1889	0.1453	0.1167
2,500	1.2622	1.2524	1.2429	1.2241	1.1719	1.0954	1.0293	0.9715	0.8752	0.7971	0.7316	0.6776	0.5207	0.4208	0.3255	0.2334	0.1788	0.1431
5,000	1.9288	1.9146	1.9027	1.8791	1.8127	1.7145	1.6277	1.5515	1.4198	1.3103	1.2169	1.1372	0.9013	0.7119	0.5848	0.4298	0.3341	0.2699
7,500	2.3811	2.3678	2.3548	2.3291	2.2559	2.1463	2.0498	1.9627	1.8130	1.6866	1.5777	1.4827	1.1972	0.9621	0.8019	0.5987	0.4708	0.3835
10,000	2.7229	2.7088	2.6950	2.6678	2.5904	2.4748	2.3721	2.2784	2.1166	1.9796	1.8596	1.7562	1.4371	1.1709	0.9855	0.7449	0.5924	0.4891
12,500	2.9941	2.9795	2.9653	2.9371	2.8569	2.7365	2.6292	2.5262	2.3627	2.2182	2.0930	1.9845	1.6397	1.3497	1.1447	0.8744	0.7015	0.5787
15,000	3.2204	3.2055	3.1909	3.1620	3.0795	2.9554	2.8444	2.7442	2.5690	2.4195	2.2894	2.1739	1.8136	1.5051	1.2846	0.9903	0.8000	0.6649
20,000	3.5720	3.5567	3.5417	3.5121	3.4276	3.3000	3.1855	3.0818	2.8997	2.7432	2.6045	2.4815	2.0986	1.7633	1.5202	1.1891	0.9705	0.8134
25,000	3.8419	3.8263	3.8112	3.7811	3.6951	3.5682	3.4484	3.3423	3.1556	2.9934	2.8499	2.7229	2.3244	1.9709	1.7118	1.3543	1.1149	0.9411
50,000	4.6246	4.6085	4.5928	4.5617	4.4725	4.3372	4.2151	4.1036	3.9061	3.7342	3.5818	3.4459	3.0093	2.6159	2.3212	1.9011	1.6085	1.3897
100,000	5.2809	5.2646	5.2487	5.2171	5.1265	4.9890	4.8643	4.7501	4.5472	4.3699	4.2120	4.0707	3.6147	3.1983	2.8817	2.4230	2.0980	1.8491
250,000	5.8511	5.8347	5.8186	5.7867	5.6953	5.5563	5.4303	5.3151	5.1101	4.9307	4.7707	4.6273	4.1629	3.7361	3.4090	2.9294	2.5834	2.3145
500,000	6.0788	6.0614	6.0442	6.0123	5.9207	5.7814	5.6552	5.5397	5.3341	5.1542	4.9936	4.8497	4.3853	3.9536	3.6237	3.1387	2.7873	2.5142
1,000,000	6.1725	6.1561	6.1400	6.1080	6.0163	5.8770	5.7507	5.6351	5.4293	5.2492	5.0885	4.9444	4.4722	4.0468	3.7161	3.2294	2.8764	2.6016
2,500,000	6.1994	6.1830	6.1669	6.1349	6.0432	5.9038	5.7775	5.6619	5.4562	5.2761	5.1153	4.9712	4.5039	4.0734	3.7427	3.2558	2.9026	2.6276
5,000,000	6.2019	6.1855	6.1694	6.1374	6.0457	5.9063	5.7800	5.6644	5.4587	5.2786	5.1178	4.9737	4.5064	4.0759	3.7451	3.2582	2.9050	2.6300
10,000,000	6.2020	6.1856	6.1695	6.1375	6.0458	5.9064	5.7801	5.6645	5.4588	5.2787	5.1179	4.9738	4.5065	4.0760	3.7452	3.2583	2.9051	2.6301

70% Coinsurance

Maximum Benefit	Deductible																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.6262	0.6204	0.6147	0.6034	0.5723	0.5281	0.4907	0.4590	0.4069	0.3659	0.3324	0.3047	0.2287	0.1738	0.1389	0.0976	0.0764	0.0589
1,500	0.8497	0.8424	0.8354	0.8215	0.7828	0.7289	0.6794	0.6363	0.5707	0.5160	0.4708	0.4337	0.3295	0.2522	0.2031	0.1431	0.1104	0.0885
2,000	1.0398	1.0315	1.0235	1.0077	0.9696	0.9095	0.8441	0.7957	0.7154	0.6504	0.5962	0.5509	0.4228	0.3256	0.2625	0.1876	0.1439	0.1153
2,500	1.2053	1.1964	1.1879	1.1706	1.1218	1.0510	0.9897	0.9360	0.8459	0.7721	0.7109	0.6598	0.5059	0.3950	0.3237	0.2390	0.1773	0.1417
5,000	1.8131	1.8021	1.7915	1.7704	1.7097	1.6202	1.5416	1.4711	1.3506	1.2500	1.1638	1.0899	0.8692	0.6900	0.5691	0.4195	0.3293	0.2658
7,500	2.2214	2.2094	2.1977	2.1744	2.1084	2.0102	1.9277	1.8442	1.7084	1.5924	1.4934	1.4057	1.1422	0.9253	0.7734	0.5793	0.4590	0.3759
10,000	2.5243	2.5118	2.4997	2.4754	2.4059	2.3018	2.2091	2.1258	1.9802	1.8558	1.7480	1.6530	1.3630	1.1183	0.9459	0.7178	0.5735	0.4728
12,500	2.7633	2.7505	2.7379	2.7130	2.6422	2.5358	2.4409	2.3533	2.2000	2.0692	1.9554	1.8561	1.5451	1.2800	1.0910	0.8393	0.6776	0.5624
15,000	2.9614	2.9483	2.9356	2.9100	2.8368	2.7266	2.6278	2.5383	2.3817	2.2475	2.1303	2.0271	1.7010	1.4200	1.2179	0.9471	0.7672	0.6391
20,000	3.2671	3.2536	3.2405	3.2143	3.1397	3.0269	2.9257	2.8336	2.6721	2.5311	2.4071	2.2976	1.9533	1.6518	1.4306	1.1277	0.9256	0.7779
25,000	3.5013	3.4877	3.4743	3.4479	3.3722	3.2577	3.1547	3.0611	2.8959	2.7509	2.6228	2.5092	2.1505	1.8355	1.5996	1.2747	1.0554	0.8952
50,000	4.1677	4.1536	4.1398	4.1125	4.0342	3.9155	3.8079	3.7097	3.5354	3.3837	3.2489	3.1286	2.7431	2.3942	2.1312	1.7553	1.4926	1.2962
100,000	4.7100	4.6957	4.6817	4.6540	4.5745	4.4538	4.3446	4.2446	4.0671	3.9119	3.7738	3.6501	3.2511	2.8945	2.6049	2.1984	1.9088	1.6877
250,000	5.1690	5.1546	5.1406	5.1126	5.0326	4.9108	4.8004	4.6997	4.5201	4.3629	4.2228	4.0971	3.6901	3.3158	3.0287	2.6073	2.3029	2.0670
500,000	5.3404	5.3260	5.3119	5.2840	5.2038	5.0819	4.9714	4.8703	4.6904	4.5329	4.3924	4.2664	3.8580	3.4818	3.1930	2.7681	2.4601	2.2206
1,000,000	5.4074	5.3930	5.3789	5.3509	5.2707	5.1487	5.038											

Catlin Insurance Company, Inc.
Blanket Accident Policy
K-12 Groups

Full Excess Accident Medical Expense
Annual Claim Cost Per Person (Regular School Year) - U.S. Coverage Only

Maximum Benefit	100% Coinsurance																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	20,000	25,000	
1,000	0.5263	0.5129	0.4998	0.4736	0.3971	0.3064	0.2513	0.2134	0.1635	0.1315	0.1094	0.0940	0.0574	0.0368	0.0265	0.0163	0.0107	0.0078
1,500	0.6485	0.6331	0.6180	0.5879	0.5017	0.3977	0.3320	0.2856	0.2227	0.1817	0.1532	0.1322	0.0822	0.0536	0.0384	0.0238	0.0161	0.0113
2,000	0.7397	0.7231	0.7069	0.6747	0.5825	0.4699	0.3971	0.3449	0.2729	0.2254	0.1915	0.1657	0.1050	0.0689	0.0500	0.0312	0.0214	0.0148
2,500	0.8120	0.7946	0.7777	0.7442	0.6476	0.5291	0.4515	0.3951	0.3167	0.2637	0.2249	0.1958	0.1265	0.0839	0.0610	0.0381	0.0261	0.0183
5,000	1.0369	1.0180	0.9995	0.9626	0.8569	0.7249	0.6353	0.5679	0.4706	0.4021	0.3514	0.3111	0.2104	0.1449	0.1085	0.0698	0.0491	0.0358
7,500	1.1634	1.1439	1.1248	1.0870	0.9780	0.8402	0.7455	0.6799	0.5685	0.4925	0.4353	0.3893	0.2714	0.1924	0.1466	0.0959	0.0674	0.0497
10,000	1.2473	1.2274	1.2079	1.1692	1.0586	0.9185	0.8214	0.7474	0.6372	0.5576	0.4963	0.4474	0.3189	0.2305	0.1783	0.1189	0.0848	0.0630
12,500	1.3082	1.2882	1.2686	1.2296	1.1181	0.9765	0.8780	0.8024	0.6895	0.6075	0.5438	0.4929	0.3570	0.2622	0.2043	0.1372	0.0988	0.0742
15,000	1.3577	1.3366	1.3159	1.2767	1.1646	1.0220	0.9225	0.8457	0.7311	0.6473	0.5819	0.5296	0.3887	0.2882	0.2273	0.1546	0.1120	0.0846
20,000	1.4255	1.4052	1.3854	1.3459	1.2329	1.0889	0.9878	0.9099	0.7932	0.7072	0.6396	0.5850	0.4378	0.3296	0.2631	0.1818	0.1336	0.1021
25,000	1.4746	1.4543	1.4344	1.3948	1.2816	1.1368	1.0349	0.9560	0.8375	0.7497	0.6810	0.6253	0.4735	0.3610	0.2903	0.2034	0.1512	0.1167
50,000	1.5913	1.5708	1.5507	1.5109	1.3967	1.2506	1.1476	1.0677	0.9469	0.8569	0.7858	0.7278	0.5667	0.4460	0.3668	0.2675	0.2054	0.1630
100,000	1.6615	1.6409	1.6208	1.5808	1.4664	1.3198	1.2162	1.1358	1.0140	0.9230	0.8511	0.7922	0.6278	0.5029	0.4205	0.3149	0.2474	0.2007
250,000	1.6994	1.6788	1.6586	1.6187	1.5041	1.3573	1.2536	1.1731	1.0510	0.9597	0.8875	0.8283	0.6627	0.5364	0.4526	0.3444	0.2748	0.2280
500,000	1.7053	1.6847	1.6646	1.6246	1.5100	1.3632	1.2595	1.1790	1.0568	0.9656	0.8933	0.8341	0.6685	0.5420	0.4581	0.3497	0.2799	0.2309
1,000,000	1.7067	1.6861	1.6660	1.6260	1.5114	1.3646	1.2609	1.1804	1.0582	0.9669	0.8947	0.8355	0.6698	0.5433	0.4594	0.3509	0.2812	0.2321
2,500,000	1.7068	1.6862	1.6661	1.6261	1.5115	1.3647	1.2610	1.1805	1.0583	0.9670	0.8948	0.8356	0.6699	0.5434	0.4595	0.3510	0.2813	0.2322
5,000,000	1.7069	1.6863	1.6662	1.6262	1.5116	1.3648	1.2611	1.1806	1.0584	0.9671	0.8949	0.8357	0.6700	0.5435	0.4596	0.3511	0.2814	0.2323
10,000,000	1.7070	1.6864	1.6663	1.6263	1.5117	1.3649	1.2612	1.1807	1.0585	0.9672	0.8950	0.8358	0.6701	0.5436	0.4597	0.3512	0.2815	0.2324

