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 DC Blanket Trust Rate Filing
Project Name/Number: Catlin DC Blanket Trust Rate Filing/AHBA T050 1212

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%

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 DC Blanket Trust Rate Filing*		
Project Name/Number:	*Catlin DC Blanket Trust Rate Filing/AHBA T050 1212*		

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 T050 1212, AHBA T051 1212, AHBA T000 1212, AHBA T400 1212
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

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 DC Blanket Trust Rate Filing*
Project Name/Number: *Catlin DC Blanket Trust Rate Filing/AHBA T050 1212*

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 T050 1212, AHBA T051 1212, AHBA T000 1212, AHBA T400 1212	New		Attachments to Act Memo part 1.pdf Attachments to Act Memo part 2a.pdf Attachments to Act Memo part 2b.pdf Actuarial Memorandum Blanket Accident v5 20120628 (signed) docxDC TRUST.pdf

CATLIN

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

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ATTACHMENT 2

Summary of Benefit Options and Premium/Loadings

For

Accident Medical Expense Benefits

And

Out of Country Medical Expense Benefits

SpecialRisk.20120622.xlsx

K-12.20120622.xlsx

StudyAbroad.20120622.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

Coverage Unit	Monthly Claim Cost Per Coverage Unit Per Person Insured
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 Per $1,000 Sum Insured	$0.07582 $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 Per $1,000 Sum Insured	$0.00438 $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

Per $1,000 Sum Insured	$0.00167

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

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

Per $1,000 Sum Insured	$0.00286

Per $1,000 Sum Insured	$0.01623

Per $100 Sum Insured	$0.04058

Per $1,000 Sum Insured	$0.00015

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 Fixed Cost of Default Benefit of $1,000	$0.00198 $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 30	60	90	180	Additional Cost For Retroactive Benefits
0	0.15869	0.17528	0.18418	0.18821	0.00000
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						
		Maximum Benefit Period In Months					
	Waiting Period (Days)	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

State	Factor	State	Factor
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

Factor	Region
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

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

G

Factor
2.00
1.10
1.00
0.95
0.70
0.75

If a group doe
that makes u
weighted ave
that make up

Table 3

roup Age Composition

Percentage Range	Factor
51% + of the group is 75 or older	1.75
51% + of the group is 65 – 74	1.15
51% + of the group is 25 – 64	1.25
51% + of the group is 15 – 24	1.25
51% + of the group is 5 – 14	1.30
51% + of the group is under 5	1.35
	1.40
es not have a specific age group	1.40
p at least 51%, use a	1.50
rage of all the age ranges	1.60
the population of the policyholder	

Th

Table 4

Extreme Exposures

Exposure
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

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%

For C

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 - $1,200,00
$1,200,001 - $1,500,00
$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

ɛrwriter 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

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

Table 7

Daily Rate Conversion Factors

Exposure Days	Conversion Factor (Days)
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
ıdy Abroad, Traveling Volunteer Groups
Students and Corporate Accident

Daily Exposure Time	Factor
Under 30 minutes	2
30 minutes – 1 hours per day	4
1 – 3 hours per day	4
4 – 6 hours per day	
6 – 8 hours per day	
8 – 12 hours per day	
Over 12 hours per day	

Table 10

Specified Trip Ground Exposures **Specifi**

	Factor
Attending a convention in a hotel or conference center	1.35
Any form of manual labor	1.50 – 3.50
Hazardous Exposure	

*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

Factor	
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

Tabl

Factor
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

Group
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 Classificatior

Sport Activities*

Table 1B

Factor	Group
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

1S

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

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

Tal

Factor
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*

ble 1C

Group
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

·oup that best fits that group based on the activities listed within the gro

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

Consecutive Weeks Coverage		
From Week	Less Than Week	Risk Factor
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

State	ST	Area Factor
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	0.1380	0.1303	0.1196	0.1106	0.1031	0.0911	0.0814	0.0736	0.0674	0.0502	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	0.7067	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	0.4710	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	0.3941	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	0.9118	0.8245	0.7441	0.6824	0.5916	0.5257	0.4746
1,000,000	1.1556	1.1525	1.1495	1.1435	1.1264	1.1003	1.0767	1.0551	1.0166	0.9830	0.9529	0.9259	0.8386	0.7581	0.6963	0.6053	0.5392	0.4879
2,500,000	1.1595	1.1564	1.1534	1.1474	1.1303	1.1042	1.0806	1.0590	1.0205	0.9868	0.9568	0.9298	0.8424	0.7619	0.7001	0.6090	0.5430	0.4915
5,000,000	1.1597	1.1567	1.1536	1.1477	1.1305	1.1045	1.0808	1.0592	1.0207	0.9871	0.9570	0.9301	0.8427	0.7622	0.7003	0.6093	0.5432	0.4918
10,000,000	1.1598	1.1568	1.1537	1.1478	1.1306	1.1046	1.0809	1.0593	1.0208	0.9872	0.9571	0.9302	0.8428	0.7623	0.7004	0.6094	0.5433	0.4919

60% 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	0.1292	0.1280	0.1269	0.1246	0.1184	0.1095	0.1020	0.0955	0.0849	0.0766	0.0696	0.0639	0.0483	0.0367	0.0294	0.0207	0.0161	0.0123
1,500	0.1738	0.1723	0.1709	0.1682	0.1606	0.1495	0.1400	0.1318	0.1181	0.1072	0.0980	0.0904	0.0690	0.0530	0.0426	0.0303	0.0233	0.0187
2,000	0.2112	0.2096	0.2080	0.2049	0.1962	0.1836	0.1727	0.1632	0.1472	0.1342	0.1233	0.1142	0.0881	0.0682	0.0552	0.0398	0.0304	0.0243
2,500	0.2434	0.2417	0.2400	0.2366	0.2272	0.2134	0.2014	0.1909	0.1731	0.1586	0.1463	0.1359	0.1057	0.0824	0.0669	0.0484	0.0376	0.0300
5,000	0.3599	0.3578	0.3558	0.3518	0.3402	0.3232	0.3082	0.2947	0.2715	0.2520	0.2352	0.2208	0.1772	0.1417	0.1178	0.0871	0.0684	0.0557
7,500	0.4364	0.4342	0.4320	0.4276	0.4152	0.3967	0.3802	0.3652	0.3392	0.3173	0.2981	0.2815	0.2303	0.1877	0.1580	0.1194	0.0949	0.0784
10,000	0.4926	0.4902	0.4879	0.4834	0.4704	0.4509	0.4335	0.4179	0.3906	0.3674	0.3465	0.3283	0.2728	0.2253	0.1914	0.1465	0.1182	0.0976
12,500	0.5366	0.5342	0.5319	0.5273	0.5140	0.4942	0.4763	0.4599	0.4312	0.4066	0.3851	0.3663	0.3071	0.2561	0.2195	0.1702	0.1378	0.1147
15,000	0.5725	0.5701	0.5677	0.5629	0.5494	0.5289	0.5106	0.4940	0.4648	0.4397	0.4175	0.3977	0.3364	0.2826	0.2437	0.1906	0.1556	0.1304
20,000	0.6282	0.6257	0.6233	0.6185	0.6046	0.5836	0.5648	0.5476	0.5174	0.4913	0.4683	0.4479	0.3830	0.3255	0.2837	0.2252	0.1858	0.1571
25,000	0.6701	0.6675	0.6651	0.6602	0.6462	0.6250	0.6059	0.5885	0.5577	0.5308	0.5070	0.4858	0.4188	0.3593	0.3148	0.2528	0.2106	0.1796
50,000	0.7879	0.7853	0.7828	0.7777	0.7633	0.7414	0.7216	0.7035	0.6714	0.6434	0.6186	0.5963	0.5250	0.4601	0.4112	0.3411	0.2913	0.2541
100,000	0.8808	0.8782	0.8756	0.8705	0.8560	0.8338	0.8137	0.7954	0.7628	0.7343	0.7088	0.6861	0.6125	0.5449	0.4934	0.4182	0.3645	0.3233
250,000	0.9559	0.9533	0.9507	0.9456	0.9309	0.9086	0.8884	0.8699	0.8370	0.8082	0.7825	0.7595	0.6848	0.6161	0.5635	0.4861	0.4301	0.3867
500,000	0.9824	0.9797	0.9771	0.9720	0.9573	0.9350	0.9148	0.8962	0.8633	0.8344	0.8087	0.7856	0.7107	0.6418	0.5889	0.5110	0.4545	0.4106
1,000,000	0.9916	0.9890	0.9864	0.9813	0.9666	0.9443	0.9240	0.9055	0.8725	0.8437	0.8179	0.7948	0.7199	0.6509	0.5979	0.5199	0.4633	0.4192
2,500,000	0.9940	0.9913	0.9887	0.9836	0.9689	0.9466	0.9263	0.9078	0.8748	0.8460	0.8202	0.7971	0.7222	0.6532	0.6002	0.5221	0.4655	0.4214
5,000,000	0.9941	0.9914	0.9888	0.9837	0.9690	0.9467	0.9264	0.9079	0.8749	0.8461	0.8203	0.7972	0.7223	0.6533	0.6003	0.5222	0.4656	0.4215
10,000,000	0.9942	0.9915	0.9889	0.9838	0.9691	0.9468	0.9265	0.9080	0.8750	0.8462	0.8204	0.7973	0.7224	0.6534	0.6004	0.5223	0.4657	0.4216

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	0.0389	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

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	0.2041	0.1886	0.1765	0.1583	0.1446	0.1338	0.1249	0.1002	0.0812	0.0687	0.0525	0.0420	0.0347
1,000,000	0.2554	0.2523	0.2493	0.2433	0.2262	0.2042	0.1887	0.1766	0.1584	0.1447	0.1339	0.1250	0.1003	0.0813	0.0688	0.0526	0.0421	0.0348
2,500,000	0.2555	0.2524	0.2494	0.2434	0.2263	0.2043	0.1888	0.1767	0.1585	0.1448	0.1340	0.1251	0.1004	0.0814	0.0689	0.0527	0.0422	0.0349
5,000,000	0.2556	0.2525	0.2495	0.2435	0.2264	0.2044	0.1889	0.1768	0.1586	0.1449	0.1341	0.1252	0.1005	0.0815	0.0690	0.0528	0.0423	0.0350
10,000,000	0.2557	0.2526	0.2496	0.2436	0.2265	0.2045	0.1890	0.1769	0.1587	0.1450	0.1342	0.1253	0.1006	0.0816	0.0691	0.0529	0.0424	0.0351

60% 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	0.0874	0.0853	0.0834	0.0794	0.0680	0.0543	0.0455	0.0393	0.0308	0.0252	0.0213	0.0184	0.0116	0.0075	0.0054	0.0032	0.0020	0.0014
1,500	0.1041	0.1019	0.0997	0.0954	0.0830	0.0678	0.0579	0.0507	0.0406	0.0338	0.0288	0.0251	0.0162	0.0108	0.0078	0.0048	0.0031	0.0021
2,000	0.1161	0.1138	0.1115	0.1070	0.0941	0.0781	0.0674	0.0595	0.0484	0.0407	0.0351	0.0308	0.0202	0.0136	0.0100	0.0063	0.0043	0.0029
2,500	0.1254	0.1230	0.1207	0.1160	0.1028	0.0862	0.0751	0.0668	0.0549	0.0466	0.0404	0.0356	0.0237	0.0162	0.0120	0.0077	0.0052	0.0036
5,000	0.1531	0.1506	0.1481	0.1432	0.1292	0.1115	0.0992	0.0899	0.0762	0.0662	0.0586	0.0526	0.0370	0.0264	0.0202	0.0133	0.0094	0.0070
7,500	0.1677	0.1652	0.1627	0.1577	0.1434	0.1252	0.1126	0.1029	0.0884	0.0779	0.0697	0.0632	0.0458	0.0336	0.0262	0.0176	0.0127	0.0095
10,000	0.1772	0.1746	0.1721	0.1671	0.1527	0.1343	0.1214	0.1115	0.0967	0.0858	0.0774	0.0706	0.0521	0.0389	0.0307	0.0210	0.0153	0.0116
12,500	0.1839	0.1813	0.1788	0.1737	0.1592	0.1408	0.1278	0.1178	0.1028	0.0917	0.0830	0.0760	0.0570	0.0430	0.0343	0.0238	0.0175	0.0134
15,000	0.1891	0.1865	0.1839	0.1789	0.1643	0.1458	0.1327	0.1226	0.1074	0.0961	0.0873	0.0802	0.0607	0.0463	0.0372	0.0261	0.0194	0.0150
20,000	0.1961	0.1934	0.1909	0.1858	0.1712	0.1526	0.1394	0.1293	0.1139	0.1025	0.0935	0.0862	0.0661	0.0512	0.0416	0.0296	0.0223	0.0175
25,000	0.2007	0.1981	0.1955	0.1904	0.1758	0.1571	0.1439	0.1337	0.1183	0.1068	0.0977	0.0903	0.0699	0.0546	0.0447	0.0323	0.0246	0.0194
50,000	0.2112	0.2086	0.2060	0.2009	0.1862	0.1674	0.1541	0.1438	0.1282	0.1166	0.1074	0.0999	0.0789	0.0629	0.0524	0.0390	0.0305	0.0246
100,000	0.2165	0.2139	0.2113	0.2062	0.1915	0.1727	0.1594	0.1490	0.1334	0.1217	0.1125	0.1049	0.0837	0.0675	0.0568	0.0430	0.0342	0.0280
250,000	0.2186	0.2159	0.2133	0.2082	0.1935	0.1747	0.1614	0.1511	0.1354	0.1237	0.1144	0.1069	0.0856	0.0694	0.0586	0.0447	0.0358	0.0295
500,000	0.2188	0.2162	0.2136	0.2085	0.1938	0.1750	0.1617	0.1513	0.1357	0.1240	0.1147	0.1071	0.0859	0.0697	0.0589	0.0450	0.0360	0.0297
1,000,000	0.2189	0.2163	0.2137	0.2086	0.1939	0.1751	0.1618	0.1514	0.1358	0.1241	0.1148	0.1072	0.0860	0.0698	0.0590	0.0451	0.0361	0.0298
2,500,000	0.2190	0.2164	0.2138	0.2087	0.1940	0.1752	0.1619	0.1515	0.1359	0.1242	0.1149	0.1073	0.0861	0.0699	0.0591	0.0452	0.0362	0.0299
5,000,000	0.2191	0.2165	0.2139	0.2088	0.1941	0.1753	0.1620	0.1516	0.1360	0.1243	0.1150	0.1074	0.0862	0.0700	0.0592	0.0453	0.0363	0.0300
10,000,000	0.2192	0.2166	0.2140	0.2089	0.1942	0.1754	0.1621	0.1517	0.1361	0.1244	0.1151	0.1075	0.0863	0.0701	0.0593	0.0454	0.0364	0.0301

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	0.2490	0.2460	0.2432	0.2386	0.2333	0.2285	0.2248	0.2108	0.1966	0.1855	0.1656	0.1531	0.1410
1,000,000	0.2560	0.2555	0.2553	0.2545	0.2523	0.2491	0.2461	0.2433	0.2387	0.2334	0.2286	0.2249	0.2109	0.1967	0.1856	0.1657	0.1532	0.1411
2,500,000	0.2561	0.2556	0.2554	0.2546	0.2524	0.2492	0.2462	0.2434	0.2388	0.2335	0.2287	0.2250	0.2110	0.1968	0.1857	0.1658	0.1533	0.1412
5,000,000	0.2562	0.2557	0.2555	0.2547	0.2525	0.2493	0.2463	0.2435	0.2389	0.2336	0.2288	0.2251	0.2111	0.1969	0.1858	0.1659	0.1534	0.1413
10,000,000	0.2563	0.2558	0.2556	0.2548	0.2526	0.2494	0.2464	0.2436	0.2390	0.2337	0.2289	0.2252	0.2112	0.1970	0.1859	0.1660	0.1535	0.1414

60% 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	0.0931	0.0925	0.0924	0.0921	0.0897	0.0876	0.0849	0.0824	0.0776	0.0740	0.0696	0.0639	0.0483	0.0367	0.0294	0.0207	0.0161	0.0123
1,500	0.1112	0.1107	0.1106	0.1103	0.1079	0.1057	0.1030	0.1005	0.0957	0.0922	0.0889	0.0848	0.0690	0.0530	0.0426	0.0303	0.0233	0.0187
2,000	0.1228	0.1222	0.1221	0.1218	0.1194	0.1173	0.1146	0.1121	0.1073	0.1038	0.1004	0.0963	0.0849	0.0682	0.0552	0.0398	0.0304	0.0243
2,500	0.1329	0.1323	0.1322	0.1319	0.1295	0.1274	0.1247	0.1222	0.1174	0.1139	0.1105	0.1064	0.0950	0.0824	0.0669	0.0484	0.0376	0.0300
5,000	0.1626	0.1621	0.1620	0.1617	0.1593	0.1572	0.1545	0.1520	0.1472	0.1436	0.1403	0.1362	0.1248	0.1122	0.1017	0.0867	0.0684	0.0557
7,500	0.1778	0.1773	0.1772	0.1769	0.1745	0.1724	0.1697	0.1672	0.1624	0.1588	0.1555	0.1514	0.1400	0.1274	0.1168	0.1022	0.0917	0.0784
10,000	0.1837	0.1831	0.1830	0.1827	0.1803	0.1782	0.1755	0.1730	0.1682	0.1646	0.1613	0.1572	0.1458	0.1332	0.1227	0.1081	0.0975	0.0887
12,500	0.1909	0.1904	0.1903	0.1900	0.1876	0.1855	0.1828	0.1803	0.1754	0.1719	0.1686	0.1645	0.1531	0.1405	0.1299	0.1153	0.1048	0.0959
15,000	0.1963	0.1958	0.1957	0.1954	0.1930	0.1909	0.1882	0.1857	0.1809	0.1773	0.1740	0.1699	0.1585	0.1459	0.1354	0.1208	0.1102	0.1013
20,000	0.2022	0.2017	0.2015	0.2013	0.1989	0.1967	0.1940	0.1915	0.1867	0.1832	0.1798	0.1758	0.1643	0.1517	0.1412	0.1266	0.1160	0.1072
25,000	0.2099	0.2093	0.2092	0.2089	0.2065	0.2044	0.2017	0.1992	0.1944	0.1908	0.1875	0.1834	0.1720	0.1594	0.1489	0.1343	0.1237	0.1149
50,000	0.2166	0.2160	0.2159	0.2156	0.2132	0.2111	0.2084	0.2059	0.2011	0.1976	0.1942	0.1901	0.1787	0.1661	0.1556	0.1410	0.1304	0.1216
100,000	0.2196	0.2190	0.2189	0.2186	0.2162	0.2141	0.2114	0.2089	0.2041	0.2006	0.1972	0.1931	0.1817	0.1691	0.1586	0.1440	0.1334	0.1246
250,000	0.2201	0.2196	0.2194	0.2192	0.2167	0.2146	0.2119	0.2094	0.2046	0.2011	0.1977	0.1936	0.1822	0.1696	0.1591	0.1445	0.1339	0.1251
500,000	0.2202	0.2197	0.2195	0.2193	0.2168	0.2147	0.2120	0.2095	0.2047	0.2012	0.1978	0.1937	0.1823	0.1697	0.1592	0.1446	0.1340	0.1252
1,000,000	0.2203	0.2198	0.2196	0.2194	0.2169	0.2148	0.2121	0.2096	0.2048	0.2013	0.1979	0.1938	0.1824	0.1698	0.1593	0.1447	0.1341	0.1253
2,500,000	0.2204	0.2199	0.2197	0.2195	0.2170	0.2149	0.2122	0.2097	0.2049	0.2014	0.1980	0.1939	0.1825	0.1699	0.1594	0.1448	0.1342	0.1254
5,000,000	0.2205	0.2200	0.2198	0.2196	0.2171	0.2150	0.2123	0.2098	0.2050	0.2015	0.1981	0.1940	0.1826	0.1700	0.1595	0.1449	0.1343	0.1255
10,000,000	0.2206	0.2201	0.2199	0.2197	0.2172	0.2151	0.2124	0.2099	0.2051	0.2016	0.1982	0.1941	0.1827	0.1701	0.1596	0.1450	0.1344	0.1256

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	0.0564	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	0.7742
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	0.5950	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

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	0.8895	0.8477	0.8113	0.7790	0.7501	0.6577	0.5741	0.5110	0.4209	0.3579	0.3108
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	0.9250	0.8348	0.7656	0.6637	0.5899	0.5324
1,000,000	1.2965	1.2931	1.2897	1.2830	1.2638	1.2345	1.2080	1.1838	1.1406	1.1028	1.0691	1.0389	0.9408	0.8506	0.7812	0.6791	0.6050	0.5474
2,500,000	1.3009	1.2974	1.2940	1.2873	1.2681	1.2389	1.2124	1.1881	1.1449	1.1072	1.0734	1.0432	0.9452	0.8548	0.7854	0.6833	0.6092	0.5515
5,000,000	1.3012	1.2977	1.2943	1.2876	1.2684	1.2391	1.2126	1.1884	1.1452	1.1074	1.0737	1.0435	0.9454	0.8551	0.7857	0.6836	0.6095	0.5518
10,000,000	1.3013	1.2978	1.2944	1.2877	1.2685	1.2392	1.2127	1.1885	1.1453	1.1075	1.0738	1.0436	0.9455	0.8552	0.7858	0.6837	0.6096	0.5519

60% 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	0.1449	0.1436	0.1423	0.1398	0.1328	0.1229	0.1144	0.1072	0.0953	0.0859	0.0781	0.0717	0.0542	0.0412	0.0330	0.0233	0.0181	0.0139
1,500	0.1950	0.1933	0.1918	0.1887	0.1802	0.1677	0.1571	0.1478	0.1326	0.1203	0.1100	0.1014	0.0774	0.0595	0.0478	0.0340	0.0261	0.0210
2,000	0.2369	0.2351	0.2333	0.2299	0.2202	0.2060	0.1938	0.1831	0.1652	0.1506	0.1384	0.1281	0.0989	0.0765	0.0619	0.0446	0.0342	0.0273
2,500	0.2731	0.2711	0.2693	0.2655	0.2549	0.2395	0.2260	0.2142	0.1943	0.1779	0.1642	0.1524	0.1186	0.0925	0.0751	0.0543	0.0422	0.0336
5,000	0.4038	0.4014	0.3992	0.3946	0.3817	0.3626	0.3457	0.3306	0.3046	0.2827	0.2639	0.2477	0.1988	0.1590	0.1322	0.0977	0.0768	0.0625
7,500	0.4896	0.4871	0.4846	0.4797	0.4658	0.4450	0.4266	0.4097	0.3806	0.3560	0.3344	0.3158	0.2584	0.2106	0.1772	0.1340	0.1065	0.0880
10,000	0.5527	0.5500	0.5475	0.5423	0.5278	0.5059	0.4864	0.4688	0.4382	0.4122	0.3888	0.3683	0.3061	0.2527	0.2147	0.1644	0.1326	0.1094
12,500	0.6021	0.5994	0.5968	0.5916	0.5767	0.5544	0.5343	0.5159	0.4838	0.4562	0.4321	0.4110	0.3445	0.2873	0.2462	0.1910	0.1546	0.1287
15,000	0.6423	0.6396	0.6369	0.6316	0.6164	0.5934	0.5729	0.5542	0.5214	0.4933	0.4684	0.4462	0.3774	0.3171	0.2734	0.2138	0.1745	0.1463
20,000	0.7049	0.7021	0.6993	0.6939	0.6783	0.6548	0.6336	0.6144	0.5805	0.5512	0.5254	0.5025	0.4297	0.3652	0.3183	0.2527	0.2084	0.1762
25,000	0.7518	0.7490	0.7462	0.7407	0.7250	0.7012	0.6798	0.6603	0.6257	0.5955	0.5688	0.5451	0.4698	0.4031	0.3532	0.2836	0.2363	0.2015
50,000	0.8840	0.8811	0.8782	0.8726	0.8564	0.8318	0.8096	0.7893	0.7533	0.7219	0.6940	0.6691	0.5890	0.5162	0.4613	0.3826	0.3268	0.2851
100,000	0.9882	0.9853	0.9824	0.9767	0.9603	0.9355	0.9130	0.8924	0.8558	0.8238	0.7953	0.7698	0.6872	0.6114	0.5535	0.4692	0.4090	0.3627
250,000	1.0725	1.0696	1.0667	1.0609	1.0445	1.0194	0.9968	0.9760	0.9391	0.9068	0.8779	0.8521	0.7683	0.6913	0.6322	0.5453	0.4825	0.4338
500,000	1.1022	1.0992	1.0963	1.0905	1.0741	1.0490	1.0263	1.0055	0.9685	0.9362	0.9073	0.8814	0.7974	0.7201	0.6607	0.5733	0.5099	0.4607
1,000,000	1.1126	1.1096	1.1067	1.1010	1.0845	1.0594	1.0367	1.0159	0.9789	0.9465	0.9176	0.8917	0.8077	0.7303	0.6708	0.5833	0.5197	0.4703
2,500,000	1.1152	1.1122	1.1093	1.1036	1.0871	1.0620	1.0393	1.0185	0.9815	0.9491	0.9202	0.8943	0.8103	0.7328	0.6734	0.5858	0.5223	0.4728
5,000,000	1.1153	1.1123	1.1094	1.1037	1.0872	1.0621	1.0394	1.0186	0.9816	0.9492	0.9203	0.8944	0.8104	0.7330	0.6735	0.5859	0.5224	0.4729
10,000,000	1.1154	1.1124	1.1095	1.1038	1.0873	1.0622	1.0395	1.0187	0.9817	0.9493	0.9204	0.8945	0.8105	0.7331	0.6736	0.5860	0.5225	0.4730

