

**HHS 10% Threshold  
KYDOI Examples**

This spreadsheet  
in order to

**Individual Rate Filing**

Proposed Effective Date 1/1/12

Base Rate increase of 9%. Varying trend increases for future rates, and varying membership.

CMS has a  
simple calculation  
far more complex

**Summary**

<u>Example</u>	<u>Trend</u>	<u>Assumption</u>	
		<u>Membership</u>	<u>Average Increase</u>
1	11%	Level	<b>9.9%</b>
3	11%	Increasing	10.1%
5	11%	Decreasing	9.7%
2	12%	Level	<b>10.4%</b>
4	12%	Increasing	10.7%
6	12%	Decreasing	10.1%

Worksheet consists of several examples created by the Kentucky Department of Insurance to explore the threshold test and its attributes.

Examined each example and tried to add insightful cases to the right of column H with calculations. These calculations are illustrative to impart understanding and can be performed efficiently.

**HHS 10% Threshold  
KYDOI Example 1**

**Individual Rate Filing**

Proposed Effective Date 1/1/12  
 Base rate increase of 9%  
 Rates trended in 2012 by 11%/year  
 No change in any rating factors except trend

**Experience** 2011 Trend = 9%

Renewal Date	# Policies	Base Rate	Trended Rate	Total Premium
1/1/2011	100	\$ 100.00	\$ 100.00	\$ 10,000
2/1/2011	100	\$ 100.00	\$ 100.72	\$ 10,072
3/1/2011	100	\$ 100.00	\$ 101.45	\$ 10,145
4/1/2011	100	\$ 100.00	\$ 102.18	\$ 10,218
5/1/2011	100	\$ 100.00	\$ 102.91	\$ 10,291
6/1/2011	100	\$ 100.00	\$ 103.66	\$ 10,366
7/1/2011	100	\$ 100.00	\$ 104.40	\$ 10,440
8/1/2011	100	\$ 100.00	\$ 105.16	\$ 10,516
9/1/2011	100	\$ 100.00	\$ 105.91	\$ 10,591
10/1/2011	100	\$ 100.00	\$ 106.68	\$ 10,668
11/1/2011	100	\$ 100.00	\$ 107.45	\$ 10,745
12/1/2011	100	\$ 100.00	\$ 108.22	\$ 10,822

Proposed Base Rate Increase 9%  
 2012 Annual Trend = 11%

Renewal Date	# Policies	Base Rate	Trended Rate	Total Premium	Increase
1/1/2012	100	\$ 109.00	\$ 109.00	\$ 10,900	9.0%
2/1/2012	100	\$ 109.00	\$ 109.95	\$ 10,995	9.2%
3/1/2012	100	\$ 109.00	\$ 110.91	\$ 11,091	9.3%
4/1/2012	100	\$ 109.00	\$ 111.88	\$ 11,188	9.5%
5/1/2012	100	\$ 109.00	\$ 112.86	\$ 11,286	9.7%
6/1/2012	100	\$ 109.00	\$ 113.84	\$ 11,384	9.8%
7/1/2012	100	\$ 109.00	\$ 114.84	\$ 11,484	10.0%
8/1/2012	100	\$ 109.00	\$ 115.84	\$ 11,584	10.2%
9/1/2012	100	\$ 109.00	\$ 116.85	\$ 11,685	10.3%
10/1/2012	100	\$ 109.00	\$ 117.87	\$ 11,787	10.5%
11/1/2012	100	\$ 109.00	\$ 118.90	\$ 11,890	10.7%
12/1/2012	100	\$ 109.00	\$ 119.94	\$ 11,994	10.8%
<b>Total</b>	<b>1,200</b>			<b>\$ 137,270</b>	
Weighted average increase					<b>9.9%</b>

**HHS 10% Threshold  
KYDOI Example 2**

**Individual Rate Filing**

Proposed Effective Date 1/1/12

Base rate increase of 9%

Rates trended in 2012 by 12%/year

No change in any rating factors except trend

**Experience**

2011 Trend = 9%

Renewal Date	# Policies	Base Rate	Trended Rate	Total Premium
1/1/2011	100	\$ 100.00	\$ 100.00	\$ 10,000
2/1/2011	100	\$ 100.00	\$ 100.72	\$ 10,072
3/1/2011	100	\$ 100.00	\$ 101.45	\$ 10,145
4/1/2011	100	\$ 100.00	\$ 102.18	\$ 10,218
5/1/2011	100	\$ 100.00	\$ 102.91	\$ 10,291
6/1/2011	100	\$ 100.00	\$ 103.66	\$ 10,366
7/1/2011	100	\$ 100.00	\$ 104.40	\$ 10,440
8/1/2011	100	\$ 100.00	\$ 105.16	\$ 10,516
9/1/2011	100	\$ 100.00	\$ 105.91	\$ 10,591
10/1/2011	100	\$ 100.00	\$ 106.68	\$ 10,668
11/1/2011	100	\$ 100.00	\$ 107.45	\$ 10,745
12/1/2011	100	\$ 100.00	\$ 108.22	\$ 10,822

Proposed Base Rate Increase 9%

2012 Annual Trend = 12%

Renewal Date	# Policies	Base Rate	Trended Rate	Total Premium	Increase
1/1/2012	100	\$ 109.00	\$ 109.00	\$ 10,900	9.00%
2/1/2012	100	\$ 109.00	\$ 110.03	\$ 11,003	9.25%
3/1/2012	100	\$ 109.00	\$ 111.08	\$ 11,108	9.49%
4/1/2012	100	\$ 109.00	\$ 112.13	\$ 11,213	9.74%
5/1/2012	100	\$ 109.00	\$ 113.20	\$ 11,320	9.99%
6/1/2012	100	\$ 109.00	\$ 114.27	\$ 11,427	10.24%

7/1/2012	100 \$	109.00 \$	115.35 \$	11,535	10.49%
8/1/2012	100 \$	109.00 \$	116.45 \$	11,645	10.74%
9/1/2012	100 \$	109.00 \$	117.55 \$	11,755	10.99%
10/1/2012	100 \$	109.00 \$	118.67 \$	11,867	11.24%
11/1/2012	100 \$	109.00 \$	119.80 \$	11,980	11.49%
12/1/2012	100 \$	109.00 \$	120.93 \$	12,093	11.75%
Total	1,200		\$	137,847	
Weighted average increase					<b>10.4%</b>

Case 1(b) Premiums  
implement

Case 1(a) Premium schedule changes monthly, all enrollees pay same rate.

Renewal Date	Total Premium		
1/1/2011	100.00		
2/1/2011	100.72		
3/1/2011	101.45		
4/1/2011	102.18		
5/1/2011	102.91		
6/1/2011	103.66		
7/1/2011	104.40		
8/1/2011	105.16		
9/1/2011	105.91		
10/1/2011	106.68		
11/1/2011	107.45		
12/1/2011	108.22	1,248.73 old annual premium	
1/1/2012	109.00	1,372.70 new annual premium	
2/1/2012	109.95		
3/1/2012	110.91		
4/1/2012	111.88		
5/1/2012	112.86		
6/1/2012	113.84		
7/1/2012	114.84		
8/1/2012	115.84		
9/1/2012	116.85		
10/1/2012	117.87		
11/1/2012	118.90		
12/1/2012	119.94		

Average Increase

**9.93%**

Jan renewal	Feb renewal
100.00	100.00
100.00	100.72
100.00	100.72
100.00	100.72
100.00	100.72
100.00	100.72
100.00	100.72
100.00	100.72
100.00	100.72
100.00	100.72
100.00	100.72
100.00	100.72
100.00	100.72
109.00	100.72
109.00	109.95
109.00	109.95
109.00	109.95
109.00	109.95
109.00	109.95
109.00	109.95
109.00	109.95
109.00	109.95
109.00	109.95
109.00	109.95
109.00	109.95
109.00	109.95

1/1/12 Rate increase by cohort affected

9.00%	8.47%
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Note that since a new increase effective date occurs each month or

Case 2(a) Premium schedule changes monthly, all enrollees pay same rate.

Renewal Date	Total Premium
1/1/2011	100.00
2/1/2011	100.72
3/1/2011	101.45
4/1/2011	102.18
5/1/2011	102.91
6/1/2011	103.66
7/1/2011	104.40
8/1/2011	105.16
9/1/2011	105.91
10/1/2011	106.68
11/1/2011	107.45
12/1/2011	108.22
1/1/2012	109.00
2/1/2012	110.03
3/1/2012	111.08
4/1/2012	112.13
5/1/2012	113.20
6/1/2012	114.27
7/1/2012	115.35
8/1/2012	116.45
9/1/2012	117.55
10/1/2012	118.67
11/1/2012	119.80

1,248.73 old annual premium  
 1,378.47 new annual premium

Average increase  
**10.39%**

Case 2(b) Premiums  
 implement

Jan renewal	Feb renewal
100.00	100.00
100.00	100.72
100.00	100.72
100.00	100.72
100.00	100.72
100.00	100.72
100.00	100.72
100.00	100.72
100.00	100.72
100.00	100.72
100.00	100.72
100.00	100.72
109.00	100.72
109.00	110.03
109.00	110.03
109.00	110.03
109.00	110.03
109.00	110.03
109.00	110.03
109.00	110.03
109.00	110.03
109.00	110.03
109.00	110.03
109.00	110.03
109.00	110.03

12/1/2012	120.93	109.00	110.03
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1/1/12 Rate increase by cohort affected	9.00%	8.54%
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Note that since a new increase effective date occurs each month or



in table below. 100 enrolles in each monthly renewal cohort for 1,200 enrolles total. Cum monthly increases  
 ted upon renewal date only.