Maximum Benefit	80% Coinsurance																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	20,000	25,000	
1,000	0.4739	0.4623	0.4509	0.4281	0.3625	0.2840	0.2352	0.2011	0.1555	0.1260	0.1055	0.0905	0.0563	0.0366	0.0260	0.0160	0.0106	0.0076
1,500	0.5752	0.5621	0.5493	0.5239	0.4512	0.3626	0.3058	0.2649	0.2088	0.1722	0.1455	0.1259	0.0797	0.0521	0.0377	0.0236	0.0160	0.0111
2,000	0.6496	0.6357	0.6222	0.5954	0.5181	0.4233	0.3612	0.3161	0.2534	0.2109	0.1799	0.1566	0.1012	0.0671	0.0488	0.0305	0.0209	0.0147
2,500	0.7076	0.6932	0.6791	0.6512	0.5714	0.4725	0.4074	0.3587	0.2907	0.2440	0.2099	0.1837	0.1199	0.0804	0.0591	0.0373	0.0255	0.0182
5,000	0.8958	0.8802	0.8651	0.8250	0.7390	0.6311	0.5569	0.5010	0.4139	0.3512	0.3177	0.2827	0.1944	0.1360	0.1028	0.0665	0.0469	0.0342
7,500	0.9828	0.9669	0.9514	0.9206	0.8326	0.7213	0.6439	0.5847	0.4976	0.4344	0.3859	0.3476	0.2465	0.1775	0.1367	0.0905	0.0645	0.0481
10,000	1.0466	1.0305	1.0148	0.9837	0.8945	0.7812	0.7024	0.6419	0.5516	0.4860	0.4350	0.3943	0.2856	0.2097	0.1635	0.1098	0.0790	0.0594
12,500	1.0929	1.0768	1.0610	1.0297	0.9399	0.8255	0.7456	0.6841	0.5922	0.5247	0.4723	0.4300	0.3163	0.2352	0.1860	0.1265	0.0919	0.0695
15,000	1.1282	1.1120	1.0961	1.0647	0.9745	0.8596	0.7792	0.7238	0.6311	0.5611	0.5016	0.4585	0.3410	0.2566	0.2036	0.1404	0.1032	0.0786
20,000	1.1797	1.1634	1.1475	1.1159	1.0253	0.9094	0.8279	0.7648	0.6700	0.5998	0.5448	0.5002	0.3788	0.2888	0.2322	0.1627	0.1210	0.0933
25,000	1.2139	1.1975	1.1815	1.1498	1.0588	0.9425	0.8606	0.7973	0.7018	0.6310	0.5755	0.5303	0.4051	0.3129	0.2532	0.1799	0.1353	0.1055
50,000	1.2949	1.2785	1.2624	1.2305	1.1391	1.0220	0.9394	0.8763	0.7783	0.7061	0.6490	0.6024	0.4726	0.3740	0.3096	0.2282	0.1765	0.1413
100,000	1.3403	1.3238	1.3077	1.2757	1.1841	1.0668	0.9840	0.9196	0.8221	0.7492	0.6916	0.6444	0.5127	0.4122	0.3457	0.2603	0.2057	0.1677
250,000	1.3620	1.3456	1.3295	1.2975	1.2058	1.0884	1.0055	0.9410	0.8433	0.7703	0.7125	0.6651	0.5326	0.4315	0.3644	0.2777	0.2219	0.1827
500,000	1.3624	1.3460	1.3299	1.2979	1.2062	1.0888	1.0059	0.9414	0.8437	0.7707	0.7129	0.6655	0.5330	0.4319	0.3648	0.2781	0.2223	0.1831
1,000,000	1.3654	1.3489	1.3328	1.3008	1.2091	1.0917	1.0088	0.9443	0.8466	0.7736	0.7158	0.6684	0.5359	0.4347	0.3675	0.2808	0.2249	0.1857
2,500,000	1.3655	1.3490	1.3329	1.3009	1.2092	1.0918	1.0089	0.9444	0.8467	0.7737	0.7159	0.6685	0.5360	0.4348	0.3676	0.2809	0.2250	0.1858
5,000,000	1.3656	1.3491	1.3330	1.3010	1.2093	1.0919	1.0090	0.9445	0.8468	0.7738	0.7160	0.6686	0.5361	0.4349	0.3677	0.2810	0.2251	0.1859
10,000,000	1.3657	1.3492	1.3331	1.3011	1.2094	1.0920	1.0091	0.9446	0.8469	0.7739	0.7161	0.6687	0.5362	0.4350	0.3678	0.2811	0.2252	0.1860

Maximum Benefit	70% Coinsurance																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	20,000	25,000	
1,000	0.4434	0.4327	0.4223	0.4016	0.3419	0.2701	0.2250	0.1933	0.1504	0.1224	0.1034	0.0887	0.0552	0.0360	0.0257	0.0159	0.0105	0.0075
1,500	0.5333	0.5215	0.5101	0.4872	0.4217	0.3417	0.2896	0.2520	0.2001	0.1655	0.1407	0.1223	0.0778	0.0513	0.0373	0.0232	0.0159	0.0111
2,000	0.5999	0.5884	0.5774	0.5500	0.4812	0.3960	0.3398	0.2989	0.2408	0.2013	0.1726	0.1508	0.0982	0.0654	0.0478	0.0301	0.0206	0.0146
2,500	0.6496	0.6387	0.6282	0.5993	0.5284	0.4400	0.3808	0.3373	0.2752	0.2329	0.2002	0.1759	0.1161	0.0786	0.0579	0.0366	0.0252	0.0181
5,000	0.8036	0.7900	0.7766	0.7501	0.6744	0.5792	0.5129	0.4627	0.3898	0.3371	0.2973	0.2659	0.1846	0.1305	0.0992	0.0648	0.0454	0.0334
7,500	0.8863	0.8724	0.8587	0.8317	0.7543	0.6559	0.5874	0.5350	0.4577	0.4011	0.3577	0.3231	0.2316	0.1681	0.1301	0.0872	0.0622	0.0463
10,000	0.9403	0.9262	0.9124	0.8851	0.8068	0.7071	0.6374	0.5839	0.5042	0.4456	0.4003	0.3638	0.2661	0.1969	0.1545	0.1049	0.0761	0.0573
12,500	0.9792	0.9650	0.9511	0.9236	0.8448	0.7443	0.6739	0.6197	0.5386	0.4790	0.4322	0.3945	0.2926	0.2201	0.1737	0.1194	0.0874	0.0666
15,000	1.0086	0.9944	0.9805	0.9528	0.8738	0.7729	0.7020	0.6472	0.5650	0.5043	0.4570	0.4187	0.3140	0.2378	0.1897	0.1318	0.0973	0.0746
20,000	1.0504	1.0361	1.0221	0.9944	0.9149	0.8134	0.7421	0.6869	0.6036	0.5417	0.4931	0.4536	0.3454	0.2653	0.2145	0.1516	0.1134	0.0880
25,000	1.0786	1.0642	1.0502	1.0224	0.9426	0.8407	0.7689	0.7133	0.6294	0.5671	0.5181	0.4782	0.3675	0.2854	0.2322	0.1662	0.1258	0.0985
50,000	1.1430	1.1286	1.1145	1.0866	0.9040	0.8317	0.7755	0.6905	0.6270	0.5769	0.5360	0.4953	0.4219	0.3355	0.2785	0.2061	0.1604	0.1288
100,000	1.1774	1.1630	1.1489	1.1209	1.0408	0.9381	0.8655	0.8092	0.7238	0.6600	0.6096	0.5682	0.4527	0.3647	0.3066	0.2314	0.1834	0.1499
250,000	1.1924	1.1780	1.1639	1.1359	1.0557	0.9529	0.8804	0.8240	0.7385	0.6746	0.6240	0.5826	0.4666	0.3781	0.3194	0.2435	0.1948	0.1605
500,000	1.1945	1.1801	1.1660	1.1380	1.0578	0.9550	0.8824	0.8260	0.7405	0.6766	0.6261	0.5846	0.4687	0.3801	0.3214	0.2455	0.1966	0.1623
1,000,000	1.1947	1.1803	1.1662	1.1382	1.0580	0.9553	0.8827	0.8263	0.7408	0.6769	0.6263</							

Catlin Insurance Company, Inc.
Blanket Accident Policy
K-12 Groups

Coordination of Benefits Accident Medical Expense
Annual Claim Cost Per Person (Regular School Year) - U.S. Coverage Only

Maximum Benefit	100% Coinsurance																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.5263	0.5240	0.5219	0.5172	0.5031	0.4815	0.4608	0.4415	0.4061	0.3739	0.3431	0.3152	0.2351	0.1774	0.1412	0.0986	0.0766	0.0591
1,500	0.6485	0.6461	0.6440	0.6393	0.6252	0.6036	0.5829	0.5636	0.5283	0.4961	0.4652	0.4373	0.3417	0.2600	0.2077	0.1462	0.1148	0.0887
2,000	0.7397	0.7374	0.7353	0.7306	0.7165	0.6949	0.6742	0.6549	0.6196	0.5874	0.5565	0.5286	0.4330	0.3384	0.2724	0.1917	0.1482	0.1183
2,500	0.8120	0.8096	0.8075	0.8028	0.7887	0.7672	0.7464	0.7271	0.6918	0.6596	0.6287	0.6008	0.5052	0.4103	0.3326	0.2362	0.1817	0.1458
5,000	1.0369	1.0345	1.0324	1.0277	1.0136	0.9921	0.9713	0.9520	0.9167	0.8845	0.8536	0.8257	0.7301	0.6352	0.5563	0.4367	0.3437	0.2778
7,500	1.1634	1.1610	1.1589	1.1542	1.1401	1.1186	1.0978	1.0785	1.0432	1.0110	0.9801	0.9522	0.8566	0.7617	0.6828	0.5632	0.4697	0.3935
10,000	1.2473	1.2450	1.2428	1.2381	1.2240	1.2025	1.1818	1.1625	1.1271	1.0949	1.0640	1.0361	0.9405	0.8456	0.7667	0.6471	0.5536	0.4775
12,500	1.3082	1.3059	1.3038	1.2991	1.2850	1.2634	1.2427	1.2234	1.1881	1.1559	1.1250	1.0971	1.0015	0.9066	0.8277	0.7081	0.6146	0.5384
15,000	1.3577	1.3554	1.3533	1.3486	1.3345	1.3129	1.2922	1.2729	1.2376	1.2054	1.1745	1.1466	1.0510	0.9561	0.8772	0.7576	0.6641	0.5879
20,000	1.4255	1.4232	1.4211	1.4164	1.4023	1.3807	1.3600	1.3407	1.3054	1.2732	1.2423	1.2144	1.1188	1.0239	0.9449	0.8254	0.7319	0.6557
25,000	1.4746	1.4723	1.4702	1.4655	1.4514	1.4298	1.4091	1.3898	1.3544	1.3222	1.2913	1.2635	1.1679	1.0729	0.9940	0.8745	0.7810	0.7048
50,000	1.5913	1.5890	1.5869	1.5821	1.5680	1.5465	1.5258	1.5065	1.4711	1.4389	1.4080	1.3801	1.2845	1.1896	1.1107	0.9911	0.8977	0.8215
100,000	1.6615	1.6592	1.6570	1.6523	1.6382	1.6167	1.5960	1.5766	1.5413	1.5091	1.4782	1.4503	1.3547	1.2598	1.1809	1.0613	0.9678	0.8917
250,000	1.6994	1.6970	1.6949	1.6902	1.6761	1.6545	1.6338	1.6145	1.5792	1.5470	1.5161	1.4882	1.3926	1.2977	1.2188	1.0992	1.0057	0.9295
500,000	1.7053	1.7029	1.7008	1.6961	1.6820	1.6605	1.6397	1.6204	1.5851	1.5529	1.5220	1.4941	1.3985	1.3036	1.2247	1.1051	1.0116	0.9355
1,000,000	1.7067	1.7044	1.7022	1.6975	1.6834	1.6619	1.6421	1.6238	1.5885	1.5563	1.5254	1.4975	1.3999	1.3050	1.2261	1.1065	1.0130	0.9369
2,500,000	1.7068	1.7045	1.7023	1.6976	1.6835	1.6620	1.6423	1.6240	1.5887	1.5565	1.5256	1.4977	1.4000	1.3051	1.2262	1.1066	1.0131	0.9370
5,000,000	1.7069	1.7046	1.7024	1.6977	1.6836	1.6621	1.6424	1.6241	1.5888	1.5566	1.5257	1.4978	1.4001	1.3052	1.2263	1.1067	1.0132	0.9371
10,000,000	1.7070	1.7047	1.7025	1.6978	1.6837	1.6622	1.6425	1.6242	1.5889	1.5567	1.5258	1.4979	1.4002	1.3053	1.2264	1.1068	1.0133	0.9372