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

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	0.1230	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	0.3899	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

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	0.1136	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	0.2899	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

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	0.1063	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	0.0858	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	0.0771	0.0589	0.0471	0.0389
1,000,000	0.2865	0.2830	0.2797	0.2730	0.2537	0.2291	0.2117	0.1982	0.1777	0.1623	0.1502	0.1403	0.1125	0.0912	0.0772	0.0590	0.0472	0.0390
2,500,000	0.2866	0.2831	0.2798	0.2731	0.2538	0.2292	0.2118	0.1983	0.1778	0.1624	0.1503	0.1404	0.1126	0.0913	0.0773	0.0591	0.0473	0.0391
5,000,000	0.2867	0.2832	0.2799	0.2732	0.2539	0.2293	0.2119	0.1984	0.1779	0.1625	0.1504	0.1405	0.1127	0.0914	0.0774	0.0592	0.0474	0.0392
10,000,000	0.2868	0.2833	0.2800	0.2733	0.2540	0.2294	0.2120	0.1985	0.1780	0.1626	0.1505	0.1406	0.1128	0.0915	0.0775	0.0593	0.0475	0.0393

60% 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	0.0981	0.0958	0.0935	0.0891	0.0763	0.0609	0.0511	0.0441	0.0346	0.0283	0.0239	0.0206	0.0130	0.0084	0.0060	0.0036	0.0023	0.0016
1,500	0.1168	0.1143	0.1119	0.1071	0.0932	0.0761	0.0650	0.0568	0.0456	0.0379	0.0324	0.0282	0.0182	0.0121	0.0088	0.0054	0.0036	0.0024
2,000	0.1303	0.1277	0.1251	0.1200	0.1056	0.0876	0.0756	0.0668	0.0543	0.0457	0.0393	0.0345	0.0226	0.0152	0.0112	0.0071	0.0048	0.0033
2,500	0.1407	0.1380	0.1354	0.1302	0.1153	0.0968	0.0842	0.0749	0.0616	0.0523	0.0453	0.0400	0.0266	0.0182	0.0135	0.0086	0.0059	0.0041
5,000	0.1718	0.1690	0.1662	0.1607	0.1450	0.1251	0.1113	0.1008	0.0855	0.0743	0.0658	0.0591	0.0415	0.0297	0.0227	0.0149	0.0105	0.0078
7,500	0.1882	0.1853	0.1825	0.1769	0.1609	0.1405	0.1263	0.1154	0.0992	0.0874	0.0782	0.0709	0.0514	0.0377	0.0294	0.0197	0.0142	0.0107
10,000	0.1988	0.1959	0.1931	0.1874	0.1713	0.1507	0.1362	0.1251	0.1085	0.0963	0.0868	0.0792	0.0585	0.0437	0.0345	0.0236	0.0172	0.0131
12,500	0.2064	0.2034	0.2006	0.1949	0.1787	0.1579	0.1434	0.1322	0.1153	0.1029	0.0931	0.0853	0.0639	0.0483	0.0385	0.0267	0.0197	0.0151
15,000	0.2121	0.2092	0.2064	0.2007	0.1844	0.1635	0.1489	0.1375	0.1205	0.1079	0.0980	0.0900	0.0681	0.0519	0.0418	0.0293	0.0218	0.0168
20,000	0.2200	0.2170	0.2141	0.2084	0.1921	0.1712	0.1564	0.1450	0.1278	0.1150	0.1049	0.0967	0.0742	0.0574	0.0466	0.0332	0.0251	0.0196
25,000	0.2252	0.2223	0.2194	0.2136	0.1972	0.1763	0.1615	0.1500	0.1327	0.1198	0.1096	0.1014	0.0784	0.0612	0.0501	0.0362	0.0276	0.0218
50,000	0.2369	0.2340	0.2311	0.2254	0.2089	0.1878	0.1729	0.1614	0.1439	0.1308	0.1205	0.1121	0.0885	0.0706	0.0588	0.0438	0.0342	0.0276
100,000	0.2429	0.2399	0.2370	0.2313	0.2148	0.1937	0.1788	0.1672	0.1497	0.1365	0.1262	0.1177	0.0939	0.0758	0.0638	0.0483	0.0384	0.0314
250,000	0.2452	0.2423	0.2394	0.2336	0.2171	0.1960	0.1811	0.1695	0.1519	0.1388	0.1284	0.1199	0.0961	0.0779	0.0658	0.0502	0.0402	0.0331
500,000	0.2455	0.2425	0.2397	0.2339	0.2174	0.1963	0.1814	0.1698	0.1522	0.1391	0.1287	0.1202	0.0963	0.0781	0.0661	0.0505	0.0404	0.0334
1,000,000	0.2456	0.2426	0.2398	0.2340	0.2175	0.1964	0.1815	0.1699	0.1523	0.1392	0.1288	0.1203	0.0964	0.0782	0.0662	0.0506	0.0405	0.0335
2,500,000	0.2457	0.2427	0.2399	0.2341	0.2176	0.1965	0.1816	0.1700	0.1524	0.1393	0.1289	0.1204	0.0965	0.0783	0.0663	0.0507	0.0406	0.0336
5,000,000	0.2458	0.2428	0.2400	0.2342	0.2177	0.1966	0.1817	0.1701	0.1525	0.1394	0.1290	0.1205	0.0966	0.0784	0.0664	0.0508	0.0407	0.0337
10,000,000	0.2459	0.2429	0.2401	0.2343	0.2178	0.1967	0.1818	0.1702	0.1526	0.1395	0.1291	0.1206	0.0967	0.0785	0.0665	0.0509	0.0408	0.0338

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	0.0564	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	0.2653	0.2429	0.2246
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

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	0.2632	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	0.2358	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	0.2359	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	0.1560	0.1524	0.1490	0.1458	0.1407	0.1348	0.1293	0.1253	0.1096	0.0936	0.0767	0.0556	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	0.2760	0.2728	0.2677	0.2618	0.2563	0.2522	0.2366	0.2206	0.2082	0.1858	0.1718	0.1582
1,000,000	0.2872	0.2866	0.2864	0.2855	0.2830	0.2795	0.2761	0.2729	0.2678	0.2619	0.2564	0.2523	0.2367	0.2207	0.2083	0.1859	0.1719	0.1583
2,500,000	0.2873	0.2867	0.2865	0.2856	0.2831	0.2796	0.2762	0.2730	0.2679	0.2620	0.2565	0.2524	0.2368	0.2208	0.2084	0.1860	0.1720	0.1584
5,000,000	0.2874	0.2868	0.2866	0.2857	0.2832	0.2797	0.2763	0.2731	0.2680	0.2621	0.2566	0.2525	0.2369	0.2209	0.2085	0.1861	0.1721	0.1585
10,000,000	0.2875	0.2869	0.2867	0.2858	0.2833	0.2798	0.2764	0.2732	0.2681	0.2622	0.2567	0.2526	0.2370	0.2210	0.2086	0.1862	0.1722	0.1586

60% 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	0.1044	0.1038	0.1037	0.1034	0.1006	0.0983	0.0952	0.0924	0.0870	0.0831	0.0781	0.0717	0.0542	0.0412	0.0330	0.0233	0.0181	0.0139
1,500	0.1248	0.1242	0.1240	0.1237	0.1210	0.1186	0.1156	0.1128	0.1074	0.1035	0.0997	0.0951	0.0774	0.0595	0.0478	0.0340	0.0261	0.0210
2,000	0.1377	0.1371	0.1370	0.1367	0.1340	0.1316	0.1286	0.1258	0.1204	0.1164	0.1127	0.1081	0.0953	0.0765	0.0619	0.0446	0.0342	0.0273
2,500	0.1491	0.1485	0.1483	0.1480	0.1453	0.1429	0.1399	0.1371	0.1317	0.1278	0.1240	0.1194	0.1066	0.0925	0.0751	0.0543	0.0422	0.0336
5,000	0.1825	0.1819	0.1817	0.1814	0.1787	0.1763	0.1733	0.1705	0.1651	0.1612	0.1574	0.1528	0.1400	0.1259	0.1141	0.0973	0.0768	0.0625
7,500	0.1995	0.1989	0.1988	0.1985	0.1958	0.1934	0.1904	0.1875	0.1822	0.1782	0.1744	0.1698	0.1570	0.1429	0.1311	0.1147	0.1028	0.0880
10,000	0.2060	0.2054	0.2053	0.2050	0.2023	0.1999	0.1969	0.1941	0.1887	0.1847	0.1810	0.1764	0.1636	0.1494	0.1376	0.1212	0.1094	0.0995
12,500	0.2142	0.2136	0.2135	0.2132	0.2105	0.2081	0.2050	0.2022	0.1968	0.1929	0.1891	0.1845	0.1717	0.1576	0.1458	0.1294	0.1175	0.1076
15,000	0.2203	0.2197	0.2195	0.2192	0.2165	0.2141	0.2111	0.2083	0.2029	0.1990	0.1952	0.1906	0.1778	0.1637	0.1519	0.1355	0.1236	0.1137
20,000	0.2269	0.2263	0.2261	0.2258	0.2231	0.2207	0.2177	0.2149	0.2095	0.2055	0.2018	0.1972	0.1844	0.1702	0.1584	0.1421	0.1302	0.1203
25,000	0.2354	0.2348	0.2347	0.2344	0.2317	0.2293	0.2263	0.2235	0.2181	0.2141	0.2104	0.2058	0.1930	0.1788	0.1670	0.1506	0.1388	0.1289
50,000	0.2430	0.2424	0.2423	0.2419	0.2392	0.2369	0.2338	0.2310	0.2256	0.2217	0.2179	0.2133	0.2005	0.1864	0.1746	0.1582	0.1463	0.1364
100,000	0.2463	0.2457	0.2456	0.2453	0.2426	0.2402	0.2372	0.2344	0.2290	0.2250	0.2213	0.2167	0.2039	0.1897	0.1779	0.1615	0.1497	0.1398
250,000	0.2469	0.2463	0.2462	0.2459	0.2432	0.2408	0.2378	0.2350	0.2296	0.2256	0.2219	0.2173	0.2045	0.1903	0.1785	0.1621	0.1503	0.1404
500,000	0.2470	0.2464	0.2463	0.2460	0.2433	0.2409	0.2379	0.2351	0.2297	0.2257	0.2220	0.2174	0.2046	0.1904	0.1786	0.1622	0.1504	0.1405
1,000,000	0.2471	0.2465	0.2464	0.2461	0.2434	0.2410	0.2380	0.2352	0.2298	0.2258	0.2221	0.2175	0.2047	0.1905	0.1787	0.1623	0.1505	0.1406
2,500,000	0.2472	0.2466	0.2465	0.2462	0.2435	0.2411	0.2381	0.2353	0.2299	0.2259	0.2222	0.2176	0.2048	0.1906	0.1788	0.1624	0.1506	0.1407
5,000,000	0.2473	0.2467	0.2466	0.2463	0.2436	0.2412	0.2382	0.2354	0.2300	0.2260	0.2223	0.2177	0.2049	0.1907	0.1789	0.1625	0.1507	0.1408
10,000,000	0.2474	0.2468	0.2467	0.2464	0.2437	0.2413	0.2383	0.2355	0.2301	0.2261	0.2224	0.2178	0.2050	0.1908	0.1790	0.1626	0.1508	0.1409

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 incure claims

Other Adjustment Factors

Area Factors (by State)	See Attached

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

State	ST	Area Factor
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	0.4963	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	1.9885	1.8417	1.7159	1.6077	1.2842	1.0221	0.8448	0.6232	0.4896	0.3967
10,000	3.0710	3.0542	3.0377	3.0052	2.9123	2.7735	2.6510	2.5403	2.3496	2.1892	2.0484	1.9277	1.5602	1.2563	1.0502	0.7853	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	3.5259	3.3069	3.1152	2.9477	2.8010	2.3455	1.9532	1.6717	1.2916	1.0448	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	4.6741	4.4622	3.8568	3.4184	3.0778
1,000,000	7.6907	7.6701	7.6500	7.6100	7.4955	7.3213	7.1634	7.0190	6.7618	6.5367	6.3359	6.1558	5.5719	5.0341	4.6209	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	5.0876	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	1.9268	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	3.5652	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	6.0768	6.0603	6.0442	6.0123	5.9207	5.7814	5.6552	5.5397	5.3341	5.1542	4.9936	4.8497	4.3831	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	4.4772	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	0.7269	0.6794	0.6383	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	0.9636	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	0.6586	0.5091	0.3950	0.3197	0.2320	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	1.9227	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	2.8338	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	2.8845	2.6049	2.1984	1.9088	1.6877
250,000	5.1690	5.1546	5.1406	5.1126	5.0326	4.9108	4.8006	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	4.7571	4.5995	4.4589	4.3328	3.9239	3.5474	3.2580	2.8322	2.5232	2.2828
2,500,000	5.4255	5.4111	5.3970	5.3690	5.2888	5.1668	5.0563	4.9552	4.7751	4.6175	4.4769	4.3508	3.9419	3.5652	3.2758	2.8498	2.5407	2.3001
5,000,000	5.4267	5.4123	5.3982	5.3702	5.2900	5.1680	5.0575	4.9564	4.7763	4.6187	4.4781	4.3520	3.9431	3.5664	3.2770	2.8509	2.5419	2.3012
10,000,000	5.4268	5.4124	5.3983	5.3703	5.2901	5.1681	5.0576	4.9565	4.7764	4.6188	4.4782	4.3521	3.9432	3.5665	3.2771	2.8510	2.5420	2.3013

60% 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	0.6044	0.5990	0.5937	0.5831	0.5540	0.5125	0.4773	0.4469	0.3975	0.3584	0.3258	0.2992	0.2260	0.1717	0.1376	0.0972	0.0756	0.0588
1,500	0.8131	0.8063	0.7997	0.7869	0.7514	0.6995	0.6551	0.6166	0.5528	0.5016	0.4586	0.4231	0.3229	0.2481	0.1995	0.1417	0.1090	0.0875
2,000	0.9880	0.9806	0.9732	0.9587	0.9182	0.8592	0.8082	0.7636	0.6890	0.6282	0.5771	0.5345	0.4123	0.3192	0.2584	0.1862	0.1424	0.1139
2,500	1.1389	1.1309	1.1231	1.1073	1.0632	0.9987	0.9426	0.8933	0.8102	0.7421	0.6846	0.6357	0.4946	0.3856	0.3133	0.2267	0.1759	0.1403
5,000	1.6840	1.6743	1.6648	1.6459	1.5921	1.5123	1.4419	1.3788	1.2703	1.1791	1.1007	1.0331	0.8293	0.6629	0.5514	0.4074	0.3201	0.2608
7,500	2.0422	2.0316	2.0213	2.0009	1.9428	1.8561	1.7791	1.7088	1.5874	1.4847	1.3947	1.3172	1.0778	0.8782	0.7391	0.5587	0.4443	0.3668
10,000	2.3050	2.2940	2.2832	2.2619	2.2012	2.1100	2.0286	1.9553	1.8276	1.7189	1.6214	1.5362	1.2766	1.0541	0.8955	0.6855	0.5530	0.4565
12,500	2.5110	2.4998	2.4889	2.4672	2.4053	2.3123	2.2285	2.1518	2.0176	1.9026	1.8021	1.7140	1.4369	1.1983	1.0269	0.7984	0.6448	0.5369
15,000	2.6790	2.6675	2.6563	2.6341	2.5707	2.4750	2.3892	2.3113	2.1747	2.0574	1.9534	1.8611	1.5740	1.3225	1.1401	0.8918	0.7279	0.6101
20,000	2.9397	2.9280	2.9166	2.8939	2.8280	2.7309	2.6427	2.5624	2.4210	2.2988	2.1911	2.0959	1.7921	1.5230	1.3274	1.0539	0.8692	0.7349
25,000	3.1354	3.1236	3.1121	3.0892	3.0236	2.9245	2.8351	2.7538	2.6095	2.4836	2.3722	2.2733	1.9595	1.6813	1.4729	1.1828	0.9854	0.8404
50,000	3.6867	3.6746	3.6627	3.6392	3.5717	3.4692	3.3765	3.2919	3.1417	3.0108	2.8944	2.7904	2.4565	2.1531	1.9239	1.5959	1.3631	1.1890
100,000	4.1216	4.1093	4.0973	4.0735	4.0053	3.9016	3.8077	3.7218	3.5692	3.4358	3.3169	3.2105	2.8660	2.5499	2.3086	1.9570	1.7056	1.5129
250,000	4.4731	4.4607	4.4487	4.4247	4.3560	4.2517	4.1571	4.0706	3.9165	3.7817	3.6615	3.5537	3.2044	2.8831	2.6365	2.2744	2.0125	1.8093
500,000	4.5967	4.5844	4.5723	4.5483	4.4796	4.3751	4.2804	4.1937	4.0395	3.9044	3.7840	3.6759	3.3257	3.0032	2.7555	2.3910	2.1268	1.9212
1,000,000	4.6402	4.6278	4.6157	4.5918	4.5230	4.4185	4.3238	4.2371	4.0827	3.9477	3.8271	3.7190	3.3686	3.0457	2.7977	2.4326	2.1677	1.9615
2,500,000	4.6510	4.6386	4.6265	4.6025	4.5338	4.4293	4.3345	4.2478	4.0935	3.9584	3.8379	3.7298	3.3793	3.0564	2.8084	2.4432	2.1782	1.9720
5,000,000	4.6515	4.6391	4.6270	4.6030	4.5343	4.4297	4.3350	4.2483	4.0940	3.9589	3.8384	3.7303	3.3798	3.0569	2.8088	2.4437	2.1787	1.9725
10,000,000	4.6516	4.6392	4.6271	4.6031	4.5344	4.4298	4.3351	4.2484	4.0941	3.9590	3.8385	3.7304	3.3799	3.0570	2.8089	2.4438	2.1788	1.9726

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

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	0.5263	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	0.6739	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	0.2522	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	1.3957	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	0.2260
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

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	0.4739	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	0.8858	0.8702	0.8551	0.8250	0.7390	0.6311	0.5569	0.5010	0.4199	0.3612	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	1.2849	1.2785	1.2624	1.2305	1.1391	1.0220	0.9394	0.8753	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	1.3649	1.3484	1.3323	1.3003	1.2086	1.0912	1.0083	0.9438	0.8461	0.7731	0.7153	0.6679	0.5354	0.4342	0.3671	0.2803	0.2245	0.1853
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

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	0.4434	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	0.2989	0.2408	0.2013	0.1726	0.1508	0.0982	0.0654	0.0478	0.0301	0.0206	0.0146
2,500	0.6496	0.6367	0.6242	0.5993	0.5284	0.4400	0.3808	0.3373	0.2752	0.2320	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	0.4167	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	1.0065	0.9040	0.8317	0.7755	0.6905	0.6270	0.5769	0.5360	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	0.5849	0.4689	0.3803	0.3216	0.2457	0.1968	0.1625
2,500,000	1.1948	1.1804	1.1663	1.1383	1.0581	0.9554	0.8828	0.8264	0.7409	0.6770	0.6264	0.5850	0.4690	0.3804	0.3217	0.2458	0.1969	0.1626
5,000,000	1.1949	1.1805	1.1664	1.1384	1.0582	0.9555	0.8829	0.8265	0.7410	0.6771	0.6265	0.5851	0.4691	0.3805	0.3218	0.2459	0.1970	0.1627
10,000,000	1.1950	1.1806	1.1665	1.1385	1.0583	0.9556	0.8830	0.8266	0.7411	0.6772	0.6266	0.5852	0.4692	0.3806	0.3219	0.2460	0.1971	0.1628

60% 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	0.4089	0.3994	0.3901	0.3716	0.3184	0.2541	0.2131	0.1840	0.1442	0.1180	0.0996	0.0860	0.0541	0.0352	0.0254	0.0158	0.0104	0.0074
1,500	0.4872	0.4768	0.4666	0.4465	0.3886	0.3175	0.2709	0.2370	0.1900	0.1582	0.1349	0.1175	0.0759	0.0504	0.0366	0.0229	0.0156	0.0110
2,000	0.5433	0.5324	0.5217	0.5006	0.4402	0.3655	0.3155	0.2786	0.2264	0.1904	0.1641	0.1440	0.0944	0.0636	0.0469	0.0296	0.0202	0.0145
2,500	0.5868	0.5756	0.5646	0.5429	0.4811	0.4035	0.3513	0.3126	0.2569	0.2180	0.1890	0.1667	0.1111	0.0757	0.0563	0.0359	0.0248	0.0180
5,000	0.7165	0.7047	0.6932	0.6703	0.6047	0.5219	0.4643	0.4205	0.3564	0.3098	0.2744	0.2464	0.1732	0.1237	0.0946	0.0621	0.0440	0.0326
7,500	0.7849	0.7729	0.7611	0.7378	0.6709	0.5859	0.5268	0.4815	0.4137	0.3645	0.3263	0.2957	0.2142	0.1573	0.1226	0.0823	0.0593	0.0445
10,000	0.8293	0.8171	0.8053	0.7817	0.7143	0.6283	0.5682	0.5219	0.4527	0.4017	0.3621	0.3304	0.2439	0.1822	0.1439	0.0984	0.0717	0.0545
12,500	0.8607	0.8485	0.8366	0.8129	0.7451	0.6587	0.5981	0.5513	0.4810	0.4290	0.3884	0.3556	0.2666	0.2013	0.1606	0.1113	0.0820	0.0628
15,000	0.8848	0.8726	0.8606	0.8369	0.7690	0.6821	0.6209	0.5736	0.5025	0.4498	0.4086	0.3752	0.2841	0.2166	0.1742	0.1221	0.0907	0.0700
20,000	0.9174	0.9051	0.8931	0.8693	0.8011	0.7138	0.6525	0.6049	0.5330	0.4796	0.4376	0.4034	0.3094	0.2393	0.1945	0.1387	0.1045	0.0819
25,000	0.9392	0.9269	0.9149	0.8910	0.8226	0.7351	0.6735	0.6257	0.5535	0.4997	0.4573	0.4227	0.3271	0.2554	0.2091	0.1510	0.1150	0.0910
50,000	0.9882	0.9759	0.9638	0.9399	0.8712	0.7833	0.7212	0.6730	0.6001	0.5456	0.5026	0.4673	0.3691	0.2945	0.2453	0.1827	0.1428	0.1153
100,000	1.0130	1.0007	0.9886	0.9646	0.8959	0.8079	0.7457	0.6974	0.6242	0.5695	0.5262	0.4908	0.3916	0.3161	0.2650	0.2014	0.1600	0.1311
250,000	1.0227	1.0103	0.9983	0.9743	0.9055	0.8175	0.7552	0.7069	0.6336	0.5789	0.5355	0.5000	0.4006	0.3247	0.2744	0.2093	0.1675	0.1381
500,000	1.0239	1.0116	0.9995	0.9755	0.9068	0.8187	0.7565	0.7081	0.6349	0.5801	0.5367	0.5012	0.4018	0.3259	0.2756	0.2105	0.1686	0.1392
1,000,000	1.0240	1.0117	0.9996	0.9756	0.9069	0.8188	0.7566	0.7082	0.6350	0.5802	0.5368	0.5013	0.4019	0.3260	0.2757	0.2106	0.1687	0.1393
2,500,000	1.0241	1.0118	0.9997	0.9757	0.9070	0.8189	0.7567	0.7083	0.6351	0.5803	0.5369	0.5014	0.4020	0.3261	0.2758	0.2107	0.1688	0.1394
5,000,000	1.0242	1.0119	0.9998	0.9758	0.9071	0.8190	0.7568	0.7084	0.6352	0.5804	0.5370	0.5015	0.4021	0.3262	0.2759	0.2108	0.1689	0.1395
10,000,000	1.0243	1.0120	0.9999	0.9759	0.9072	0.8191	0.7569	0.7085	0.6353	0.5805	0.5371	0.5016	0.4022	0.3263	0.2760	0.2109	0.1690	0.1396