March renewal	April renewal	May renewal	June renewal	July renewal	Aug renewal	Sept renewal	Oct renewal	Nov renewal	Dec renewal
100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
101.45	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
101.45	102.18	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
101.45	102.18	102.91	100.00	100.00	100.00	100.00	100.00	100.00	100.00
101.45	102.18	102.91	103.66	100.00	100.00	100.00	100.00	100.00	100.00
101.45	102.18	102.91	103.66	104.40	100.00	100.00	100.00	100.00	100.00
101.45	102.18	102.91	103.66	104.40	105.16	100.00	100.00	100.00	100.00
101.45	102.18	102.91	103.66	104.40	105.16	105.91	100.00	100.00	100.00
101.45	102.18	102.91	103.66	104.40	105.16	105.91	106.68	100.00	100.00
101.45	102.18	102.91	103.66	104.40	105.16	105.91	106.68	107.45	100.00
101.45	102.18	102.91	103.66	104.40	105.16	105.91	106.68	107.45	108.22
101.45	102.18	102.91	103.66	104.40	105.16	105.91	106.68	107.45	108.22
101.45	102.18	102.91	103.66	104.40	105.16	105.91	106.68	107.45	108.22
110.91	102.18	102.91	103.66	104.40	105.16	105.91	106.68	107.45	108.22
110.91	111.88	102.91	103.66	104.40	105.16	105.91	106.68	107.45	108.22
110.91	111.88	112.86	103.66	104.40	105.16	105.91	106.68	107.45	108.22
110.91	111.88	112.86	113.84	104.40	105.16	105.91	106.68	107.45	108.22
110.91	111.88	112.86	113.84	114.84	105.16	105.91	106.68	107.45	108.22
110.91	111.88	112.86	113.84	114.84	115.84	105.91	106.68	107.45	108.22
110.91	111.88	112.86	113.84	114.84	115.84	116.85	106.68	107.45	108.22
110.91	111.88	112.86	113.84	114.84	115.84	116.85	117.87	107.45	108.22
110.91	111.88	112.86	113.84	114.84	115.84	116.85	117.87	118.90	108.22
110.91	111.88	112.86	113.84	114.84	115.84	116.85	117.87	118.90	119.94
8.03%	7.70%	7.46%	7.31%	7.26%	7.30%	7.44%	7.68%	8.01%	8.45%

ne has to test at each month for the average annual increase, if any of the 12 exceed the threshold increase i

in table below. 100 enrolles in each monthly renewal cohort for 1,200 enrolles total. Cum monthly increases  
 ted upon renewal date only.

March renewal	April renewal	May renewal	June renewal	July renewal	Aug renewal	Sept renewal	Oct renewal	Nov renewal	Dec renewal
100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
101.45	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
101.45	102.18	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
101.45	102.18	102.91	100.00	100.00	100.00	100.00	100.00	100.00	100.00
101.45	102.18	102.91	103.66	100.00	100.00	100.00	100.00	100.00	100.00
101.45	102.18	102.91	103.66	104.40	100.00	100.00	100.00	100.00	100.00
101.45	102.18	102.91	103.66	104.40	105.16	100.00	100.00	100.00	100.00
101.45	102.18	102.91	103.66	104.40	105.16	105.91	100.00	100.00	100.00
101.45	102.18	102.91	103.66	104.40	105.16	105.91	106.68	100.00	100.00
101.45	102.18	102.91	103.66	104.40	105.16	105.91	106.68	107.45	100.00
101.45	102.18	102.91	103.66	104.40	105.16	105.91	106.68	107.45	108.22
101.45	102.18	102.91	103.66	104.40	105.16	105.91	106.68	107.45	108.22
101.45	102.18	102.91	103.66	104.40	105.16	105.91	106.68	107.45	108.22
111.08	102.18	102.91	103.66	104.40	105.16	105.91	106.68	107.45	108.22
111.08	112.13	102.91	103.66	104.40	105.16	105.91	106.68	107.45	108.22
111.08	112.13	113.20	103.66	104.40	105.16	105.91	106.68	107.45	108.22
111.08	112.13	113.20	114.27	104.40	105.16	105.91	106.68	107.45	108.22
111.08	112.13	113.20	114.27	115.35	105.16	105.91	106.68	107.45	108.22
111.08	112.13	113.20	114.27	115.35	116.45	105.91	106.68	107.45	108.22
111.08	112.13	113.20	114.27	115.35	116.45	117.55	106.68	107.45	108.22
111.08	112.13	113.20	114.27	115.35	116.45	117.55	118.67	107.45	108.22
111.08	112.13	113.20	114.27	115.35	116.45	117.55	118.67	119.80	108.22

111.08	112.13	113.20	114.27	115.35	116.45	117.55	118.67	119.80	120.93
8.17%	7.88%	7.68%	7.55%	7.51%	7.55%	7.67%	7.87%	8.16%	8.54%

ne has to test at each month for the average annual increase, if any of the 12 exceed the threshold increase i

Case 1(c)

2012  
base trend  
2013  
base trend

Total Monthly Premium	2011 Total Premim	2012 Total Premim	2011 Average Annual Premium	2012 Average Annual Premium	Average Increase with no future premium impact	Renewal Date
120,000.00						1/1/2011
120,072.07						2/1/2011
120,216.74						3/1/2011
120,434.52						4/1/2011
120,725.95						5/1/2011
121,091.54						6/1/2011
121,531.85						7/1/2011
122,047.40						8/1/2011
122,638.75						9/1/2011
123,306.42						10/1/2011
124,050.99						11/1/2011
124,872.99						12/1/2011
			avg increase	avg increase		
			7.84%	7.84%		
125,772.99	1,460,989.22	1,575,519.91	1,217.49	1,312.93	7.84%	1/1/2012
126,696.12					8.28%	2/1/2012
127,642.70					8.67%	3/1/2012
128,613.04					9.00%	4/1/2012
129,607.47					9.26%	5/1/2012
130,626.29					9.46%	6/1/2012
131,669.85					9.59%	7/1/2012
132,738.46					9.65%	8/1/2012
133,832.47					9.63%	9/1/2012
134,952.22					9.53%	10/1/2012
136,098.03					9.35%	11/1/2012
137,270.26					9.08%	12/1/2012

Using Jan 2012 as the point of reference the average increase is:

avg inc 7.84%

s subject to review.

1/1/2013  
2/1/2013  
3/1/2013  
4/1/2013  
5/1/2013  
6/1/2013  
7/1/2013  
8/1/2013  
9/1/2013

10/1/2013  
 11/1/2013  
 12/1/2013

Increase refere

Case 2(b)

base  
 trend  
  
 base  
 trend

Total Monthly Premium	2011 Total Premim	2012 Total Premim	2011 Average Annual Premium	2012 Average Annual Premium	Renewal Date
120,000.00					1/1/2011
120,072.07					2/1/2011
120,216.74					3/1/2011
120,434.52					4/1/2011
120,725.95					5/1/2011
121,091.54					6/1/2011
121,531.85					7/1/2011
122,047.40					8/1/2011
122,638.75					9/1/2011
123,306.42					10/1/2011
124,050.99					11/1/2011
124,872.99					12/1/2011
125,772.99	1,460,989.22	1,577,980.85	1,217.49	1,314.98	1/1/2012
126,704.34					2/1/2012
127,667.51					3/1/2012
128,662.97					4/1/2012
129,691.18					5/1/2012
130,752.63					6/1/2012
131,847.80					7/1/2012
132,977.18					8/1/2012
134,141.27					9/1/2012
135,340.56					10/1/2012
136,575.58					11/1/2012

Using Jan 2012 as the point of  
 reference the average increase is:

avg increase  avg increase

137,846.83

avg inc 8.01%

s subject to review.

12/1/2012  
1/1/2013  
2/1/2013  
3/1/2013  
4/1/2013  
5/1/2013  
6/1/2013  
7/1/2013  
8/1/2013  
9/1/2013  
10/1/2013  
11/1/2013  
12/1/2013

Increase refere

1/1/2012  
2/1/2012  
3/1/2012  
4/1/2012  
5/1/2012  
6/1/2012  
7/1/2012  
8/1/2012  
9/1/2012  
10/1/2012  
11/1/2012  
12/1/2012

9.00%  
11.00%  
  
0.00%  
6.10%

2011 thru 2013 premiums in table below. 100 enrolles in each monthly renewal cohort increases are implemented upon renewal date only. The 2012 filing with 9% base rate State department and approved. 2012 filing des not exceed threshold (as per Case 1 6.1% trend. This increase would trigger the theshold since the average increase for ar effective date exceeds the threshold. Thus, the 2013 proposal would become subject review.

<b>Prem Schedule</b>	Jan renewal	Feb renewal	March renewal	April renewal	May renewal	June renewal	July renewal	Aug renewal
100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
100.72	100.00	100.72	100.00	100.00	100.00	100.00	100.00	100.00
101.45	100.00	100.72	101.45	100.00	100.00	100.00	100.00	100.00
102.18	100.00	100.72	101.45	102.18	100.00	100.00	100.00	100.00
102.91	100.00	100.72	101.45	102.18	102.91	100.00	100.00	100.00
103.66	100.00	100.72	101.45	102.18	102.91	103.66	100.00	100.00
104.40	100.00	100.72	101.45	102.18	102.91	103.66	104.40	100.00
105.16	100.00	100.72	101.45	102.18	102.91	103.66	104.40	105.16
105.91	100.00	100.72	101.45	102.18	102.91	103.66	104.40	105.16
106.68	100.00	100.72	101.45	102.18	102.91	103.66	104.40	105.16
107.45	100.00	100.72	101.45	102.18	102.91	103.66	104.40	105.16
108.22	100.00	100.72	101.45	102.18	102.91	103.66	104.40	105.16
109.00	109.00	100.72	101.45	102.18	102.91	103.66	104.40	105.16
109.95	109.00	109.95	101.45	102.18	102.91	103.66	104.40	105.16
110.91	109.00	109.95	110.91	102.18	102.91	103.66	104.40	105.16
111.88	109.00	109.95	110.91	111.88	102.91	103.66	104.40	105.16
112.86	109.00	109.95	110.91	111.88	112.86	103.66	104.40	105.16
113.84	109.00	109.95	110.91	111.88	112.86	113.84	104.40	105.16
114.84	109.00	109.95	110.91	111.88	112.86	113.84	114.84	105.16
115.84	109.00	109.95	110.91	111.88	112.86	113.84	114.84	115.84
116.85	109.00	109.95	110.91	111.88	112.86	113.84	114.84	115.84
117.87	109.00	109.95	110.91	111.88	112.86	113.84	114.84	115.84
118.90	109.00	109.95	110.91	111.88	112.86	113.84	114.84	115.84
119.94	109.00	109.95	110.91	111.88	112.86	113.84	114.84	115.84
120.99	120.99	109.95	110.91	111.88	112.86	113.84	114.84	115.84
121.59	120.99	121.59	110.91	111.88	112.86	113.84	114.84	115.84
122.19	120.99	121.59	122.19	111.88	112.86	113.84	114.84	115.84
122.79	120.99	121.59	122.19	122.79	112.86	113.84	114.84	115.84
123.40	120.99	121.59	122.19	122.79	123.40	113.84	114.84	115.84
124.01	120.99	121.59	122.19	122.79	123.40	124.01	114.84	115.84
124.63	120.99	121.59	122.19	122.79	123.40	124.01	124.63	115.84
125.24	120.99	121.59	122.19	122.79	123.40	124.01	124.63	125.24
125.86	120.99	121.59	122.19	122.79	123.40	124.01	124.63	125.24