Maximum Benefit	80% Coinsurance																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.4794	0.4769	0.4756	0.4717	0.4611	0.4441	0.4264	0.4112	0.3834	0.3567	0.3342	0.3091	0.2313	0.1750	0.1400	0.0979	0.0765	0.0590
1,500	0.5829	0.5805	0.5792	0.5753	0.5647	0.5477	0.5299	0.5147	0.4870	0.4602	0.4378	0.4147	0.3343	0.2551	0.2050	0.1444	0.1119	0.0886
2,000	0.6556	0.6532	0.6519	0.6480	0.6374	0.6204	0.6026	0.5874	0.5596	0.5329	0.5104	0.4873	0.4106	0.3308	0.2661	0.1889	0.1453	0.1167
2,500	0.7154	0.7129	0.7116	0.7077	0.6971	0.6801	0.6624	0.6471	0.6194	0.5926	0.5702	0.5471	0.4703	0.3905	0.3255	0.2334	0.1788	0.1431
5,000	0.8974	0.8950	0.8937	0.8898	0.8792	0.8622	0.8444	0.8292	0.8015	0.7747	0.7523	0.7292	0.6524	0.5724	0.5146	0.4163	0.3341	0.2699
7,500	0.9962	0.9938	0.9925	0.9886	0.9780	0.9610	0.9432	0.9280	0.9003	0.8735	0.8511	0.8280	0.7512	0.6712	0.6134	0.5150	0.4402	0.3835
10,000	1.0518	1.0494	1.0481	1.0442	1.0336	1.0166	0.9988	0.9836	0.9558	0.9291	0.9066	0.8835	0.8068	0.7318	0.6690	0.5706	0.4958	0.4391
12,500	1.0993	1.0969	1.0956	1.0917	1.0811	1.0641	1.0463	1.0311	1.0033	0.9766	0.9541	0.9311	0.8543	0.7793	0.7165	0.6181	0.5433	0.4866
15,000	1.1357	1.1333	1.1320	1.1281	1.1175	1.1005	1.0827	1.0675	1.0398	1.0130	0.9906	0.9675	0.8907	0.8157	0.7529	0.6545	0.5797	0.5230
20,000	1.1843	1.1819	1.1806	1.1767	1.1661	1.1491	1.1313	1.1161	1.0884	1.0616	1.0392	1.0161	0.9393	0.8643	0.8015	0.7032	0.6284	0.5716
25,000	1.2268	1.2244	1.2230	1.2191	1.2085	1.1915	1.1738	1.1586	1.1308	1.1041	1.0816	1.0585	0.9818	0.9067	0.8440	0.7456	0.6708	0.6141
50,000	1.3009	1.2984	1.2971	1.2932	1.2826	1.2656	1.2479	1.2327	1.2049	1.1782	1.1557	1.1326	1.0559	0.9808	0.9181	0.8197	0.7449	0.6882
100,000	1.3429	1.3405	1.3392	1.3353	1.3247	1.3077	1.2899	1.2747	1.2470	1.2202	1.1978	1.1747	1.0979	1.0229	0.9601	0.8617	0.7869	0.7302
250,000	1.3631	1.3607	1.3594	1.3555	1.3449	1.3279	1.3101	1.2949	1.2671	1.2403	1.2179	1.1949	1.1181	1.0431	0.9803	0.8819	0.8071	0.7504
500,000	1.3682	1.3658	1.3645	1.3606	1.3499	1.3329	1.3151	1.2999	1.2721	1.2453	1.2211	1.1981	1.1213	1.0463	0.9835	0.8851	0.8103	0.7536
1,000,000	1.3666	1.3641	1.3628	1.3589	1.3483	1.3313	1.3136	1.2984	1.2706	1.2438	1.2214	1.1983	1.1216	1.0465	0.9838	0.8854	0.8106	0.7539
2,500,000	1.3667	1.3642	1.3629	1.3590	1.3484	1.3314	1.3137	1.2985	1.2707	1.2439	1.2215	1.1984	1.1217	1.0466	0.9839	0.8855	0.8107	0.7540
5,000,000	1.3668	1.3643	1.3630	1.3591	1.3485	1.3315	1.3138	1.2986	1.2708	1.2440	1.2216	1.1985	1.1218	1.0467	0.9840	0.8856	0.8108	0.7541
10,000,000	1.3669	1.3644	1.3631	1.3592	1.3486	1.3316	1.3139	1.2987	1.2709	1.2441	1.2217	1.1986	1.1219	1.0468	0.9841	0.8857	0.8109	0.7542

Maximum Benefit	70% Coinsurance																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.4565	0.4541	0.4531	0.4496	0.4393	0.4244	0.4103	0.3970	0.3758	0.3510	0.3282	0.3047	0.2287	0.1738	0.1389	0.0976	0.0764	0.0589
1,500	0.5507	0.5483	0.5474	0.5439	0.5335	0.5187	0.5045	0.4913	0.4701	0.4453	0.4225	0.4055	0.3295	0.2522	0.2031	0.1431	0.1104	0.0885
2,000	0.6141	0.6117	0.6108	0.6072	0.5969	0.5820	0.5679	0.5546	0.5335	0.5085	0.4859	0.4689	0.4034	0.3256	0.2625	0.1876	0.1439	0.1153
2,500	0.6677	0.6653	0.6643	0.6608	0.6504	0.6355	0.6215	0.6082	0.5870	0.5622	0.5394	0.5224	0.4570	0.3804	0.3197	0.2447	0.1773	0.1417
5,000	0.8283	0.8259	0.8250	0.8214	0.8111	0.7962	0.7821	0.7688	0.7477	0.7228	0.7000	0.6831	0.6176	0.5511	0.4992	0.4060	0.3293	0.2658
7,500	0.9133	0.9108	0.9098	0.9064	0.8960	0.8812	0.8671	0.8538	0.8326	0.8078	0.7850	0.7680	0.7025	0.6360	0.5841	0.4910	0.4324	0.3759
10,000	0.9546	0.9522	0.9513	0.9478	0.9374	0.9226	0.9085	0.8952	0.8740	0.8492	0.8264	0.8094	0.7439	0.6774	0.6255	0.5323	0.4738	0.4173
12,500	0.9954	0.9930	0.9921	0.9885	0.9782	0.9633	0.9492	0.9360	0.9148	0.8900	0.8672	0.8502	0.7847	0.7182	0.6663	0.5731	0.5146	0.4581
15,000	1.0263	1.0239	1.0229	1.0194	1.0091	0.9942	0.9801	0.9668	0.9456	0.9208	0.8980	0.8810	0.8156	0.7490	0.6972	0.6040	0.5455	0.4889
20,000	1.0643	1.0619	1.0610	1.0575	1.0471	1.0323	1.0182	1.0049	0.9837	0.9589	0.9361	0.9191	0.8536	0.7871	0.7352	0.6420	0.5835	0.5270
25,000	1.1034	1.1010	1.1001	1.0965	1.0862	1.0713	1.0572	1.0440	1.0228	0.9980	0.9752	0.9582	0.8927	0.8262	0.7743	0.6811	0.6226	0.5661
50,000	1.1563	1.1538	1.1529	1.1494	1.1390	1.1242	1.1101	1.0968	1.0756	1.0508	1.0280	1.0110	0.9456	0.8790	0.8272	0.7340	0.6754	0.6189
100,000	1.1842	1.1818	1.1809	1.1774	1.1670	1.1522	1.1381	1.1248	1.1036	1.0788	1.0560	1.0390	0.9735	0.9070	0.8551	0.7619	0.7034	0.6469
250,000	1.1956	1.1932	1.1922	1.1887	1.1784	1.1635	1.1494	1.1361	1.1149	1.0901	1.0673	1.0503	0.9849	0.9184	0.8665	0.7733	0.7147	0.6582
500,000	1.1973	1.1949	1.1939	1.1904	1.1801	1.1652	1.1511	1.1378	1.1166	1.0918	1.0690	1.0520	0.9866	0.9200	0.8682	0.7750	0.7165	0.6599
1,000,000	1.1974	1.1950	1.1940	1.1905	1.1802	1.1653	1.1512	1.1379										

**Catlin Insurance Company, Inc.
Blanket Accident Policy
Study Abroad Groups
Adjustment Factors**

Adjustment Factors

Sports Coverage - Applied to Accident Medical Expense Rates

No Sports	1.000
Organized Sports or Non-Hazardous Sports	2.000
Extreme Sports or Hazardous Sports	4.000

Sports Coverage - Applied to Accident & Sickness Medical Expense Rates

No Sports	1.000
Organized Sports or Non-Hazardous Sports	1.125
Extreme Sports or Hazardous Sports	1.250

Age/Gender Factors

Age Band	Male	Female
18-24	0.397	0.614
25-29	0.448	0.770
30-34	0.541	0.899
35-39	0.658	1.011
40-44	0.831	1.168
45-49	1.070	1.357
50-54	1.434	1.618
55-59	1.860	1.861
60-64	2.387	2.208
65+	3.260	2.890

Catlin Insurance Company, Inc.
Blanket Accident Policy
Study Abroad Groups

Primary Accident & Sickness Medical Expense
Monthly Claim Costs per Person - Non-U.S. Coverage Only

Maximum Benefit	100% Coinsurance																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	7.9311	7.8489	7.7719	7.6214	7.1986	6.6055	6.1119	5.6940	5.0295	4.4985	4.0644	3.7204	2.7755	2.0942	1.6666	1.1643	0.9038	0.6982
1,500	10.9673	10.8651	10.7680	10.5739	9.2632	8.1648	7.5627	7.1562	6.4362	5.8471	5.3692	4.9335	3.0691	2.4519	1.7253	1.3548	1.0473	0.7818
2,000	13.6251	13.5075	13.3944	13.1665	12.5349	11.6350	10.8627	10.1925	9.0939	8.2189	7.4959	6.8953	5.2236	3.9950	2.9257	2.2627	1.7496	1.3964
2,500	15.9969	15.8630	15.7344	15.4807	14.7828	13.7617	12.8880	12.1302	10.8767	9.8677	9.0220	8.3242	6.3522	4.8808	3.9259	2.9788	2.1444	1.7217
5,000	25.0189	24.8504	24.6871	24.3625	23.4395	20.9039	19.8633	18.0851	16.6174	15.3742	14.3201	11.2329	8.0067	7.1846	5.2124	4.0577	3.2788	2.7288
7,500	31.3710	31.1828	30.9937	30.6371	29.6127	26.0819	26.7342	25.5342	23.4728	21.7410	20.2550	18.9783	15.1588	12.0654	9.9724	7.3568	5.7794	4.6830
10,000	36.2518	36.0528	35.8531	35.4751	34.3778	32.7400	31.2934	29.9873	27.7363	25.8426	24.1809	22.7559	18.4175	14.8532	12.3870	9.2701	7.3365	5.9762
12,500	40.1777	39.9699	39.7672	39.3654	38.2234	36.5176	35.0015	33.6198	31.2316	29.2027	27.4396	25.9145	21.2054	17.2778	14.5414	10.9918	8.7407	7.2172
15,000	43.4364	43.2236	43.0159	42.6041	41.4320	39.6762	38.0948	36.6966	34.1943	32.0740	30.2274	28.6258	23.6300	19.4222	16.4547	12.5490	10.0339	8.2753
20,000	48.6489	48.4285	48.2134	47.7866	46.5695	44.7389	43.1013	41.6216	39.0363	36.7734	34.7964	33.0644	27.6877	23.0572	19.7336	15.2463	12.3330	10.2624
25,000	52.7065	52.4810	52.2608	51.8237	50.5758	48.6938	47.0048	45.4736	42.7865	40.4778	38.4314	36.6161	30.9665	26.0185	22.4309	17.5454	14.3201	12.0028
50,000	64.7094	64.4742	64.2443	63.7879	62.4822	60.5036	58.7182	57.0925	54.2104	51.7088	49.4931	47.5225	41.2313	35.5659	31.3719	25.4119	21.3210	18.2892
100,000	75.0445	74.8047	74.5702	74.1045	72.7709	70.7459	69.1400	67.2399	64.2669	61.6724	59.3638	57.3004	50.6580	44.6220	40.0422	33.4007	28.7314	25.2169
250,000	84.7332	84.4911	84.2541	83.7837	82.4359	80.3872	78.5316	76.8338	73.8133	71.1714	68.8154	66.7045	59.8724	53.5992	48.7932	41.7449	36.6688	32.7474
500,000	88.8513	88.6085	88.3710	87.8994	86.5479	84.4932	82.6315	80.9277	77.8952	75.2412	72.8731	70.7502	63.8698	57.5364	52.6743	45.5271	40.3521	36.3319
1,000,000	90.7852	90.5423	90.3046	89.8327	88.4803	86.4241	84.5609	82.8556	79.8201	77.1631	74.7920	72.6660	65.7736	59.4251	54.5479	47.3706	42.1654	38.1150
2,500,000	91.4289	91.1859	90.9482	90.4762	89.1236	87.0670	85.2033	83.4979	80.4617	77.8040	75.4323	73.3056	66.4105	60.0586	55.1781	47.9941	42.7822	38.7251
5,000,000	91.5117	91.2688	91.0310	90.5590	89.2064	87.1498	85.2863	83.5806	80.5444	77.8866	75.5149	73.3882	66.4929	60.1407	55.2600	48.0754	42.8630	38.8054
10,000,000	91.5136	91.2707	91.0329	90.5610	89.2084	87.1518	85.2883	83.5825	80.5463	77.8886	75.5168	73.3901	66.4947	60.1426	55.2618	48.0772	42.8648	38.8071