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

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	0.5263	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	1.3557	1.3534	1.3513	1.3466	1.3325	1.3109	1.2902	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	1.5161	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	1.6412	1.6218	1.5865	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	1.6219	1.5866	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

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	0.4794	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	0.3953	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	0.5774	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	0.6762	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	1.2243	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	1.3662	1.3638	1.3625	1.3586	1.3480	1.3310	1.3132	1.2980	1.2703	1.2435	1.2211	1.1980	1.1212	1.0462	0.9834	0.8850	0.8102	0.7535
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

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	0.4565	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	0.5086	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	0.6356	0.6215	0.6082	0.5870	0.5622	0.5394	0.5224	0.4570	0.3904	0.3197	0.2320	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	0.9099	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	0.9183	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	1.1167	1.0919	1.0691	1.0521	0.9867	0.9201	0.8683	0.7751	0.7166	0.6600
2,500,000	1.1975	1.1951	1.1941	1.1906	1.1803	1.1654	1.1513	1.1380	1.1168	1.0920	1.0692	1.0522	0.9868	0.9202	0.8684	0.7752	0.7167	0.6601
5,000,000	1.1976	1.1952	1.1942	1.1907	1.1804	1.1655	1.1514	1.1381	1.1169	1.0921	1.0693	1.0523	0.9869	0.9203	0.8685	0.7753	0.7168	0.6602
10,000,000	1.1977	1.1953	1.1943	1.1908	1.1805	1.1656	1.1515	1.1382	1.1170	1.0922	1.0694	1.0524	0.9870	0.9204	0.8686	0.7754	0.7169	0.6603

60% 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	0.4355	0.4329	0.4323	0.4310	0.4198	0.4098	0.3972	0.3855	0.3630	0.3465	0.3256	0.2992	0.2260	0.1717	0.1376	0.0972	0.0756	0.0588
1,500	0.5204	0.5179	0.5173	0.5160	0.5047	0.4948	0.4822	0.4705	0.4480	0.4315	0.4158	0.3966	0.3229	0.2481	0.1995	0.1417	0.1090	0.0875
2,000	0.5745	0.5720	0.5714	0.5701	0.5588	0.5489	0.5363	0.5246	0.5021	0.4855	0.4699	0.4507	0.3973	0.3192	0.2584	0.1862	0.1424	0.1139
2,500	0.6218	0.6193	0.6187	0.6174	0.6061	0.5962	0.5836	0.5719	0.5494	0.5328	0.5172	0.4980	0.4446	0.3856	0.3133	0.2267	0.1759	0.1403
5,000	0.7611	0.7585	0.7580	0.7567	0.7454	0.7354	0.7228	0.7111	0.6886	0.6721	0.6564	0.6372	0.5839	0.5249	0.4757	0.4059	0.3201	0.2608
7,500	0.8321	0.8296	0.8290	0.8277	0.8164	0.8065	0.7939	0.7822	0.7597	0.7432	0.7275	0.7083	0.6550	0.5960	0.5467	0.4784	0.4289	0.3668
10,000	0.8593	0.8568	0.8562	0.8549	0.8437	0.8337	0.8211	0.8094	0.7869	0.7704	0.7547	0.7355	0.6822	0.6232	0.5740	0.5057	0.4561	0.4149
12,500	0.8934	0.8909	0.8903	0.8890	0.8777	0.8678	0.8552	0.8435	0.8210	0.8045	0.7888	0.7696	0.7162	0.6573	0.6080	0.5397	0.4902	0.4489
15,000	0.9187	0.9162	0.9156	0.9143	0.9030	0.8931	0.8805	0.8688	0.8463	0.8298	0.8141	0.7949	0.7416	0.6826	0.6333	0.5650	0.5155	0.4742
20,000	0.9462	0.9437	0.9431	0.9418	0.9305	0.9206	0.9080	0.8963	0.8738	0.8572	0.8416	0.8224	0.7690	0.7101	0.6608	0.5925	0.5430	0.5017
25,000	0.9820	0.9794	0.9788	0.9775	0.9663	0.9563	0.9437	0.9320	0.9095	0.8930	0.8773	0.8581	0.8048	0.7458	0.6966	0.6283	0.5787	0.5375
50,000	1.0135	1.0109	1.0104	1.0091	0.9978	0.9879	0.9753	0.9636	0.9411	0.9245	0.9089	0.8897	0.8363	0.7773	0.7281	0.6598	0.6103	0.5690
100,000	1.0274	1.0249	1.0243	1.0230	1.0117	1.0018	0.9892	0.9775	0.9550	0.9385	0.9228	0.9036	0.8502	0.7913	0.7420	0.6737	0.6242	0.5829
250,000	1.0299	1.0274	1.0268	1.0255	1.0142	1.0043	0.9917	0.9800	0.9575	0.9409	0.9253	0.9061	0.8527	0.7937	0.7445	0.6762	0.6267	0.5854
500,000	1.0302	1.0277	1.0271	1.0258	1.0145	1.0046	0.9920	0.9803	0.9578	0.9413	0.9256	0.9064	0.8530	0.7941	0.7448	0.6765	0.6270	0.5857
1,000,000	1.0303	1.0278	1.0272	1.0259	1.0146	1.0047	0.9921	0.9804	0.9579	0.9414	0.9257	0.9065	0.8531	0.7942	0.7449	0.6766	0.6271	0.5858
2,500,000	1.0304	1.0279	1.0273	1.0260	1.0147	1.0048	0.9922	0.9805	0.9580	0.9415	0.9258	0.9066	0.8532	0.7943	0.7450	0.6767	0.6272	0.5859
5,000,000	1.0305	1.0280	1.0274	1.0261	1.0148	1.0049	0.9923	0.9806	0.9581	0.9416	0.9259	0.9067	0.8533	0.7944	0.7451	0.6768	0.6273	0.5860
10,000,000	1.0306	1.0281	1.0275	1.0262	1.0149	1.0050	0.9924	0.9807	0.9582	0.9417	0.9260	0.9068	0.8534	0.7945	0.7452	0.6769	0.6274	0.5861

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

ports Coverage - Applied to Accident & Sickness Medical Expense Rat

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	1.6866	1.1643	0.9038	0.6982
1,500	10.9673	10.8651	10.7680	10.5739	10.0320	9.2632	8.6148	8.0658	7.1562	6.4362	5.8471	5.3692	4.0335	3.0691	2.4519	1.7253	1.3548	1.0473
2,000	13.6251	13.5075	13.3944	13.1665	12.5349	11.6350	10.8627	10.1925	9.0939	8.2189	7.4958	6.8953	5.2236	3.9950	3.2159	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	2.7878	2.1444	1.7217
5,000	25.0189	24.8504	24.6871	24.3825	23.4395	22.0859	20.9039	19.8633	18.0851	16.6174	15.3742	14.3201	11.2329	8.8087	7.1846	5.2124	4.0577	3.2788
7,500	31.3710	31.1828	30.9997	30.6371	29.6127	28.0819	26.7342	25.5342	23.4728	21.7410	20.2550	18.9783	15.1588	12.0854	9.9724	7.3568	5.7794	4.6830
10,000	36.2518	36.0529	35.8591	35.4751	34.3778	32.7400	31.2934	29.9873	27.7363	25.8426	24.1809	22.7559	18.4175	14.8532	12.3970	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	29.2097	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	36.6696	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	57.0905	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	74.7920	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	85.2036	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	89.2084	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	6.2302	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	20.2392	19.2137	18.3144	16.7605	15.4676	14.3651	13.4236	10.6393	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	28.0012	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	11.6897	9.4431	7.8490
20,000	42.1652	41.9848	41.8086	41.4589	40.4807	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	42.0960	40.7072	39.4547	37.2498	35.3358	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	71.7337	71.5395	71.3494	70.9720	69.8906	68.2464	66.7567	65.3933	62.9665	60.8425	58.9473	57.2481	51.7408	46.6701	42.7766	37.0510	32.9032	29.6792
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	38.4618	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	1.6398	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	9.9637	9.3930	8.4445	7.6780	7.0383	6.5035	4.9911	3.8441	3.0990	2.2141	1.6985	1.3609
2,500	14.2286	14.1235	14.0221	13.8178	13.2426	12.4064	11.6830	11.0490	9.9849	9.1139	8.3913	7.7743	6.0101	4.6631	3.7741	2.7392	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	24.8892	23.7293	22.6966	21.7700	20.1666	18.7974	17.6284	16.5935	13.4829	10.9224	9.1298	6.8382	5.4181	4.4370
10,000	29.7984	29.6510	29.5073	29.2212	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	34.9580	34.8037	34.6531	34.3515	33.4876	32.1861	31.0198	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	34.5361	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	36.1350	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	44.9503	43.7907	41.7343	39.9428	38.3515	36.9318	32.3808	28.2825	25.1584	20.7211	17.6199	15.3007
100,000	55.5994	55.4308	55.2658	54.9384	54.0003	52.5753	51.2854	50.1060	48.0098	46.1786	44.5475	43.0880	38.3779	34.0504	30.7492	25.9506	22.5325	19.9228
250,000	61.0179	60.8482	60.6820	60.3522	59.4070	57.9702	56.6685	55.4773	53.3574	51.5025	49.8478	48.3646	43.5601	39.1412	35.7524	30.7785	27.1851	24.4001
500,000	63.0412	62.8712	62.7049	62.3746	61.4282	59.9893	58.6855	57.4921	55.3681	53.5090	51.8501	50.3627	45.5413	41.1015	37.6916	32.6757	29.0403	26.2132
1,000,000	63.8314	63.6614	63.4950	63.1646	62.2178	60.7783	59.4740	58.2801	56.1549	54.2947	52.6347	51.1452	46.3203	41.8749	38.4594	33.4323	29.7857	26.9474
2,500,000	64.0454	63.8753	63.7089	63.3785	62.4317	60.9921	59.6876	58.4936	56.3683	54.5079	52.8476	51.3589	46.5323	42.0858	38.6693	33.6402	29.9916	27.1513
5,000,000	64.0595	63.8895	63.7231	63.3927	62.4459	61.0062	59.7018	58.5078	56.3824	54.5220	52.8617	51.3730	46.5463	42.0998	38.6833	33.6541	30.0054	27.1650
10,000,000	64.0596	63.8896	63.7232	63.3928	62.4460	61.0063	59.7019	58.5079	56.3825	54.5221	52.8618	51.3731	46.5464	42.0999	38.6834	33.6542	30.0055	27.1651

60% 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	7.1344	7.0705	7.0079	6.8838	6.5402	6.0492	5.6346	5.2759	4.6922	4.2303	3.8462	3.5322	2.6684	2.0267	1.6239	1.1473	0.8919	0.6979
1,500	9.5981	9.5178	9.4408	9.2884	8.8697	8.2570	7.7328	7.2781	6.5260	5.9206	5.4132	4.9945	3.8113	2.9285	2.3555	1.6727	1.2866	1.0330
2,000	11.6634	11.5753	11.4884	11.3166	10.8393	10.1421	9.5401	9.0137	8.1332	7.4150	6.8125	6.3091	4.8675	3.7686	3.0498	2.1979	1.6814	1.3444
2,500	13.4443	13.3492	13.2572	13.0714	12.5508	11.7892	11.1273	10.5450	9.5641	8.7599	8.0816	7.5040	5.8379	4.5524	3.6978	2.6756	2.0762	1.6559
5,000	19.8789	19.7641	19.6524	19.4295	18.7936	17.8525	17.0215	16.2758	14.9948	13.9186	12.9931	12.1953	9.7896	7.8256	6.5086	4.8089	3.7791	3.0784
7,500	24.1066	23.9819	23.8603	23.6192	22.9340	21.9106	21.0009	20.1719	18.7389	17.5258	16.4637	15.5487	12.7232	10.3667	8.7248	6.5951	5.2444	4.3303
10,000	27.2092	27.0794	26.9525	26.7008	25.9838	24.9074	23.9468	23.0809	21.5743	20.2912	19.1393	18.1344	15.0698	12.4429	10.5710	8.0917	6.5277	5.3884
12,500	29.6412	29.5090	29.3799	29.1238	28.3936	27.2952	26.3065	25.4015	23.8166	22.4588	21.2726	20.2334	16.9617	14.1457	12.1223	9.4015	7.6114	6.3379
15,000	31.6239	31.4886	31.3565	31.0942	30.3455	29.2163	28.2029	27.2842	25.6719	24.2867	23.0586	21.9697	18.5799	15.6111	13.4586	10.5272	8.5920	7.2017
20,000	34.7023	34.5641	34.4291	34.1611	33.3952	32.2374	31.1954	30.2481	28.5785	27.1361	25.8652	24.7414	21.1545	17.9781	15.6693	12.4414	10.2608	8.6756
25,000	37.0123	36.8729	36.7366	36.4661	35.6927	34.5222	33.4676	32.5076	30.8039	29.3176	28.0028	26.8350	23.1310	19.8469	17.3868	13.9630	11.6319	9.9211
50,000	43.5194	43.3764	43.2364	42.9586	42.1618	40.9523	39.8586	38.8595	37.0866	35.5408	34.1665	32.9393	28.9974	25.4163	22.7112	18.8384	16.0903	14.0351
100,000	48.6536	48.5088	48.3671	48.0859	47.2803	46.0562	44.9480	43.9344	42.1325	40.5576	39.1543	37.8980	33.8323	30.1009	27.2524	23.1014	20.1338	17.8590
250,000	52.8024	52.6568	52.5144	52.2315	51.4211	50.1889	49.0726	48.0509	46.2328	44.6417	43.2222	41.9498	37.8270	34.0336	31.1230	26.8481	23.7565	21.3578
500,000	54.2619	54.1161	53.9735	53.6904	52.8791	51.6456	50.5279	49.5049	47.6839	46.0901	44.6679	43.3927	39.2587	35.4516	32.5272	28.2246	25.1054	22.6790
1,000,000	54.7751	54.6293	54.4867	54.2035	53.3920	52.1580	51.0400	50.0166	48.1949	46.6003	45.1773	43.9013	39.7644	35.9534	33.0253	28.7152	25.5884	23.1544
2,500,000	54.9023	54.7566	54.6139	54.3307	53.5192	52.2852	51.1671	50.1437	48.3219	46.7273	45.3042	44.0282	39.8910	36.0797	33.1513	28.8406	25.7131	23.2785
5,000,000	54.9082	54.7624	54.6198	54.3366	53.5250	52.2911	51.1730	50.1495	48.3278	46.7331	45.3101	44.0340	39.8968	36.0856	33.1571	28.8463	25.7189	23.2843
10,000,000	54.9083	54.7625	54.6199	54.3367	53.5251	52.2912	51.1731	50.1496	48.3279	46.7332	45.3102	44.0341	39.8969	36.0857	33.1572	28.8464	25.7190	23.2844

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

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	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	2.4839	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	1.1316	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	10.8895	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	6.6898	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

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	5.5945	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	1.7178	1.4856	0.9409	0.6145	0.4448	0.2786	0.1896	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	4.8088	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	4.9563	4.2636	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	1.0682	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	11.9022	11.1413	9.9880	9.1259	8.4438	7.8846	6.3201	5.1256	4.3332	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	2.6553	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	2.6554	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	2.6555	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	2.6556	2.1921

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	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	7.5161	7.3681	7.0745	6.2379	5.1941	4.4953	3.9818	3.2487	2.7388	2.3634	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	0.7850	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	11.5585	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	8.7598	8.1084	7.1255	6.3942	5.8204	5.3541	4.0774	3.1321	2.5318	1.7891	1.3381	1.0384
25,000	12.7318	12.5627	12.3972	12.0687	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	13.7389	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	13.7635	13.4331	12.4863	11.2737	10.4168	9.7509	8.7418	7.9875	7.3906	6.9013	5.5323	4.4871	3.7937	2.8975	2.3209	1.9154
1,000,000	14.1029	13.9328	13.7664	13.4360	12.4892	11.2765	10.4196	9.7537	8.7446	7.9903	7.3934	6.9041	5.5351	4.4898	3.7963	2.9001	2.3234	1.9178
2,500,000	14.1030	13.9329	13.7665	13.4361	12.4893	11.2766	10.4197	9.7538	8.7447	7.9904	7.3935	6.9042	5.5352	4.4899	3.7964	2.9002	2.3235	1.9179
5,000,000	14.1031	13.9330	13.7666	13.4362	12.4894	11.2767	10.4198	9.7539	8.7448	7.9905	7.3936	6.9043	5.5353	4.4900	3.7965	2.9003	2.3236	1.9180
10,000,000	14.1032	13.9331	13.7667	13.4363	12.4895	11.2768	10.4199	9.7540	8.7449	7.9906	7.3937	6.9044	5.5354	4.4901	3.7966	2.9004	2.3237	1.9181

60% 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	4.8273	4.7143	4.6045	4.3869	3.7587	2.9990	2.5156	2.1720	1.7020	1.3931	1.1753	1.0155	0.6382	0.4158	0.2993	0.1866	0.1253	0.0883
1,500	5.7510	5.6281	5.5084	5.2710	4.5868	3.7478	3.1979	2.7981	2.2431	1.8676	1.5929	1.3866	0.8960	0.5944	0.4317	0.2701	0.1847	0.1300
2,000	6.4137	6.2848	6.1590	5.9094	5.1968	4.3149	3.7240	3.2889	2.6721	2.2478	1.9368	1.6996	1.1144	0.7505	0.5537	0.3489	0.2390	0.1716
2,500	6.9263	6.7941	6.6650	6.4089	5.6787	4.7533	4.1473	3.6895	3.0326	2.5730	2.2311	1.9679	1.3117	0.8937	0.6644	0.4234	0.2933	0.2133
5,000	8.4582	8.3188	8.1825	7.9120	7.1385	6.1608	5.4804	4.9639	4.2071	3.6573	3.2393	2.9081	2.0440	1.4599	1.1171	0.7333	0.5192	0.3850
7,500	9.2659	9.1238	8.9848	8.7089	7.9193	6.9165	6.2186	5.6833	4.8839	4.3029	3.8514	3.4911	2.5286	1.8569	1.4472	0.9719	0.6997	0.5258
10,000	9.7890	9.6459	9.5059	9.2281	8.4324	7.4173	6.7072	6.1609	5.3436	4.7418	4.2748	3.9001	2.8793	2.1502	1.6984	1.1610	0.8468	0.6429
12,500	10.1599	10.0161	9.8753	9.5959	8.7957	7.7753	7.0597	6.5080	5.6777	5.0637	4.5847	4.1979	3.1471	2.3762	1.8963	1.3144	0.9685	0.7418
15,000	10.4443	10.3002	10.1591	9.8792	9.0774	8.0516	7.3296	6.7714	5.9314	5.3099	4.8233	4.4289	3.3537	2.5566	2.0560	1.4408	1.0709	0.8264
20,000	10.8293	10.6845	10.5429	10.2617	9.4561	8.4265	7.7019	7.1411	6.2920	5.6615	5.1658	4.7624	3.6529	2.8254	2.2965	1.6367	1.2338	0.9662
25,000	11.0872	10.9421	10.8001	10.5182	9.7106	8.6778	7.9499	7.3858	6.5340	5.8987	5.3982	4.9898	3.8607	3.0151	2.4681	1.7826	1.3570	1.0741
50,000	11.6656	11.5200	11.3775	11.0947	10.2842	9.2466	8.5139	7.9449	7.0835	6.4406	5.9325	5.5167	4.3576	3.4765	2.8962	2.1582	1.6861	1.3609
100,000	11.9586	11.8128	11.6702	11.3871	10.5758	9.5368	8.8027	8.2324	7.3682	6.7225	6.2117	5.7931	4.6229	3.7309	3.1395	2.3773	1.8889	1.5473
250,000	12.0724	11.9266	11.7840	11.5008	10.6893	9.6498	8.9154	8.3447	7.4797	6.8332	6.3216	5.9022	4.7289	3.8331	3.2389	2.4710	1.9770	1.6298
500,000	12.0870	11.9412	11.7986	11.5154	10.7038	9.6644	8.9299	8.3592	7.4942	6.8477	6.3360	5.9166	4.7432	3.8473	3.2529	2.4847	1.9904	1.6428
1,000,000	12.0882	11.9424	11.7997	11.5166	10.7050	9.6656	8.9311	8.3604	7.4953	6.8488	6.3372	5.9178	4.7443	3.8484	3.2540	2.4858	1.9915	1.6439
2,500,000	12.0883	11.9425	11.7998	11.5167	10.7051	9.6657	8.9312	8.3605	7.4954	6.8489	6.3373	5.9179	4.7444	3.8485	3.2541	2.4859	1.9916	1.6440
5,000,000	12.0884	11.9426	11.7999	11.5168	10.7052	9.6658	8.9313	8.3606	7.4955	6.8490	6.3374	5.9180	4.7445	3.8486	3.2542	2.4860	1.9917	1.6441
10,000,000	12.0885	11.9427	11.8000	11.5169	10.7053	9.6659	8.9314	8.3607	7.4956	6.8491	6.3375	5.9181	4.7446	3.8487	3.2543	2.4861	1.9918	1.6442

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

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	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	4.8433	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	13.6248	13.4583	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	17.2990	17.1325	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	11.0596
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

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	5.6586	5.6301	5.6146	5.5686	5.4435	5.2429	5.0330	4.8535	4.5259	4.2101	3.9452	3.6487	2.7303	2.0658	1.6529	1.1558	0.9037	0.6981
1,500	6.8809	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	4.8468	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	10.5938	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	11.7599	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	15.3561	15.3275	15.3121	15.2660	15.1409	14.9403	14.7305	14.5510	14.2234	13.9076	13.6427	13.3701	12.4639	11.5785	10.8373	9.6760	8.7931	8.1235
100,000	15.8525	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	16.1276	16.0990	16.0836	16.0375	15.9124	15.7118	15.5020	15.3224	14.9948	14.6791	14.4141	14.1415	13.2354	12.3499	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	15.3264	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

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	5.3886	5.3601	5.3489	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	5.9560	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	6.7042	6.5473	6.2972	6.0043	5.7353	5.5348	4.7622	3.8441	3.0990	2.2141	1.6985	1.3609
2,500	7.8813	7.8528	7.8416	7.8001	7.6781	7.5026	7.3361	7.1792	6.9291	6.6362	6.3671	6.1667	5.3941	4.6084	3.7741	2.7392	2.0932	1.6723
5,000	9.7780	9.7494	9.7382	9.6967	9.5747	9.3992	9.2327	9.0758	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	10.0784	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	10.5670	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	11.5474	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	12.8681	12.5990	12.3985	11.6260	10.8402	10.2283	9.1281	8.4372	7.7697
500,000	14.1335	14.1050	14.0938	14.0523	13.9303	13.7548	13.5883	13.4314	13.1813	12.8884	12.6193	12.4189	11.6463	10.8606	10.2486	9.1485	8.4575	7.7901
1,000,000	14.1336	14.1051	14.0939	14.0524	13.9304	13.7549	13.5884	13.4315	13.1814	12.8885	12.6194	12.4190	11.6464	10.8607	10.2487	9.1486	8.4576	7.7902
2,500,000	14.1337	14.1052	14.0940	14.0525	13.9305	13.7550	13.5885	13.4316	13.1815	12.8886	12.6195	12.4191	11.6465	10.8608	10.2488	9.1487	8.4577	7.7903
5,000,000	14.1338	14.1053	14.0941	14.0526	13.9306	13.7551	13.5886	13.4317	13.1816	12.8887	12.6196	12.4192	11.6466	10.8609	10.2489	9.1488	8.4578	7.7904
10,000,000	14.1339	14.1054	14.0942	14.0527	13.9307	13.7552	13.5887	13.4318	13.1817	12.8888	12.6197	12.4193	11.6467	10.8610	10.2490	9.1489	8.4579	7.7905