126.48	120.99	121.59	122.19	122.79	123.40	124.01	124.63	125.24
127.11	120.99	121.59	122.19	122.79	123.40	124.01	124.63	125.24
127.74	120.99	121.59	122.19	122.79	123.40	124.01	124.63	125.24

nce point

avg inc for cohort	10.53%	10.14%	9.84%	9.63%	9.52%	9.51%	9.60%	9.79%
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9.00%  
12.00%

2011 thru 2013 premiums in table below. 100 enrolles in each monthly renewal cohort increases are implemented upon renewal date only. The 2012 filing with 9% base rate State department and approved. 2012 filing exceeds threshold test.

0.00%  
0.00%

Prem Schedule	Jan renewal	Feb renewal	March renewal	April renewal	May renewal	June renewal	July renewal	Aug renewal
100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
100.72	100.00	100.72	100.00	100.00	100.00	100.00	100.00	100.00
101.45	100.00	100.72	101.45	100.00	100.00	100.00	100.00	100.00
102.18	100.00	100.72	101.45	102.18	100.00	100.00	100.00	100.00
102.91	100.00	100.72	101.45	102.18	102.91	100.00	100.00	100.00
103.66	100.00	100.72	101.45	102.18	102.91	103.66	100.00	100.00
104.40	100.00	100.72	101.45	102.18	102.91	103.66	104.40	100.00
105.16	100.00	100.72	101.45	102.18	102.91	103.66	104.40	105.16
105.91	100.00	100.72	101.45	102.18	102.91	103.66	104.40	105.16
106.68	100.00	100.72	101.45	102.18	102.91	103.66	104.40	105.16
107.45	100.00	100.72	101.45	102.18	102.91	103.66	104.40	105.16
108.22	100.00	100.72	101.45	102.18	102.91	103.66	104.40	105.16
109.00	109.00	100.72	101.45	102.18	102.91	103.66	104.40	105.16
110.03	109.00	110.03	101.45	102.18	102.91	103.66	104.40	105.16
111.08	109.00	110.03	111.08	102.18	102.91	103.66	104.40	105.16
112.13	109.00	110.03	111.08	112.13	102.91	103.66	104.40	105.16
113.20	109.00	110.03	111.08	112.13	113.20	103.66	104.40	105.16
114.27	109.00	110.03	111.08	112.13	113.20	114.27	104.40	105.16
115.35	109.00	110.03	111.08	112.13	113.20	114.27	115.35	105.16
116.45	109.00	110.03	111.08	112.13	113.20	114.27	115.35	116.45
117.55	109.00	110.03	111.08	112.13	113.20	114.27	115.35	116.45
118.67	109.00	110.03	111.08	112.13	113.20	114.27	115.35	116.45
119.80	109.00	110.03	111.08	112.13	113.20	114.27	115.35	116.45



120.93	109.00	110.03	111.08	112.13	113.20	114.27	115.35	116.45
122.08	122.08	110.03	111.08	112.13	113.20	114.27	115.35	116.45
122.08	122.08	122.08	111.08	112.13	113.20	114.27	115.35	116.45
122.08	122.08	122.08	122.08	112.13	113.20	114.27	115.35	116.45
122.08	122.08	122.08	122.08	122.08	113.20	114.27	115.35	116.45
122.08	122.08	122.08	122.08	122.08	122.08	114.27	115.35	116.45
122.08	122.08	122.08	122.08	122.08	122.08	122.08	115.35	116.45
122.08	122.08	122.08	122.08	122.08	122.08	122.08	122.08	116.45
122.08	122.08	122.08	122.08	122.08	122.08	122.08	122.08	122.08
122.08	122.08	122.08	122.08	122.08	122.08	122.08	122.08	122.08
122.08	122.08	122.08	122.08	122.08	122.08	122.08	122.08	122.08
122.08	122.08	122.08	122.08	122.08	122.08	122.08	122.08	122.08
122.08	122.08	122.08	122.08	122.08	122.08	122.08	122.08	122.08
122.08	122.08	122.08	122.08	122.08	122.08	122.08	122.08	122.08
122.08	122.08	122.08	122.08	122.08	122.08	122.08	122.08	122.08

nce point

	<b>9.00%</b>	8.54%	8.17%	7.88%	7.68%	7.55%	7.51%	7.55%
	9.27%	<b>9.25%</b>	8.83%	8.50%	8.26%	8.10%	8.02%	8.02%
	9.54%	9.40%	<b>9.49%</b>	9.12%	8.84%	8.64%	8.52%	8.48%
	9.80%	9.55%	9.53%	<b>9.74%</b>	9.42%	9.18%	9.02%	8.94%
	10.06%	9.70%	9.57%	9.66%	<b>9.99%</b>	9.71%	9.51%	9.40%
	10.31%	9.85%	9.60%	9.59%	9.80%	<b>10.24%</b>	10.00%	9.85%
avg inc for cohort	10.56%	9.99%	9.64%	9.51%	9.60%	9.93%	<b>10.49%</b>	10.30%
	10.81%	10.13%	9.67%	9.43%	9.42%	9.62%	10.06%	<b>10.74%</b>
	11.06%	10.28%	9.71%	9.36%	9.23%	9.32%	9.65%	10.20%
	11.30%	10.41%	9.74%	9.29%	9.05%	9.03%	9.24%	9.67%
	<b>11.53%</b>	10.55%	9.78%	9.21%	8.87%	8.74%	8.83%	9.15%
	<b>11.77%</b>	10.68%	9.81%	9.14%	8.69%	8.45%	8.43%	8.64%

for 1,200 enrolles total. Cum monthly  
 increase and 11% trend is filed with  
 (b)). 2013 filing seeks 0% base increase and  
 increase within the one year window from the  
 to review. The 2012 filing is not subject to

2013 filing analysis

Sept renewal	Oct renewal	Nov renewal	Dec renewal	Total Monthly Premium	Total Old Annual Premim	Total new Annual Premim	Old Average Annual Premium
100.00	100.00	100.00	100.00	120,000.00			
100.00	100.00	100.00	100.00	120,072.07			
100.00	100.00	100.00	100.00	120,216.74			
100.00	100.00	100.00	100.00	120,434.52			
100.00	100.00	100.00	100.00	120,725.95			
100.00	100.00	100.00	100.00	121,091.54			
100.00	100.00	100.00	100.00	121,531.85			
100.00	100.00	100.00	100.00	122,047.40			
105.91	100.00	100.00	100.00	122,638.75			
105.91	106.68	100.00	100.00	123,306.42			
105.91	106.68	107.45	100.00	124,050.99			
105.91	106.68	107.45	108.22	124,872.99			
105.91	106.68	107.45	108.22	125,772.99	1,460,989.22	1,575,519.91	1,217.49
105.91	106.68	107.45	108.22	126,696.12	1,466,762.21	1,588,216.19	1,222.30
105.91	106.68	107.45	108.22	127,642.70	1,473,386.26	1,601,152.97	1,227.82
105.91	106.68	107.45	108.22	128,613.04	1,480,812.22	1,614,270.92	1,234.01
105.91	106.68	107.45	108.22	129,607.47	1,488,990.74	1,627,509.84	1,240.83
105.91	106.68	107.45	108.22	130,626.29	1,497,872.26	1,640,808.66	1,248.23
105.91	106.68	107.45	108.22	131,669.85	1,507,407.01	1,654,105.44	1,256.17
105.91	106.68	107.45	108.22	132,738.46	1,517,545.01	1,667,337.37	1,264.62
116.85	106.68	107.45	108.22	133,832.47	1,528,236.07	1,680,440.71	1,273.53
116.85	117.87	107.45	108.22	134,952.22	1,539,429.80	1,693,350.85	1,282.86
116.85	117.87	118.90	108.22	136,098.03	1,551,075.59	1,706,002.23	1,292.56
116.85	117.87	118.90	119.94	137,270.26	1,563,122.64	1,718,328.40	1,302.60
116.85	117.87	118.90	119.94	138,469.26	1,575,519.91	1,730,261.96	1,312.93
116.85	117.87	118.90	119.94	139,632.90			
116.85	117.87	118.90	119.94	140,760.65			
116.85	117.87	118.90	119.94	141,851.96			
116.85	117.87	118.90	119.94	142,906.29			
116.85	117.87	118.90	119.94	143,923.08			
116.85	117.87	118.90	119.94	144,901.77			
116.85	117.87	118.90	119.94	145,841.81			
125.86	117.87	118.90	119.94	146,742.61			

125.86	126.48	118.90	119.94	147,603.60
125.86	126.48	127.11	119.94	148,424.20
125.86	126.48	127.11	127.74	149,203.82

10.09%	10.50%	10.41%	10.42%	avg inc	10.00%
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for 1,200 enrolles total. Cum monthly  
 : increase and 12% trend is filed with