Maximum Benefit	80% Coinsurance																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	7.6031	7.5287	7.4585	7.3203	6.9297	6.3803	5.9198	5.5273	4.8966	4.3906	3.9789	3.6487	2.7303	2.0658	1.6529	1.1558	0.9037	0.6981
1,500	10.3927	10.3014	10.2143	10.0376	9.5487	8.8490	8.2537	7.7417	6.9038	6.2302	5.6734	5.2186	3.9462	3.0108	2.4199	1.7051	1.3207	1.0472
2,000	12.7975	12.6904	12.5875	12.3845	11.8262	11.0094	10.3104	9.7041	8.7013	7.8942	7.2176	6.6594	5.0817	3.9046	3.1407	2.2303	1.7155	1.3773
2,500	14.8999	14.7837	14.6716	14.4504	13.8334	12.9309	12.1499	11.4682	10.3313	9.4093	8.6366	7.9983	6.1462	4.7522	3.8425	2.7554	2.1103	1.6888
5,000	22.7454	22.6007	22.4602	22.1819	21.3977	20.2932	19.2137	18.3144	16.7605	15.4676	14.3651	13.4236	10.5393	8.4031	6.9035	5.0737	3.9443	3.1861
7,500	28.1077	27.9503	27.7972	27.4937	26.6294	25.3360	24.1971	23.1691	21.4010	19.9101	18.6239	17.5030	14.1323	11.3574	9.4657	7.0670	5.5578	4.5273
10,000	32.1422	31.9759	31.8138	31.4923	30.5787	29.2141	28.0112	26.8958	24.9852	23.3677	21.9516	20.7316	16.9643	13.8222	11.6331	8.7934	6.9926	5.7737
12,500	35.3440	35.1721	35.0043	34.6716	33.7242	32.3033	31.0368	29.8967	27.8904	26.1844	24.7071	23.4258	19.3559	15.9325	13.5129	10.3220	8.2808	6.8319
15,000	38.0153	37.8390	37.6669	37.3255	36.3518	34.8873	33.5773	32.3934	30.3260	28.5613	27.0254	25.6620	21.4090	17.7666	15.1640	11.8997	9.4431	7.8490
20,000	42.1652	41.9848	41.8086	41.4589	40.4607	38.9550	37.6038	36.3789	34.2292	32.3823	30.7451	29.2929	24.7732	20.8148	17.9447	14.0363	11.4561	9.6023
25,000	45.3513	45.1682	44.9892	44.6340	43.6192	42.0660	40.7072	39.4547	37.2498	35.3358	33.6413	32.1429	27.4385	23.2654	20.2073	15.9689	13.1607	11.1096
50,000	54.5909	54.4014	54.2161	53.8483	52.7955	51.1990	49.7569	48.4411	46.1097	44.0811	42.2812	40.6774	35.5238	30.8791	27.4012	22.4414	18.9878	16.4046
100,000	62.3387	62.1465	61.9585	61.5853	60.5182	58.8927	57.4210	56.0731	53.6775	51.5846	49.7205	48.0525	42.6696	37.7546	34.0167	28.6025	24.7660	21.8275
250,000	69.0700	68.8780	68.6863	68.3096	67.2301	65.5891	64.1026	62.7424	60.3220	58.2044	56.3156	54.6229	49.1411	44.1026	40.2411	34.5797	30.4960	27.3211
500,000	71.0200	70.8280	70.6363	70.2600	69.1805	67.5395	66.0530	64.7928	62.3724	60.2548	58.3660	56.6733	51.1915	46.1530	42.2915	36.6301	32.5464	29.3715
1,000,000	72.8639	72.6695	72.4794	72.1018	71.0198	69.3746	67.8839	66.5195	64.0907	61.9648	60.0676	58.3665	52.8512	47.7707	43.8673	38.1220	33.9545	30.7107
2,500,000	73.1814	72.9870	72.7968	72.4193	71.3372	69.6919	68.2011	66.8366	64.4076	62.2814	60.3840	58.6827	53.1665	48.0849	44.1804	38.4330	34.2633	31.0174
5,000,000	73.2109	73.0165	72.8264	72.4488	71.3667	69.7214	68.2306	66.8660	64.4370	62.3109	60.4134	58.7121	53.1958	48.1141	44.2095	38.4638	34.2918	31.0457
10,000,000	73.2110	73.0166	72.8265	72.4489	71.3668	69.7215	68.2307	66.8661	64.4371	62.3110	60.4135	58.7122	53.1959	48.1142	44.2096	38.4619	34.2919	31.0458

Maximum Benefit	70% Coinsurance																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	7.3915	7.3230	7.2562	7.1228	6.7553	6.2336	5.7926	5.4183	4.8032	4.3197	3.9239	3.5968	2.6993	2.0516	1.6399	1.1516	0.9036	0.6980
1,500	10.0298	9.9446	9.8614	9.6975	9.2405	8.5810	8.0195	7.5345	6.7368	6.0911	5.5579	5.1200	3.8891	2.9767	2.3973	1.6889	1.3037	1.0471
2,000	12.2742	12.1763	12.0820	11.8959	11.3748	10.6182	9.9537	9.3900	8.4445	7.6780	7.0383	6.5035	4.9311	3.8441	3.0970	2.2147	1.6965	1.3609
2,500	14.2286	14.1235	14.0221	13.8226	13.2426	12.4064	11.8830	11.0490	9.9849	9.1139	8.3919	7.7743	6.0101	4.6631	3.7741	2.9510	2.0932	1.6723
5,000	21.4024	21.2730	21.1473	20.8983	20.1820	19.1252	18.1981	17.3652	15.9438	14.7558	13.7386	12.8657	10.2603	8.1449	6.7181	4.9524	3.8877	3.1380
7,500	26.2226	26.0811	25.9427	25.6682	24.8982	23.7293	22.6966	21.7700	20.1666	18.7974	17.6284	16.5935	13.4829	11.0224	9.1298	6.8382	5.4181	4.4370
10,000	29.7984	29.6510	29.5073	29.2122	28.4007	27.1717	26.0778	25.0944	23.3751	21.9073	20.6340	19.5129	16.0891	13.2008	11.1659	8.4728	6.7700	5.5811
12,500	32.6196	32.4679	32.3198	32.0262	31.1897	29.9339	28.8132	27.7794	25.9704	24.4263	23.0823	21.9100	18.2394	15.1094	12.8792	9.9073	7.9982	6.6392
15,000	34.9880	34.8037	34.6531	34.3515	33.4876	32.1861	31.0598	29.9640	28.1150	26.5309	25.1470	23.9288	20.0795	16.7629	14.3762	11.1798	9.0563	7.5446
20,000	38.5669	38.4077	38.2522	37.9436	37.0622	35.7316	34.5161	33.4511	31.5430	29.8787	28.4146	27.1220	23.0573	19.4987	16.8878	13.3118	10.9264	9.1826
25,000	41.3316	41.1704	41.0129	40.7003	39.8067	38.4559	37.2402	36.1300	34.1848	32.4725	30.9604	29.6199	25.3857	21.6674	18.8824	15.0472	12.4583	10.5676
50,000	49.1974	49.0312	48.8686	48.5458	47.6220	46.2203	44.9543	43.7350	41.7343	39.9428	38.3515</							

Catlin Insurance Company, Inc.
Blanket Accident Policy
Study Abroad Groups

Full Excess Accident & Sickness Medical Expense
Monthly Claim Costs per Person - Non-U.S. Coverage Only

Maximum Benefit	100% Coinsurance																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	6.2130	6.0545	5.9004	5.5901	4.6879	3.6170	2.9660	2.5192	1.9303	1.5517	1.2916	1.1092	0.6770	0.4346	0.3122	0.1920	0.1265	0.0916
1,500	7.6547	7.4738	7.2957	6.9400	5.9225	4.6946	3.9190	3.3719	2.6293	2.1443	1.8083	1.5610	0.9703	0.6328	0.4530	0.2813	0.1897	0.1332
2,000	8.7322	8.5356	8.3441	7.9647	6.8756	5.5473	4.6881	4.0710	3.2219	2.6610	2.2600	1.9557	1.2396	0.8133	0.5904	0.3688	0.2529	0.1749
2,500	9.5849	9.3802	9.1807	8.7851	7.6447	6.2463	5.3298	4.6635	3.7385	3.1127	2.6548	2.3110	1.4933	0.9907	0.7195	0.4502	0.3078	0.2166
5,000	12.2397	12.0165	11.7985	11.3630	10.1152	8.5573	7.4992	6.7037	5.5554	4.7470	4.1480	3.6719	2.4639	1.7102	1.2803	0.8239	0.5793	0.4220
7,500	13.7330	13.5027	13.2777	12.8310	11.5449	9.9182	8.7999	7.9545	6.7111	5.8140	5.1387	4.5958	3.2034	2.2710	1.7305	1.1816	0.7959	0.5868
10,000	14.7236	14.4885	14.2586	13.8022	12.4964	10.8421	9.6960	8.8229	7.5220	6.5818	5.8582	5.2811	3.7643	2.7212	2.1042	1.4032	1.0014	0.7431
12,500	15.4432	15.2063	14.9747	14.5149	13.1989	11.5274	10.3643	9.4722	8.1398	7.1715	6.4190	5.8185	4.2144	3.0949	2.4120	1.6198	1.1661	0.8763
15,000	16.0040	15.7659	15.5331	15.0710	13.7479	12.0648	10.8995	9.9830	8.6305	7.6405	6.8692	6.2515	4.5881	3.4026	2.6835	1.8252	1.3225	0.9981
20,000	16.8278	16.5880	16.3535	15.8878	14.5542	12.8534	11.6609	10.7413	9.3628	8.3485	7.5507	6.9059	5.1674	3.8908	3.1056	2.1463	1.5775	1.2055
25,000	17.4072	17.1669	16.9319	16.4654	15.1291	13.4194	12.2161	11.2857	9.8857	8.8498	8.0388	7.3815	5.5895	4.2610	3.4266	2.4013	1.7849	1.3774
50,000	18.7845	18.5424	18.3054	17.8350	16.4872	14.7627	13.5464	12.6031	11.1772	10.1155	9.2765	8.5910	6.6898	5.2647	4.3298	3.1573	2.4243	1.9241
100,000	19.6130	19.3702	19.1327	18.6610	17.3096	15.5790	14.3568	13.4074	11.9695	10.8957	10.0467	9.3514	7.4107	5.9361	4.9642	3.7172	2.9210	2.3694
250,000	20.0601	19.8171	19.5794	19.1074	17.7549	16.0227	14.7987	13.8477	12.4063	11.3290	10.4766	9.7779	7.8234	6.3316	5.3425	4.0652	3.2443	2.6680
500,000	20.1300	19.8870	19.6493	19.1773	17.8247	16.0923	14.8682	13.9171	12.4754	11.3979	10.5453	9.8463	7.8908	6.3978	5.4074	4.1277	3.3044	2.7256
1,000,000	20.1465	19.9036	19.6659	19.1939	17.8413	16.1089	14.8847	13.9335	12.4919	11.4143	10.5616	9.8626	7.9069	6.4136	5.4230	4.1427	3.3189	2.7396
2,500,000	20.1469	19.9040	19.6662	19.1943	17.8417	16.1093	14.8851	13.9339	12.4922	11.4147	10.5620	9.8629	7.9072	6.4140	5.4233	4.1430	3.3191	2.7398
5,000,000	20.1470	19.9041	19.6663	19.1944	17.8418	16.1094	14.8852	13.9340	12.4923	11.4148	10.5621	9.8630	7.9073	6.4141	5.4234	4.1431	3.3192	2.7399
10,000,000	20.1471	19.9042	19.6664	19.1945	17.8419	16.1095	14.8853	13.9341	12.4924	11.4149	10.5622	9.8631	7.9074	6.4142	5.4235	4.1432	3.3193	2.7400

Maximum Benefit	80% Coinsurance																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	5.9545	5.4575	5.3225	5.0539	4.2795	3.3521	2.7763	2.3743	1.8362	1.4875	1.2453	1.0681	0.6642	0.4323	0.3075	0.1893	0.1264	0.0899
1,500	6.7902	6.6355	6.4843	6.1848	5.3259	4.2802	3.6101	3.1272	2.4653	2.0325	1.7186	1.4856	0.9409	0.6145	0.4448	0.2786	0.1978	0.1316
2,000	7.6680	7.5042	7.3445	7.0281	6.1157	4.9970	4.2639	3.7308	2.9908	2.4902	2.1238	1.8488	1.1946	0.7925	0.5756	0.3601	0.2462	0.1733
2,500	8.3530	8.1827	8.0166	7.6871	6.7448	5.5781	4.8098	4.2345	3.4312	2.8807	2.4778	2.1685	1.4153	0.9487	0.6976	0.4404	0.3005	0.2150
5,000	10.4560	10.2728	10.0938	9.7387	8.7238	7.4500	6.5740	5.9145	4.8535	4.2535	3.7507	3.3376	2.2946	1.6055	1.2136	0.7855	0.5534	0.4035
7,500	11.6009	11.4138	11.2308	10.8677	9.8289	8.5152	7.6007	6.9022	5.8737	5.1281	4.5558	4.1030	2.9094	2.0954	1.6136	1.0882	0.7618	0.5679
10,000	12.3545	12.1650	11.9797	11.6119	10.5591	9.2219	8.2914	7.5778	6.5118	5.7372	5.1352	4.6548	3.3715	2.4759	1.9296	1.2958	0.9329	0.7011
12,500	12.9017	12.7112	12.5250	12.1553	11.0947	9.7445	8.8009	8.0756	6.9907	6.1938	5.5757	5.0760	3.7337	2.7764	2.1951	1.4931	1.0846	0.8205
15,000	13.3181	13.1267	12.9395	12.5678	11.5036	10.1475	9.1980	8.4666	7.3638	6.5523	5.9208	5.4121	4.0253	3.0293	2.4035	1.6579	1.2178	0.9274
20,000	13.9257	13.7335	13.5455	13.1723	12.1032	10.7355	9.7729	9.0286	7.9086	7.0799	6.4311	5.9052	4.4716	3.4088	2.7413	1.9210	1.4279	1.1019
25,000	14.3293	14.1362	13.9474	13.5724	12.4982	11.1255	10.1594	9.4116	8.2846	7.4489	6.7931	6.2602	4.7817	3.6937	2.9893	2.1239	1.5970	1.2452
50,000	15.2859	15.0920	14.9022	14.5255	13.4460	12.0644	11.0894	10.3328	9.1880	8.3346	7.6611	7.1105	5.5783	4.4153	3.6544	2.6934	2.0839	1.6682
100,000	15.8212	15.6270	15.4369	15.0595	13.9781	12.5933	11.6151	10.8552	9.7041	8.8443	8.1643	7.6073	6.0516	4.8663	4.0814	3.0723	2.4284	1.9802
250,000	16.0783	15.8839	15.6937	15.3162	14.2342	12.8483	11.8691	11.1081	9.9549	9.0929	8.4109	7.8517	6.2875	5.0933	4.3012	3.2778	2.6196	2.1570
500,000	16.1116	15.9173	15.7271	15.3495	14.2674	12.8815	11.9013	11.1413	9.9880	9.1259	8.4438	7.8846	6.3206	5.1266	4.3342	3.3092	2.6503	2.1870
1,000,000	16.1175	15.9232	15.7330	15.3554	14.2733	12.8874	11.9081	11.1471	9.9938	9.1318	8.4496	7.8904	6.3258	5.1312	4.3386	3.3144	2.6563	2.1918
2,500,000	16.1176	15.9233	15.7331	15.3555	14.2734	12.8875	11.9082	11.1472	9.9939	9.1319	8.4497	7.8905	6.3259	5.1313	4.3387	3.3145	2.6564	2.1919
5,000,000	16.1177	15.9234	15.7332	15.3556	14.2735	12.8876	11.9083	11.1473	9.9940	9.1320	8.4498	7.8906	6.3260	5.1314	4.3388	3.3146	2.6565	2.1920
10,000,000	16.1178	15.9235	15.7333	15.3557	14.2736	12.8877	11.9084	11.1474	9.9941	9.1321	8.4499	7.8907	6.3261	5.1315	4.3389	3.3147	2.6566	2.1921