60% 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	5.1404	5.1104	5.1037	5.0883	4.9552	4.8378	4.6892	4.5509	4.2853	4.0903	3.8462	3.5322	2.6684	2.0267	1.6239	1.1473	0.8919	0.6979
1,500	6.1433	6.1133	6.1066	6.0913	5.9582	5.8407	5.6921	5.5538	5.2882	5.0932	4.9081	4.6817	3.8113	2.9285	2.3555	1.6727	1.2866	1.0330
2,000	6.7818	6.7518	6.7451	6.7297	6.5966	6.4792	6.3306	6.1923	5.9267	5.7317	5.5466	5.3202	4.6903	3.7686	3.0498	2.1979	1.6814	1.3444
2,500	7.3400	7.3100	7.3033	7.2880	7.1549	7.0374	6.8888	6.7506	6.4849	6.2899	6.1048	5.8785	5.2486	4.5524	3.6978	2.6756	2.0762	1.6559
5,000	8.9839	8.9539	8.9473	8.9319	8.7988	8.6814	8.5328	8.3945	8.1288	7.9338	7.7487	7.5224	6.8925	6.1963	5.6151	4.7928	3.7791	3.0784
7,500	9.8229	9.7929	9.7862	9.7709	9.6378	9.5203	9.3717	9.2334	8.9678	8.7728	8.5877	8.3613	7.7315	7.0353	6.4541	5.6478	5.0631	4.3303
10,000	10.1442	10.1142	10.1075	10.0921	9.9591	9.8416	9.6930	9.5547	9.2891	9.0941	8.9090	8.6826	8.0528	7.3566	6.7754	5.9691	5.3844	4.8971
12,500	10.5463	10.5163	10.5096	10.4942	10.3612	10.2437	10.0951	9.9568	9.6912	9.4962	9.3111	9.0847	8.4549	7.7586	7.1775	6.3712	5.7865	5.2992
15,000	10.8452	10.8152	10.8085	10.7931	10.6600	10.5426	10.3940	10.2557	9.9901	9.7951	9.6100	9.3836	8.7537	8.0575	7.4764	6.6701	6.0854	5.5981
20,000	11.1695	11.1395	11.1328	11.1174	10.9843	10.8669	10.7183	10.5800	10.3144	10.1193	9.9343	9.7079	9.0780	8.3818	7.8007	6.9944	6.4097	5.9224
25,000	11.5915	11.5615	11.5549	11.5395	11.4064	11.2890	11.1404	11.0021	10.7365	10.5414	10.3563	10.1300	9.5001	8.8039	8.2227	7.4165	6.8318	6.3445
50,000	11.9638	11.9338	11.9271	11.9117	11.7787	11.6612	11.5126	11.3743	11.1087	10.9137	10.7286	10.5022	9.8723	9.1761	8.5950	7.7887	7.2040	6.7167
100,000	12.1282	12.0982	12.0915	12.0761	11.9430	11.8256	11.6770	11.5387	11.2731	11.0781	10.8930	10.6666	10.0367	9.3405	8.7594	7.9531	7.3684	6.8811
250,000	12.1575	12.1275	12.1208	12.1054	11.9723	11.8549	11.7063	11.5680	11.3024	11.1074	10.9223	10.6959	10.0660	9.3698	8.7887	7.9824	7.3977	6.9104
500,000	12.1613	12.1313	12.1246	12.1092	11.9762	11.8587	11.7101	11.5718	11.3062	11.1112	10.9261	10.6997	10.0699	9.3736	8.7925	7.9862	7.4015	6.9142
1,000,000	12.1614	12.1314	12.1247	12.1093	11.9763	11.8588	11.7102	11.5719	11.3063	11.1113	10.9262	10.6998	10.0700	9.3737	8.7926	7.9863	7.4016	6.9143
2,500,000	12.1615	12.1315	12.1248	12.1094	11.9764	11.8589	11.7103	11.5720	11.3064	11.1114	10.9263	10.6999	10.0701	9.3738	8.7927	7.9864	7.4017	6.9144
5,000,000	12.1616	12.1316	12.1249	12.1095	11.9765	11.8590	11.7104	11.5721	11.3065	11.1115	10.9264	10.7000	10.0702	9.3739	8.7928	7.9865	7.4018	6.9145
10,000,000	12.1617	12.1317	12.1250	12.1096	11.9766	11.8591	11.7105	11.5722	11.3066	11.1116	10.9265	10.7001	10.0703	9.3740	8.7929	7.9866	7.4019	6.9146

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

Primary 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	0.3114	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	1.1868	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	1.6390	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	1.4985
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	1.6828	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

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	0.2985	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	0.6580	0.6073	0.5640	0.5270	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	1.3677	1.3609	1.3743	1.3613	1.3241	1.2683	1.2188	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	0.4590	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	1.2620	1.0773	0.9134	0.7934	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	2.5168	2.4634	2.3683	2.2852	2.2110	2.1446	1.9294	1.7315	1.5799	1.3577	1.1973	1.0727
500,000	2.8164	2.8088	2.8013	2.7865	2.7440	2.6795	2.6210	2.5674	2.4722	2.3888	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

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	0.2902	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	1.0196	0.9590	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	1.3559	1.3133	1.2384	1.1731	1.1156	1.0649	0.9053	0.7656	0.6630	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	1.9060	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	1.0673	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	2.2047	2.1317	2.0665	2.0081	1.8186	1.6441	1.5100	1.3126	1.1694	1.0580
2,500,000	2.5145	2.5078	2.5013	2.4883	2.4512	2.3946	2.3434	2.2966	2.2131	2.1401	2.0749	2.0164	1.8269	1.6524	1.5182	1.3208	1.1775	1.0660
5,000,000	2.5151	2.5084	2.5019	2.4889	2.4517	2.3952	2.3440	2.2971	2.2137	2.1406	2.0754	2.0170	1.8275	1.6529	1.5188	1.3213	1.1781	1.0665
10,000,000	2.5152	2.5085	2.5020	2.4890	2.4518	2.3953	2.3441	2.2972	2.2138	2.1407	2.0755	2.0171	1.8276	1.6530	1.5189	1.3214	1.1782	1.0666

60% 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	0.2801	0.2776	0.2751	0.2703	0.2568	0.2375	0.2212	0.2071	0.1842	0.1661	0.1510	0.1387	0.1048	0.0796	0.0638	0.0450	0.0350	0.0271
1,500	0.3768	0.3737	0.3707	0.3647	0.3482	0.3242	0.3036	0.2858	0.2562	0.2325	0.2125	0.1961	0.1496	0.1150	0.0925	0.0657	0.0505	0.0406
2,000	0.4579	0.4545	0.4511	0.4443	0.4256	0.3982	0.3746	0.3539	0.3193	0.2911	0.2675	0.2477	0.1911	0.1480	0.1197	0.0863	0.0660	0.0528
2,500	0.5278	0.5241	0.5205	0.5132	0.4928	0.4629	0.4369	0.4140	0.3755	0.3439	0.3173	0.2946	0.2292	0.1787	0.1452	0.1050	0.0815	0.0650
5,000	0.7805	0.7760	0.7716	0.7628	0.7379	0.7009	0.6683	0.6390	0.5867	0.5465	0.5101	0.4788	0.3844	0.3072	0.2555	0.1888	0.1484	0.1209
7,500	0.9465	0.9416	0.9368	0.9273	0.9004	0.8602	0.8245	0.7920	0.7357	0.6881	0.6464	0.6105	0.4995	0.4070	0.3426	0.2589	0.2059	0.1700
10,000	1.0683	1.0632	1.0582	1.0483	1.0202	0.9779	0.9402	0.9062	0.8470	0.7987	0.7514	0.7120	0.5917	0.4885	0.4150	0.3177	0.2563	0.2116
12,500	1.1638	1.1586	1.1535	1.1434	1.1148	1.0717	1.0328	0.9973	0.9351	0.8818	0.8352	0.7944	0.6659	0.5554	0.4759	0.3691	0.2988	0.2488
15,000	1.2416	1.2363	1.2311	1.2208	1.1914	1.1471	1.1073	1.0712	1.0079	0.9535	0.9053	0.8626	0.7295	0.6129	0.5284	0.4133	0.3373	0.2828
20,000	1.3625	1.3570	1.3517	1.3412	1.3112	1.2657	1.2248	1.1876	1.1220	1.0654	1.0155	0.9714	0.8306	0.7058	0.6152	0.4885	0.4029	0.3406
25,000	1.4532	1.4477	1.4423	1.4317	1.4014	1.3554	1.3140	1.2763	1.2094	1.1511	1.0994	1.0536	0.9082	0.7792	0.6826	0.5482	0.4567	0.3895
50,000	1.7086	1.7030	1.6975	1.6866	1.6553	1.6078	1.5649	1.5257	1.4561	1.3954	1.3414	1.2933	1.1385	0.9979	0.8917	0.7396	0.6317	0.5510
100,000	1.9102	1.9045	1.8990	1.8879	1.8563	1.8082	1.7647	1.7249	1.6542	1.5924	1.5373	1.4879	1.3283	1.1818	1.0700	0.9070	0.7905	0.7012
250,000	2.0731	2.0674	2.0618	2.0507	2.0189	1.9705	1.9267	1.8866	1.8152	1.7527	1.6970	1.6470	1.4851	1.3362	1.2219	1.0541	0.9327	0.8385
500,000	2.1304	2.1247	2.1191	2.1080	2.0761	2.0277	1.9838	1.9436	1.8721	1.8096	1.7537	1.7037	1.5414	1.3919	1.2771	1.1081	0.9857	0.8904
1,000,000	2.1506	2.1448	2.1392	2.1281	2.0963	2.0478	2.0039	1.9637	1.8922	1.8296	1.7737	1.7236	1.5612	1.4116	1.2966	1.1274	1.0046	0.9091
2,500,000	2.1556	2.1498	2.1442	2.1331	2.1012	2.0528	2.0089	1.9687	1.8972	1.8346	1.7787	1.7286	1.5662	1.4165	1.3016	1.1323	1.0095	0.9140
5,000,000	2.1558	2.1501	2.1445	2.1333	2.1015	2.0530	2.0091	1.9690	1.8974	1.8348	1.7789	1.7288	1.5664	1.4168	1.3018	1.1326	1.0098	0.9142
10,000,000	2.1559	2.1502	2.1446	2.1334	2.1016	2.0531	2.0092	1.9691	1.8975	1.8349	1.7790	1.7289	1.5665	1.4169	1.3019	1.1327	1.0099	0.9143

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	0.1946	0.1674	0.1473	0.1310	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	0.0488
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	0.2967	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	0.6326	0.6249	0.6175	0.6026	0.5602	0.5057	0.4673	0.4374	0.3921	0.3583	0.3315	0.3096	0.2481	0.2012	0.1701	0.1299	0.1041	0.0859
1,000,000	0.6328	0.6252	0.6177	0.6029	0.5604	0.5060	0.4675	0.4377	0.3924	0.3585	0.3317	0.3098	0.2484	0.2015	0.1703	0.1301	0.1043	0.0861
2,500,000	0.6329	0.6253	0.6178	0.6030	0.5605	0.5061	0.4676	0.4378	0.3925	0.3586	0.3318	0.3099	0.2485	0.2016	0.1704	0.1302	0.1044	0.0862
5,000,000	0.6330	0.6254	0.6179	0.6031	0.5606	0.5062	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	0.5063	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	0.2230	0.1835	0.1575	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	0.1323	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	0.2905	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	0.3432	0.3136	0.2902	0.2710	0.2172	0.1762	0.1489	0.1138	0.0911	0.0752
1,000,000	0.5537	0.5470	0.5405	0.5275	0.4903	0.4427	0.4091	0.3829	0.3433	0.3137	0.2903	0.2711	0.2173	0.1763	0.1490	0.1139	0.0912	0.0753
2,500,000	0.5538	0.5471	0.5406	0.5276	0.4904	0.4428	0.4092	0.3830	0.3434	0.3138	0.2904	0.2712	0.2174	0.1764	0.1491	0.1140	0.0913	0.0754
5,000,000	0.5539	0.5472	0.5407	0.5277	0.4905	0.4429	0.4093	0.3831	0.3435	0.3139	0.2905	0.2713	0.2175	0.1765	0.1492	0.1141	0.0914	0.0755
10,000,000	0.5540	0.5473	0.5408	0.5278	0.4906	0.4430	0.4094	0.3832	0.3436	0.3140	0.2906	0.2714	0.2176	0.1766	0.1493	0.1142	0.0915	0.0756

60% 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	0.1895	0.1851	0.1808	0.1722	0.1476	0.1177	0.0988	0.0853	0.0668	0.0547	0.0461	0.0399	0.0251	0.0163	0.0118	0.0072	0.0047	0.0033
1,500	0.2258	0.2210	0.2163	0.2069	0.1801	0.1471	0.1256	0.1099	0.0881	0.0733	0.0625	0.0544	0.0352	0.0233	0.0169	0.0106	0.0071	0.0049
2,000	0.2518	0.2468	0.2418	0.2320	0.2040	0.1694	0.1462	0.1291	0.1049	0.0883	0.0760	0.0667	0.0438	0.0295	0.0217	0.0137	0.0094	0.0066
2,500	0.2719	0.2667	0.2617	0.2516	0.2230	0.1870	0.1628	0.1449	0.1191	0.1010	0.0876	0.0773	0.0515	0.0351	0.0261	0.0166	0.0115	0.0082
5,000	0.3321	0.3266	0.3213	0.3106	0.2803	0.2419	0.2152	0.1949	0.1652	0.1436	0.1272	0.1142	0.0803	0.0573	0.0439	0.0288	0.0204	0.0151
7,500	0.3638	0.3582	0.3528	0.3419	0.3109	0.2716	0.2442	0.2231	0.1917	0.1689	0.1512	0.1371	0.0993	0.0729	0.0568	0.0382	0.0275	0.0206
10,000	0.3843	0.3787	0.3732	0.3623	0.3311	0.2912	0.2633	0.2419	0.2098	0.1862	0.1678	0.1531	0.1130	0.0844	0.0667	0.0456	0.0332	0.0252
12,500	0.3989	0.3932	0.3877	0.3768	0.3453	0.3053	0.2772	0.2555	0.2229	0.1988	0.1800	0.1648	0.1236	0.0933	0.0745	0.0516	0.0380	0.0291
15,000	0.4101	0.4044	0.3989	0.3879	0.3564	0.3161	0.2878	0.2659	0.2329	0.2085	0.1894	0.1739	0.1317	0.1004	0.0807	0.0566	0.0420	0.0324
20,000	0.4252	0.4195	0.4139	0.4029	0.3713	0.3308	0.3024	0.2804	0.2470	0.2223	0.2028	0.1870	0.1434	0.1109	0.0902	0.0643	0.0484	0.0379
25,000	0.4353	0.4296	0.4240	0.4130	0.3813	0.3407	0.3121	0.2900	0.2565	0.2316	0.2119	0.1959	0.1516	0.1184	0.0989	0.0700	0.0533	0.0422
50,000	0.4580	0.4523	0.4467	0.4356	0.4038	0.3630	0.3343	0.3119	0.2781	0.2529	0.2329	0.2166	0.1711	0.1365	0.1137	0.0847	0.0662	0.0534
100,000	0.4695	0.4638	0.4582	0.4471	0.4152	0.3744	0.3456	0.3232	0.2893	0.2639	0.2439	0.2274	0.1815	0.1465	0.1233	0.0933	0.0742	0.0607
250,000	0.4740	0.4683	0.4627	0.4515	0.4197	0.3789	0.3500	0.3276	0.2937	0.2683	0.2482	0.2317	0.1857	0.1505	0.1272	0.0970	0.0776	0.0640
500,000	0.4746	0.4688	0.4632	0.4521	0.4202	0.3794	0.3506	0.3282	0.2942	0.2688	0.2488	0.2323	0.1862	0.1510	0.1277	0.0976	0.0781	0.0645
1,000,000	0.4747	0.4689	0.4633	0.4522	0.4203	0.3795	0.3507	0.3283	0.2943	0.2689	0.2489	0.2324	0.1863	0.1511	0.1278	0.0977	0.0782	0.0646
2,500,000	0.4748	0.4690	0.4634	0.4523	0.4204	0.3796	0.3508	0.3284	0.2944	0.2690	0.2490	0.2325	0.1864	0.1512	0.1279	0.0978	0.0783	0.0647
5,000,000	0.4749	0.4691	0.4635	0.4524	0.4205	0.3797	0.3509	0.3285	0.2945	0.2691	0.2491	0.2326	0.1865	0.1513	0.1280	0.0979	0.0784	0.0648
10,000,000	0.4750	0.4692	0.4636	0.4525	0.4206	0.3798	0.3510	0.3286	0.2946	0.2692	0.2492	0.2327	0.1866	0.1514	0.1281	0.0980	0.0785	0.0649

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

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	0.2429	0.2419	0.2397	0.2331	0.2232	0.2136	0.2046	0.1862	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	0.5760	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	0.6607	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	0.7333	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

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	0.2222	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	0.2385	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	0.6332	0.6321	0.6315	0.6297	0.6247	0.6169	0.6086	0.6016	0.5887	0.5763	0.5659	0.5552	0.5196	0.4849	0.4558	0.4102	0.3755	0.3492
1,000,000	0.6334	0.6322	0.6316	0.6298	0.6249	0.6170	0.6088	0.6017	0.5889	0.5765	0.5661	0.5554	0.5198	0.4850	0.4559	0.4103	0.3757	0.3494
2,500,000	0.6335	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
5,000,000	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
10,000,000	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

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	0.2116	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	0.1169	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	0.1870	0.1509	0.1217	0.0869	0.0667	0.0534
2,500	0.3094	0.3083	0.3079	0.3062	0.3015	0.2946	0.2880	0.2819	0.2720	0.2605	0.2500	0.2421	0.2118	0.1809	0.1482	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	0.2862	0.2554	0.2314	0.1882	0.1526	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	0.3256	0.2948	0.2707	0.2275	0.2004	0.1742
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	0.3448	0.3139	0.2899	0.2467	0.2196	0.1934
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	0.3637	0.3328	0.3088	0.2656	0.2385	0.2123
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	0.3780	0.3472	0.3231	0.2799	0.2528	0.2266
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	0.3956	0.3648	0.3406	0.2976	0.2704	0.2442
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	0.4138	0.3829	0.3589	0.3157	0.2886	0.2623
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	0.4382	0.4074	0.3834	0.3402	0.3130	0.2868
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	0.4512	0.4204	0.3963	0.3531	0.3260	0.2998
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	0.4565	0.4256	0.4016	0.3584	0.3313	0.3051
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	0.4573	0.4264	0.4024	0.3592	0.3321	0.3059
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	0.4574	0.4265	0.4025	0.3593	0.3322	0.3060
2,500,000	0.5551	0.5540	0.5535	0.5519	0.5471	0.5402	0.5337	0.5275	0.5177	0.5062	0.4957	0.4878	0.4575	0.4266	0.4026	0.3594	0.3323	0.3061
5,000,000	0.5552	0.5541	0.5536	0.5520	0.5472	0.5403	0.5338	0.5276	0.5178	0.5063	0.4958	0.4879	0.4576	0.4267	0.4027	0.3595	0.3324	0.3062
10,000,000	0.5553	0.5542	0.5537	0.5521	0.5473	0.5404	0.5339	0.5277	0.5179	0.5064	0.4959	0.4880	0.4577	0.4268	0.4028	0.3596	0.3325	0.3063

60% 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	0.2018	0.2006	0.2004	0.1998	0.1946	0.1899	0.1841	0.1787	0.1682	0.1606	0.1510	0.1387	0.1048	0.0796	0.0638	0.0450	0.0350	0.0271
1,500	0.2412	0.2400	0.2398	0.2392	0.2339	0.2293	0.2235	0.2181	0.2076	0.2000	0.1927	0.1838	0.1496	0.1150	0.0925	0.0657	0.0505	0.0406
2,000	0.2663	0.2651	0.2648	0.2642	0.2590	0.2544	0.2485	0.2431	0.2327	0.2250	0.2178	0.2089	0.1842	0.1480	0.1197	0.0863	0.0660	0.0528
2,500	0.2882	0.2870	0.2867	0.2861	0.2809	0.2763	0.2705	0.2650	0.2546	0.2470	0.2397	0.2308	0.2081	0.1787	0.1452	0.1050	0.0815	0.0650
5,000	0.3527	0.3515	0.3513	0.3507	0.3455	0.3408	0.3350	0.3296	0.3192	0.3115	0.3042	0.2953	0.2706	0.2433	0.2205	0.1881	0.1484	0.1209
7,500	0.3857	0.3845	0.3842	0.3836	0.3784	0.3738	0.3679	0.3625	0.3521	0.3444	0.3372	0.3283	0.3035	0.2762	0.2534	0.2217	0.1988	0.1700
10,000	0.3983	0.3971	0.3968	0.3962	0.3910	0.3864	0.3806	0.3751	0.3647	0.3570	0.3498	0.3409	0.3162	0.2888	0.2660	0.2344	0.2114	0.1923
12,500	0.4141	0.4129	0.4126	0.4120	0.4068	0.4022	0.3963	0.3909	0.3805	0.3728	0.3656	0.3567	0.3320	0.3046	0.2818	0.2501	0.2272	0.2081
15,000	0.4258	0.4246	0.4244	0.4238	0.4185	0.4139	0.4081	0.4027	0.3922	0.3846	0.3773	0.3684	0.3437	0.3164	0.2935	0.2619	0.2389	0.2198
20,000	0.4385	0.4374	0.4371	0.4365	0.4313	0.4267	0.4208	0.4154	0.4050	0.3973	0.3900	0.3811	0.3564	0.3291	0.3063	0.2746	0.2517	0.2325
25,000	0.4551	0.4539	0.4537	0.4531	0.4478	0.4432	0.4374	0.4320	0.4215	0.4139	0.4066	0.3977	0.3730	0.3457	0.3228	0.2912	0.2682	0.2491
50,000	0.4697	0.4685	0.4683	0.4677	0.4624	0.4578	0.4520	0.4466	0.4361	0.4285	0.4212	0.4123	0.3876	0.3603	0.3375	0.3058	0.2828	0.2637
100,000	0.4762	0.4750	0.4747	0.4741	0.4689	0.4643	0.4585	0.4530	0.4426	0.4349	0.4277	0.4188	0.3941	0.3667	0.3439	0.3123	0.2893	0.2702
250,000	0.4773	0.4761	0.4759	0.4753	0.4701	0.4654	0.4596	0.4542	0.4437	0.4361	0.4288	0.4199	0.3952	0.3679	0.3451	0.3134	0.2904	0.2713
500,000	0.4775	0.4763	0.4760	0.4754	0.4702	0.4656	0.4598	0.4543	0.4439	0.4362	0.4290	0.4201	0.3954	0.3680	0.3452	0.3136	0.2906	0.2715
1,000,000	0.4776	0.4764	0.4761	0.4755	0.4703	0.4657	0.4599	0.4544	0.4440	0.4363	0.4291	0.4202	0.3955	0.3681	0.3453	0.3137	0.2907	0.2716
2,500,000	0.4777	0.4765	0.4762	0.4756	0.4704	0.4658	0.4600	0.4545	0.4441	0.4364	0.4292	0.4203	0.3956	0.3682	0.3454	0.3138	0.2908	0.2717
5,000,000	0.4778	0.4766	0.4763	0.4757	0.4705	0.4659	0.4601	0.4546	0.4442	0.4365	0.4293	0.4204	0.3957	0.3683	0.3455	0.3139	0.2909	0.2718
10,000,000	0.4779	0.4767	0.4764	0.4758	0.4706	0.4660	0.4602	0.4547	0.4443	0.4366	0.4294	0.4205	0.3958	0.3684	0.3456	0.3140	0.2910	0.2719

Catlin Insurance Company Incorporated

[2800 Post Oak Blvd., Suite 4050, Houston, TX 77056]

A Stock Insurance Company

ACTUARIAL MEMORANDUM

BLANKET ACCIDENT POLICY
Form Number AHBA T050 1212

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:

Covered Loss	Benefit As Percentage of Principal Sum
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:

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

CATLIN

ATTACHMENT 2

Summary of Benefit Options and Premium/Loadings

For

Accident Medical Expense Benefits

And

Out of Country Medical Expense Benefits

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K-12.20120622.xlsx

StudyAbroad.20120622.xlsx

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 DC Blanket Trust Rate Filing
Project Name/Number: Catlin DC Blanket Trust Rate Filing/AHBA T050 1212

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter All Filings		
Comments:	Cover Letter is attached.		
Attachment(s):			
Cover Letter Rate DC Trust (3).docxv2.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):			
Attachments to Act Memo part 1.pdf Attachments to Act Memo part 2b.pdf Attachments to Act Memo part 2a.pdf Actuarial Memorandum Blanket Accident v5 20120628 (signed) docxDC TRUST.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 filing.		