Sept renewal	Oct renewal	Nov renewal	Dec renewal	Total Monthly Premium	Total Old Annual Premim	Total new Annual Premim	Old Average Annual Premium
100.00	100.00	100.00	100.00	120,000.00			
100.00	100.00	100.00	100.00	120,072.07			
100.00	100.00	100.00	100.00	120,216.74			
100.00	100.00	100.00	100.00	120,434.52			
100.00	100.00	100.00	100.00	120,725.95			
100.00	100.00	100.00	100.00	121,091.54			
100.00	100.00	100.00	100.00	121,531.85			
100.00	100.00	100.00	100.00	122,047.40			
105.91	100.00	100.00	100.00	122,638.75			
105.91	106.68	100.00	100.00	123,306.42			
105.91	106.68	107.45	100.00	124,050.99			
105.91	106.68	107.45	108.22	124,872.99			
105.91	106.68	107.45	108.22	125,772.99	1,460,989.22	1,577,980.85	1,217.49
105.91	106.68	107.45	108.22	126,704.34	1,466,762.21	1,591,362.68	1,222.30
105.91	106.68	107.45	108.22	127,667.51	1,473,394.48	1,605,017.74	1,227.83
105.91	106.68	107.45	108.22	128,662.97	1,480,845.25	1,618,809.79	1,234.04
105.91	106.68	107.45	108.22	129,691.18	1,489,073.70	1,632,601.14	1,240.89
105.91	106.68	107.45	108.22	130,752.63	1,498,038.94	1,646,252.65	1,248.37
105.91	106.68	107.45	108.22	131,847.80	1,507,700.02	1,659,623.66	1,256.42
105.91	106.68	107.45	108.22	132,977.18	1,518,015.97	1,672,572.03	1,265.01
117.55	106.68	107.45	108.22	134,141.27	1,528,945.75	1,684,954.08	1,274.12
117.55	118.67	107.45	108.22	135,340.56	1,540,448.27	1,696,624.61	1,283.71
117.55	118.67	119.80	108.22	136,575.58	1,552,482.41	1,707,436.88	1,293.74

117.55	118.67	119.80	120.93	137,846.83	1,565,007.01	1,717,242.55	1,304.17
117.55	118.67	119.80	120.93	139,154.83			
117.55	118.67	119.80	120.93	140,359.40			
117.55	118.67	119.80	120.93	141,459.56			
117.55	118.67	119.80	120.93	142,454.33			
117.55	118.67	119.80	120.93	143,342.69			
117.55	118.67	119.80	120.93	144,123.64			
117.55	118.67	119.80	120.93	144,796.17			
117.55	118.67	119.80	120.93	145,359.23			
122.08	118.67	119.80	120.93	145,811.80			
122.08	122.08	119.80	120.93	146,152.83			
122.08	122.08	122.08	120.93	146,381.25			
122.08	122.08	122.08	122.08	146,496.00			

7.67%	7.87%	8.16%	8.54%	avg inc	8.01%
8.10%	8.26%	8.51%	8.85%	avg inc	8.50%
8.53%	8.65%	8.86%	9.16%	avg inc	8.94%
8.95%	9.03%	9.20%	9.46%	avg inc	9.32%
9.36%	9.41%	9.54%	9.76%	avg inc	9.64%
9.78%	9.79%	9.88%	10.05%	avg inc	9.89%
10.18%	10.16%	10.21%	10.34%	avg inc	10.08%
10.59%	10.52%	10.54%	10.63%	avg inc	10.18%
10.99%	10.88%	10.86%	10.92%	avg inc	10.20%
10.34%	11.24%	11.18%	11.20%	avg inc	10.14%
9.69%	10.47%	11.49%	11.47%	avg inc	9.98%
9.06%	9.72%	10.61%	11.75%	avg inc	9.73%

Total Monthly Premium	Total Old Annual Premim	Total new Annual Premim	Old Average Annual Premium
0.00			
0.00			
0.00			
0.00			
0.00			



2012 filing analysis assuming no future increases

New Average Annual Premium	Avg increase	Total Monthly Premium	Total Old Annual Premim	Total new Annual Premim	Old Average Annual Premium	New Average Annual Premium	Avg increase
		120,000.00					
		120,072.07					
		120,216.74					
		120,434.52					
		120,725.95					
		121,091.54					
		121,531.85					
		122,047.40					
		122,638.75					
		123,306.42					
		124,050.99					
		124,872.99					
1,312.93	7.84%	125,772.99	1,460,989.22	1,575,519.91	1,217.49	1,312.93	7.84%
1,323.51	8.28%	126,696.12	1,466,762.21	1,588,216.19	1,222.30	1,323.51	8.28%
1,334.29	8.67%	127,642.70	1,473,386.26	1,601,093.12	1,227.82	1,334.24	8.67%
1,345.23	9.01%	128,613.04	1,480,812.22	1,614,031.23	1,234.01	1,345.03	9.00%
1,356.26	9.30%	129,607.47	1,488,990.74	1,626,909.87	1,240.83	1,355.76	9.26%
1,367.34	9.54%	130,626.29	1,497,872.26	1,639,607.25	1,248.23	1,366.34	9.46%
1,378.42	9.73%	131,669.85	1,507,407.01	1,652,000.38	1,256.17	1,376.67	9.59%
1,389.45	9.87%	132,738.46	1,517,545.01	1,663,965.08	1,264.62	1,386.64	9.65%
1,400.37	9.96%	133,832.47	1,528,236.07	1,675,376.00	1,273.53	1,396.15	9.63%
1,411.13	10.00%	134,952.22	1,539,429.80	1,686,106.56	1,282.86	1,405.09	9.53%
1,421.67	9.99%	136,098.03	1,551,075.59	1,696,028.96	1,292.56	1,413.36	9.35%
1,431.94	9.93%	137,270.26	1,563,122.64	1,705,014.16	1,302.60	1,420.85	9.08%
1,441.88	9.82%	138,469.26	1,575,519.91	1,712,931.90	1,312.93	1,427.44	8.72%
		139,573.06					
		140,580.81					
		141,491.69					
		142,304.84					
		143,019.42					
		143,634.55					
		144,149.38					
		144,563.03					

144,874.61
145,083.24
145,188.00

New  
Average  
Annual Premium      Avg  
                                 increase

1,314.98	8.01%
1,326.14	8.49%
1,337.51	8.93%
1,349.01	9.32%
1,360.50	9.64%
1,371.88	9.89%
1,383.02	10.08%
1,393.81	10.18%
1,404.13	10.20%
1,413.85	10.14%
1,422.86	9.98%

1,431.04	9.73%
----------	-------

New  
Average  
Annual      Avg  
Premium   increase



0.00	#DIV/0!
0.00	#DIV/0!
0.00	#DIV/0!
0.00	#DIV/0!
0.00	#DIV/0!
0.00	#DIV/0!
0.00	#DIV/0!
0.00	#DIV/0!
0.00	#DIV/0!
0.00	#DIV/0!
0.00	#DIV/0!
0.00	#DIV/0!
0.00	#DIV/0!
0.00	#DIV/0!
0.00	#DIV/0!
0.00	#DIV/0!

**HHS 10% Threshold  
KYDOI Example 3**

**Individual Rate Filing**

Proposed Effective Date 1/1/12  
 Base rate increase of 9%  
 Rates trended in 2012 by 11%/year  
 No change in any rating factors except trend

**Experience**

2011 Trend = 9%

Case 3(a) Pre

**Renewal  
Date**

Renewal Date	# Policies	Base Rate	Trended Rate	Total Premium
1/1/2011	45	\$ 100.00	\$ 100.00	\$ 4,500
2/1/2011	55	\$ 100.00	\$ 100.72	\$ 5,540
3/1/2011	65	\$ 100.00	\$ 101.45	\$ 6,594
4/1/2011	75	\$ 100.00	\$ 102.18	\$ 7,663
5/1/2011	85	\$ 100.00	\$ 102.91	\$ 8,748
6/1/2011	95	\$ 100.00	\$ 103.66	\$ 9,847
7/1/2011	105	\$ 100.00	\$ 104.40	\$ 10,962
8/1/2011	115	\$ 100.00	\$ 105.16	\$ 12,093
9/1/2011	125	\$ 100.00	\$ 105.91	\$ 13,239
10/1/2011	135	\$ 100.00	\$ 106.68	\$ 14,401
11/1/2011	145	\$ 100.00	\$ 107.45	\$ 15,580
12/1/2011	155	\$ 100.00	\$ 108.22	\$ 16,774

1/1/2011  
 2/1/2011  
 3/1/2011  
 4/1/2011  
 5/1/2011  
 6/1/2011  
 7/1/2011  
 8/1/2011  
 9/1/2011  
 10/1/2011  
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 12/1/2011  
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 2/1/2013  
 3/1/2013  
 4/1/2013  
 5/1/2013  
 6/1/2013  
 7/1/2013  
 8/1/2013  
 9/1/2013

Proposed Base Rate Increase 9%  
 2012 Annual Trend = 11%

Renewal Date	# Policies	Base Rate	Trended Rate	Total Premium	Increase
1/1/2012	45	\$ 109.00	\$ 109.00	\$ 4,905	9.00%
2/1/2012	55	\$ 109.00	\$ 109.95	\$ 6,047	9.17%
3/1/2012	65	\$ 109.00	\$ 110.91	\$ 7,209	9.33%
4/1/2012	75	\$ 109.00	\$ 111.88	\$ 8,391	9.50%
5/1/2012	85	\$ 109.00	\$ 112.86	\$ 9,593	9.66%
6/1/2012	95	\$ 109.00	\$ 113.84	\$ 10,815	9.83%
7/1/2012	105	\$ 109.00	\$ 114.84	\$ 12,058	10.00%
8/1/2012	115	\$ 109.00	\$ 115.84	\$ 13,322	10.16%
9/1/2012	125	\$ 109.00	\$ 116.85	\$ 14,607	10.33%
10/1/2012	135	\$ 109.00	\$ 117.87	\$ 15,913	10.50%
11/1/2012	145	\$ 109.00	\$ 118.90	\$ 17,241	10.66%
12/1/2012	155	\$ 109.00	\$ 119.94	\$ 18,591	10.83%
<b>Total</b>	<b>1,200</b>			<b>\$ 138,693</b>	
<b>Weighted average increase</b>					<b>10.1%</b>