Maximum Benefit	70% Coinsurance																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	5.2342	5.1075	4.9846	4.7411	4.0364	3.1888	2.6565	2.2824	1.7757	1.4449	1.2206	1.0476	0.6512	0.4249	0.3034	0.1880	0.1263	0.0891
1,500	6.2958	6.1566	6.0209	5.7513	4.9778	4.0333	3.4183	2.9748	2.3620	1.9531	1.6610	1.4431	0.9184	0.6054	0.4407	0.2744	0.1883	0.1308
2,000	7.0692	6.9218	6.7781	6.4930	5.6801	4.6750	4.0108	3.5288	2.8429	2.3763	2.0372	1.7806	1.1590	0.7715	0.5646	0.3568	0.2426	0.1725
2,500	7.6678	7.5173	7.3681	7.0745	6.2379	5.1941	4.4953	3.9818	3.2487	2.7388	2.3787	2.0763	1.3706	0.9277	0.6841	0.4319	0.2969	0.2141
5,000	9.4862	9.3251	9.1675	8.8549	7.9613	6.8370	6.0541	5.4624	4.6013	3.9796	3.5090	3.1390	2.1795	1.5405	1.1707	0.7650	0.5363	0.3943
7,500	10.4627	10.2981	10.1371	9.8177	8.9036	7.7424	6.9335	6.3158	5.4027	4.7342	4.2227	3.8137	2.7335	1.9844	1.5362	1.0297	0.7339	0.5468
10,000	11.0998	10.9336	10.7710	10.4483	9.5244	8.3469	7.5244	6.8931	5.9521	5.2603	4.7259	4.2947	3.1414	2.3245	1.8242	1.2381	0.8987	0.6767
12,500	11.5586	11.3913	11.2278	10.9031	9.9726	8.7860	7.9552	7.3154	6.3583	5.6543	5.1016	4.6566	3.4543	2.5985	2.0509	1.4095	1.0323	0.7867
15,000	11.9059	11.7381	11.5739	11.2479	10.3144	9.1238	8.2872	7.6404	6.6692	5.9530	5.3941	4.9428	3.7063	2.8069	2.2398	1.5557	1.1482	0.8808
20,000	12.3992	12.2305	12.0656	11.7381	10.8001	9.6020	8.7596	8.1084	7.1255	6.3942	5.8204	5.3541	4.0774	3.1321	2.5318	1.7891	1.3381	1.0384
25,000	12.7818	12.6127	12.4472	12.1197	11.1275	9.9241	9.0765	8.4200	7.4295	6.6939	6.1156	5.6449	4.3379	3.3696	2.7408	1.9622	1.4848	1.1632
50,000	13.4923	13.3225	13.1564	12.8266	11.8814	10.6715	9.8174	9.1543	8.1506	7.4019	6.8105	6.3267	4.9799	3.9599	3.2874	2.4330	1.8935	1.5208
100,000	13.8987	13.7287	13.5623	13.2321	12.2856	11.0736	10.2174	9.5522	8.5444	7.7914	7.1959	6.7079	5.3442	4.3055	3.6187	2.7320	2.1649	1.7689
250,000	14.0754	13.9054	13.7399	13.4086	12.4618	11.2491	10.3923	9.7265	8.7174	7.9632	7.3663	6.8771	5.5084	4.4635	3.7704	2.8749	2.2990	1.8942
500,000	14.1000	13.9300																

Catlin Insurance Company, Inc.
Blanket Accident Policy
Study Abroad Groups

Coordination of Benefits - Accident & Sickness Medical Expense
Monthly Claim Costs per Person - Non-U.S. Coverage Only

Maximum Benefit	100% Coinsurance																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	6.2130	6.1855	6.1605	6.1048	5.9384	5.6841	5.4395	5.2116	4.7944	4.4142	4.0496	3.7204	2.7755	2.0942	1.6666	1.1643	0.9038	0.6982
1,500	7.6547	7.6272	7.6022	7.5465	7.3801	7.1257	6.8812	6.6533	6.2361	5.8558	5.4913	5.1621	4.0335	3.0691	2.4519	1.7253	1.3548	1.0473
2,000	8.7322	8.7048	8.6797	8.6241	8.4576	8.2033	7.9587	7.7308	7.3136	6.9334	6.5688	6.2397	5.1111	3.9950	3.2159	2.2627	1.7496	1.3964
2,500	9.5849	9.5575	9.5324	9.4768	9.3103	9.0560	8.8114	8.5835	8.1663	7.7861	7.4215	7.0924	5.9638	4.8483	3.9259	2.7878	2.1444	1.7217
5,000	12.2397	12.2122	12.1872	12.1316	11.9651	11.7108	11.4662	11.2383	10.8211	10.4409	10.0763	9.7471	8.6186	7.4981	6.5666	5.1551	4.0577	3.2788
7,500	13.7330	13.7055	13.6805	13.6249	13.4584	13.2040	12.9595	12.7315	12.3144	11.9341	11.5695	11.2404	10.1118	8.9914	8.0598	6.6484	5.5448	4.6456
10,000	14.7236	14.6962	14.6711	14.6155	14.4490	14.1947	13.9501	13.7222	13.3050	12.9248	12.5602	12.2311	11.1025	9.9820	9.0505	7.6391	6.5354	5.6363
12,500	15.4432	15.4157	15.3907	15.3350	15.1685	14.9142	14.6697	14.4417	14.0246	13.6443	13.2797	12.9506	11.8220	10.7016	9.7700	8.3586	7.2550	6.3558
15,000	16.0040	15.9765	15.9515	15.8958	15.7293	15.4750	15.2305	15.0025	14.5854	14.2051	13.8405	13.5114	12.3828	11.2624	10.3308	8.9194	7.8158	6.9166
20,000	16.8278	16.8003	16.7753	16.7197	16.5532	16.2989	16.0543	15.8264	15.4092	15.0290	14.6644	14.3352	13.2067	12.0862	11.1547	9.7432	8.6396	7.7404
25,000	17.4072	17.3797	17.3547	17.2991	17.1326	16.8783	16.6337	16.4057	15.9886	15.6083	15.2437	14.9146	13.7860	12.6656	11.7340	10.3226	9.2190	8.3198
50,000	18.7845	18.7571	18.7320	18.6764	18.5099	18.2556	18.0110	17.7831	17.3659	16.9857	16.6211	16.2920	15.1634	14.0429	13.1114	11.7000	10.5963	9.6972
100,000	19.6130	19.5855	19.5605	19.5048	19.3383	19.0840	18.8395	18.6115	18.1944	17.8141	17.4495	17.1204	15.9918	14.8714	13.9398	12.5284	11.4248	10.5256
250,000	20.0601	20.0326	20.0076	19.9519	19.7854	19.5311	19.2865	19.0586	18.6415	18.2612	17.8966	17.5675	16.4389	15.3185	14.3869	12.9755	11.8719	10.9727
500,000	20.1300	20.1025	20.0775	20.0218	19.8553	19.6010	19.3564	19.1285	18.7114	18.3311	17.9665	17.6374	16.5088	15.3884	14.4568	13.0454	11.9418	11.0426
1,000,000	20.1465	20.1191	20.0940	20.0384	19.8719	19.6176	19.3730	19.1451	18.7279	18.3477	17.9831	17.6540	16.5254	15.4049	14.4734	13.0620	11.9584	11.0592
2,500,000	20.1469	20.1195	20.0944	20.0388	19.8723	19.6180	19.3734	19.1455	18.7283	18.3481	17.9835	17.6544	16.5258	15.4053	14.4738	13.0624	11.9587	11.0597
5,000,000	20.1470	20.1196	20.0945	20.0389	19.8724	19.6181	19.3735	19.1456	18.7284	18.3482	17.9836	17.6545	16.5259	15.4054	14.4739	13.0625	11.9588	11.0597
10,000,000	20.1471	20.1197	20.0946	20.0390	19.8725	19.6182	19.3736	19.1457	18.7285	18.3483	17.9837	17.6546	16.5260	15.4055	14.4740	13.0626	11.9589	11.0598

Maximum Benefit	80% Coinsurance																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	5.6586	5.6301	5.6146	5.5686	5.4435	5.2429	5.0330	4.8535	4.5259	4.2101	3.9452	3.6847	2.7303	2.0658	1.6529	1.1558	0.9037	0.6981
1,500	6.8909	6.8524	6.8370	6.7909	6.6658	6.4652	6.2553	6.0758	5.7482	5.4324	5.1675	4.8949	3.9462	3.0108	2.4199	1.7051	1.3207	1.0472
2,000	7.7390	7.7104	7.6950	7.6489	7.5238	7.3232	7.1133	6.9338	6.6062	6.2904	6.0255	5.7529	4.8042	3.9046	3.1407	2.2303	1.7155	1.3773
2,500	8.4444	8.4159	8.4004	8.3544	8.2293	8.0286	7.8188	7.6393	7.3117	6.9959	6.7310	6.4584	5.5222	4.6668	3.8425	2.7554	2.1103	1.6888
5,000	10.5938	10.5652	10.5498	10.5037	10.3786	10.1780	9.9682	9.7886	9.4611	9.1453	8.8803	8.6078	7.7016	6.8161	6.0750	4.9137	3.9443	3.1861
7,500	11.7559	11.7313	11.7159	11.6698	11.5447	11.3441	11.1343	10.9547	10.6272	10.3114	10.0464	9.7739	8.8677	7.9822	7.2411	6.0798	5.1969	4.5273
10,000	12.4159	12.3873	12.3719	12.3258	12.2007	12.0001	11.7902	11.6107	11.2831	10.9674	10.7024	10.4298	9.5237	8.6382	7.8970	6.7357	5.8529	5.1833
12,500	12.9767	12.9481	12.9327	12.8866	12.7615	12.5609	12.3511	12.1715	11.8440	11.5282	11.2632	10.9907	10.0845	9.1990	8.4579	7.2966	6.4137	5.7441
15,000	13.4065	13.3779	13.3625	13.3164	13.1913	12.9907	12.7809	12.6014	12.2738	11.9580	11.6931	11.4205	10.5143	9.6289	8.8877	7.7264	6.8435	6.1739
20,000	13.9806	13.9520	13.9366	13.8905	13.7654	13.5648	13.3550	13.1754	12.8479	12.5321	12.2671	11.9946	11.0884	10.2029	9.4618	8.3005	7.4176	6.7480
25,000	14.4813	14.4527	14.4373	14.3912	14.2661	14.0655	13.8557	13.6762	13.3486	13.0328	12.7679	12.4953	11.5891	10.7037	9.9625	8.8012	7.9183	7.2487
50,000	15.5561	15.5275	15.5121	15.4660	15.3409	15.1403	14.9305	14.7510	14.4234	14.1076	13.8427	13.5701	12.6639	11.7785	11.0373	9.8760	8.9931	8.3235
100,000	15.8255	15.8240	15.8085	15.7624	15.6373	15.4367	15.2269	15.0474	14.7198	14.4040	14.1391	13.8665	12.9603	12.0749	11.3337	10.1724	9.2895	8.6199
250,000	16.0907	16.0621	16.0467	16.0006	15.8755	15.6749	15.4651	15.2856	14.9580	14.6422	14.3773	14.1047	13.1985	12.3131	11.5719	10.4106	9.5277	8.8581
500,000	16.1000	16.0999	16.0998	16.0997	16.0996	16.0995	16.0994	16.0993	16.0992	16.0991	16.0990	16.0989	16.0988	16.0987	16.0986	16.0985	16.0984	16.0983
1,000,000	16.1316	16.1030	16.0876	16.0415	15.9164	15.7158	15.5060	15.3264	14.9988	14.6831	14.4181	14.1456	13.2394	12.3539	11.6128	10.4514	9.5686	8.8990
2,500,000	16.1317	16.1031	16.0877	16.0416	15.9165	15.7159	15.5061	15.3265	14.9989	14.6832	14.4182	14.1457	13.2395	12.3540	11.6129	10.4515	9.5687	8.8991
5,000,000	16.1318	16.1032	16.0878	16.0417	15.9166	15.7160	15.5062	15.3266	14.9990	14.6833	14.4183	14.1458	13.2396	12.3541	11.6130	10.4516	9.5688	8.8992
10,000,000	16.1319	16.1033	16.0879	16.0418	15.9167	15.7161	15.5063	15.3267	14.9991	14.6834	14.4184	14.1459	13.2397	12.3542	11.6131	10.4517	9.5689	8.8993