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 DC Blanket Trust Rate Filing
Project Name/Number: Catlin DC Blanket Trust Rate Filing/AHBA T050 1212

		Item Status:	**Status Date:**
Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)		
Bypass Reason:	This is a new blanket accident filing.		

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

		Item Status:	**Status Date:**
Bypassed - Item:	Rate Summary Worksheet		
Bypass Reason:	This is a new blanket accident filing.		

WESTMONT ASSOCIATES, INC.

January 15, 2013 *via SERFF*

Mr. Colin Johnson
District of Columbia Department of Insurance
Securities and Banking
Accident & Health Division
810 First Street, NE, Suite 701
Washington DC 20002

Dear Mr. Johnson:

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 T050 1212 et al.
Submission Date:	January 15, 2013
Proposed Effective Date:	As soon as approved
Type of Product:	Blanket Accident
Individual or Group:	Group
Scope and Purpose:	This filing is for blanket accident which will be offered to eligible groups.
Initial Filing or Change:	Initial Filing
NE Policyholders:	There are currently no DC policyholders for this filing and therefore is no premium impact to DC policyholders.
District of Columbia Loss Ratio Analysis:	This is a new filing with no prior experience.
District of Columbia and Countrywide Experience:	This is a new filing with no prior experience in District of Columbia or Countrywide.

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

Respectfully,

M Kelly Edmunds, FCAS, MAAA
Director of Reinsurance Pricing

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,

Bob Eells
Director – Regulatory Development

CATLIN

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

CATLIN

ATTACHMENT 2

Summary of Benefit Options and Premium/Loadings

For

Accident Medical Expense Benefits

And

Out of Country Medical Expense Benefits

SpecialRisk.20120622.xlsx

K-12.20120622.xlsx

StudyAbroad.20120622.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

Coverage Unit	Monthly Claim Cost Per Coverage Unit Per Person Insured
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 Per $1,000 Sum Insured	$0.07582 $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 Per $1,000 Sum Insured	$0.00438 $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

Per $1,000 Sum Insured	$0.00167

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

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

Per $1,000 Sum Insured	$0.00286

Per $1,000 Sum Insured	$0.01623

Per $100 Sum Insured	$0.04058

Per $1,000 Sum Insured	$0.00015

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 Fixed Cost of Default Benefit of $1,000	$0.00198 $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 30	60	90	180	Additional Cost For Retroactive Benefits
0	0.15869	0.17528	0.18418	0.18821	0.00000
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						
		Maximum Benefit Period In Months					
	Waiting Period (Days)	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

State	Factor	State	Factor
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

Factor	Region
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

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

G

Factor
2.00
1.10
1.00
0.95
0.70
0.75

If a group doe
that makes u
weighted ave
that make up

Table 3

roup Age Composition

Percentage Range	Factor
51% + of the group is 75 or older	1.75
51% + of the group is 65 – 74	1.15
51% + of the group is 25 – 64	1.25
51% + of the group is 15 – 24	1.25
51% + of the group is 5 – 14	1.30
51% + of the group is under 5	1.35
	1.40
es not have a specific age group	1.40
p at least 51%, use a	1.50
rage of all the age ranges	1.60
the population of the policyholder	

Th

Table 4

Extreme Exposures

Exposure
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

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%

For C

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 - $1,200,00
$1,200,001 - $1,500,00
$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

ɛrwriter 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

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

Table 7

Daily Rate Conversion Factors

Exposure Days	Conversion Factor (Days)
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
ıdy Abroad, Traveling Volunteer Groups
Students and Corporate Accident

Daily Exposure Time	Factor
Under 30 minutes	2
30 minutes – 1 hours per day	4
1 – 3 hours per day	4
4 – 6 hours per day	
6 – 8 hours per day	
8 – 12 hours per day	
Over 12 hours per day	

Table 10

Specified Trip Ground Exposures **Specifi**

	Factor
Attending a convention in a hotel or conference center	1.35
Any form of manual labor	1.50 – 3.50
Hazardous Exposure	

*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

Factor	
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

Tabl

Factor
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

Group
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 Classificatior

Sport Activities*

Table 1B

Factor	Group
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

1S

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

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

Tal

Factor
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 \

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	0.1380	0.1303	0.1196	0.1106	0.1031	0.0911	0.0814	0.0736	0.0674	0.0502	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	0.7067	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	0.4710	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	0.3941	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	0.9118	0.8245	0.7441	0.6824	0.5916	0.5257	0.4746
1,000,000	1.1556	1.1525	1.1495	1.1435	1.1264	1.1003	1.0767	1.0551	1.0166	0.9830	0.9529	0.9259	0.8386	0.7581	0.6963	0.6053	0.5392	0.4879
2,500,000	1.1595	1.1564	1.1534	1.1474	1.1303	1.1042	1.0806	1.0590	1.0205	0.9868	0.9568	0.9298	0.8424	0.7619	0.7001	0.6090	0.5430	0.4915
5,000,000	1.1597	1.1567	1.1536	1.1477	1.1305	1.1045	1.0808	1.0592	1.0207	0.9871	0.9570	0.9301	0.8427	0.7622	0.7003	0.6093	0.5432	0.4918
10,000,000	1.1598	1.1568	1.1537	1.1478	1.1306	1.1046	1.0809	1.0593	1.0208	0.9872	0.9571	0.9302	0.8428	0.7623	0.7004	0.6094	0.5433	0.4919

60% 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	0.1292	0.1280	0.1269	0.1246	0.1184	0.1095	0.1020	0.0955	0.0849	0.0766	0.0696	0.0639	0.0483	0.0367	0.0294	0.0207	0.0161	0.0123
1,500	0.1738	0.1723	0.1709	0.1682	0.1606	0.1495	0.1400	0.1318	0.1181	0.1072	0.0980	0.0904	0.0690	0.0530	0.0426	0.0303	0.0233	0.0187
2,000	0.2112	0.2096	0.2080	0.2049	0.1962	0.1836	0.1727	0.1632	0.1472	0.1342	0.1233	0.1142	0.0881	0.0682	0.0552	0.0398	0.0304	0.0243
2,500	0.2434	0.2417	0.2400	0.2366	0.2272	0.2134	0.2014	0.1909	0.1731	0.1586	0.1463	0.1359	0.1057	0.0824	0.0669	0.0484	0.0376	0.0300
5,000	0.3599	0.3578	0.3558	0.3518	0.3402	0.3232	0.3082	0.2947	0.2715	0.2520	0.2352	0.2208	0.1772	0.1417	0.1178	0.0871	0.0684	0.0557
7,500	0.4364	0.4342	0.4320	0.4276	0.4152	0.3967	0.3802	0.3652	0.3392	0.3173	0.2981	0.2815	0.2303	0.1877	0.1580	0.1194	0.0949	0.0784
10,000	0.4926	0.4902	0.4879	0.4834	0.4704	0.4509	0.4335	0.4179	0.3906	0.3674	0.3465	0.3283	0.2728	0.2253	0.1914	0.1465	0.1182	0.0976
12,500	0.5366	0.5342	0.5319	0.5273	0.5140	0.4942	0.4763	0.4599	0.4312	0.4066	0.3851	0.3663	0.3071	0.2561	0.2195	0.1702	0.1378	0.1147
15,000	0.5725	0.5701	0.5677	0.5629	0.5494	0.5289	0.5106	0.4940	0.4648	0.4397	0.4175	0.3977	0.3364	0.2826	0.2437	0.1906	0.1556	0.1304
20,000	0.6282	0.6257	0.6233	0.6185	0.6046	0.5836	0.5648	0.5476	0.5174	0.4913	0.4683	0.4479	0.3830	0.3255	0.2837	0.2252	0.1858	0.1571
25,000	0.6701	0.6675	0.6651	0.6602	0.6462	0.6250	0.6059	0.5885	0.5577	0.5308	0.5070	0.4858	0.4188	0.3593	0.3148	0.2528	0.2106	0.1796
50,000	0.7879	0.7853	0.7828	0.7777	0.7633	0.7414	0.7216	0.7035	0.6714	0.6434	0.6186	0.5963	0.5250	0.4601	0.4112	0.3411	0.2913	0.2541
100,000	0.8808	0.8782	0.8756	0.8705	0.8560	0.8338	0.8137	0.7954	0.7628	0.7343	0.7088	0.6861	0.6125	0.5449	0.4934	0.4182	0.3645	0.3233
250,000	0.9559	0.9533	0.9507	0.9456	0.9309	0.9086	0.8884	0.8699	0.8370	0.8082	0.7825	0.7595	0.6848	0.6161	0.5635	0.4861	0.4301	0.3867
500,000	0.9824	0.9797	0.9771	0.9720	0.9573	0.9350	0.9148	0.8962	0.8633	0.8344	0.8087	0.7856	0.7107	0.6418	0.5889	0.5110	0.4545	0.4106
1,000,000	0.9916	0.9890	0.9864	0.9813	0.9666	0.9443	0.9240	0.9055	0.8725	0.8437	0.8179	0.7948	0.7199	0.6509	0.5979	0.5199	0.4633	0.4192
2,500,000	0.9940	0.9913	0.9887	0.9836	0.9689	0.9466	0.9263	0.9078	0.8748	0.8460	0.8202	0.7971	0.7222	0.6532	0.6002	0.5221	0.4655	0.4214
5,000,000	0.9941	0.9914	0.9888	0.9837	0.9690	0.9467	0.9264	0.9079	0.8749	0.8461	0.8203	0.7972	0.7223	0.6533	0.6003	0.5222	0.4656	0.4215
10,000,000	0.9942	0.9915	0.9889	0.9838	0.9691	0.9468	0.9265	0.9080	0.8750	0.8462	0.8204	0.7973	0.7224	0.6534	0.6004	0.5223	0.4657	0.4216

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	0.0389	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

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	0.2041	0.1886	0.1765	0.1583	0.1446	0.1338	0.1249	0.1002	0.0812	0.0687	0.0525	0.0420	0.0347
1,000,000	0.2554	0.2523	0.2493	0.2433	0.2262	0.2042	0.1887	0.1766	0.1584	0.1447	0.1339	0.1250	0.1003	0.0813	0.0688	0.0526	0.0421	0.0348
2,500,000	0.2555	0.2524	0.2494	0.2434	0.2263	0.2043	0.1888	0.1767	0.1585	0.1448	0.1340	0.1251	0.1004	0.0814	0.0689	0.0527	0.0422	0.0349
5,000,000	0.2556	0.2525	0.2495	0.2435	0.2264	0.2044	0.1889	0.1768	0.1586	0.1449	0.1341	0.1252	0.1005	0.0815	0.0690	0.0528	0.0423	0.0350
10,000,000	0.2557	0.2526	0.2496	0.2436	0.2265	0.2045	0.1890	0.1769	0.1587	0.1450	0.1342	0.1253	0.1006	0.0816	0.0691	0.0529	0.0424	0.0351

60% 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	0.0874	0.0853	0.0834	0.0794	0.0680	0.0543	0.0455	0.0393	0.0308	0.0252	0.0213	0.0184	0.0116	0.0075	0.0054	0.0032	0.0020	0.0014
1,500	0.1041	0.1019	0.0997	0.0954	0.0830	0.0678	0.0579	0.0507	0.0406	0.0338	0.0288	0.0251	0.0162	0.0108	0.0078	0.0048	0.0031	0.0021
2,000	0.1161	0.1138	0.1115	0.1070	0.0941	0.0781	0.0674	0.0595	0.0484	0.0407	0.0351	0.0308	0.0202	0.0136	0.0100	0.0063	0.0043	0.0029
2,500	0.1254	0.1230	0.1207	0.1160	0.1028	0.0862	0.0751	0.0668	0.0549	0.0466	0.0404	0.0356	0.0237	0.0162	0.0120	0.0077	0.0052	0.0036
5,000	0.1531	0.1506	0.1481	0.1432	0.1292	0.1115	0.0992	0.0899	0.0762	0.0662	0.0586	0.0526	0.0370	0.0264	0.0202	0.0133	0.0094	0.0070
7,500	0.1677	0.1652	0.1627	0.1577	0.1434	0.1252	0.1126	0.1029	0.0884	0.0779	0.0697	0.0632	0.0458	0.0336	0.0262	0.0176	0.0127	0.0095
10,000	0.1772	0.1746	0.1721	0.1671	0.1527	0.1343	0.1214	0.1115	0.0967	0.0858	0.0774	0.0706	0.0521	0.0389	0.0307	0.0210	0.0153	0.0116
12,500	0.1839	0.1813	0.1788	0.1737	0.1592	0.1408	0.1278	0.1178	0.1028	0.0917	0.0830	0.0760	0.0570	0.0430	0.0343	0.0238	0.0175	0.0134
15,000	0.1891	0.1865	0.1839	0.1789	0.1643	0.1458	0.1327	0.1226	0.1074	0.0961	0.0873	0.0802	0.0607	0.0463	0.0372	0.0261	0.0194	0.0150
20,000	0.1961	0.1934	0.1909	0.1858	0.1712	0.1526	0.1394	0.1293	0.1139	0.1025	0.0935	0.0862	0.0661	0.0512	0.0416	0.0296	0.0223	0.0175
25,000	0.2007	0.1981	0.1955	0.1904	0.1758	0.1571	0.1439	0.1337	0.1183	0.1068	0.0977	0.0903	0.0699	0.0546	0.0447	0.0323	0.0246	0.0194
50,000	0.2112	0.2086	0.2060	0.2009	0.1862	0.1674	0.1541	0.1438	0.1282	0.1166	0.1074	0.0999	0.0789	0.0629	0.0524	0.0390	0.0305	0.0246
100,000	0.2165	0.2139	0.2113	0.2062	0.1915	0.1727	0.1594	0.1490	0.1334	0.1217	0.1125	0.1049	0.0837	0.0675	0.0568	0.0430	0.0342	0.0280
250,000	0.2186	0.2159	0.2133	0.2082	0.1935	0.1747	0.1614	0.1511	0.1354	0.1237	0.1144	0.1069	0.0856	0.0694	0.0586	0.0447	0.0358	0.0295
500,000	0.2188	0.2162	0.2136	0.2085	0.1938	0.1750	0.1617	0.1513	0.1357	0.1240	0.1147	0.1071	0.0859	0.0697	0.0589	0.0450	0.0360	0.0297
1,000,000	0.2189	0.2163	0.2137	0.2086	0.1939	0.1751	0.1618	0.1514	0.1358	0.1241	0.1148	0.1072	0.0860	0.0698	0.0590	0.0451	0.0361	0.0298
2,500,000	0.2190	0.2164	0.2138	0.2087	0.1940	0.1752	0.1619	0.1515	0.1359	0.1242	0.1149	0.1073	0.0861	0.0699	0.0591	0.0452	0.0362	0.0299
5,000,000	0.2191	0.2165	0.2139	0.2088	0.1941	0.1753	0.1620	0.1516	0.1360	0.1243	0.1150	0.1074	0.0862	0.0700	0.0592	0.0453	0.0363	0.0300
10,000,000	0.2192	0.2166	0.2140	0.2089	0.1942	0.1754	0.1621	0.1517	0.1361	0.1244	0.1151	0.1075	0.0863	0.0701	0.0593	0.0454	0.0364	0.0301

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	0.2490	0.2460	0.2432	0.2386	0.2333	0.2285	0.2248	0.2108	0.1966	0.1855	0.1656	0.1531	0.1410
1,000,000	0.2560	0.2555	0.2553	0.2545	0.2523	0.2491	0.2461	0.2433	0.2387	0.2334	0.2286	0.2249	0.2109	0.1967	0.1856	0.1657	0.1532	0.1411
2,500,000	0.2561	0.2556	0.2554	0.2546	0.2524	0.2492	0.2462	0.2434	0.2388	0.2335	0.2287	0.2250	0.2110	0.1968	0.1857	0.1658	0.1533	0.1412
5,000,000	0.2562	0.2557	0.2555	0.2547	0.2525	0.2493	0.2463	0.2435	0.2389	0.2336	0.2288	0.2251	0.2111	0.1969	0.1858	0.1659	0.1534	0.1413
10,000,000	0.2563	0.2558	0.2556	0.2548	0.2526	0.2494	0.2464	0.2436	0.2390	0.2337	0.2289	0.2252	0.2112	0.1970	0.1859	0.1660	0.1535	0.1414

60% 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	0.0931	0.0925	0.0924	0.0921	0.0897	0.0876	0.0849	0.0824	0.0776	0.0740	0.0696	0.0639	0.0483	0.0367	0.0294	0.0207	0.0161	0.0123
1,500	0.1112	0.1107	0.1106	0.1103	0.1079	0.1057	0.1030	0.1005	0.0957	0.0922	0.0889	0.0848	0.0690	0.0530	0.0426	0.0303	0.0233	0.0187
2,000	0.1228	0.1222	0.1221	0.1218	0.1194	0.1173	0.1146	0.1121	0.1073	0.1038	0.1004	0.0963	0.0849	0.0682	0.0552	0.0398	0.0304	0.0243
2,500	0.1329	0.1323	0.1322	0.1319	0.1295	0.1274	0.1247	0.1222	0.1174	0.1139	0.1105	0.1064	0.0950	0.0824	0.0669	0.0484	0.0376	0.0300
5,000	0.1626	0.1621	0.1620	0.1617	0.1593	0.1572	0.1545	0.1520	0.1472	0.1436	0.1403	0.1362	0.1248	0.1122	0.1017	0.0867	0.0684	0.0557
7,500	0.1778	0.1773	0.1772	0.1769	0.1745	0.1724	0.1697	0.1672	0.1624	0.1588	0.1555	0.1514	0.1400	0.1274	0.1168	0.1022	0.0917	0.0784
10,000	0.1837	0.1831	0.1830	0.1827	0.1803	0.1782	0.1755	0.1730	0.1682	0.1646	0.1613	0.1572	0.1458	0.1332	0.1227	0.1081	0.0975	0.0887
12,500	0.1909	0.1904	0.1903	0.1900	0.1876	0.1855	0.1828	0.1803	0.1754	0.1719	0.1686	0.1645	0.1531	0.1405	0.1299	0.1153	0.1048	0.0959
15,000	0.1963	0.1958	0.1957	0.1954	0.1930	0.1909	0.1882	0.1857	0.1809	0.1773	0.1740	0.1699	0.1585	0.1459	0.1354	0.1208	0.1102	0.1013
20,000	0.2022	0.2017	0.2015	0.2013	0.1989	0.1967	0.1940	0.1915	0.1867	0.1832	0.1798	0.1758	0.1643	0.1517	0.1412	0.1266	0.1160	0.1072
25,000	0.2099	0.2093	0.2092	0.2089	0.2065	0.2044	0.2017	0.1992	0.1944	0.1908	0.1875	0.1834	0.1720	0.1594	0.1489	0.1343	0.1237	0.1149
50,000	0.2166	0.2160	0.2159	0.2156	0.2132	0.2111	0.2084	0.2059	0.2011	0.1976	0.1942	0.1901	0.1787	0.1661	0.1556	0.1410	0.1304	0.1216
100,000	0.2196	0.2190	0.2189	0.2186	0.2162	0.2141	0.2114	0.2089	0.2041	0.2006	0.1972	0.1931	0.1817	0.1691	0.1586	0.1440	0.1334	0.1246
250,000	0.2201	0.2196	0.2194	0.2192	0.2167	0.2146	0.2119	0.2094	0.2046	0.2011	0.1977	0.1936	0.1822	0.1696	0.1591	0.1445	0.1339	0.1251
500,000	0.2202	0.2197	0.2195	0.2193	0.2168	0.2147	0.2120	0.2095	0.2047	0.2012	0.1978	0.1937	0.1823	0.1697	0.1592	0.1446	0.1340	0.1252
1,000,000	0.2203	0.2198	0.2196	0.2194	0.2169	0.2148	0.2121	0.2096	0.2048	0.2013	0.1979	0.1938	0.1824	0.1698	0.1593	0.1447	0.1341	0.1253
2,500,000	0.2204	0.2199	0.2197	0.2195	0.2170	0.2149	0.2122	0.2097	0.2049	0.2014	0.1980	0.1939	0.1825	0.1699	0.1594	0.1448	0.1342	0.1254
5,000,000	0.2205	0.2200	0.2198	0.2196	0.2171	0.2150	0.2123	0.2098	0.2050	0.2015	0.1981	0.1940	0.1826	0.1700	0.1595	0.1449	0.1343	0.1255
10,000,000	0.2206	0.2201	0.2199	0.2197	0.2172	0.2151	0.2124	0.2099	0.2051	0.2016	0.1982	0.1941	0.1827	0.1701	0.1596	0.1450	0.1344	0.1256

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	0.0564	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	0.7742
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	0.5950	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

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	0.8895	0.8477	0.8113	0.7790	0.7501	0.6577	0.5741	0.5110	0.4209	0.3579	0.3108
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	0.9250	0.8348	0.7656	0.6637	0.5899	0.5324
1,000,000	1.2965	1.2931	1.2897	1.2830	1.2638	1.2345	1.2080	1.1838	1.1406	1.1028	1.0691	1.0389	0.9408	0.8506	0.7812	0.6791	0.6050	0.5474
2,500,000	1.3009	1.2974	1.2940	1.2873	1.2681	1.2389	1.2124	1.1881	1.1449	1.1072	1.0734	1.0432	0.9452	0.8548	0.7854	0.6833	0.6092	0.5515
5,000,000	1.3012	1.2977	1.2943	1.2876	1.2684	1.2391	1.2126	1.1884	1.1452	1.1074	1.0737	1.0435	0.9454	0.8551	0.7857	0.6836	0.6095	0.5518
10,000,000	1.3013	1.2978	1.2944	1.2877	1.2685	1.2392	1.2127	1.1885	1.1453	1.1075	1.0738	1.0436	0.9455	0.8552	0.7858	0.6837	0.6096	0.5519

60% 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	0.1449	0.1436	0.1423	0.1398	0.1328	0.1229	0.1144	0.1072	0.0953	0.0859	0.0781	0.0717	0.0542	0.0412	0.0330	0.0233	0.0181	0.0139
1,500	0.1950	0.1933	0.1918	0.1887	0.1802	0.1677	0.1571	0.1478	0.1326	0.1203	0.1100	0.1014	0.0774	0.0595	0.0478	0.0340	0.0261	0.0210
2,000	0.2369	0.2351	0.2333	0.2299	0.2202	0.2060	0.1938	0.1831	0.1652	0.1506	0.1384	0.1281	0.0989	0.0765	0.0619	0.0446	0.0342	0.0273
2,500	0.2731	0.2711	0.2693	0.2655	0.2549	0.2395	0.2260	0.2142	0.1943	0.1779	0.1642	0.1524	0.1186	0.0925	0.0751	0.0543	0.0422	0.0336
5,000	0.4038	0.4014	0.3992	0.3946	0.3817	0.3626	0.3457	0.3306	0.3046	0.2827	0.2639	0.2477	0.1988	0.1590	0.1322	0.0977	0.0768	0.0625
7,500	0.4896	0.4871	0.4846	0.4797	0.4658	0.4450	0.4266	0.4097	0.3806	0.3560	0.3344	0.3158	0.2584	0.2106	0.1772	0.1340	0.1065	0.0880
10,000	0.5527	0.5500	0.5475	0.5423	0.5278	0.5059	0.4864	0.4688	0.4382	0.4122	0.3888	0.3683	0.3061	0.2527	0.2147	0.1644	0.1326	0.1094
12,500	0.6021	0.5994	0.5968	0.5916	0.5767	0.5544	0.5343	0.5159	0.4838	0.4562	0.4321	0.4110	0.3445	0.2873	0.2462	0.1910	0.1546	0.1287
15,000	0.6423	0.6396	0.6369	0.6316	0.6164	0.5934	0.5729	0.5542	0.5214	0.4933	0.4684	0.4462	0.3774	0.3171	0.2734	0.2138	0.1745	0.1463
20,000	0.7049	0.7021	0.6993	0.6939	0.6783	0.6548	0.6336	0.6144	0.5805	0.5512	0.5254	0.5025	0.4297	0.3652	0.3183	0.2527	0.2084	0.1762
25,000	0.7518	0.7490	0.7462	0.7407	0.7250	0.7012	0.6798	0.6603	0.6257	0.5955	0.5688	0.5451	0.4698	0.4031	0.3532	0.2836	0.2363	0.2015
50,000	0.8840	0.8811	0.8782	0.8726	0.8564	0.8318	0.8096	0.7893	0.7533	0.7219	0.6940	0.6691	0.5890	0.5162	0.4613	0.3826	0.3268	0.2851
100,000	0.9882	0.9853	0.9824	0.9767	0.9603	0.9355	0.9130	0.8924	0.8558	0.8238	0.7953	0.7698	0.6872	0.6114	0.5535	0.4692	0.4090	0.3627
250,000	1.0725	1.0696	1.0667	1.0609	1.0445	1.0194	0.9968	0.9760	0.9391	0.9068	0.8779	0.8521	0.7683	0.6913	0.6322	0.5453	0.4825	0.4338
500,000	1.1022	1.0992	1.0963	1.0905	1.0741	1.0490	1.0263	1.0055	0.9685	0.9362	0.9073	0.8814	0.7974	0.7201	0.6607	0.5733	0.5099	0.4607
1,000,000	1.1126	1.1096	1.1067	1.1010	1.0845	1.0594	1.0367	1.0159	0.9789	0.9465	0.9176	0.8917	0.8077	0.7303	0.6708	0.5833	0.5197	0.4703
2,500,000	1.1152	1.1122	1.1093	1.1036	1.0871	1.0620	1.0393	1.0185	0.9815	0.9491	0.9202	0.8943	0.8103	0.7328	0.6734	0.5858	0.5223	0.4728
5,000,000	1.1153	1.1123	1.1094	1.1037	1.0872	1.0621	1.0394	1.0186	0.9816	0.9492	0.9203	0.8944	0.8104	0.7330	0.6735	0.5859	0.5224	0.4729
10,000,000	1.1154	1.1124	1.1095	1.1038	1.0873	1.0622	1.0395	1.0187	0.9817	0.9493	0.9204	0.8945	0.8105	0.7331	0.6736	0.5860	0.5225	0.4730