10/1/2013  
11/1/2013  
12/1/2013

**HHS 10% Threshold  
KYDOI Example 4**

**Individual Rate Filing**

Proposed Effective Date 1/1/12

Base rate increase of 9%

Rates trended in 2012 by 12%/year

No change in any rating factors except trend

**Experience**

2011 Trend = 9%

**Case 4(a) Pre**

02/01/2021

**Renewal Date**

1/1/2011  
2/1/2011  
3/1/2011  
4/1/2011  
5/1/2011  
6/1/2011  
7/1/2011  
8/1/2011  
9/1/2011  
10/1/2011  
11/1/2011  
12/1/2011  
1/1/2012  
2/1/2012  
3/1/2012  
4/1/2012  
5/1/2012  
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8/1/2012  
9/1/2012  
10/1/2012  
11/1/2012  
12/1/2012  
1/1/2013  
2/1/2013  
3/1/2013  
4/1/2013  
5/1/2013  
6/1/2013  
7/1/2013  
8/1/2013  
9/1/2013  
10/1/2013  
11/1/2013  
12/1/2013

Renewal Date	# Policies	Base Rate	Trended Rate	Total Premium
1/1/2011	45	\$ 100.00	\$ 100.00	\$ 4,500
2/1/2011	55	\$ 100.00	\$ 100.72	\$ 5,540
3/1/2011	65	\$ 100.00	\$ 101.45	\$ 6,594
4/1/2011	75	\$ 100.00	\$ 102.18	\$ 7,663
5/1/2011	85	\$ 100.00	\$ 102.91	\$ 8,748
6/1/2011	95	\$ 100.00	\$ 103.66	\$ 9,847
7/1/2011	105	\$ 100.00	\$ 104.40	\$ 10,962
8/1/2011	115	\$ 100.00	\$ 105.16	\$ 12,093
9/1/2011	125	\$ 100.00	\$ 105.91	\$ 13,239
10/1/2011	135	\$ 100.00	\$ 106.68	\$ 14,401
11/1/2011	145	\$ 100.00	\$ 107.45	\$ 15,580
12/1/2011	155	\$ 100.00	\$ 108.22	\$ 16,774

Proposed Base Rate Increase 9%  
2012 Annual Trend = 12%

Renewal Date	# Policies	Base Rate	Trended Rate	Total Premium	Increase
1/1/2012	45	\$ 109.00	\$ 109.00	\$ 4,905	9.00%
2/1/2012	55	\$ 109.00	\$ 110.03	\$ 6,052	9.25%
3/1/2012	65	\$ 109.00	\$ 111.08	\$ 7,220	9.49%
4/1/2012	75	\$ 109.00	\$ 112.13	\$ 8,410	9.74%
5/1/2012	85	\$ 109.00	\$ 113.20	\$ 9,622	9.99%
6/1/2012	95	\$ 109.00	\$ 114.27	\$ 10,856	10.24%
7/1/2012	105	\$ 109.00	\$ 115.35	\$ 12,112	10.49%
8/1/2012	115	\$ 109.00	\$ 116.45	\$ 13,392	10.74%
9/1/2012	125	\$ 109.00	\$ 117.55	\$ 14,694	10.99%
10/1/2012	135	\$ 109.00	\$ 118.67	\$ 16,020	11.24%
11/1/2012	145	\$ 109.00	\$ 119.80	\$ 17,370	11.49%
12/1/2012	155	\$ 109.00	\$ 120.93	\$ 18,745	11.75%
<b>Total</b>	<b>1,200</b>			<b>\$ 139,398</b>	
<b>Weighted average increase</b>					<b>10.7%</b>

Case 3(b) Premium increase implemented

# enrollees

45                      55                      65

Monthly Premium

Premium schedule changes monthly, all enrollees pay same rate.

Premium		Average Increase
100.00		
100.72		
101.45		
102.18		
102.91		
103.66		
104.40		
105.16		
105.91		
106.68		
107.45		
108.22	1,248.73 old annual premium	9.93%
109.00	1,372.70 new annual premium	
109.95		
110.91		
111.88		
112.86		
113.84		
114.84		
115.84		
116.85		
117.87		
118.90		
119.94		
120.99		
120.99		
120.99		
120.99		
120.99		
120.99		
120.99		
120.99		
120.99		
120.99		
120.99		

Renewal Date	Jan renewal	Feb renewal	March renewal
1/1/2011	100.00	100.00	100.00
2/1/2011	100.00	100.72	100.00
3/1/2011	100.00	100.72	101.45
4/1/2011	100.00	100.72	101.45
5/1/2011	100.00	100.72	101.45
6/1/2011	100.00	100.72	101.45
7/1/2011	100.00	100.72	101.45
8/1/2011	100.00	100.72	101.45
9/1/2011	100.00	100.72	101.45
10/1/2011	100.00	100.72	101.45
11/1/2011	100.00	100.72	101.45
12/1/2011	100.00	100.72	101.45
1/1/2012	109.00	100.72	101.45
2/1/2012	109.00	109.95	101.45
3/1/2012	109.00	109.95	110.91
4/1/2012	109.00	109.95	110.91
5/1/2012	109.00	109.95	110.91
6/1/2012	109.00	109.95	110.91
7/1/2012	109.00	109.95	110.91
8/1/2012	109.00	109.95	110.91
9/1/2012	109.00	109.95	110.91
10/1/2012	109.00	109.95	110.91
11/1/2012	109.00	109.95	110.91
12/1/2012	109.00	109.95	110.91
1/1/2013	120.99	109.95	110.91
2/1/2013	120.99	120.99	110.91
3/1/2013	120.99	120.99	120.99
4/1/2013	120.99	120.99	120.99
5/1/2013	120.99	120.99	120.99
6/1/2013	120.99	120.99	120.99
7/1/2013	120.99	120.99	120.99
8/1/2013	120.99	120.99	120.99
9/1/2013	120.99	120.99	120.99

120.99	10/1/2013	120.99	120.99	120.99
120.99	11/1/2013	120.99	120.99	120.99
120.99	12/1/2013	120.99	120.99	120.99

Average by Cohort

1/1/2012	9.00%	8.47%	8.03%
2/1/2012	9.18%	9.17%	8.68%
3/1/2012	9.36%	9.24%	9.33%
4/1/2012	9.53%	9.32%	9.31%
5/1/2012	9.71%	9.40%	9.29%
6/1/2012	9.88%	9.47%	9.27%
7/1/2012	10.04%	9.55%	9.24%
8/1/2012	10.21%	9.62%	9.22%
9/1/2012	10.37%	9.69%	9.20%
10/1/2012	10.53%	9.76%	9.18%
11/1/2012	10.69%	9.83%	9.16%
12/1/2012	10.85%	9.90%	9.14%
1/1/2013	11.00%	9.97%	9.12%

Average by Cohort

1/1/2012	4.0500	4.6564	5.2211
2/1/2012	4.1311	5.0409	5.6436
3/1/2012	4.2111	5.0843	6.0650
4/1/2012	4.2899	5.1270	6.0506
5/1/2012	4.3675	5.1691	6.0365
6/1/2012	4.4440	5.2106	6.0225
7/1/2012	4.5194	5.2514	6.0088
8/1/2012	4.5937	5.2917	5.9953
9/1/2012	4.6670	5.3313	5.9819
10/1/2012	4.7392	5.3704	5.9688
11/1/2012	4.8105	5.4090	5.9559
12/1/2012	4.8807	5.4470	5.9431
1/1/2013	4.9500	5.4844	5.9305

Case 4(b) Premium increase implemented

# enrollees

45                      55                      65

Monthly Premium

premium schedule changes monthly, all enrollees pay same rate.

**Premium**

100.00		
100.72		
101.45		
102.18		
102.91		
103.66		
104.40		
105.16		
105.91		
106.68		
107.45		
108.22	1,248.73 old annual premium	Average Increase
109.00	1,378.47 new annual premium	<b>10.39%</b>
110.03		
111.08	\$ 1,393.98	
112.13		
113.20		
114.27		
115.35		
116.45		
117.55		
118.67		
119.80		
120.93		
122.08		
122.08		
122.08		
122.08		
122.08		
122.08		
122.08		
122.08		
122.08		
122.08		
122.08		
122.08		
122.08		
122.08		

Renewal Date	Jan renewal	Feb renewal	March renewal
1/1/2011	100.00	100.00	100.00
2/1/2011	100.00	100.72	100.00
3/1/2011	100.00	100.72	101.45
4/1/2011	100.00	100.72	101.45
5/1/2011	100.00	100.72	101.45
6/1/2011	100.00	100.72	101.45
7/1/2011	100.00	100.72	101.45
8/1/2011	100.00	100.72	101.45
9/1/2011	100.00	100.72	101.45
10/1/2011	100.00	100.72	101.45
11/1/2011	100.00	100.72	101.45
12/1/2011	100.00	100.72	101.45
1/1/2012	109.00	100.72	101.45
2/1/2012	109.00	110.03	101.45
3/1/2012	109.00	110.03	111.08
4/1/2012	109.00	110.03	111.08
5/1/2012	109.00	110.03	111.08
6/1/2012	109.00	110.03	111.08
7/1/2012	109.00	110.03	111.08
8/1/2012	109.00	110.03	111.08
9/1/2012	109.00	110.03	111.08
10/1/2012	109.00	110.03	111.08
11/1/2012	109.00	110.03	111.08
12/1/2012	109.00	110.03	111.08
1/1/2013	122.08	110.03	111.08
2/1/2013	122.08	122.08	111.08
3/1/2013	122.08	122.08	122.08
4/1/2013	122.08	122.08	122.08
5/1/2013	122.08	122.08	122.08
6/1/2013	122.08	122.08	122.08
7/1/2013	122.08	122.08	122.08
8/1/2013	122.08	122.08	122.08
9/1/2013	122.08	122.08	122.08
10/1/2013	122.08	122.08	122.08
11/1/2013	122.08	122.08	122.08
12/1/2013	122.08	122.08	122.08

**Straight Average by Cohort**

1/1/2012	9.00%	8.54%	8.17%
2/1/2012	9.27%	9.25%	8.83%
3/1/2012	9.54%	9.40%	9.49%
4/1/2012	9.80%	9.55%	9.53%
5/1/2012	10.06%	9.70%	9.57%
6/1/2012	10.31%	9.85%	9.60%
7/1/2012	10.56%	9.99%	9.64%

8/1/2012	10.81%	10.13%	9.67%
9/1/2012	11.06%	10.28%	9.71%
10/1/2012	11.30%	10.41%	9.74%
11/1/2012	11.53%	10.55%	9.78%
12/1/2012	11.77%	10.68%	9.81%
1/1/2013	12.00%	10.82%	9.84%

Average by Cohort weighed by Premium

1/1/2012	4.0500	4.6976	5.3099
2/1/2012	4.1717	5.0858	5.7411
3/1/2012	4.2916	5.1703	6.1713
4/1/2012	4.4098	5.2535	6.1955
5/1/2012	4.5262	5.3354	6.2192
6/1/2012	4.6410	5.4162	6.2426
<b>7/1/2012</b>	<b>4.7541</b>	<b>5.4957</b>	<b>6.2656</b>
8/1/2012	4.8656	5.5741	6.2883
9/1/2012	4.9755	5.6513	6.3106
10/1/2012	5.0838	5.7274	6.3326
11/1/2012	5.1907	5.8023	6.3543
12/1/2012	5.2961	5.8763	6.3757
1/1/2013	5.4000	5.9491	6.3967



upon renewal.