Maximum Benefit	70% Coinsurance																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	5.3886	5.3601	5.3449	5.3073	5.1854	5.0099	4.8433	4.6865	4.4363	4.1435	3.8744	3.5968	2.6993	2.0516	1.6399	1.1516	0.9036	0.6980
1,500	6.5012	6.4727	6.4615	6.4200	6.2980	6.1225	5.9591	5.7991	5.5490	5.2561	4.9870	4.7866	3.8891	2.9767	2.3973	1.6889	1.3037	1.0471
2,000	7.2495	7.2209	7.2097	7.1682	7.0462	6.8707	6.7092	6.5473	6.2972	5.9943	5.7353	5.5348	4.7622	3.8441	3.0990	2.2147	1.6995	1.3609
2,500	7.8813	7.8527	7.8416	7.8001	7.6781	7.5026	7.3407	7.1788	6.9287	6.6258	6.3668	6.1663	5.3937	4.6084	3.7741	2.9822	2.0932	1.6723
5,000	9.7780	9.7494	9.7382	9.6967	9.5747	9.3992	9.2327	9.0708	8.8257	8.5328	8.2638	8.0633	7.2907	6.5050	5.8930	4.7929	3.8877	3.1380
7,500	10.7805	10.7520	10.7407	10.6992	10.5773	10.4017	10.2352	10.0734	9.8282	9.5354	9.2663	9.0658	8.2933	7.5075	6.8956	5.7955	5.1045	4.4370
10,000	11.2691	11.2406	11.2294	11.1879	11.0659	10.8904	10.7239	10.5620	10.3169	10.0240	9.7549	9.5545	8.7819	7.9962	7.3842	6.2841	5.5931	4.9257
12,500	11.7606	11.7321	11.7211	11.6796	11.5576	11.3718	11.2053	11.0435	10.7983	10.5054	10.2364	10.0359	9.2634	8.4776	7.8657	6.7655	6.0746	5.4071
15,000	12.1150	12.0864	12.0752	12.0337	11.9117	11.7362	11.5697	11.4128	11.1627									

Catlin Insurance Company, Inc.
Blanket Accident Policy
Study Abroad Groups

Primary Accident Medical Expense
Monthly Claim Costs per Person - Non-U.S. Coverage Only

Maximum Benefit	100% Coinsurance																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.3114	0.3082	0.3051	0.2992	0.2826	0.2593	0.2400	0.2236	0.1975	0.1766	0.1596	0.1461	0.1090	0.0822	0.0654	0.0457	0.0355	0.0274
1,500	0.4306	0.4266	0.4228	0.4151	0.3939	0.3637	0.3382	0.3167	0.2810	0.2527	0.2296	0.2108	0.1584	0.1205	0.0963	0.0677	0.0532	0.0411
2,000	0.5349	0.5303	0.5259	0.5169	0.4921	0.4568	0.4265	0.4002	0.3570	0.3227	0.2943	0.2707	0.2051	0.1569	0.1263	0.0888	0.0687	0.0548
2,500	0.6281	0.6228	0.6178	0.6078	0.5804	0.5403	0.5060	0.4763	0.4270	0.3874	0.3542	0.3268	0.2494	0.1916	0.1541	0.1095	0.0842	0.0676
5,000	0.9823	0.9757	0.9693	0.9565	0.9203	0.8671	0.8207	0.7799	0.7100	0.6524	0.6036	0.5622	0.4410	0.3458	0.2821	0.2046	0.1593	0.1287
7,500	1.2317	1.2243	1.2171	1.2029	1.1626	1.1025	1.0496	1.0025	0.9216	0.8536	0.7952	0.7451	0.5952	0.4737	0.3915	0.2888	0.2269	0.1839
10,000	1.4233	1.4155	1.4079	1.3928	1.3497	1.2854	1.2286	1.1774	1.0890	1.0146	0.9494	0.8934	0.7231	0.5832	0.4867	0.3640	0.2880	0.2346
12,500	1.5774	1.5693	1.5613	1.5455	1.5007	1.4337	1.3742	1.3200	1.2262	1.1468	1.0773	1.0174	0.8326	0.6784	0.5709	0.4316	0.3432	0.2834
15,000	1.7054	1.6970	1.6889	1.6727	1.6267	1.5578	1.4957	1.4397	1.3425	1.2593	1.1888	1.1239	0.9278	0.7625	0.6460	0.4927	0.3939	0.3249
20,000	1.9100	1.9014	1.8929	1.8762	1.8284	1.7565	1.6922	1.6341	1.5326	1.4438	1.3662	1.2982	1.0871	0.9053	0.7748	0.5986	0.4842	0.4029
25,000	2.0693	2.0605	2.0518	2.0347	1.9857	1.9118	1.8455	1.7854	1.6799	1.5892	1.5089	1.4376	1.2158	1.0215	0.8807	0.6889	0.5622	0.4713
50,000	2.5406	2.5314	2.5223	2.5044	2.4532	2.3755	2.3054	2.2415	2.1284	2.0302	1.9432	1.8658	1.6188	1.3964	1.2317	0.9977	0.8371	0.7181
100,000	2.9464	2.9370	2.9277	2.9095	2.8571	2.7776	2.7057	2.6399	2.5232	2.4214	2.3307	2.2497	1.9889	1.7519	1.5721	1.3114	1.1280	0.9901
250,000	3.3268	3.3173	3.3080	3.2895	3.2366	3.1561	3.0833	3.0166	2.8980	2.7943	2.7018	2.6189	2.3507	2.1044	1.9157	1.6394	1.4397	1.2857
500,000	3.4884	3.4789	3.4696	3.4511	3.3980	3.3173	3.2442	3.1774	3.0583	2.9541	2.8611	2.7778	2.5076	2.2590	2.0681	1.7875	1.5843	1.4284
1,000,000	3.5644	3.5548	3.5455	3.5270	3.4739	3.3931	3.3200	3.2530	3.1339	3.0295	2.9365	2.8530	2.5824	2.3331	2.1416	1.8598	1.6555	1.4965
2,500,000	3.5896	3.5801	3.5708	3.5522	3.4991	3.4184	3.3452	3.2783	3.1591	3.0547	2.9616	2.8781	2.6074	2.3580	2.1664	1.8843	1.6797	1.5204
5,000,000	3.5929	3.5834	3.5740	3.5555	3.5024	3.4216	3.3485	3.2815	3.1623	3.0580	2.9648	2.8813	2.6106	2.3612	2.1696	1.8875	1.6829	1.5236
10,000,000	3.5930	3.5835	3.5741	3.5556	3.5025	3.4217	3.3486	3.2816	3.1624	3.0581	2.9649	2.8814	2.6107	2.3613	2.1697	1.8876	1.6830	1.5237

Maximum Benefit	80% Coinsurance																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.2985	0.2956	0.2928	0.2874	0.2721	0.2505	0.2324	0.2170	0.1922	0.1724	0.1562	0.1433	0.1072	0.0811	0.0649	0.0454	0.0354	0.0273
1,500	0.4080	0.4044	0.4010	0.3941	0.3749	0.3474	0.3241	0.3040	0.2711	0.2446	0.2227	0.2049	0.1549	0.1182	0.0950	0.0669	0.0519	0.0410
2,000	0.5024	0.4982	0.4942	0.4862	0.4643	0.4322	0.4048	0.3810	0.3416	0.3099	0.2834	0.2615	0.1995	0.1533	0.1233	0.0876	0.0674	0.0541
2,500	0.5850	0.5804	0.5760	0.5673	0.5431	0.5077	0.4770	0.4503	0.4056	0.3694	0.3391	0.3140	0.2413	0.1866	0.1509	0.1082	0.0829	0.0663
5,000	0.8930	0.8873	0.8818	0.8709	0.8401	0.7946	0.7544	0.7191	0.6619	0.6238	0.5914	0.5640	0.4527	0.3429	0.2710	0.1992	0.1549	0.1251
7,500	1.1036	1.0974	1.0914	1.0794	1.0455	0.9947	0.9500	0.9097	0.8402	0.7817	0.7312	0.6872	0.5549	0.4459	0.3716	0.2775	0.2182	0.1777
10,000	1.2620	1.2554	1.2491	1.2364	1.2006	1.1470	1.0994	1.0560	0.9810	0.9175	0.8619	0.8140	0.6660	0.5427	0.4567	0.3452	0.2745	0.2267
12,500	1.3877	1.3809	1.3743	1.3613	1.3241	1.2683	1.2186	1.1738	1.0950	1.0280	0.9700	0.9197	0.7599	0.6255	0.5305	0.4053	0.3251	0.2682
15,000	1.4925	1.4856	1.4789	1.4655	1.4272	1.3697	1.3183	1.2718	1.1906	1.1214	1.0611	1.0075	0.8406	0.6975	0.5954	0.4690	0.3708	0.3082
20,000	1.6555	1.6484	1.6415	1.6277	1.5886	1.5294	1.4764	1.4283	1.3439	1.2714	1.2071	1.1501	0.9726	0.8172	0.7045	0.5511	0.4498	0.3770
25,000	1.7806	1.7734	1.7663	1.7524	1.7126	1.6524	1.5982	1.5491	1.4625	1.3873	1.3208	1.2610	1.0734	0.9134	0.7942	0.6277	0.5167	0.4362
50,000	2.1433	2.1359	2.1286	2.1142	2.0728	2.0102	1.9535	1.9019	1.8103	1.7307	1.6600	1.5971	1.3947	1.2124	1.0758	0.8811	0.7455	0.6441
100,000	2.4475	2.4400	2.4326	2.4179	2.3760	2.3122	2.2544	2.2015	2.1075	2.0253	1.9521	1.8866	1.6753	1.4823	1.3356	1.1230	0.9724	0.8570
250,000	2.7118	2.7042	2.6967	2.6819	2.6396	2.5751	2.5162	2.4634	2.3683	2.2852	2.2110	2.1446	1.9294	1.7315	1.5789	1.3577	1.1973	1.0727
500,000	2.8199	2.8123	2.8048	2.7899	2.7470	2.6825	2.6236	2.5707	2.4756	2.3925	2.3183	2.2444	2.0294	1.8323	1.6796	1.4583	1.2979	1.1733
1,000,000	2.8608	2.8531	2.8457	2.8308	2.7884	2.7238	2.6652	2.6117	2.5163	2.4328	2.3584	2.2916	2.0750	1.8756	1.7223	1.4967	1.3331	1.2058
2,500,000	2.8732	2.8656	2.8581	2.8433	2.8008	2.7362	2.6777	2.6241	2.5287	2.4453	2.3708	2.3040	2.0874	1.8879	1.7346	1.5089	1.3452	1.2178
5,000,000	2.8744	2.8667	2.8593	2.8445	2.8020	2.7374	2.6788	2.6253	2.5299	2.4464	2.3719	2.3051	2.0886	1.8890	1.7357	1.5101	1.3464	1.2189
10,000,000	2.8745	2.8668	2.8594	2.8446	2.8021	2.7375	2.6789	2.6254	2.5300	2.4465	2.3720	2.3052	2.0887	1.8891	1.7358	1.5102	1.3465	1.2190