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

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	0.1230	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	0.3899	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

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	0.1136	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	0.2899	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

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	0.1063	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	0.0858	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	0.0771	0.0589	0.0471	0.0389
1,000,000	0.2865	0.2830	0.2797	0.2730	0.2537	0.2291	0.2117	0.1982	0.1777	0.1623	0.1502	0.1403	0.1125	0.0912	0.0772	0.0590	0.0472	0.0390
2,500,000	0.2866	0.2831	0.2798	0.2731	0.2538	0.2292	0.2118	0.1983	0.1778	0.1624	0.1503	0.1404	0.1126	0.0913	0.0773	0.0591	0.0473	0.0391
5,000,000	0.2867	0.2832	0.2799	0.2732	0.2539	0.2293	0.2119	0.1984	0.1779	0.1625	0.1504	0.1405	0.1127	0.0914	0.0774	0.0592	0.0474	0.0392
10,000,000	0.2868	0.2833	0.2800	0.2733	0.2540	0.2294	0.2120	0.1985	0.1780	0.1626	0.1505	0.1406	0.1128	0.0915	0.0775	0.0593	0.0475	0.0393

60% 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	0.0981	0.0958	0.0935	0.0891	0.0763	0.0609	0.0511	0.0441	0.0346	0.0283	0.0239	0.0206	0.0130	0.0084	0.0060	0.0036	0.0023	0.0016
1,500	0.1168	0.1143	0.1119	0.1071	0.0932	0.0761	0.0650	0.0568	0.0456	0.0379	0.0324	0.0282	0.0182	0.0121	0.0088	0.0054	0.0036	0.0024
2,000	0.1303	0.1277	0.1251	0.1200	0.1056	0.0876	0.0756	0.0668	0.0543	0.0457	0.0393	0.0345	0.0226	0.0152	0.0112	0.0071	0.0048	0.0033
2,500	0.1407	0.1380	0.1354	0.1302	0.1153	0.0968	0.0842	0.0749	0.0616	0.0523	0.0453	0.0400	0.0266	0.0182	0.0135	0.0086	0.0059	0.0041
5,000	0.1718	0.1690	0.1662	0.1607	0.1450	0.1251	0.1113	0.1008	0.0855	0.0743	0.0658	0.0591	0.0415	0.0297	0.0227	0.0149	0.0105	0.0078
7,500	0.1882	0.1853	0.1825	0.1769	0.1609	0.1405	0.1263	0.1154	0.0992	0.0874	0.0782	0.0709	0.0514	0.0377	0.0294	0.0197	0.0142	0.0107
10,000	0.1988	0.1959	0.1931	0.1874	0.1713	0.1507	0.1362	0.1251	0.1085	0.0963	0.0868	0.0792	0.0585	0.0437	0.0345	0.0236	0.0172	0.0131
12,500	0.2064	0.2034	0.2006	0.1949	0.1787	0.1579	0.1434	0.1322	0.1153	0.1029	0.0931	0.0853	0.0639	0.0483	0.0385	0.0267	0.0197	0.0151
15,000	0.2121	0.2092	0.2064	0.2007	0.1844	0.1635	0.1489	0.1375	0.1205	0.1079	0.0980	0.0900	0.0681	0.0519	0.0418	0.0293	0.0218	0.0168
20,000	0.2200	0.2170	0.2141	0.2084	0.1921	0.1712	0.1564	0.1450	0.1278	0.1150	0.1049	0.0967	0.0742	0.0574	0.0466	0.0332	0.0251	0.0196
25,000	0.2252	0.2223	0.2194	0.2136	0.1972	0.1763	0.1615	0.1500	0.1327	0.1198	0.1096	0.1014	0.0784	0.0612	0.0501	0.0362	0.0276	0.0218
50,000	0.2369	0.2340	0.2311	0.2254	0.2089	0.1878	0.1729	0.1614	0.1439	0.1308	0.1205	0.1121	0.0885	0.0706	0.0588	0.0438	0.0342	0.0276
100,000	0.2429	0.2399	0.2370	0.2313	0.2148	0.1937	0.1788	0.1672	0.1497	0.1365	0.1262	0.1177	0.0939	0.0758	0.0638	0.0483	0.0384	0.0314
250,000	0.2452	0.2423	0.2394	0.2336	0.2171	0.1960	0.1811	0.1695	0.1519	0.1388	0.1284	0.1199	0.0961	0.0779	0.0658	0.0502	0.0402	0.0331
500,000	0.2455	0.2425	0.2397	0.2339	0.2174	0.1963	0.1814	0.1698	0.1522	0.1391	0.1287	0.1202	0.0963	0.0781	0.0661	0.0505	0.0404	0.0334
1,000,000	0.2456	0.2426	0.2398	0.2340	0.2175	0.1964	0.1815	0.1699	0.1523	0.1392	0.1288	0.1203	0.0964	0.0782	0.0662	0.0506	0.0405	0.0335
2,500,000	0.2457	0.2427	0.2399	0.2341	0.2176	0.1965	0.1816	0.1700	0.1524	0.1393	0.1289	0.1204	0.0965	0.0783	0.0663	0.0507	0.0406	0.0336
5,000,000	0.2458	0.2428	0.2400	0.2342	0.2177	0.1966	0.1817	0.1701	0.1525	0.1394	0.1290	0.1205	0.0966	0.0784	0.0664	0.0508	0.0407	0.0337
10,000,000	0.2459	0.2429	0.2401	0.2343	0.2178	0.1967	0.1818	0.1702	0.1526	0.1395	0.1291	0.1206	0.0967	0.0785	0.0665	0.0509	0.0408	0.0338

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	0.0564	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	0.2653	0.2429	0.2246
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

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	0.2632	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	0.2358	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	0.2359	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	0.1560	0.1524	0.1490	0.1458	0.1407	0.1348	0.1293	0.1253	0.1096	0.0936	0.0767	0.0556	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	0.2760	0.2728	0.2677	0.2618	0.2563	0.2522	0.2366	0.2206	0.2082	0.1858	0.1718	0.1582
1,000,000	0.2872	0.2866	0.2864	0.2855	0.2830	0.2795	0.2761	0.2729	0.2678	0.2619	0.2564	0.2523	0.2367	0.2207	0.2083	0.1859	0.1719	0.1583
2,500,000	0.2873	0.2867	0.2865	0.2856	0.2831	0.2796	0.2762	0.2730	0.2679	0.2620	0.2565	0.2524	0.2368	0.2208	0.2084	0.1860	0.1720	0.1584
5,000,000	0.2874	0.2868	0.2866	0.2857	0.2832	0.2797	0.2763	0.2731	0.2680	0.2621	0.2566	0.2525	0.2369	0.2209	0.2085	0.1861	0.1721	0.1585
10,000,000	0.2875	0.2869	0.2867	0.2858	0.2833	0.2798	0.2764	0.2732	0.2681	0.2622	0.2567	0.2526	0.2370	0.2210	0.2086	0.1862	0.1722	0.1586

60% 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	0.1044	0.1038	0.1037	0.1034	0.1006	0.0983	0.0952	0.0924	0.0870	0.0831	0.0781	0.0717	0.0542	0.0412	0.0330	0.0233	0.0181	0.0139
1,500	0.1248	0.1242	0.1240	0.1237	0.1210	0.1186	0.1156	0.1128	0.1074	0.1035	0.0997	0.0951	0.0774	0.0595	0.0478	0.0340	0.0261	0.0210
2,000	0.1377	0.1371	0.1370	0.1367	0.1340	0.1316	0.1286	0.1258	0.1204	0.1164	0.1127	0.1081	0.0953	0.0765	0.0619	0.0446	0.0342	0.0273
2,500	0.1491	0.1485	0.1483	0.1480	0.1453	0.1429	0.1399	0.1371	0.1317	0.1278	0.1240	0.1194	0.1066	0.0925	0.0751	0.0543	0.0422	0.0336
5,000	0.1825	0.1819	0.1817	0.1814	0.1787	0.1763	0.1733	0.1705	0.1651	0.1612	0.1574	0.1528	0.1400	0.1259	0.1141	0.0973	0.0768	0.0625
7,500	0.1995	0.1989	0.1988	0.1985	0.1958	0.1934	0.1904	0.1875	0.1822	0.1782	0.1744	0.1698	0.1570	0.1429	0.1311	0.1147	0.1028	0.0880
10,000	0.2060	0.2054	0.2053	0.2050	0.2023	0.1999	0.1969	0.1941	0.1887	0.1847	0.1810	0.1764	0.1636	0.1494	0.1376	0.1212	0.1094	0.0995
12,500	0.2142	0.2136	0.2135	0.2132	0.2105	0.2081	0.2050	0.2022	0.1968	0.1929	0.1891	0.1845	0.1717	0.1576	0.1458	0.1294	0.1175	0.1076
15,000	0.2203	0.2197	0.2195	0.2192	0.2165	0.2141	0.2111	0.2083	0.2029	0.1990	0.1952	0.1906	0.1778	0.1637	0.1519	0.1355	0.1236	0.1137
20,000	0.2269	0.2263	0.2261	0.2258	0.2231	0.2207	0.2177	0.2149	0.2095	0.2055	0.2018	0.1972	0.1844	0.1702	0.1584	0.1421	0.1302	0.1203
25,000	0.2354	0.2348	0.2347	0.2344	0.2317	0.2293	0.2263	0.2235	0.2181	0.2141	0.2104	0.2058	0.1930	0.1788	0.1670	0.1506	0.1388	0.1289
50,000	0.2430	0.2424	0.2423	0.2419	0.2392	0.2369	0.2338	0.2310	0.2256	0.2217	0.2179	0.2133	0.2005	0.1864	0.1746	0.1582	0.1463	0.1364
100,000	0.2463	0.2457	0.2456	0.2453	0.2426	0.2402	0.2372	0.2344	0.2290	0.2250	0.2213	0.2167	0.2039	0.1897	0.1779	0.1615	0.1497	0.1398
250,000	0.2469	0.2463	0.2462	0.2459	0.2432	0.2408	0.2378	0.2350	0.2296	0.2256	0.2219	0.2173	0.2045	0.1903	0.1785	0.1621	0.1503	0.1404
500,000	0.2470	0.2464	0.2463	0.2460	0.2433	0.2409	0.2379	0.2351	0.2297	0.2257	0.2220	0.2174	0.2046	0.1904	0.1786	0.1622	0.1504	0.1405
1,000,000	0.2471	0.2465	0.2464	0.2461	0.2434	0.2410	0.2380	0.2352	0.2298	0.2258	0.2221	0.2175	0.2047	0.1905	0.1787	0.1623	0.1505	0.1406
2,500,000	0.2472	0.2466	0.2465	0.2462	0.2435	0.2411	0.2381	0.2353	0.2299	0.2259	0.2222	0.2176	0.2048	0.1906	0.1788	0.1624	0.1506	0.1407
5,000,000	0.2473	0.2467	0.2466	0.2463	0.2436	0.2412	0.2382	0.2354	0.2300	0.2260	0.2223	0.2177	0.2049	0.1907	0.1789	0.1625	0.1507	0.1408
10,000,000	0.2474	0.2468	0.2467	0.2464	0.2437	0.2413	0.2383	0.2355	0.2301	0.2261	0.2224	0.2178	0.2050	0.1908	0.1790	0.1626	0.1508	0.1409

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 incure claims

Other Adjustment Factors

Area Factors (by State)	See Attached

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

State	ST	Area Factor
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	0.4963	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	1.9885	1.8417	1.7159	1.6077	1.2842	1.0221	0.8448	0.6232	0.4896	0.3967
10,000	3.0710	3.0542	3.0377	3.0052	2.9123	2.7735	2.6510	2.5403	2.3496	2.1892	2.0484	1.9277	1.5602	1.2563	1.0502	0.7853	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	3.5259	3.3069	3.1152	2.9477	2.8010	2.3455	1.9532	1.6717	1.2916	1.0448	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	4.6741	4.4622	3.8568	3.4184	3.0778
1,000,000	7.6907	7.6701	7.6500	7.6100	7.4955	7.3213	7.1634	7.0190	6.7618	6.5367	6.3359	6.1558	5.5719	5.0341	4.6209	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	5.0876	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	1.9268	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	3.5652	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	6.0768	6.0603	6.0442	6.0123	5.9207	5.7814	5.6552	5.5397	5.3341	5.1542	4.9936	4.8497	4.3831	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	4.4772	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	0.7269	0.6794	0.6383	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	0.9636	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	0.6586	0.5091	0.3950	0.3197	0.2320	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	1.9227	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	2.8338	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	2.8845	2.6049	2.1984	1.9088	1.6877
250,000	5.1690	5.1546	5.1406	5.1126	5.0326	4.9108	4.8006	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	4.7571	4.5995	4.4589	4.3328	3.9239	3.5474	3.2580	2.8322	2.5232	2.2828
2,500,000	5.4255	5.4111	5.3970	5.3690	5.2888	5.1668	5.0563	4.9552	4.7751	4.6175	4.4769	4.3508	3.9419	3.5652	3.2758	2.8498	2.5407	2.3001
5,000,000	5.4267	5.4123	5.3982	5.3702	5.2900	5.1680	5.0575	4.9564	4.7763	4.6187	4.4781	4.3520	3.9431	3.5664	3.2770	2.8509	2.5419	2.3012
10,000,000	5.4268	5.4124	5.3983	5.3703	5.2901	5.1681	5.0576	4.9565	4.7764	4.6188	4.4782	4.3521	3.9432	3.5665	3.2771	2.8510	2.5420	2.3013

60% 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	0.6044	0.5990	0.5937	0.5831	0.5540	0.5125	0.4773	0.4469	0.3975	0.3584	0.3258	0.2992	0.2260	0.1717	0.1376	0.0972	0.0756	0.0588
1,500	0.8131	0.8063	0.7997	0.7869	0.7514	0.6995	0.6551	0.6166	0.5528	0.5016	0.4586	0.4231	0.3229	0.2481	0.1995	0.1417	0.1090	0.0875
2,000	0.9880	0.9806	0.9732	0.9587	0.9182	0.8592	0.8082	0.7636	0.6890	0.6282	0.5771	0.5345	0.4123	0.3192	0.2584	0.1862	0.1424	0.1139
2,500	1.1389	1.1309	1.1231	1.1073	1.0632	0.9987	0.9426	0.8933	0.8102	0.7421	0.6846	0.6357	0.4946	0.3856	0.3133	0.2267	0.1759	0.1403
5,000	1.6840	1.6743	1.6648	1.6459	1.5921	1.5123	1.4419	1.3788	1.2703	1.1791	1.1007	1.0331	0.8293	0.6629	0.5514	0.4074	0.3201	0.2608
7,500	2.0422	2.0316	2.0213	2.0009	1.9428	1.8561	1.7791	1.7088	1.5874	1.4847	1.3947	1.3172	1.0778	0.8782	0.7391	0.5587	0.4443	0.3668
10,000	2.3050	2.2940	2.2832	2.2619	2.2012	2.1100	2.0286	1.9553	1.8276	1.7189	1.6214	1.5362	1.2766	1.0541	0.8955	0.6855	0.5530	0.4565
12,500	2.5110	2.4998	2.4889	2.4672	2.4053	2.3123	2.2285	2.1518	2.0176	1.9026	1.8021	1.7140	1.4369	1.1983	1.0269	0.7984	0.6448	0.5369
15,000	2.6790	2.6675	2.6563	2.6341	2.5707	2.4750	2.3892	2.3113	2.1747	2.0574	1.9534	1.8611	1.5740	1.3225	1.1401	0.8918	0.7279	0.6101
20,000	2.9397	2.9280	2.9166	2.8939	2.8280	2.7309	2.6427	2.5624	2.4210	2.2988	2.1911	2.0959	1.7921	1.5230	1.3274	1.0539	0.8692	0.7349
25,000	3.1354	3.1236	3.1121	3.0892	3.0236	2.9245	2.8351	2.7538	2.6095	2.4836	2.3722	2.2733	1.9595	1.6813	1.4729	1.1828	0.9854	0.8404
50,000	3.6867	3.6746	3.6627	3.6392	3.5717	3.4692	3.3765	3.2919	3.1417	3.0108	2.8944	2.7904	2.4565	2.1531	1.9239	1.5959	1.3631	1.1890
100,000	4.1216	4.1093	4.0973	4.0735	4.0053	3.9016	3.8077	3.7218	3.5692	3.4358	3.3169	3.2105	2.8660	2.5499	2.3086	1.9570	1.7056	1.5129
250,000	4.4731	4.4607	4.4487	4.4247	4.3560	4.2517	4.1571	4.0706	3.9165	3.7817	3.6615	3.5537	3.2044	2.8831	2.6365	2.2744	2.0125	1.8093
500,000	4.5967	4.5844	4.5723	4.5483	4.4796	4.3751	4.2804	4.1937	4.0395	3.9044	3.7840	3.6759	3.3257	3.0032	2.7555	2.3910	2.1268	1.9212
1,000,000	4.6402	4.6278	4.6157	4.5918	4.5230	4.4185	4.3238	4.2371	4.0827	3.9477	3.8271	3.7190	3.3686	3.0457	2.7977	2.4326	2.1677	1.9615
2,500,000	4.6510	4.6386	4.6265	4.6025	4.5338	4.4293	4.3345	4.2478	4.0935	3.9584	3.8379	3.7298	3.3793	3.0564	2.8084	2.4432	2.1782	1.9720
5,000,000	4.6515	4.6391	4.6270	4.6030	4.5343	4.4297	4.3350	4.2483	4.0940	3.9589	3.8384	3.7303	3.3798	3.0569	2.8088	2.4437	2.1787	1.9725
10,000,000	4.6516	4.6392	4.6271	4.6031	4.5344	4.4298	4.3351	4.2484	4.0941	3.9590	3.8385	3.7304	3.3799	3.0570	2.8089	2.4438	2.1788	1.9726

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

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	0.5263	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	0.6739	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	0.2522	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	1.3957	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	0.2260
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

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	0.4739	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	0.8858	0.8702	0.8551	0.8250	0.7390	0.6311	0.5569	0.5010	0.4199	0.3612	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	1.2849	1.2785	1.2624	1.2305	1.1391	1.0220	0.9394	0.8753	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	1.3649	1.3484	1.3323	1.3003	1.2086	1.0912	1.0083	0.9438	0.8461	0.7731	0.7153	0.6679	0.5354	0.4342	0.3671	0.2803	0.2245	0.1853
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

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	0.4434	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	0.2989	0.2408	0.2013	0.1726	0.1508	0.0982	0.0654	0.0478	0.0301	0.0206	0.0146
2,500	0.6496	0.6367	0.6242	0.5993	0.5284	0.4400	0.3808	0.3373	0.2752	0.2320	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	0.4167	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	1.0065	0.9040	0.8317	0.7755	0.6905	0.6270	0.5769	0.5360	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	0.5849	0.4689	0.3803	0.3216	0.2457	0.1968	0.1625
2,500,000	1.1948	1.1804	1.1663	1.1383	1.0581	0.9554	0.8828	0.8264	0.7409	0.6770	0.6264	0.5850	0.4690	0.3804	0.3217	0.2458	0.1969	0.1626
5,000,000	1.1949	1.1805	1.1664	1.1384	1.0582	0.9555	0.8829	0.8265	0.7410	0.6771	0.6265	0.5851	0.4691	0.3805	0.3218	0.2459	0.1970	0.1627
10,000,000	1.1950	1.1806	1.1665	1.1385	1.0583	0.9556	0.8830	0.8266	0.7411	0.6772	0.6266	0.5852	0.4692	0.3806	0.3219	0.2460	0.1971	0.1628

60% 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	0.4089	0.3994	0.3901	0.3716	0.3184	0.2541	0.2131	0.1840	0.1442	0.1180	0.0996	0.0860	0.0541	0.0352	0.0254	0.0158	0.0104	0.0074
1,500	0.4872	0.4768	0.4666	0.4465	0.3886	0.3175	0.2709	0.2370	0.1900	0.1582	0.1349	0.1175	0.0759	0.0504	0.0366	0.0229	0.0156	0.0110
2,000	0.5433	0.5324	0.5217	0.5006	0.4402	0.3655	0.3155	0.2786	0.2264	0.1904	0.1641	0.1440	0.0944	0.0636	0.0469	0.0296	0.0202	0.0145
2,500	0.5868	0.5756	0.5646	0.5429	0.4811	0.4035	0.3513	0.3126	0.2569	0.2180	0.1890	0.1667	0.1111	0.0757	0.0563	0.0359	0.0248	0.0180
5,000	0.7165	0.7047	0.6932	0.6703	0.6047	0.5219	0.4643	0.4205	0.3564	0.3098	0.2744	0.2464	0.1732	0.1237	0.0946	0.0621	0.0440	0.0326
7,500	0.7849	0.7729	0.7611	0.7378	0.6709	0.5859	0.5268	0.4815	0.4137	0.3645	0.3263	0.2957	0.2142	0.1573	0.1226	0.0823	0.0593	0.0445
10,000	0.8293	0.8171	0.8053	0.7817	0.7143	0.6283	0.5682	0.5219	0.4527	0.4017	0.3621	0.3304	0.2439	0.1822	0.1439	0.0984	0.0717	0.0545
12,500	0.8607	0.8485	0.8366	0.8129	0.7451	0.6587	0.5981	0.5513	0.4810	0.4290	0.3884	0.3556	0.2666	0.2013	0.1606	0.1113	0.0820	0.0628
15,000	0.8848	0.8726	0.8606	0.8369	0.7690	0.6821	0.6209	0.5736	0.5025	0.4498	0.4086	0.3752	0.2841	0.2166	0.1742	0.1221	0.0907	0.0700
20,000	0.9174	0.9051	0.8931	0.8693	0.8011	0.7138	0.6525	0.6049	0.5330	0.4796	0.4376	0.4034	0.3094	0.2393	0.1945	0.1387	0.1045	0.0819
25,000	0.9392	0.9269	0.9149	0.8910	0.8226	0.7351	0.6735	0.6257	0.5535	0.4997	0.4573	0.4227	0.3271	0.2554	0.2091	0.1510	0.1150	0.0910
50,000	0.9882	0.9759	0.9638	0.9399	0.8712	0.7833	0.7212	0.6730	0.6001	0.5456	0.5026	0.4673	0.3691	0.2945	0.2453	0.1827	0.1428	0.1153
100,000	1.0130	1.0007	0.9886	0.9646	0.8959	0.8079	0.7457	0.6974	0.6242	0.5695	0.5262	0.4908	0.3916	0.3161	0.2650	0.2014	0.1600	0.1311
250,000	1.0227	1.0103	0.9983	0.9743	0.9055	0.8175	0.7552	0.7069	0.6336	0.5789	0.5355	0.5000	0.4006	0.3247	0.2744	0.2093	0.1675	0.1381
500,000	1.0239	1.0116	0.9995	0.9755	0.9068	0.8187	0.7565	0.7081	0.6349	0.5801	0.5367	0.5012	0.4018	0.3259	0.2756	0.2105	0.1686	0.1392
1,000,000	1.0240	1.0117	0.9996	0.9756	0.9069	0.8188	0.7566	0.7082	0.6350	0.5802	0.5368	0.5013	0.4019	0.3260	0.2757	0.2106	0.1687	0.1393
2,500,000	1.0241	1.0118	0.9997	0.9757	0.9070	0.8189	0.7567	0.7083	0.6351	0.5803	0.5369	0.5014	0.4020	0.3261	0.2758	0.2107	0.1688	0.1394
5,000,000	1.0242	1.0119	0.9998	0.9758	0.9071	0.8190	0.7568	0.7084	0.6352	0.5804	0.5370	0.5015	0.4021	0.3262	0.2759	0.2108	0.1689	0.1395
10,000,000	1.0243	1.0120	0.9999	0.9759	0.9072	0.8191	0.7569	0.7085	0.6353	0.5805	0.5371	0.5016	0.4022	0.3263	0.2760	0.2109	0.1690	0.1396