75      85      95      105      115      125      135      145      155

April renewal	May renewal	June renewal	July renewal	Aug renewal	Sept renewal	Oct renewal	Nov renewal	Dec renewal
100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
102.18	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
102.18	102.91	100.00	100.00	100.00	100.00	100.00	100.00	100.00
102.18	102.91	103.66	100.00	100.00	100.00	100.00	100.00	100.00
102.18	102.91	103.66	104.40	100.00	100.00	100.00	100.00	100.00
102.18	102.91	103.66	104.40	105.16	100.00	100.00	100.00	100.00
102.18	102.91	103.66	104.40	105.16	105.91	100.00	100.00	100.00
102.18	102.91	103.66	104.40	105.16	105.91	106.68	100.00	100.00
102.18	102.91	103.66	104.40	105.16	105.91	106.68	107.45	100.00
102.18	102.91	103.66	104.40	105.16	105.91	106.68	107.45	108.22
102.18	102.91	103.66	104.40	105.16	105.91	106.68	107.45	108.22
102.18	102.91	103.66	104.40	105.16	105.91	106.68	107.45	108.22
102.18	102.91	103.66	104.40	105.16	105.91	106.68	107.45	108.22
111.88	102.91	103.66	104.40	105.16	105.91	106.68	107.45	108.22
111.88	112.86	103.66	104.40	105.16	105.91	106.68	107.45	108.22
111.88	112.86	113.84	104.40	105.16	105.91	106.68	107.45	108.22
111.88	112.86	113.84	114.84	105.16	105.91	106.68	107.45	108.22
111.88	112.86	113.84	114.84	115.84	105.91	106.68	107.45	108.22
111.88	112.86	113.84	114.84	115.84	116.85	106.68	107.45	108.22
111.88	112.86	113.84	114.84	115.84	116.85	117.87	107.45	108.22
111.88	112.86	113.84	114.84	115.84	116.85	117.87	118.90	108.22
111.88	112.86	113.84	114.84	115.84	116.85	117.87	118.90	119.94
111.88	112.86	113.84	114.84	115.84	116.85	117.87	118.90	119.94
111.88	112.86	113.84	114.84	115.84	116.85	117.87	118.90	119.94
111.88	112.86	113.84	114.84	115.84	116.85	117.87	118.90	119.94
120.99	112.86	113.84	114.84	115.84	116.85	117.87	118.90	119.94
120.99	120.99	113.84	114.84	115.84	116.85	117.87	118.90	119.94
120.99	120.99	120.99	114.84	115.84	116.85	117.87	118.90	119.94
120.99	120.99	120.99	120.99	115.84	116.85	117.87	118.90	119.94
120.99	120.99	120.99	120.99	120.99	116.85	117.87	118.90	119.94
120.99	120.99	120.99	120.99	120.99	120.99	117.87	118.90	119.94

120.99	120.99	120.99	120.99	120.99	120.99	120.99	118.90	119.94
120.99	120.99	120.99	120.99	120.99	120.99	120.99	120.99	119.94
120.99	120.99	120.99	120.99	120.99	120.99	120.99	120.99	120.99

7.70%	7.46%	7.31%	7.26%	7.30%	7.44%	7.68%	8.01%	8.45%
8.30%	8.01%	7.82%	7.72%	7.72%	7.82%	8.01%	8.29%	8.68%
8.90%	8.56%	8.33%	8.18%	8.14%	8.18%	8.33%	8.57%	8.91%
9.50%	9.11%	8.83%	8.64%	8.55%	8.55%	8.65%	8.84%	9.14%
9.37%	9.66%	9.33%	9.10%	8.96%	8.91%	8.96%	9.11%	9.36%
9.25%	9.44%	9.83%	9.55%	9.36%	9.27%	9.28%	9.38%	9.58%
9.13%	9.22%	9.51%	10.00%	9.76%	9.63%	9.59%	9.64%	9.79%
9.02%	9.00%	9.19%	9.57%	10.16%	9.98%	9.89%	9.90%	10.01%
8.90%	8.79%	8.88%	9.16%	9.64%	10.33%	10.20%	10.16%	10.22%
8.79%	8.58%	8.57%	8.75%	9.13%	9.71%	10.50%	10.41%	10.42%
8.68%	8.38%	8.27%	8.35%	8.63%	9.10%	9.78%	10.66%	10.63%
8.57%	8.17%	7.97%	7.95%	8.13%	8.50%	9.08%	9.85%	10.83%
8.46%	7.97%	7.68%	7.57%	7.64%	7.92%	8.38%	9.05%	9.92%

5.7722	6.3376	6.9450	7.6225	8.3985	9.3029	10.3663	11.6216	13.1037
6.2239	6.8099	7.4292	8.1098	8.8801	9.7691	10.8074	12.0268	13.4614
6.6740	7.2799	7.9105	8.5937	9.3576	10.2310	11.2437	12.4271	13.8143
7.1224	7.7477	8.3890	9.0742	9.8311	10.6884	11.6753	12.8226	14.1625
7.0304	8.2132	8.8646	9.5512	10.3007	11.1415	12.1023	13.2133	14.5061
6.9399	8.0239	9.3375	10.0249	10.7665	11.5903	12.5247	13.5994	14.8452
6.8507	7.8375	9.0311	10.4952	11.2284	12.0348	12.9427	13.9810	15.1798
6.7629	7.6541	8.7297	10.0524	11.6866	12.4753	13.3562	14.3580	15.5101
6.6764	7.4735	8.4331	9.6169	11.0880	12.9116	13.7654	14.7306	15.8362
6.5912	7.2957	8.1413	9.1884	10.4994	12.1380	14.1704	15.0989	16.1580
6.5073	7.1206	7.8540	8.7669	9.9205	11.3775	13.2026	15.4630	16.4758
6.4247	6.9483	7.5712	8.3521	9.3511	10.6297	12.2515	14.2821	16.7895
6.3433	6.7785	7.2928	7.9439	8.7909	9.8944	11.3166	13.1218	15.3766

upon renewal.

75	85	95	105	115	125	135	145	155
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April renewal	May renewal	June renewal	July renewal	Aug renewal	Sept renewal	Oct renewal	Nov renewal	Dec renewal
100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
102.18	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
102.18	102.91	100.00	100.00	100.00	100.00	100.00	100.00	100.00
102.18	102.91	103.66	100.00	100.00	100.00	100.00	100.00	100.00
102.18	102.91	103.66	104.40	100.00	100.00	100.00	100.00	100.00
102.18	102.91	103.66	104.40	105.16	100.00	100.00	100.00	100.00
102.18	102.91	103.66	104.40	105.16	105.91	100.00	100.00	100.00
102.18	102.91	103.66	104.40	105.16	105.91	106.68	100.00	100.00
102.18	102.91	103.66	104.40	105.16	105.91	106.68	107.45	100.00
102.18	102.91	103.66	104.40	105.16	105.91	106.68	107.45	108.22
102.18	102.91	103.66	104.40	105.16	105.91	106.68	107.45	108.22
102.18	102.91	103.66	104.40	105.16	105.91	106.68	107.45	108.22
102.18	102.91	103.66	104.40	105.16	105.91	106.68	107.45	108.22
112.13	102.91	103.66	104.40	105.16	105.91	106.68	107.45	108.22
112.13	113.20	103.66	104.40	105.16	105.91	106.68	107.45	108.22
112.13	113.20	114.27	104.40	105.16	105.91	106.68	107.45	108.22
112.13	113.20	114.27	115.35	105.16	105.91	106.68	107.45	108.22
112.13	113.20	114.27	115.35	116.45	105.91	106.68	107.45	108.22
112.13	113.20	114.27	115.35	116.45	117.55	106.68	107.45	108.22
112.13	113.20	114.27	115.35	116.45	117.55	118.67	107.45	108.22
112.13	113.20	114.27	115.35	116.45	117.55	118.67	119.80	108.22
112.13	113.20	114.27	115.35	116.45	117.55	118.67	119.80	120.93
112.13	113.20	114.27	115.35	116.45	117.55	118.67	119.80	120.93
112.13	113.20	114.27	115.35	116.45	117.55	118.67	119.80	120.93
112.13	113.20	114.27	115.35	116.45	117.55	118.67	119.80	120.93
122.08	113.20	114.27	115.35	116.45	117.55	118.67	119.80	120.93
122.08	122.08	114.27	115.35	116.45	117.55	118.67	119.80	120.93
122.08	122.08	122.08	115.35	116.45	117.55	118.67	119.80	120.93
122.08	122.08	122.08	122.08	116.45	117.55	118.67	119.80	120.93
122.08	122.08	122.08	122.08	122.08	117.55	118.67	119.80	120.93
122.08	122.08	122.08	122.08	122.08	122.08	118.67	119.80	120.93
122.08	122.08	122.08	122.08	122.08	122.08	122.08	119.80	120.93
122.08	122.08	122.08	122.08	122.08	122.08	122.08	122.08	120.93
122.08	122.08	122.08	122.08	122.08	122.08	122.08	122.08	122.08