Maximum Benefit	70% Coinsurance																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.2902	0.2875	0.2849	0.2797	0.2652	0.2447	0.2274	0.2127	0.1886	0.1696	0.1541	0.1412	0.1060	0.0805	0.0644	0.0452	0.0353	0.0272
1,500	0.3938	0.3904	0.3872	0.3807	0.3628	0.3369	0.3149	0.2958	0.2645	0.2391	0.2182	0.2010	0.1527	0.1169	0.0941	0.0663	0.0512	0.0409
2,000	0.4819	0.4781	0.4744	0.4671	0.4466	0.4169	0.3912	0.3688	0.3315	0.3014	0.2763	0.2553	0.1960	0.1509	0.1217	0.0869	0.0667	0.0534
2,500	0.5586	0.5545	0.5505	0.5425	0.5199	0.4871	0.4587	0.4338	0.3920	0.3578	0.3295	0.3052	0.2360	0.1831	0.1482	0.1075	0.0822	0.0657
5,000	0.8403	0.8352	0.8303	0.8205	0.7924	0.7509	0.7145	0.6818	0.6260	0.5793	0.5394	0.5051	0.4028	0.3198	0.2638	0.1944	0.1526	0.1232
7,500	1.0295	1.0240	1.0186	1.0078	0.9772	0.9317	0.8911	0.8547	0.7918	0.7380	0.6921	0.6515	0.5294	0.4288	0.3585	0.2685	0.2127	0.1742
10,000	1.1699	1.1641	1.1585	1.1473	1.1151	1.0668	1.0239	0.9852	0.9177	0.8601	0.8101	0.7661	0.6317	0.5183	0.4384	0.3327	0.2658	0.2191
12,500	1.2807	1.2747	1.2689	1.2574	1.2246	1.1753	1.1313	1.0907	1.0206	0.9602	0.9062	0.8602	0.7161	0.5932	0.5057	0.3890	0.3140	0.2607
15,000	1.3725	1.3665	1.3605	1.3487	1.3148	1.2637	1.2179	1.1764	1.1038	1.0416	0.9873	0.9395	0.7884	0.6581	0.5644	0.4389	0.3556	0.2962
20,000	1.5142	1.5079	1.5018	1.4897	1.4551	1.4029	1.3523	1.3133	1.2384	1.1731	1.1156	1.0649	0.9053	0.7656	0.6330	0.5226	0.4290	0.3605
25,000	1.6227	1.6164	1.6102	1.5980	1.5629	1.5098	1.4621	1.4187	1.3422	1.2749	1.2156	1.1629	0.9967	0.8507	0.7414	0.5908	0.4891	0.4149
50,000	1.9316	1.9250	1.9187	1.9066	1.8697	1.8147	1.7648	1.7193	1.6386	1.5682	1.5057	1.4500	1.2713	1.1096	0.9878	0.8135	0.6918	0.6007
100,000	2.1829	2.1763	2.1698	2.1570	2.1201	2.0642	2.0135	1.9672	1.8849	1.8130	1.7490	1.6917	1.5068	1.3369	1.2073	1.0189	0.8847	0.7822
250,000	2.3957	2.3890	2.3825	2.3695	2.3324	2.2760	2.2249	2.1781	2.0949	2.0221	1.9571	1.8989	1.7102	1.5367	1.4037	1.2084	1.0573	0.9580
500,000	2.4751	2.4684	2.4619	2.4489	2.4118	2.3553	2.3041	2.2572	2.1738	2.1008	2.0357	1.9773	1.7880	1.6137	1.4798	1.2829	1.1402	1.0292
1,000,000	2.5061	2.4994	2.4929	2.4799	2.4428	2.3863	2.3350	2.2882	2.									

Catlin Insurance Company, Inc.
Blanket Accident Policy
Study Abroad Groups

Full Excess Accident Medical Expense
Monthly Claim Costs per Person - Non-U.S. Coverage Only

Maximum Benefit	100% Coinsurance																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.2439	0.2377	0.2317	0.2195	0.1841	0.1420	0.1164	0.0989	0.0758	0.0609	0.0507	0.0436	0.0266	0.0171	0.0123	0.0075	0.0050	0.0036
1,500	0.3005	0.2934	0.2864	0.2725	0.2325	0.1843	0.1539	0.1324	0.1032	0.0842	0.0710	0.0613	0.0381	0.0248	0.0178	0.0110	0.0074	0.0052
2,000	0.3428	0.3351	0.3276	0.3127	0.2699	0.2178	0.1841	0.1598	0.1265	0.1045	0.0887	0.0768	0.0487	0.0319	0.0232	0.0145	0.0099	0.0069
2,500	0.3763	0.3683	0.3604	0.3449	0.3001	0.2452	0.2093	0.1831	0.1468	0.1222	0.1042	0.0907	0.0586	0.0389	0.0282	0.0177	0.0121	0.0085
5,000	0.4806	0.4718	0.4632	0.4461	0.3971	0.3360	0.2944	0.2632	0.2181	0.1864	0.1629	0.1442	0.0975	0.0671	0.0503	0.0323	0.0227	0.0166
7,500	0.5392	0.5301	0.5213	0.5038	0.4533	0.3894	0.3455	0.3123	0.2635	0.2283	0.2018	0.1804	0.1258	0.0892	0.0679	0.0444	0.0313	0.0230
10,000	0.5781	0.5688	0.5598	0.5419	0.4906	0.4257	0.3807	0.3464	0.2953	0.2584	0.2300	0.2073	0.1478	0.1068	0.0826	0.0551	0.0393	0.0292
12,500	0.6063	0.5970	0.5879	0.5699	0.5182	0.4526	0.4069	0.3719	0.3196	0.2816	0.2520	0.2284	0.1655	0.1215	0.0947	0.0636	0.0458	0.0344
15,000	0.6283	0.6190	0.6099	0.5917	0.5398	0.4737	0.4275	0.3919	0.3388	0.3000	0.2697	0.2454	0.1801	0.1336	0.1054	0.0717	0.0519	0.0392
20,000	0.6607	0.6513	0.6421	0.6238	0.5714	0.5046	0.4578	0.4217	0.3676	0.3278	0.2965	0.2711	0.2029	0.1528	0.1219	0.0843	0.0619	0.0473
25,000	0.6834	0.6740	0.6648	0.6465	0.5940	0.5269	0.4796	0.4431	0.3881	0.3475	0.3156	0.2898	0.2195	0.1673	0.1345	0.0943	0.0701	0.0541
50,000	0.7375	0.7280	0.7187	0.7002	0.6473	0.5796	0.5319	0.4948	0.4388	0.3972	0.3642	0.3373	0.2627	0.2067	0.1700	0.1240	0.0952	0.0755
100,000	0.7700	0.7605	0.7512	0.7327	0.6796	0.6117	0.5637	0.5264	0.4699	0.4278	0.3945	0.3672	0.2910	0.2331	0.1949	0.1459	0.1147	0.0930
250,000	0.7876	0.7781	0.7687	0.7502	0.6971	0.6291	0.5810	0.5437	0.4871	0.4448	0.4113	0.3839	0.3072	0.2486	0.2098	0.1596	0.1274	0.1047
500,000	0.7903	0.7808	0.7715	0.7529	0.6998	0.6318	0.5838	0.5464	0.4898	0.4475	0.4140	0.3866	0.3098	0.2512	0.2123	0.1621	0.1297	0.1070
1,000,000	0.7910	0.7814	0.7721	0.7536	0.7005	0.6325	0.5844	0.5471	0.4905	0.4481	0.4147	0.3872	0.3104	0.2518	0.2129	0.1626	0.1303	0.1076
2,500,000	0.7911	0.7815	0.7722	0.7537	0.7006	0.6326	0.5845	0.5472	0.4906	0.4482	0.4148	0.3873	0.3105	0.2519	0.2130	0.1627	0.1304	0.1077
5,000,000	0.7912	0.7816	0.7723	0.7538	0.7007	0.6327	0.5846	0.5473	0.4907	0.4483	0.4149	0.3874	0.3106	0.2520	0.2131	0.1628	0.1305	0.1078
10,000,000	0.7913	0.7817	0.7724	0.7539	0.7008	0.6328	0.5847	0.5474	0.4908	0.4484	0.4150	0.3875	0.3107	0.2521	0.2132	0.1629	0.1306	0.1079

Maximum Benefit	80% Coinsurance																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.2197	0.2143	0.2090	0.1984	0.1680	0.1316	0.1090	0.0932	0.0721	0.0584	0.0489	0.0419	0.0261	0.0170	0.0121	0.0074	0.0049	0.0035
1,500	0.2666	0.2605	0.2546	0.2428	0.2091	0.1680	0.1417	0.1228	0.0968	0.0798	0.0674	0.0583	0.0369	0.0241	0.0175	0.0109	0.0073	0.0051
2,000	0.3011	0.2946	0.2884	0.2759	0.2401	0.1962	0.1674	0.1465	0.1174	0.0978	0.0834	0.0726	0.0469	0.0311	0.0226	0.0141	0.0097	0.0068
2,500	0.3280	0.3213	0.3147	0.3018	0.2648	0.2190	0.1888	0.1663	0.1347	0.1131	0.0973	0.0851	0.0556	0.0372	0.0274	0.0173	0.0118	0.0084
5,000	0.4105	0.4033	0.3963	0.3824	0.3425	0.2925	0.2581	0.2322	0.1874	0.1473	0.1270	0.1110	0.0730	0.0500	0.0346	0.0227	0.0158	0.0117
7,500	0.4555	0.4481	0.4409	0.4267	0.3859	0.3343	0.2984	0.2710	0.2306	0.2013	0.1789	0.1611	0.1142	0.0823	0.0634	0.0419	0.0299	0.0223
10,000	0.4851	0.4776	0.4703	0.4559	0.4146	0.3621	0.3255	0.2975	0.2557	0.2253	0.2016	0.1828	0.1324	0.0972	0.0758	0.0509	0.0366	0.0275
12,500	0.5065	0.4991	0.4918	0.4772	0.4356	0.3826	0.3455	0.3171	0.2745	0.2432	0.2189	0.1993	0.1466	0.1090	0.0862	0.0586	0.0426	0.0322
15,000	0.5229	0.5154	0.5080	0.4934	0.4517	0.3984	0.3611	0.3324	0.2891	0.2573	0.2325	0.2125	0.1580	0.1189	0.0944	0.0651	0.0478	0.0364
20,000	0.5467	0.5392	0.5318	0.5172	0.4752	0.4215	0.3837	0.3545	0.3105	0.2780	0.2525	0.2318	0.1756	0.1338	0.1076	0.0754	0.0561	0.0433
25,000	0.5626	0.5550	0.5476	0.5329	0.4907	0.4368	0.3989	0.3695	0.3253	0.2925	0.2667	0.2458	0.1877	0.1450	0.1174	0.0834	0.0627	0.0489
50,000	0.6001	0.5925	0.5851	0.5703	0.5279	0.4737	0.4354	0.4057	0.3607	0.3272	0.3008	0.2792	0.2190	0.1734	0.1435	0.1057	0.0818	0.0655
100,000	0.6212	0.6135	0.6061	0.5913	0.5488	0.4944	0.4560	0.4262	0.3810	0.3472	0.3205	0.2987	0.2376	0.1911	0.1602	0.1206	0.0953	0.0777
250,000	0.6313	0.6236	0.6162	0.6013	0.5589	0.5044	0.4660	0.4361	0.3908	0.3570	0.3302	0.3083	0.2469	0.2000	0.1689	0.1287	0.1029	0.0847
500,000	0.6320	0.6243	0.6168	0.6019	0.5594	0.5049	0.4665	0.4366	0.3912	0.3573	0.3304	0.3084	0.2469	0.2000	0.1689	0.1287	0.1029	0.0847
1,000,000	0.6328	0.6251	0.6176	0.6027	0.5602	0.5057	0.4673	0.4374	0.3920	0.3581	0.3311	0.3091	0.2475	0.2005	0.1694	0.1291	0.1032	0.0850
2,500,000	0.6329	0.6252	0.6177	0.6028	0.5603	0.5058	0.4674	0.4375	0.3921	0.3582	0.3312	0.3092	0.2476	0.2006	0.1695	0.1292	0.1033	0.0851
5,000,000	0.6330	0.6253	0.6178	0.6029	0.5604	0.5059	0.4675	0.4376	0.3922	0.3583	0.3313	0.3093	0.2477	0.2007	0.1696	0.1293	0.1034	0.0852
10,000,000	0.6331	0.6254	0.6179	0.6030	0.5605	0.5060	0.4676	0.4377	0.3923	0.3584	0.3314	0.3094	0.2478	0.2008	0.1697	0.1294	0.1035	0.0853
10,000,000	0.6331	0.6255	0.6180	0.6031	0.5606	0.5061	0.4678	0.4380	0.3927	0.3588	0.3320	0.3101	0.2487	0.2018	0.1706	0.1304	0.1046	0.0864

Maximum Benefit	70% Coinsurance																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.2055	0.2005	0.1957	0.1861	0.1585	0.1252	0.1043	0.0896	0.0697	0.0567	0.0479	0.0411	0.0256	0.0167	0.0119	0.0073	0.0048	0.0034
1,500	0.2472	0.2417	0.2364	0.2258	0.1954	0.1584	0.1342	0.1168	0.0927	0.0767	0.0652	0.0567	0.0361	0.0238	0.0173	0.0108	0.0072	0.0050
2,000	0.2775	0.2718	0.2663	0.2549	0.2220	0.1835	0.1576	0.1385	0.1116	0.0933	0.0800	0.0699	0.0455	0.0303	0.0222	0.0140	0.0095	0.0067
2,500	0.3011	0.2951	0.2893	0.2778	0.2449	0.2039	0.1765	0.1563	0.1276	0.1075	0.0928	0.0815	0.0538	0.0364	0.0269	0.0170	0.0117	0.0083
5,000	0.3724	0.3661	0.3599	0.3477	0.3126	0.2684	0.2377	0.2145	0.1807	0.1562	0.1378	0.1232	0.0856	0.0605	0.0460	0.0300	0.0211	0.0155
7,500	0.4108	0.4043	0.3980	0.3855	0.3496	0.3040	0.2722	0.2480	0.2121	0.1859	0.1658	0.1497	0.1073	0.0779	0.0603	0.0404	0.0288	0.0215
10,000	0.4358	0.4293	0.4229	0.4102	0.3739	0.3277	0.2954	0.2706	0.2337	0.2065	0.1855	0.1686	0.1233	0.0913	0.0716	0.0486	0.0353	0.0266
12,500	0.4538	0.4472	0.4408	0.4281	0.3915	0.3450	0.3123	0.2872	0.2496	0.2220	0.2003	0.1828	0.1356	0.1020	0.0805	0.0553	0.0405	0.0309
15,000	0.4674	0.4609	0.4544	0.4416	0.4050	0.3582	0.3254	0.3000	0.2618	0.2337	0.2118	0.1941	0.1455	0.1102	0.0879	0.0611	0.0451	0.0346
20,000	0.4868	0.4802	0.4737	0.4609	0.4240	0.3770	0.3439	0.3183	0.2798	0.2510	0.2285	0.2102	0.1601	0.1230	0.0994	0.0702	0.0525	0.0408
25,000	0.4999	0.4932	0.4867	0.4738	0.4369	0.3896	0.3564	0.3306	0.2917	0.2628	0.2401	0.2216	0.1703	0.1326	0.1076	0.0770	0.0583	0.0457
50,000	0.5297	0.5231	0.5165	0.5036	0.4665	0.4190	0.3854	0.3594	0.3200	0.2906	0.2674	0.2484	0.1955	0.1555	0.1291	0.0955	0.0743	0.0597
100,000	0.5457	0.5390	0.5325	0.5195	0.4824	0.4348	0.4012	0.3750	0.3355	0.3059	0.2825	0.2634	0.2098	0.1690	0.1421	0.1073	0.0850	0.0695
250,000	0.5526	0.5459	0.5394	0.5264	0.4893	0.4417	0.4080	0.3819	0.3423	0.3126	0.2892	0.2700	0.2163	0.1752	0.1480	0.1129	0.0903	0.0744
500,000	0.5536	0.5469	0.5404	0.5274	0.4902	0.4426	0.4090	0.3828										