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

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	0.5263	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	1.3557	1.3534	1.3513	1.3466	1.3325	1.3109	1.2902	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	1.5161	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	1.6412	1.6218	1.5865	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	1.6219	1.5866	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

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	0.4794	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	0.3953	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	0.5774	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	0.6762	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	1.2243	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	1.3662	1.3638	1.3625	1.3586	1.3480	1.3310	1.3132	1.2980	1.2703	1.2435	1.2211	1.1980	1.1212	1.0462	0.9834	0.8850	0.8102	0.7535
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

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	0.4565	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	0.5086	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	0.6356	0.6215	0.6082	0.5870	0.5622	0.5394	0.5224	0.4570	0.3904	0.3197	0.2320	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	0.9099	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	0.9183	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	1.1167	1.0919	1.0691	1.0521	0.9867	0.9201	0.8683	0.7751	0.7166	0.6600
2,500,000	1.1975	1.1951	1.1941	1.1906	1.1803	1.1654	1.1513	1.1380	1.1168	1.0920	1.0692	1.0522	0.9868	0.9202	0.8684	0.7752	0.7167	0.6601
5,000,000	1.1976	1.1952	1.1942	1.1907	1.1804	1.1655	1.1514	1.1381	1.1169	1.0921	1.0693	1.0523	0.9869	0.9203	0.8685	0.7753	0.7168	0.6602
10,000,000	1.1977	1.1953	1.1943	1.1908	1.1805	1.1656	1.1515	1.1382	1.1170	1.0922	1.0694	1.0524	0.9870	0.9204	0.8686	0.7754	0.7169	0.6603

60% 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	0.4355	0.4329	0.4323	0.4310	0.4198	0.4098	0.3972	0.3855	0.3630	0.3465	0.3256	0.2992	0.2260	0.1717	0.1376	0.0972	0.0756	0.0588
1,500	0.5204	0.5179	0.5173	0.5160	0.5047	0.4948	0.4822	0.4705	0.4480	0.4315	0.4158	0.3966	0.3229	0.2481	0.1995	0.1417	0.1090	0.0875
2,000	0.5745	0.5720	0.5714	0.5701	0.5588	0.5489	0.5363	0.5246	0.5021	0.4855	0.4699	0.4507	0.3973	0.3192	0.2584	0.1862	0.1424	0.1139
2,500	0.6218	0.6193	0.6187	0.6174	0.6061	0.5962	0.5836	0.5719	0.5494	0.5328	0.5172	0.4980	0.4446	0.3856	0.3133	0.2267	0.1759	0.1403
5,000	0.7611	0.7585	0.7580	0.7567	0.7454	0.7354	0.7228	0.7111	0.6886	0.6721	0.6564	0.6372	0.5839	0.5249	0.4757	0.4059	0.3201	0.2608
7,500	0.8321	0.8296	0.8290	0.8277	0.8164	0.8065	0.7939	0.7822	0.7597	0.7432	0.7275	0.7083	0.6550	0.5960	0.5467	0.4784	0.4289	0.3668
10,000	0.8593	0.8568	0.8562	0.8549	0.8437	0.8337	0.8211	0.8094	0.7869	0.7704	0.7547	0.7355	0.6822	0.6232	0.5740	0.5057	0.4561	0.4149
12,500	0.8934	0.8909	0.8903	0.8890	0.8777	0.8678	0.8552	0.8435	0.8210	0.8045	0.7888	0.7696	0.7162	0.6573	0.6080	0.5397	0.4902	0.4489
15,000	0.9187	0.9162	0.9156	0.9143	0.9030	0.8931	0.8805	0.8688	0.8463	0.8298	0.8141	0.7949	0.7416	0.6826	0.6333	0.5650	0.5155	0.4742
20,000	0.9462	0.9437	0.9431	0.9418	0.9305	0.9206	0.9080	0.8963	0.8738	0.8572	0.8416	0.8224	0.7690	0.7101	0.6608	0.5925	0.5430	0.5017
25,000	0.9820	0.9794	0.9788	0.9775	0.9663	0.9563	0.9437	0.9320	0.9095	0.8930	0.8773	0.8581	0.8048	0.7458	0.6966	0.6283	0.5787	0.5375
50,000	1.0135	1.0109	1.0104	1.0091	0.9978	0.9879	0.9753	0.9636	0.9411	0.9245	0.9089	0.8897	0.8363	0.7773	0.7281	0.6598	0.6103	0.5690
100,000	1.0274	1.0249	1.0243	1.0230	1.0117	1.0018	0.9892	0.9775	0.9550	0.9385	0.9228	0.9036	0.8502	0.7913	0.7420	0.6737	0.6242	0.5829
250,000	1.0299	1.0274	1.0268	1.0255	1.0142	1.0043	0.9917	0.9800	0.9575	0.9409	0.9253	0.9061	0.8527	0.7937	0.7445	0.6762	0.6267	0.5854
500,000	1.0302	1.0277	1.0271	1.0258	1.0145	1.0046	0.9920	0.9803	0.9578	0.9413	0.9256	0.9064	0.8530	0.7941	0.7448	0.6765	0.6270	0.5857
1,000,000	1.0303	1.0278	1.0272	1.0259	1.0146	1.0047	0.9921	0.9804	0.9579	0.9414	0.9257	0.9065	0.8531	0.7942	0.7449	0.6766	0.6271	0.5858
2,500,000	1.0304	1.0279	1.0273	1.0260	1.0147	1.0048	0.9922	0.9805	0.9580	0.9415	0.9258	0.9066	0.8532	0.7943	0.7450	0.6767	0.6272	0.5859
5,000,000	1.0305	1.0280	1.0274	1.0261	1.0148	1.0049	0.9923	0.9806	0.9581	0.9416	0.9259	0.9067	0.8533	0.7944	0.7451	0.6768	0.6273	0.5860
10,000,000	1.0306	1.0281	1.0275	1.0262	1.0149	1.0050	0.9924	0.9807	0.9582	0.9417	0.9260	0.9068	0.8534	0.7945	0.7452	0.6769	0.6274	0.5861

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

ports Coverage - Applied to Accident & Sickness Medical Expense Rat

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	1.6866	1.1643	0.9038	0.6982
1,500	10.9673	10.8651	10.7680	10.5739	10.0320	9.2632	8.6148	8.0658	7.1562	6.4362	5.8471	5.3692	4.0335	3.0691	2.4519	1.7253	1.3548	1.0473
2,000	13.6251	13.5075	13.3944	13.1665	12.5349	11.6350	10.8627	10.1925	9.0939	8.2189	7.4958	6.8953	5.2236	3.9950	3.2159	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	2.7878	2.1444	1.7217
5,000	25.0189	24.8504	24.6871	24.3825	23.4395	22.0859	20.9039	19.8633	18.0851	16.6174	15.3742	14.3201	11.2329	8.8087	7.1846	5.2124	4.0577	3.2788
7,500	31.3710	31.1828	30.9997	30.6371	29.6127	28.0819	26.7342	25.5342	23.4728	21.7410	20.2550	18.9783	15.1588	12.0854	9.9724	7.3568	5.7794	4.6830
10,000	36.2518	36.0529	35.8591	35.4751	34.3778	32.7400	31.2934	29.9873	27.7363	25.8426	24.1809	22.7559	18.4175	14.8532	12.3970	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	29.2097	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	36.6696	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	57.0905	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	74.7920	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	85.2036	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	89.2084	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	6.2302	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	20.2392	19.2137	18.3144	16.7605	15.4676	14.3651	13.4236	10.6393	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	28.0012	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	11.6897	9.4431	7.8490
20,000	42.1652	41.9848	41.8086	41.4589	40.4807	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	42.0960	40.7072	39.4547	37.2498	35.3358	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	71.7337	71.5395	71.3494	70.9720	69.8906	68.2464	66.7567	65.3933	62.9665	60.8425	58.9473	57.2481	51.7408	46.6701	42.7766	37.0510	32.9032	29.6792
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	38.4618	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	1.6398	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	9.9637	9.3930	8.4445	7.6780	7.0383	6.5035	4.9911	3.8441	3.0990	2.2141	1.6985	1.3609
2,500	14.2286	14.1235	14.0221	13.8178	13.2426	12.4064	11.6830	11.0490	9.9849	9.1139	8.3913	7.7743	6.0101	4.6631	3.7741	2.7392	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	24.8892	23.7293	22.6966	21.7700	20.1666	18.7974	17.6284	16.5935	13.4829	10.9224	9.1298	6.8382	5.4181	4.4370
10,000	29.7984	29.6510	29.5073	29.2212	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	34.9580	34.8037	34.6531	34.3515	33.4876	32.1861	31.0198	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	34.5361	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	36.1350	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	44.9503	43.7907	41.7343	39.9428	38.3515	36.9318	32.3808	28.2825	25.1584	20.7211	17.6199	15.3007
100,000	55.5994	55.4308	55.2658	54.9384	54.0003	52.5753	51.2854	50.1060	48.0098	46.1786	44.5475	43.0880	38.3779	34.0504	30.7492	25.9506	22.5325	19.9228
250,000	61.0179	60.8482	60.6820	60.3522	59.4070	57.9702	56.6685	55.4773	53.3574	51.5025	49.8478	48.3646	43.5601	39.1412	35.7524	30.7785	27.1851	24.4001
500,000	63.0412	62.8712	62.7049	62.3746	61.4282	59.9893	58.6855	57.4921	55.3681	53.5090	51.8501	50.3627	45.5413	41.1015	37.6916	32.6757	29.0403	26.2132
1,000,000	63.8314	63.6614	63.4950	63.1646	62.2178	60.7783	59.4740	58.2801	56.1549	54.2947	52.6347	51.1452	46.3203	41.8749	38.4594	33.4323	29.7857	26.9474
2,500,000	64.0454	63.8753	63.7089	63.3785	62.4317	60.9921	59.6876	58.4936	56.3683	54.5079	52.8476	51.3589	46.5323	42.0858	38.6693	33.6402	29.9916	27.1513
5,000,000	64.0595	63.8895	63.7231	63.3927	62.4459	61.0062	59.7018	58.5078	56.3824	54.5220	52.8617	51.3730	46.5463	42.0998	38.6833	33.6541	30.0054	27.1650
10,000,000	64.0596	63.8896	63.7232	63.3928	62.4460	61.0063	59.7019	58.5079	56.3825	54.5221	52.8618	51.3731	46.5464	42.0999	38.6834	33.6542	30.0055	27.1651

60% 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	7.1344	7.0705	7.0079	6.8838	6.5402	6.0492	5.6346	5.2759	4.6922	4.2303	3.8462	3.5322	2.6684	2.0267	1.6239	1.1473	0.8919	0.6979
1,500	9.5981	9.5178	9.4408	9.2884	8.8697	8.2570	7.7328	7.2781	6.5260	5.9206	5.4132	4.9945	3.8113	2.9285	2.3555	1.6727	1.2866	1.0330
2,000	11.6634	11.5753	11.4884	11.3166	10.8393	10.1421	9.5401	9.0137	8.1332	7.4150	6.8125	6.3091	4.8675	3.7686	3.0498	2.1979	1.6814	1.3444
2,500	13.4443	13.3492	13.2572	13.0714	12.5508	11.7892	11.1273	10.5450	9.5641	8.7599	8.0816	7.5040	5.8379	4.5524	3.6978	2.6756	2.0762	1.6559
5,000	19.8789	19.7641	19.6524	19.4295	18.7936	17.8525	17.0215	16.2758	14.9948	13.9186	12.9931	12.1953	9.7896	7.8256	6.5086	4.8089	3.7791	3.0784
7,500	24.1066	23.9819	23.8603	23.6192	22.9340	21.9106	21.0009	20.1719	18.7389	17.5258	16.4637	15.5487	12.7232	10.3667	8.7248	6.5951	5.2444	4.3303
10,000	27.2092	27.0794	26.9525	26.7008	25.9838	24.9074	23.9468	23.0809	21.5743	20.2912	19.1393	18.1344	15.0698	12.4429	10.5710	8.0917	6.5277	5.3884
12,500	29.6412	29.5090	29.3799	29.1238	28.3936	27.2952	26.3065	25.4015	23.8166	22.4588	21.2726	20.2334	16.9617	14.1457	12.1223	9.4015	7.6114	6.3379
15,000	31.6239	31.4886	31.3565	31.0942	30.3455	29.2163	28.2029	27.2842	25.6719	24.2867	23.0586	21.9697	18.5799	15.6111	13.4586	10.5272	8.5920	7.2017
20,000	34.7023	34.5641	34.4291	34.1611	33.3952	32.2374	31.1954	30.2481	28.5785	27.1361	25.8652	24.7414	21.1545	17.9781	15.6693	12.4414	10.2608	8.6756
25,000	37.0123	36.8729	36.7366	36.4661	35.6927	34.5222	33.4676	32.5076	30.8039	29.3176	28.0028	26.8350	23.1310	19.8469	17.3868	13.9630	11.6319	9.9211
50,000	43.5194	43.3764	43.2364	42.9586	42.1618	40.9523	39.8586	38.8595	37.0866	35.5408	34.1665	32.9393	28.9974	25.4163	22.7112	18.8384	16.0903	14.0351
100,000	48.6536	48.5088	48.3671	48.0859	47.2803	46.0562	44.9480	43.9344	42.1325	40.5576	39.1543	37.8980	33.8323	30.1009	27.2524	23.1014	20.1338	17.8590
250,000	52.8024	52.6568	52.5144	52.2315	51.4211	50.1889	49.0726	48.0509	46.2328	44.6417	43.2222	41.9498	37.8270	34.0336	31.1230	26.8481	23.7565	21.3578
500,000	54.2619	54.1161	53.9735	53.6904	52.8791	51.6456	50.5279	49.5049	47.6839	46.0901	44.6679	43.3927	39.2587	35.4516	32.5272	28.2246	25.1054	22.6790
1,000,000	54.7751	54.6293	54.4867	54.2035	53.3920	52.1580	51.0400	50.0166	48.1949	46.6003	45.1773	43.9013	39.7644	35.9534	33.0253	28.7152	25.5884	23.1544
2,500,000	54.9023	54.7566	54.6139	54.3307	53.5192	52.2852	51.1671	50.1437	48.3219	46.7273	45.3042	44.0282	39.8910	36.0797	33.1513	28.8406	25.7131	23.2785
5,000,000	54.9082	54.7624	54.6198	54.3366	53.5250	52.2911	51.1730	50.1495	48.3278	46.7331	45.3101	44.0340	39.8968	36.0856	33.1571	28.8463	25.7189	23.2843
10,000,000	54.9083	54.7625	54.6199	54.3367	53.5251	52.2912	51.1731	50.1496	48.3279	46.7332	45.3102	44.0341	39.8969	36.0857	33.1572	28.8464	25.7190	23.2844

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

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	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	2.4839	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	1.1316	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	10.8895	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	6.6898	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

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	5.5945	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	1.7178	1.4856	0.9409	0.6145	0.4448	0.2786	0.1896	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	4.8088	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	4.9563	4.2636	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	1.0682	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	11.9022	11.1413	9.9880	9.1259	8.4438	7.8846	6.3201	5.1256	4.3332	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	2.6553	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	2.6554	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	2.6555	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	2.6556	2.1921

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	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	7.5161	7.3681	7.0745	6.2379	5.1941	4.4953	3.9818	3.2487	2.7388	2.3634	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	0.7850	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	11.5585	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	8.7598	8.1084	7.1255	6.3942	5.8204	5.3541	4.0774	3.1321	2.5318	1.7891	1.3381	1.0384
25,000	12.7318	12.5627	12.3972	12.0687	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	13.7389	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	13.7635	13.4331	12.4863	11.2737	10.4168	9.7509	8.7418	7.9875	7.3906	6.9013	5.5323	4.4871	3.7937	2.8975	2.3209	1.9154
1,000,000	14.1029	13.9328	13.7664	13.4360	12.4892	11.2765	10.4196	9.7537	8.7446	7.9903	7.3934	6.9041	5.5351	4.4898	3.7963	2.9001	2.3234	1.9178
2,500,000	14.1030	13.9329	13.7665	13.4361	12.4893	11.2766	10.4197	9.7538	8.7447	7.9904	7.3935	6.9042	5.5352	4.4899	3.7964	2.9002	2.3235	1.9179
5,000,000	14.1031	13.9330	13.7666	13.4362	12.4894	11.2767	10.4198	9.7539	8.7448	7.9905	7.3936	6.9043	5.5353	4.4900	3.7965	2.9003	2.3236	1.9180
10,000,000	14.1032	13.9331	13.7667	13.4363	12.4895	11.2768	10.4199	9.7540	8.7449	7.9906	7.3937	6.9044	5.5354	4.4901	3.7966	2.9004	2.3237	1.9181

60% 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	4.8273	4.7143	4.6045	4.3869	3.7587	2.9990	2.5156	2.1720	1.7020	1.3931	1.1753	1.0155	0.6382	0.4158	0.2993	0.1866	0.1253	0.0883
1,500	5.7510	5.6281	5.5084	5.2710	4.5868	3.7478	3.1979	2.7981	2.2431	1.8676	1.5929	1.3866	0.8960	0.5944	0.4317	0.2701	0.1847	0.1300
2,000	6.4137	6.2848	6.1590	5.9094	5.1968	4.3149	3.7240	3.2889	2.6721	2.2478	1.9368	1.6996	1.1144	0.7505	0.5537	0.3489	0.2390	0.1716
2,500	6.9263	6.7941	6.6650	6.4089	5.6787	4.7533	4.1473	3.6895	3.0326	2.5730	2.2311	1.9679	1.3117	0.8937	0.6644	0.4234	0.2933	0.2133
5,000	8.4582	8.3188	8.1825	7.9120	7.1385	6.1608	5.4804	4.9639	4.2071	3.6573	3.2393	2.9081	2.0440	1.4599	1.1171	0.7333	0.5192	0.3850
7,500	9.2659	9.1238	8.9848	8.7089	7.9193	6.9165	6.2186	5.6833	4.8839	4.3029	3.8514	3.4911	2.5286	1.8569	1.4472	0.9719	0.6997	0.5258
10,000	9.7890	9.6459	9.5059	9.2281	8.4324	7.4173	6.7072	6.1609	5.3436	4.7418	4.2748	3.9001	2.8793	2.1502	1.6984	1.1610	0.8468	0.6429
12,500	10.1599	10.0161	9.8753	9.5959	8.7957	7.7753	7.0597	6.5080	5.6777	5.0637	4.5847	4.1979	3.1471	2.3762	1.8963	1.3144	0.9685	0.7418
15,000	10.4443	10.3002	10.1591	9.8792	9.0774	8.0516	7.3296	6.7714	5.9314	5.3099	4.8233	4.4289	3.3537	2.5566	2.0560	1.4408	1.0709	0.8264
20,000	10.8293	10.6845	10.5429	10.2617	9.4561	8.4265	7.7019	7.1411	6.2920	5.6615	5.1658	4.7624	3.6529	2.8254	2.2965	1.6367	1.2338	0.9662
25,000	11.0872	10.9421	10.8001	10.5182	9.7106	8.6778	7.9499	7.3858	6.5340	5.8987	5.3982	4.9898	3.8607	3.0151	2.4681	1.7826	1.3570	1.0741
50,000	11.6656	11.5200	11.3775	11.0947	10.2842	9.2466	8.5139	7.9449	7.0835	6.4406	5.9325	5.5167	4.3576	3.4765	2.8962	2.1582	1.6861	1.3609
100,000	11.9586	11.8128	11.6702	11.3871	10.5758	9.5368	8.8027	8.2324	7.3682	6.7225	6.2117	5.7931	4.6229	3.7309	3.1395	2.3773	1.8889	1.5473
250,000	12.0724	11.9266	11.7840	11.5008	10.6893	9.6498	8.9154	8.3447	7.4797	6.8332	6.3216	5.9022	4.7289	3.8331	3.2389	2.4710	1.9770	1.6298
500,000	12.0870	11.9412	11.7986	11.5154	10.7038	9.6644	8.9299	8.3592	7.4942	6.8477	6.3360	5.9166	4.7432	3.8473	3.2529	2.4847	1.9904	1.6428
1,000,000	12.0882	11.9424	11.7997	11.5166	10.7050	9.6656	8.9311	8.3604	7.4953	6.8488	6.3372	5.9178	4.7443	3.8484	3.2540	2.4858	1.9915	1.6439
2,500,000	12.0883	11.9425	11.7998	11.5167	10.7051	9.6657	8.9312	8.3605	7.4954	6.8489	6.3373	5.9179	4.7444	3.8485	3.2541	2.4859	1.9916	1.6440
5,000,000	12.0884	11.9426	11.7999	11.5168	10.7052	9.6658	8.9313	8.3606	7.4955	6.8490	6.3374	5.9180	4.7445	3.8486	3.2542	2.4860	1.9917	1.6441
10,000,000	12.0885	11.9427	11.8000	11.5169	10.7053	9.6659	8.9314	8.3607	7.4956	6.8491	6.3375	5.9181	4.7446	3.8487	3.2543	2.4861	1.9918	1.6442

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

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	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	4.8433	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	13.6248	13.4583	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	17.2990	17.1325	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	11.0596
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

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	5.6586	5.6301	5.6146	5.5686	5.4435	5.2429	5.0330	4.8535	4.5259	4.2101	3.9452	3.6487	2.7303	2.0658	1.6529	1.1558	0.9037	0.6981
1,500	6.8809	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	4.8468	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	10.5938	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	11.7599	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	15.3561	15.3275	15.3121	15.2660	15.1409	14.9403	14.7305	14.5510	14.2234	13.9076	13.6427	13.3701	12.4639	11.5785	10.8373	9.6760	8.7931	8.1235
100,000	15.8525	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	16.1276	16.0990	16.0836	16.0375	15.9124	15.7118	15.5020	15.3224	14.9948	14.6791	14.4141	14.1415	13.2354	12.3499	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	15.3264	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

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	5.3886	5.3601	5.3489	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	5.9560	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	6.7042	6.5473	6.2972	6.0043	5.7353	5.5348	4.7622	3.8441	3.0990	2.2141	1.6985	1.3609
2,500	7.8813	7.8528	7.8416	7.8001	7.6781	7.5026	7.3361	7.1792	6.9291	6.6362	6.3671	6.1667	5.3941	4.6084	3.7741	2.7392	2.0932	1.6723
5,000	9.7780	9.7494	9.7382	9.6967	9.5747	9.3992	9.2327	9.0758	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	10.0784	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	10.5670	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	11.5474	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	12.8681	12.5990	12.3985	11.6260	10.8402	10.2283	9.1281	8.4372	7.7697
500,000	14.1335	14.1050	14.0938	14.0523	13.9303	13.7548	13.5883	13.4314	13.1813	12.8884	12.6193	12.4189	11.6463	10.8606	10.2486	9.1485	8.4575	7.7901
1,000,000	14.1336	14.1051	14.0939	14.0524	13.9304	13.7549	13.5884	13.4315	13.1814	12.8885	12.6194	12.4190	11.6464	10.8607	10.2487	9.1486	8.4576	7.7902
2,500,000	14.1337	14.1052	14.0940	14.0525	13.9305	13.7550	13.5885	13.4316	13.1815	12.8886	12.6195	12.4191	11.6465	10.8608	10.2488	9.1487	8.4577	7.7903
5,000,000	14.1338	14.1053	14.0941	14.0526	13.9306	13.7551	13.5886	13.4317	13.1816	12.8887	12.6196	12.4192	11.6466	10.8609	10.2489	9.1488	8.4578	7.7904
10,000,000	14.1339	14.1054	14.0942	14.0527	13.9307	13.7552	13.5887	13.4318	13.1817	12.8888	12.6197	12.4193	11.6467	10.8610	10.2490	9.1489	8.4579	7.7905