7.88%	7.68%	7.55%	7.51%	7.55%	7.67%	7.87%	8.16%	8.54%
8.50%	8.26%	8.10%	8.02%	8.02%	8.10%	8.26%	8.51%	8.85%
9.12%	8.84%	8.64%	8.52%	8.48%	8.53%	8.65%	8.86%	9.16%
9.74%	9.42%	9.18%	9.02%	8.94%	8.95%	9.03%	9.20%	9.46%
9.66%	9.99%	9.71%	9.51%	9.40%	9.36%	9.41%	9.54%	9.76%
9.59%	9.80%	10.24%	10.00%	9.85%	9.78%	9.79%	9.88%	10.05%
9.51%	9.60%	9.93%	10.49%	10.30%	10.18%	10.16%	10.21%	10.34%

9.43%	9.42%	9.62%	10.06%	10.74%	10.59%	10.52%	10.54%	10.63%
9.36%	9.23%	9.32%	9.65%	10.20%	10.99%	10.88%	10.86%	10.92%
9.29%	9.05%	9.03%	9.24%	9.67%	10.34%	11.24%	11.18%	11.20%
9.21%	8.87%	8.74%	8.83%	9.15%	9.69%	10.47%	11.49%	11.47%
9.14%	8.69%	8.45%	8.43%	8.64%	9.06%	9.72%	10.61%	11.75%
9.07%	8.52%	8.17%	8.04%	8.13%	8.44%	8.98%	9.75%	10.75%

5.9112	6.5255	7.1763	7.8876	8.6836	9.5892	10.6304	11.8346	13.2307
6.3781	7.0207	7.6927	8.4180	9.2207	10.1253	11.1576	12.3443	13.7137
6.8433	7.5136	8.2061	8.9447	9.7533	10.6564	11.6791	12.8478	14.1903
7.3068	8.0041	8.7164	9.4676	10.2815	11.1823	12.1950	13.3453	14.6604
7.2475	8.4923	9.2238	9.9868	10.8053	11.7033	12.7053	13.8368	15.1244
7.1892	8.3267	9.7281	10.5024	11.3248	12.2193	13.2102	14.3225	15.5823
<b>7.1318</b>	<b>8.1639</b>	<b>9.4334</b>	<b>11.0143</b>	<b>11.8401</b>	<b>12.7305</b>	<b>13.7098</b>	<b>14.8024</b>	<b>16.0341</b>
7.0753	8.0036	9.1436	10.5677	12.3511	13.2370	14.2041	15.2767	16.4801
7.0197	7.8460	8.8586	10.1288	11.7300	13.7387	14.6932	15.7455	16.9204
6.9650	7.6909	8.5784	9.6973	11.1198	12.9205	15.1772	16.2088	17.3550
6.9111	7.5382	8.3027	9.2732	10.5203	12.1171	14.1396	16.6668	17.7840
6.8580	7.3880	8.0315	8.8561	9.9311	11.3281	13.1211	15.3874	18.2077
6.8057	7.2400	7.7647	8.4460	9.3521	10.5529	12.1211	14.1320	16.6642

Monthly Premium by Cohort

	Feb	March	April	May	June	July	Aug	Sept	Oct
Jan renewal	renewal	renewal	renewal	renewal	renewal	renewal	renewal	renewal	renewal
4,500.00	5,500.00	6,500.00	7,500.00	8,500.00	9,500.00	10,500.00	11,500.00	12,500.00	13,500.00
4,500.00	5,539.64	6,500.00	7,500.00	8,500.00	9,500.00	10,500.00	11,500.00	12,500.00	13,500.00
4,500.00	5,539.64	6,594.03	7,500.00	8,500.00	9,500.00	10,500.00	11,500.00	12,500.00	13,500.00
4,500.00	5,539.64	6,594.03	7,663.34	8,500.00	9,500.00	10,500.00	11,500.00	12,500.00	13,500.00
4,500.00	5,539.64	6,594.03	7,663.34	8,747.71	9,500.00	10,500.00	11,500.00	12,500.00	13,500.00
4,500.00	5,539.64	6,594.03	7,663.34	8,747.71	9,847.32	10,500.00	11,500.00	12,500.00	13,500.00
4,500.00	5,539.64	6,594.03	7,663.34	8,747.71	9,847.32	10,962.32	11,500.00	12,500.00	13,500.00
4,500.00	5,539.64	6,594.03	7,663.34	8,747.71	9,847.32	10,962.32	12,092.89	12,500.00	13,500.00
4,500.00	5,539.64	6,594.03	7,663.34	8,747.71	9,847.32	10,962.32	12,092.89	13,239.18	13,500.00
4,500.00	5,539.64	6,594.03	7,663.34	8,747.71	9,847.32	10,962.32	12,092.89	13,239.18	14,401.36
4,500.00	5,539.64	6,594.03	7,663.34	8,747.71	9,847.32	10,962.32	12,092.89	13,239.18	14,401.36
4,500.00	5,539.64	6,594.03	7,663.34	8,747.71	9,847.32	10,962.32	12,092.89	13,239.18	14,401.36
4,905.00	5,539.64	6,594.03	7,663.34	8,747.71	9,847.32	10,962.32	12,092.89	13,239.18	14,401.36
4,905.00	6,047.36	6,594.03	7,663.34	8,747.71	9,847.32	10,962.32	12,092.89	13,239.18	14,401.36
4,905.00	6,047.36	7,209.31	7,663.34	8,747.71	9,847.32	10,962.32	12,092.89	13,239.18	14,401.36
4,905.00	6,047.36	7,209.31	8,391.09	8,747.71	9,847.32	10,962.32	12,092.89	13,239.18	14,401.36
4,905.00	6,047.36	7,209.31	8,391.09	9,592.97	9,847.32	10,962.32	12,092.89	13,239.18	14,401.36
4,905.00	6,047.36	7,209.31	8,391.09	9,592.97	10,815.20	10,962.32	12,092.89	13,239.18	14,401.36
4,905.00	6,047.36	7,209.31	8,391.09	9,592.97	10,815.20	12,058.06	12,092.89	13,239.18	14,401.36
4,905.00	6,047.36	7,209.31	8,391.09	9,592.97	10,815.20	12,058.06	13,321.79	13,239.18	14,401.36
4,905.00	6,047.36	7,209.31	8,391.09	9,592.97	10,815.20	12,058.06	13,321.79	14,606.69	14,401.36
4,905.00	6,047.36	7,209.31	8,391.09	9,592.97	10,815.20	12,058.06	13,321.79	14,606.69	15,913.02
4,905.00	6,047.36	7,209.31	8,391.09	9,592.97	10,815.20	12,058.06	13,321.79	14,606.69	15,913.02
4,905.00	6,047.36	7,209.31	8,391.09	9,592.97	10,815.20	12,058.06	13,321.79	14,606.69	15,913.02
4,905.00	6,047.36	7,209.31	8,391.09	9,592.97	10,815.20	12,058.06	13,321.79	14,606.69	15,913.02
5,444.55	6,047.36	7,209.31	8,391.09	9,592.97	10,815.20	12,058.06	13,321.79	14,606.69	15,913.02
5,444.55	6,654.45	7,209.31	8,391.09	9,592.97	10,815.20	12,058.06	13,321.79	14,606.69	15,913.02
5,444.55	6,654.45	7,864.35	8,391.09	9,592.97	10,815.20	12,058.06	13,321.79	14,606.69	15,913.02
5,444.55	6,654.45	7,864.35	9,074.25	9,592.97	10,815.20	12,058.06	13,321.79	14,606.69	15,913.02
5,444.55	6,654.45	7,864.35	9,074.25	10,284.15	10,815.20	12,058.06	13,321.79	14,606.69	15,913.02
5,444.55	6,654.45	7,864.35	9,074.25	10,284.15	11,494.05	12,058.06	13,321.79	14,606.69	15,913.02
5,444.55	6,654.45	7,864.35	9,074.25	10,284.15	11,494.05	12,703.95	13,321.79	14,606.69	15,913.02
5,444.55	6,654.45	7,864.35	9,074.25	10,284.15	11,494.05	12,703.95	13,913.85	14,606.69	15,913.02
5,444.55	6,654.45	7,864.35	9,074.25	10,284.15	11,494.05	12,703.95	13,913.85	15,123.75	15,913.02

5,444.55	6,654.45	7,864.35	9,074.25	10,284.15	11,494.05	12,703.95	13,913.85	15,123.75	16,333.65
5,444.55	6,654.45	7,864.35	9,074.25	10,284.15	11,494.05	12,703.95	13,913.85	15,123.75	16,333.65
5,444.55	6,654.45	7,864.35	9,074.25	10,284.15	11,494.05	12,703.95	13,913.85	15,123.75	16,333.65

Evenly  
Weighted

Average Not useful since there is a different number of enrollees in each cohort here see directly

7.84% Included for illustrative purposes only.