Catlin Insurance Company, Inc.
Blanket Accident Policy
Study Abroad Groups

Coordination of Benefits Accident Medical Expense
Monthly Claim Costs per Person - Non-U.S. Coverage Only

Maximum Benefit	100% Coinsurance																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.2439	0.2429	0.2419	0.2397	0.2331	0.2232	0.2136	0.2046	0.1882	0.1733	0.1590	0.1461	0.1090	0.0822	0.0654	0.0457	0.0355	0.0274
1,500	0.3005	0.2995	0.2985	0.2963	0.2898	0.2798	0.2702	0.2612	0.2448	0.2299	0.2156	0.2027	0.1584	0.1205	0.0963	0.0677	0.0532	0.0411
2,000	0.3428	0.3418	0.3408	0.3386	0.3321	0.3221	0.3125	0.3035	0.2871	0.2722	0.2579	0.2450	0.2007	0.1569	0.1263	0.0888	0.0687	0.0548
2,500	0.3763	0.3752	0.3743	0.3721	0.3655	0.3556	0.3460	0.3370	0.3206	0.3057	0.2914	0.2785	0.2341	0.1902	0.1541	0.1095	0.0842	0.0676
5,000	0.4806	0.4795	0.4785	0.4763	0.4698	0.4598	0.4502	0.4412	0.4249	0.4099	0.3956	0.3827	0.3384	0.2944	0.2578	0.2024	0.1593	0.1287
7,500	0.5392	0.5381	0.5371	0.5349	0.5284	0.5184	0.5088	0.4999	0.4835	0.4686	0.4542	0.4413	0.3970	0.3530	0.3164	0.2610	0.2177	0.1824
10,000	0.5781	0.5770	0.5762	0.5738	0.5673	0.5573	0.5477	0.5388	0.5224	0.5074	0.4931	0.4802	0.4359	0.3919	0.3553	0.2999	0.2566	0.2213
12,500	0.6063	0.6052	0.6043	0.6021	0.5955	0.5856	0.5760	0.5670	0.5506	0.5357	0.5214	0.5085	0.4642	0.4202	0.3836	0.3282	0.2848	0.2495
15,000	0.6283	0.6273	0.6263	0.6241	0.6176	0.6076	0.5980	0.5890	0.5726	0.5577	0.5434	0.5305	0.4862	0.4422	0.4056	0.3502	0.3069	0.2716
20,000	0.6627	0.6616	0.6606	0.6584	0.6519	0.6419	0.6323	0.6233	0.6069	0.5920	0.5777	0.5648	0.5205	0.4765	0.4399	0.3845	0.3412	0.3059
25,000	0.6834	0.6824	0.6814	0.6792	0.6727	0.6627	0.6531	0.6441	0.6277	0.6128	0.5985	0.5856	0.5413	0.4973	0.4607	0.4053	0.3620	0.3266
50,000	0.7375	0.7364	0.7354	0.7332	0.7267	0.7167	0.7071	0.6981	0.6818	0.6669	0.6526	0.6396	0.5953	0.5513	0.5148	0.4594	0.4160	0.3807
100,000	0.7700	0.7690	0.7680	0.7658	0.7593	0.7493	0.7397	0.7307	0.7143	0.6994	0.6851	0.6722	0.6279	0.5839	0.5473	0.4919	0.4486	0.4133
250,000	0.7876	0.7865	0.7855	0.7833	0.7768	0.7668	0.7572	0.7483	0.7319	0.7170	0.7027	0.6897	0.6454	0.6014	0.5649	0.5094	0.4661	0.4308
500,000	0.7903	0.7893	0.7883	0.7861	0.7796	0.7696	0.7600	0.7510	0.7346	0.7197	0.7054	0.6925	0.6482	0.6042	0.5676	0.5122	0.4689	0.4335
1,000,000	0.7910	0.7899	0.7889	0.7867	0.7802	0.7702	0.7606	0.7517	0.7353	0.7204	0.7060	0.6931	0.6488	0.6048	0.5682	0.5128	0.4695	0.4342
2,500,000	0.7911	0.7900	0.7890	0.7868	0.7803	0.7703	0.7607	0.7518	0.7354	0.7205	0.7061	0.6932	0.6489	0.6049	0.5683	0.5129	0.4696	0.4343
5,000,000	0.7912	0.7901	0.7891	0.7869	0.7804	0.7704	0.7608	0.7519	0.7355	0.7206	0.7062	0.6933	0.6490	0.6050	0.5684	0.5130	0.4697	0.4344
10,000,000	0.7913	0.7902	0.7892	0.7870	0.7805	0.7705	0.7609	0.7520	0.7356	0.7207	0.7063	0.6934	0.6491	0.6051	0.5685	0.5131	0.4698	0.4345

Maximum Benefit	80% Coinsurance																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.2222	0.2210	0.2204	0.2186	0.2137	0.2058	0.1976	0.1906	0.1777	0.1653	0.1549	0.1433	0.1072	0.0811	0.0649	0.0454	0.0354	0.0273
1,500	0.2702	0.2690	0.2684	0.2666	0.2617	0.2538	0.2456	0.2385	0.2257	0.2133	0.2029	0.1922	0.1549	0.1182	0.0950	0.0669	0.0519	0.0410
2,000	0.3038	0.3027	0.3021	0.3003	0.2954	0.2875	0.2793	0.2722	0.2594	0.2470	0.2366	0.2259	0.1903	0.1533	0.1233	0.0876	0.0674	0.0541
2,500	0.3315	0.3304	0.3298	0.3280	0.3231	0.3152	0.3070	0.2999	0.2871	0.2747	0.2643	0.2536	0.2180	0.1832	0.1509	0.1082	0.0829	0.0663
5,000	0.4159	0.4148	0.4142	0.4124	0.4075	0.3996	0.3914	0.3843	0.3715	0.3591	0.3487	0.3380	0.3024	0.2676	0.2355	0.1929	0.1549	0.1251
7,500	0.4617	0.4606	0.4600	0.4582	0.4533	0.4454	0.4371	0.4301	0.4172	0.4048	0.3944	0.3837	0.3482	0.3134	0.2843	0.2387	0.2040	0.1777
10,000	0.4875	0.4863	0.4857	0.4839	0.4790	0.4711	0.4629	0.4559	0.4430	0.4306	0.4202	0.4095	0.3739	0.3392	0.3101	0.2645	0.2298	0.2035
12,500	0.5095	0.5084	0.5078	0.5059	0.5010	0.4932	0.4849	0.4779	0.4650	0.4526	0.4422	0.4315	0.3959	0.3612	0.3321	0.2865	0.2518	0.2255
15,000	0.5264	0.5252	0.5246	0.5228	0.5179	0.5100	0.5018	0.4947	0.4819	0.4695	0.4591	0.4484	0.4128	0.3780	0.3489	0.3034	0.2687	0.2424
20,000	0.5489	0.5478	0.5472	0.5454	0.5405	0.5326	0.5243	0.5173	0.5044	0.4920	0.4816	0.4709	0.4353	0.4006	0.3715	0.3259	0.2912	0.2649
25,000	0.5686	0.5674	0.5668	0.5650	0.5601	0.5522	0.5440	0.5369	0.5241	0.5117	0.5013	0.4906	0.4550	0.4202	0.3911	0.3455	0.3109	0.2846
50,000	0.6029	0.6018	0.6012	0.5994	0.5945	0.5866	0.5783	0.5713	0.5584	0.5460	0.5356	0.5249	0.4894	0.4546	0.4255	0.3799	0.3452	0.3189
100,000	0.6224	0.6213	0.6207	0.6189	0.6139	0.6061	0.5978	0.5908	0.5779	0.5655	0.5551	0.5444	0.5088	0.4741	0.4450	0.3994	0.3647	0.3384
250,000	0.6317	0.6306	0.6300	0.6282	0.6233	0.6154	0.6072	0.6001	0.5873	0.5749	0.5645	0.5538	0.5182	0.4834	0.4543	0.4087	0.3741	0.3478
500,000	0.6322	0.6311	0.6305	0.6287	0.6238	0.6159	0.6077	0.6006	0.5878	0.5754	0.5650	0.5543	0.5187	0.4839	0.4548	0.4092	0.3745	0.3482
1,000,000	0.6334	0.6323	0.6317	0.6299	0.6250	0.6171	0.6089	0.6018	0.5890	0.5766	0.5662	0.5555	0.5199	0.4851	0.4560	0.4104	0.3758	0.3495
2,500,000	0.6336	0.6324	0.6318	0.6300	0.6251	0.6172	0.6090	0.6019	0.5891	0.5767	0.5663	0.5556	0.5200	0.4852	0.4561	0.4105	0.3759	0.3496
5,000,000	0.6337	0.6325	0.6319	0.6301	0.6252	0.6173	0.6091	0.6020	0.5892	0.5768	0.5664	0.5557	0.5201	0.4853	0.4562	0.4106	0.3760	0.3497

Maximum Benefit	70% Coinsurance																	
	0	25	50	100	250	500	750	1,000	1,500	2,000	2,500	3,000	5,000	7,500	10,000	15,000	20,000	25,000
1,000	0.2116	0.2104	0.2100	0.2084	0.2036	0.1967	0.1902	0.1840	0.1742	0.1627	0.1521	0.1412	0.1060	0.0805	0.0644	0.0452	0.0353	0.0272
1,500	0.2552	0.2541	0.2537	0.2521	0.2473	0.2404	0.2338	0.2277	0.2179	0.2064	0.1958	0.1879	0.1527	0.1189	0.0941	0.0663	0.0512	0.0409
2,000	0.2846	0.2835	0.2831	0.2814	0.2766	0.2698	0.2632	0.2571	0.2472	0.2357	0.2252	0.2173	0.1821	0.1483	0.1235	0.0889	0.0697	0.0534
2,500	0.3094	0.3083	0.3079	0.3062	0.3014	0.2946	0.2880	0.2819	0.2720	0.2605	0.2500	0.2421	0.2069	0.1731	0.1483	0.1075	0.0822	0.0657
5,000	0.3839	0.3828	0.3823	0.3807	0.3759	0.3690	0.3625	0.3563	0.3465	0.3350	0.3244	0.3166	0.2814	0.2476	0.2228	0.1771	0.1518	0.1332
7,500	0.4233	0.4221	0.4217	0.4201	0.4153	0.4084	0.4019	0.3957	0.3859	0.3744	0.3638	0.3559	0.3207	0.2869	0.2621	0.2164	0.1911	0.1725
10,000	0.4424	0.4413	0.4409	0.4393	0.4345	0.4276	0.4210	0.4149	0.4051	0.3936	0.3830	0.3751	0.3400	0.3062	0.2814	0.2357	0.2104	0.1918
12,500	0.4613	0.4602	0.4598	0.4582	0.4534	0.4465	0.4399	0.4338	0.4240	0.4125	0.4019	0.3940	0.3589	0.3251	0.3003	0.2546	0.2293	0.2107
15,000	0.4757	0.4745	0.4741	0.4725	0.4677	0.4608	0.4542	0.4481	0.4383	0.4268	0.4162	0.4083	0.3732	0.3394	0.3146	0.2689	0.2436	0.2250
20,000	0.4933	0.4922	0.4917	0.4901	0.4853	0.4784	0.4719	0.4657	0.4559	0.4444	0.4338	0.4260	0.3909	0.3571	0.3323	0.2866	0.2613	0.2427
25,000	0.5114	0.5103	0.5098	0.5082	0.5034	0.4965	0.4900	0.4838	0.4740	0.4625	0.4520	0.4441	0.4090	0.3752	0.3504	0.3047	0.2794	0.2608
50,000	0.5359	0.5348	0.5343	0.5327	0.5279	0.5210	0.5145	0.5083	0.4985	0.4870	0.4764	0.468						