60% 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	5.1404	5.1104	5.1037	5.0883	4.9552	4.8378	4.6892	4.5509	4.2853	4.0903	3.8462	3.5322	2.6684	2.0267	1.6239	1.1473	0.8919	0.6979
1,500	6.1433	6.1133	6.1066	6.0913	5.9582	5.8407	5.6921	5.5538	5.2882	5.0932	4.9081	4.6817	3.8113	2.9285	2.3555	1.6727	1.2866	1.0330
2,000	6.7818	6.7518	6.7451	6.7297	6.5966	6.4792	6.3306	6.1923	5.9267	5.7317	5.5466	5.3202	4.6903	3.7686	3.0498	2.1979	1.6814	1.3444
2,500	7.3400	7.3100	7.3033	7.2880	7.1549	7.0374	6.8888	6.7506	6.4849	6.2899	6.1048	5.8785	5.2486	4.5524	3.6978	2.6756	2.0762	1.6559
5,000	8.9839	8.9539	8.9473	8.9319	8.7988	8.6814	8.5328	8.3945	8.1288	7.9338	7.7487	7.5224	6.8925	6.1963	5.6151	4.7928	3.7791	3.0784
7,500	9.8229	9.7929	9.7862	9.7709	9.6378	9.5203	9.3717	9.2334	8.9678	8.7728	8.5877	8.3613	7.7315	7.0353	6.4541	5.6478	5.0631	4.3303
10,000	10.1442	10.1142	10.1075	10.0921	9.9591	9.8416	9.6930	9.5547	9.2891	9.0941	8.9090	8.6826	8.0528	7.3566	6.7754	5.9691	5.3844	4.8971
12,500	10.5463	10.5163	10.5096	10.4942	10.3612	10.2437	10.0951	9.9568	9.6912	9.4962	9.3111	9.0847	8.4549	7.7586	7.1775	6.3712	5.7865	5.2992
15,000	10.8452	10.8152	10.8085	10.7931	10.6600	10.5426	10.3940	10.2557	9.9901	9.7951	9.6100	9.3836	8.7537	8.0575	7.4764	6.6701	6.0854	5.5981
20,000	11.1695	11.1395	11.1328	11.1174	10.9843	10.8669	10.7183	10.5800	10.3144	10.1193	9.9343	9.7079	9.0780	8.3818	7.8007	6.9944	6.4097	5.9224
25,000	11.5915	11.5615	11.5549	11.5395	11.4064	11.2890	11.1404	11.0021	10.7365	10.5414	10.3563	10.1300	9.5001	8.8039	8.2227	7.4165	6.8318	6.3445
50,000	11.9638	11.9338	11.9271	11.9117	11.7787	11.6612	11.5126	11.3743	11.1087	10.9137	10.7286	10.5022	9.8723	9.1761	8.5950	7.7887	7.2040	6.7167
100,000	12.1282	12.0982	12.0915	12.0761	11.9430	11.8256	11.6770	11.5387	11.2731	11.0781	10.8930	10.6666	10.0367	9.3405	8.7594	7.9531	7.3684	6.8811
250,000	12.1575	12.1275	12.1208	12.1054	11.9723	11.8549	11.7063	11.5680	11.3024	11.1074	10.9223	10.6959	10.0660	9.3698	8.7887	7.9824	7.3977	6.9104
500,000	12.1613	12.1313	12.1246	12.1092	11.9762	11.8587	11.7101	11.5718	11.3062	11.1112	10.9261	10.6997	10.0699	9.3736	8.7925	7.9862	7.4015	6.9142
1,000,000	12.1614	12.1314	12.1247	12.1093	11.9763	11.8588	11.7102	11.5719	11.3063	11.1113	10.9262	10.6998	10.0700	9.3737	8.7926	7.9863	7.4016	6.9143
2,500,000	12.1615	12.1315	12.1248	12.1094	11.9764	11.8589	11.7103	11.5720	11.3064	11.1114	10.9263	10.6999	10.0701	9.3738	8.7927	7.9864	7.4017	6.9144
5,000,000	12.1616	12.1316	12.1249	12.1095	11.9765	11.8590	11.7104	11.5721	11.3065	11.1115	10.9264	10.7000	10.0702	9.3739	8.7928	7.9865	7.4018	6.9145
10,000,000	12.1617	12.1317	12.1250	12.1096	11.9766	11.8591	11.7105	11.5722	11.3066	11.1116	10.9265	10.7001	10.0703	9.3740	8.7929	7.9866	7.4019	6.9146

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

Primary 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	0.3114	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	1.1868	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	1.6390	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	1.4985
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	1.6828	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

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	0.2985	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	0.6580	0.6073	0.5640	0.5270	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	1.3677	1.3609	1.3743	1.3613	1.3241	1.2683	1.2188	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	0.4590	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	1.2620	1.0773	0.9134	0.7934	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	2.5168	2.4634	2.3683	2.2852	2.2110	2.1446	1.9294	1.7315	1.5799	1.3577	1.1973	1.0727
500,000	2.8164	2.8088	2.8013	2.7865	2.7440	2.6795	2.6210	2.5674	2.4722	2.3888	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

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	0.2902	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	1.0196	0.9590	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	1.3559	1.3133	1.2384	1.1731	1.1156	1.0649	0.9053	0.7656	0.6630	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	1.9060	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	1.0673	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	2.2047	2.1317	2.0665	2.0081	1.8186	1.6441	1.5100	1.3126	1.1694	1.0580
2,500,000	2.5145	2.5078	2.5013	2.4883	2.4512	2.3946	2.3434	2.2966	2.2131	2.1401	2.0749	2.0164	1.8269	1.6524	1.5182	1.3208	1.1775	1.0660
5,000,000	2.5151	2.5084	2.5019	2.4889	2.4517	2.3952	2.3440	2.2971	2.2137	2.1406	2.0754	2.0170	1.8275	1.6529	1.5188	1.3213	1.1781	1.0665
10,000,000	2.5152	2.5085	2.5020	2.4890	2.4518	2.3953	2.3441	2.2972	2.2138	2.1407	2.0755	2.0171	1.8276	1.6530	1.5189	1.3214	1.1782	1.0666

60% 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	0.2801	0.2776	0.2751	0.2703	0.2568	0.2375	0.2212	0.2071	0.1842	0.1661	0.1510	0.1387	0.1048	0.0796	0.0638	0.0450	0.0350	0.0271
1,500	0.3768	0.3737	0.3707	0.3647	0.3482	0.3242	0.3036	0.2858	0.2562	0.2325	0.2125	0.1961	0.1496	0.1150	0.0925	0.0657	0.0505	0.0406
2,000	0.4579	0.4545	0.4511	0.4443	0.4256	0.3982	0.3746	0.3539	0.3193	0.2911	0.2675	0.2477	0.1911	0.1480	0.1197	0.0863	0.0660	0.0528
2,500	0.5278	0.5241	0.5205	0.5132	0.4928	0.4629	0.4369	0.4140	0.3755	0.3439	0.3173	0.2946	0.2292	0.1787	0.1452	0.1050	0.0815	0.0650
5,000	0.7805	0.7760	0.7716	0.7628	0.7379	0.7009	0.6683	0.6390	0.5867	0.5465	0.5101	0.4788	0.3844	0.3072	0.2555	0.1888	0.1484	0.1209
7,500	0.9465	0.9416	0.9368	0.9273	0.9004	0.8602	0.8245	0.7920	0.7357	0.6881	0.6464	0.6105	0.4995	0.4070	0.3426	0.2589	0.2059	0.1700
10,000	1.0683	1.0632	1.0582	1.0483	1.0202	0.9779	0.9402	0.9062	0.8470	0.7987	0.7514	0.7120	0.5917	0.4885	0.4150	0.3177	0.2563	0.2116
12,500	1.1638	1.1586	1.1535	1.1434	1.1148	1.0717	1.0328	0.9973	0.9351	0.8818	0.8352	0.7944	0.6659	0.5554	0.4759	0.3691	0.2988	0.2488
15,000	1.2416	1.2363	1.2311	1.2208	1.1914	1.1471	1.1073	1.0712	1.0079	0.9535	0.9053	0.8626	0.7295	0.6129	0.5284	0.4133	0.3373	0.2828
20,000	1.3625	1.3570	1.3517	1.3412	1.3112	1.2657	1.2248	1.1876	1.1220	1.0654	1.0155	0.9714	0.8306	0.7058	0.6152	0.4885	0.4029	0.3406
25,000	1.4532	1.4477	1.4423	1.4317	1.4014	1.3554	1.3140	1.2763	1.2094	1.1511	1.0994	1.0536	0.9082	0.7792	0.6826	0.5482	0.4567	0.3895
50,000	1.7086	1.7030	1.6975	1.6866	1.6553	1.6078	1.5649	1.5257	1.4561	1.3954	1.3414	1.2933	1.1385	0.9979	0.8917	0.7396	0.6317	0.5510
100,000	1.9102	1.9045	1.8990	1.8879	1.8563	1.8082	1.7647	1.7249	1.6542	1.5924	1.5373	1.4879	1.3283	1.1818	1.0700	0.9070	0.7905	0.7012
250,000	2.0731	2.0674	2.0618	2.0507	2.0189	1.9705	1.9267	1.8866	1.8152	1.7527	1.6970	1.6470	1.4851	1.3362	1.2219	1.0541	0.9327	0.8385
500,000	2.1304	2.1247	2.1191	2.1080	2.0761	2.0277	1.9838	1.9436	1.8721	1.8096	1.7537	1.7037	1.5414	1.3919	1.2771	1.1081	0.9857	0.8904
1,000,000	2.1506	2.1448	2.1392	2.1281	2.0963	2.0478	2.0039	1.9637	1.8922	1.8296	1.7737	1.7236	1.5612	1.4116	1.2966	1.1274	1.0046	0.9091
2,500,000	2.1556	2.1498	2.1442	2.1331	2.1012	2.0528	2.0089	1.9687	1.8972	1.8346	1.7787	1.7286	1.5662	1.4165	1.3016	1.1323	1.0095	0.9140
5,000,000	2.1558	2.1501	2.1445	2.1333	2.1015	2.0530	2.0091	1.9690	1.8974	1.8348	1.7789	1.7288	1.5664	1.4168	1.3018	1.1326	1.0098	0.9142
10,000,000	2.1559	2.1502	2.1446	2.1334	2.1016	2.0531	2.0092	1.9691	1.8975	1.8349	1.7790	1.7289	1.5665	1.4169	1.3019	1.1327	1.0099	0.9143

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	0.1946	0.1674	0.1473	0.1310	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	0.0488
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	0.2967	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	0.6326	0.6249	0.6175	0.6026	0.5602	0.5057	0.4673	0.4374	0.3921	0.3583	0.3315	0.3096	0.2481	0.2012	0.1701	0.1299	0.1041	0.0859
1,000,000	0.6328	0.6252	0.6177	0.6029	0.5604	0.5060	0.4675	0.4377	0.3924	0.3585	0.3317	0.3098	0.2484	0.2015	0.1703	0.1301	0.1043	0.0861
2,500,000	0.6329	0.6253	0.6178	0.6030	0.5605	0.5061	0.4676	0.4378	0.3925	0.3586	0.3318	0.3099	0.2485	0.2016	0.1704	0.1302	0.1044	0.0862
5,000,000	0.6330	0.6254	0.6179	0.6031	0.5606	0.5062	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	0.5063	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	0.2230	0.1835	0.1575	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	0.1323	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	0.2905	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	0.3432	0.3136	0.2902	0.2710	0.2172	0.1762	0.1489	0.1138	0.0911	0.0752
1,000,000	0.5537	0.5470	0.5405	0.5275	0.4903	0.4427	0.4091	0.3829	0.3433	0.3137	0.2903	0.2711	0.2173	0.1763	0.1490	0.1139	0.0912	0.0753
2,500,000	0.5538	0.5471	0.5406	0.5276	0.4904	0.4428	0.4092	0.3830	0.3434	0.3138	0.2904	0.2712	0.2174	0.1764	0.1491	0.1140	0.0913	0.0754
5,000,000	0.5539	0.5472	0.5407	0.5277	0.4905	0.4429	0.4093	0.3831	0.3435	0.3139	0.2905	0.2713	0.2175	0.1765	0.1492	0.1141	0.0914	0.0755
10,000,000	0.5540	0.5473	0.5408	0.5278	0.4906	0.4430	0.4094	0.3832	0.3436	0.3140	0.2906	0.2714	0.2176	0.1766	0.1493	0.1142	0.0915	0.0756

60% 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	0.1895	0.1851	0.1808	0.1722	0.1476	0.1177	0.0988	0.0853	0.0668	0.0547	0.0461	0.0399	0.0251	0.0163	0.0118	0.0072	0.0047	0.0033
1,500	0.2258	0.2210	0.2163	0.2069	0.1801	0.1471	0.1256	0.1099	0.0881	0.0733	0.0625	0.0544	0.0352	0.0233	0.0169	0.0106	0.0071	0.0049
2,000	0.2518	0.2468	0.2418	0.2320	0.2040	0.1694	0.1462	0.1291	0.1049	0.0883	0.0760	0.0667	0.0438	0.0295	0.0217	0.0137	0.0094	0.0066
2,500	0.2719	0.2667	0.2617	0.2516	0.2230	0.1870	0.1628	0.1449	0.1191	0.1010	0.0876	0.0773	0.0515	0.0351	0.0261	0.0166	0.0115	0.0082
5,000	0.3321	0.3266	0.3213	0.3106	0.2803	0.2419	0.2152	0.1949	0.1652	0.1436	0.1272	0.1142	0.0803	0.0573	0.0439	0.0288	0.0204	0.0151
7,500	0.3638	0.3582	0.3528	0.3419	0.3109	0.2716	0.2442	0.2231	0.1917	0.1689	0.1512	0.1371	0.0993	0.0729	0.0568	0.0382	0.0275	0.0206
10,000	0.3843	0.3787	0.3732	0.3623	0.3311	0.2912	0.2633	0.2419	0.2098	0.1862	0.1678	0.1531	0.1130	0.0844	0.0667	0.0456	0.0332	0.0252
12,500	0.3989	0.3932	0.3877	0.3768	0.3453	0.3053	0.2772	0.2555	0.2229	0.1988	0.1800	0.1648	0.1236	0.0933	0.0745	0.0516	0.0380	0.0291
15,000	0.4101	0.4044	0.3989	0.3879	0.3564	0.3161	0.2878	0.2659	0.2329	0.2085	0.1894	0.1739	0.1317	0.1004	0.0807	0.0566	0.0420	0.0324
20,000	0.4252	0.4195	0.4139	0.4029	0.3713	0.3308	0.3024	0.2804	0.2470	0.2223	0.2028	0.1870	0.1434	0.1109	0.0902	0.0643	0.0484	0.0379
25,000	0.4353	0.4296	0.4240	0.4130	0.3813	0.3407	0.3121	0.2900	0.2565	0.2316	0.2119	0.1959	0.1516	0.1184	0.0989	0.0700	0.0533	0.0422
50,000	0.4580	0.4523	0.4467	0.4356	0.4038	0.3630	0.3343	0.3119	0.2781	0.2529	0.2329	0.2166	0.1711	0.1365	0.1137	0.0847	0.0662	0.0534
100,000	0.4695	0.4638	0.4582	0.4471	0.4152	0.3744	0.3456	0.3232	0.2893	0.2639	0.2439	0.2274	0.1815	0.1465	0.1233	0.0933	0.0742	0.0607
250,000	0.4740	0.4683	0.4627	0.4515	0.4197	0.3789	0.3500	0.3276	0.2937	0.2683	0.2482	0.2317	0.1857	0.1505	0.1272	0.0970	0.0776	0.0640
500,000	0.4746	0.4688	0.4632	0.4521	0.4202	0.3794	0.3506	0.3282	0.2942	0.2688	0.2488	0.2323	0.1862	0.1510	0.1277	0.0976	0.0781	0.0645
1,000,000	0.4747	0.4689	0.4633	0.4522	0.4203	0.3795	0.3507	0.3283	0.2943	0.2689	0.2489	0.2324	0.1863	0.1511	0.1278	0.0977	0.0782	0.0646
2,500,000	0.4748	0.4690	0.4634	0.4523	0.4204	0.3796	0.3508	0.3284	0.2944	0.2690	0.2490	0.2325	0.1864	0.1512	0.1279	0.0978	0.0783	0.0647
5,000,000	0.4749	0.4691	0.4635	0.4524	0.4205	0.3797	0.3509	0.3285	0.2945	0.2691	0.2491	0.2326	0.1865	0.1513	0.1280	0.0979	0.0784	0.0648
10,000,000	0.4750	0.4692	0.4636	0.4525	0.4206	0.3798	0.3510	0.3286	0.2946	0.2692	0.2492	0.2327	0.1866	0.1514	0.1281	0.0980	0.0785	0.0649

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

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	0.2429	0.2419	0.2397	0.2331	0.2232	0.2136	0.2046	0.1862	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	0.5760	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	0.6607	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	0.7333	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

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	0.2222	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	0.2385	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	0.6332	0.6321	0.6315	0.6297	0.6247	0.6169	0.6086	0.6016	0.5887	0.5763	0.5659	0.5552	0.5196	0.4849	0.4558	0.4102	0.3755	0.3492
1,000,000	0.6334	0.6322	0.6316	0.6298	0.6249	0.6170	0.6088	0.6017	0.5889	0.5765	0.5661	0.5554	0.5198	0.4850	0.4559	0.4103	0.3757	0.3494
2,500,000	0.6335	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
5,000,000	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
10,000,000	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

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	0.2116	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	0.1169	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	0.1870	0.1509	0.1217	0.0869	0.0667	0.0534
2,500	0.3094	0.3083	0.3079	0.3062	0.3015	0.2946	0.2880	0.2819	0.2720	0.2605	0.2500	0.2421	0.2118	0.1809	0.1482	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	0.2862	0.2554	0.2314	0.1882	0.1526	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	0.3256	0.2948	0.2707	0.2275	0.2004	0.1742
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	0.3448	0.3139	0.2899	0.2467	0.2196	0.1934
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	0.3637	0.3328	0.3088	0.2656	0.2385	0.2123
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	0.3780	0.3472	0.3231	0.2799	0.2528	0.2266
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	0.3956	0.3648	0.3406	0.2976	0.2704	0.2442
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	0.4138	0.3829	0.3589	0.3157	0.2886	0.2623
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	0.4382	0.4074	0.3834	0.3402	0.3130	0.2868
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	0.4512	0.4204	0.3963	0.3531	0.3260	0.2998
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	0.4565	0.4256	0.4016	0.3584	0.3313	0.3051
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	0.4573	0.4264	0.4024	0.3592	0.3321	0.3059
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	0.4574	0.4265	0.4025	0.3593	0.3322	0.3060
2,500,000	0.5551	0.5540	0.5535	0.5519	0.5471	0.5402	0.5337	0.5275	0.5177	0.5062	0.4957	0.4878	0.4575	0.4266	0.4026	0.3594	0.3323	0.3061
5,000,000	0.5552	0.5541	0.5536	0.5520	0.5472	0.5403	0.5338	0.5276	0.5178	0.5063	0.4958	0.4879	0.4576	0.4267	0.4027	0.3595	0.3324	0.3062
10,000,000	0.5553	0.5542	0.5537	0.5521	0.5473	0.5404	0.5339	0.5277	0.5179	0.5064	0.4959	0.4880	0.4577	0.4268	0.4028	0.3596	0.3325	0.3063

60% 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	0.2018	0.2006	0.2004	0.1998	0.1946	0.1899	0.1841	0.1787	0.1682	0.1606	0.1510	0.1387	0.1048	0.0796	0.0638	0.0450	0.0350	0.0271
1,500	0.2412	0.2400	0.2398	0.2392	0.2339	0.2293	0.2235	0.2181	0.2076	0.2000	0.1927	0.1838	0.1496	0.1150	0.0925	0.0657	0.0505	0.0406
2,000	0.2663	0.2651	0.2648	0.2642	0.2590	0.2544	0.2485	0.2431	0.2327	0.2250	0.2178	0.2089	0.1842	0.1480	0.1197	0.0863	0.0660	0.0528
2,500	0.2882	0.2870	0.2867	0.2861	0.2809	0.2763	0.2705	0.2650	0.2546	0.2470	0.2397	0.2308	0.2081	0.1787	0.1452	0.1050	0.0815	0.0650
5,000	0.3527	0.3515	0.3513	0.3507	0.3455	0.3408	0.3350	0.3296	0.3192	0.3115	0.3042	0.2953	0.2706	0.2433	0.2205	0.1881	0.1484	0.1209
7,500	0.3857	0.3845	0.3842	0.3836	0.3784	0.3738	0.3679	0.3625	0.3521	0.3444	0.3372	0.3283	0.3035	0.2762	0.2534	0.2217	0.1988	0.1700
10,000	0.3983	0.3971	0.3968	0.3962	0.3910	0.3864	0.3806	0.3751	0.3647	0.3570	0.3498	0.3409	0.3162	0.2888	0.2660	0.2344	0.2114	0.1923
12,500	0.4141	0.4129	0.4126	0.4120	0.4068	0.4022	0.3963	0.3909	0.3805	0.3728	0.3656	0.3567	0.3320	0.3046	0.2818	0.2501	0.2272	0.2081
15,000	0.4258	0.4246	0.4244	0.4238	0.4185	0.4139	0.4081	0.4027	0.3922	0.3846	0.3773	0.3684	0.3437	0.3164	0.2935	0.2619	0.2389	0.2198
20,000	0.4385	0.4374	0.4371	0.4365	0.4313	0.4267	0.4208	0.4154	0.4050	0.3973	0.3900	0.3811	0.3564	0.3291	0.3063	0.2746	0.2517	0.2325
25,000	0.4551	0.4539	0.4537	0.4531	0.4478	0.4432	0.4374	0.4320	0.4215	0.4139	0.4066	0.3977	0.3730	0.3457	0.3228	0.2912	0.2682	0.2491
50,000	0.4697	0.4685	0.4683	0.4677	0.4624	0.4578	0.4520	0.4466	0.4361	0.4285	0.4212	0.4123	0.3876	0.3603	0.3375	0.3058	0.2828	0.2637
100,000	0.4762	0.4750	0.4747	0.4741	0.4689	0.4643	0.4585	0.4530	0.4426	0.4349	0.4277	0.4188	0.3941	0.3667	0.3439	0.3123	0.2893	0.2702
250,000	0.4773	0.4761	0.4759	0.4753	0.4701	0.4654	0.4596	0.4542	0.4437	0.4361	0.4288	0.4199	0.3952	0.3679	0.3451	0.3134	0.2904	0.2713
500,000	0.4775	0.4763	0.4760	0.4754	0.4702	0.4656	0.4598	0.4543	0.4439	0.4362	0.4290	0.4201	0.3954	0.3680	0.3452	0.3136	0.2906	0.2715
1,000,000	0.4776	0.4764	0.4761	0.4755	0.4703	0.4657	0.4599	0.4544	0.4440	0.4363	0.4291	0.4202	0.3955	0.3681	0.3453	0.3137	0.2907	0.2716
2,500,000	0.4777	0.4765	0.4762	0.4756	0.4704	0.4658	0.4600	0.4545	0.4441	0.4364	0.4292	0.4203	0.3956	0.3682	0.3454	0.3138	0.2908	0.2717
5,000,000	0.4778	0.4766	0.4763	0.4757	0.4705	0.4659	0.4601	0.4546	0.4442	0.4365	0.4293	0.4204	0.3957	0.3683	0.3455	0.3139	0.2909	0.2718
10,000,000	0.4779	0.4767	0.4764	0.4758	0.4706	0.4660	0.4602	0.4547	0.4443	0.4366	0.4294	0.4205	0.3958	0.3684	0.3456	0.3140	0.2910	0.2719

Risk Classifications

Employee Groups*

ble 1C

Group
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

·oup that best fits that group based on the activities listed within the gro

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

Consecutive Weeks Coverage		
From Week	Less Than Week	Risk Factor
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

State	ST	Area Factor
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 Incorporated

[2800 Post Oak Blvd., Suite 4050, Houston, TX 77056]

A Stock Insurance Company

ACTUARIAL MEMORANDUM

BLANKET ACCIDENT POLICY
Form Number AHBA T050 1212

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:

Covered Loss	Benefit As Percentage of Principal Sum
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:

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

CATLIN

ATTACHMENT 2

Summary of Benefit Options and Premium/Loadings

For

Accident Medical Expense Benefits

And

Out of Country Medical Expense Benefits

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