8.28%

8.67%

9.00%

9.26%

9.46%

9.59%

9.65%

9.63%

9.53%

9.35%

9.08%

8.72%

**Premium  
Weighted  
Average  
Increase**

93.3979	<b>7.78%</b>
98.3333	<b>8.19%</b>
102.8921	<b>8.57%</b>
106.9806	<b>8.92%</b>
110.4965	<b>9.21%</b>
113.3292	<b>9.44%</b>
115.3608	<b>9.61%</b>
116.4659	<b>9.71%</b>
116.5120	<b>9.71%</b>
115.3598	<b>9.61%</b>
112.8635	<b>9.41%</b>
108.8709	<b>9.07%</b>
103.2237	<b>8.60%</b>

Monthly Premium by Cohort

	Feb	March	April	May	June	July	Aug	Sept	Oct
Jan renewal	renewal	renewal	renewal	renewal	renewal	renewal	renewal	renewal	renewal
4,500.00	5,500.00	6,500.00	7,500.00	8,500.00	9,500.00	10,500.00	11,500.00	12,500.00	13,500.00
4,500.00	5,539.64	6,500.00	7,500.00	8,500.00	9,500.00	10,500.00	11,500.00	12,500.00	13,500.00
4,500.00	5,539.64	6,594.03	7,500.00	8,500.00	9,500.00	10,500.00	11,500.00	12,500.00	13,500.00
4,500.00	5,539.64	6,594.03	7,663.34	8,500.00	9,500.00	10,500.00	11,500.00	12,500.00	13,500.00
4,500.00	5,539.64	6,594.03	7,663.34	8,747.71	9,500.00	10,500.00	11,500.00	12,500.00	13,500.00
4,500.00	5,539.64	6,594.03	7,663.34	8,747.71	9,847.32	10,500.00	11,500.00	12,500.00	13,500.00
4,500.00	5,539.64	6,594.03	7,663.34	8,747.71	9,847.32	10,962.32	11,500.00	12,500.00	13,500.00
4,500.00	5,539.64	6,594.03	7,663.34	8,747.71	9,847.32	10,962.32	12,092.89	12,500.00	13,500.00
4,500.00	5,539.64	6,594.03	7,663.34	8,747.71	9,847.32	10,962.32	12,092.89	13,239.18	13,500.00
4,500.00	5,539.64	6,594.03	7,663.34	8,747.71	9,847.32	10,962.32	12,092.89	13,239.18	14,401.36
4,500.00	5,539.64	6,594.03	7,663.34	8,747.71	9,847.32	10,962.32	12,092.89	13,239.18	14,401.36
4,500.00	5,539.64	6,594.03	7,663.34	8,747.71	9,847.32	10,962.32	12,092.89	13,239.18	14,401.36
4,905.00	5,539.64	6,594.03	7,663.34	8,747.71	9,847.32	10,962.32	12,092.89	13,239.18	14,401.36
4,905.00	6,051.89	6,594.03	7,663.34	8,747.71	9,847.32	10,962.32	12,092.89	13,239.18	14,401.36
4,905.00	6,051.89	7,220.09	7,663.34	8,747.71	9,847.32	10,962.32	12,092.89	13,239.18	14,401.36
4,905.00	6,051.89	7,220.09	8,409.93	8,747.71	9,847.32	10,962.32	12,092.89	13,239.18	14,401.36
4,905.00	6,051.89	7,220.09	8,409.93	9,621.69	9,847.32	10,962.32	12,092.89	13,239.18	14,401.36
4,905.00	6,051.89	7,220.09	8,409.93	9,621.69	10,855.69	10,962.32	12,092.89	13,239.18	14,401.36
4,905.00	6,051.89	7,220.09	8,409.93	9,621.69	10,855.69	12,112.25	12,092.89	13,239.18	14,401.36
4,905.00	6,051.89	7,220.09	8,409.93	9,621.69	10,855.69	12,112.25	13,391.67	13,239.18	14,401.36
4,905.00	6,051.89	7,220.09	8,409.93	9,621.69	10,855.69	12,112.25	13,391.67	14,694.29	14,401.36
4,905.00	6,051.89	7,220.09	8,409.93	9,621.69	10,855.69	12,112.25	13,391.67	14,694.29	16,020.42
4,905.00	6,051.89	7,220.09	8,409.93	9,621.69	10,855.69	12,112.25	13,391.67	14,694.29	16,020.42
4,905.00	6,051.89	7,220.09	8,409.93	9,621.69	10,855.69	12,112.25	13,391.67	14,694.29	16,020.42
5,493.60	6,051.89	7,220.09	8,409.93	9,621.69	10,855.69	12,112.25	13,391.67	14,694.29	16,020.42
5,493.60	6,714.40	7,220.09	8,409.93	9,621.69	10,855.69	12,112.25	13,391.67	14,694.29	16,020.42
5,493.60	6,714.40	7,935.20	8,409.93	9,621.69	10,855.69	12,112.25	13,391.67	14,694.29	16,020.42
5,493.60	6,714.40	7,935.20	9,156.00	9,621.69	10,855.69	12,112.25	13,391.67	14,694.29	16,020.42
5,493.60	6,714.40	7,935.20	9,156.00	10,376.80	10,855.69	12,112.25	13,391.67	14,694.29	16,020.42
5,493.60	6,714.40	7,935.20	9,156.00	10,376.80	11,597.60	12,112.25	13,391.67	14,694.29	16,020.42
5,493.60	6,714.40	7,935.20	9,156.00	10,376.80	11,597.60	12,818.40	13,391.67	14,694.29	16,020.42
5,493.60	6,714.40	7,935.20	9,156.00	10,376.80	11,597.60	12,818.40	14,039.20	14,694.29	16,020.42
5,493.60	6,714.40	7,935.20	9,156.00	10,376.80	11,597.60	12,818.40	14,039.20	15,260.00	16,020.42
5,493.60	6,714.40	7,935.20	9,156.00	10,376.80	11,597.60	12,818.40	14,039.20	15,260.00	16,480.80
5,493.60	6,714.40	7,935.20	9,156.00	10,376.80	11,597.60	12,818.40	14,039.20	15,260.00	16,480.80
5,493.60	6,714.40	7,935.20	9,156.00	10,376.80	11,597.60	12,818.40	14,039.20	15,260.00	16,480.80

Evenly Weighted Average Not useful since there is a different number of enrollees in each cohort here.

- 8.01% Included for demonstrative purposes only.
- 8.50%
- 8.94%
- 9.32%
- 9.64%
- 9.89%
- 10.08%

10.18%
10.20%
10.14%
9.98%
9.73%
9.38%

**Premium  
Weighted  
Average  
Increase**

95.5265	<b>7.96%</b>
101.0698	<b>8.42%</b>
106.2677	<b>8.86%</b>
111.0182	<b>9.25%</b>
115.2064	<b>9.60%</b>
118.7053	<b>9.89%</b>
<b>121.3757</b>	<b>10.11%</b>
123.0672	<b>10.26%</b>
123.6182	<b>10.30%</b>
122.8567	<b>10.24%</b>
120.6004	<b>10.05%</b>
116.6569	<b>9.72%</b>
110.8246	<b>9.24%</b>



Nov renewal	Dec renewal	Total Monthly Premium	Average Annual Increase Weighted by Premium	Average premium	Average Annual Increase Weighted by Premium
14,500.00	15,500.00	<b>120,000.00</b>		100.00	
14,500.00	15,500.00	<b>120,039.64</b>		100.03	
14,500.00	15,500.00	<b>120,133.67</b>		100.11	
14,500.00	15,500.00	<b>120,297.01</b>		100.25	
14,500.00	15,500.00	<b>120,544.72</b>		100.45	
14,500.00	15,500.00	<b>120,892.04</b>		100.74	
14,500.00	15,500.00	<b>121,354.36</b>		101.13	
14,500.00	15,500.00	<b>121,947.25</b>		101.62	
14,500.00	15,500.00	<b>122,686.42</b>		102.24	
14,500.00	15,500.00	<b>123,587.79</b>		102.99	
15,579.62	15,500.00	<b>124,667.41</b>		103.89	
15,579.62	16,774.10	<b>125,941.51</b>		104.95	
15,579.62	16,774.10	<b>126,346.51</b>	<b>7.78%</b>	105.29	<b>7.78%</b>
15,579.62	16,774.10	<b>126,854.23</b>	<b>8.19%</b>	105.71	<b>8.19%</b>
15,579.62	16,774.10	<b>127,469.51</b>	<b>8.57%</b>	106.22	<b>8.57%</b>
15,579.62	16,774.10	<b>128,197.27</b>	<b>8.91%</b>	106.83	<b>8.91%</b>
15,579.62	16,774.10	<b>129,042.52</b>	<b>9.21%</b>	107.54	<b>9.21%</b>
15,579.62	16,774.10	<b>130,010.41</b>	<b>9.44%</b>	108.34	<b>9.44%</b>
15,579.62	16,774.10	<b>131,106.14</b>	<b>9.61%</b>	109.26	<b>9.61%</b>
15,579.62	16,774.10	<b>132,335.05</b>	<b>9.71%</b>	110.28	<b>9.71%</b>
15,579.62	16,774.10	<b>133,702.56</b>	<b>9.71%</b>	111.42	<b>9.71%</b>
15,579.62	16,774.10	<b>135,214.22</b>	<b>9.61%</b>	112.68	<b>9.61%</b>
17,241.05	16,774.10	<b>136,875.65</b>	<b>9.40%</b>	114.06	<b>9.40%</b>
17,241.05	18,591.06	<b>138,692.61</b>	<b>9.07%</b>	115.58	<b>9.07%</b>
17,241.05	18,591.06	<b>139,232.16</b>		116.03	
17,241.05	18,591.06	<b>139,839.24</b>		116.53	
17,241.05	18,591.06	<b>140,494.28</b>		117.08	
17,241.05	18,591.06	<b>141,177.44</b>		117.65	
17,241.05	18,591.06	<b>141,868.62</b>		118.22	
17,241.05	18,591.06	<b>142,547.47</b>		118.79	
17,241.05	18,591.06	<b>143,193.36</b>		119.33	
17,241.05	18,591.06	<b>143,785.42</b>		119.82	
17,241.05	18,591.06	<b>144,302.48</b>		120.25	

17,241.05	18,591.06	<b>144,723.11</b>	120.60
17,543.55	18,591.06	<b>145,025.61</b>	120.85
17,543.55	18,753.45	<b>145,188.00</b>	120.99

y below.

Nov renewal	Dec renewal	Total Monthly Premium	Average Annual Increase Weighted by Premium	Average premium	Average Annual Increase Weighted by Premium
14,500.00	15,500.00	<b>120,000.00</b>		100.00	
14,500.00	15,500.00	<b>120,039.64</b>		100.03	
14,500.00	15,500.00	<b>120,133.67</b>		100.11	
14,500.00	15,500.00	<b>120,297.01</b>		100.25	
14,500.00	15,500.00	<b>120,544.72</b>		100.45	
14,500.00	15,500.00	<b>120,892.04</b>		100.74	
14,500.00	15,500.00	<b>121,354.36</b>		101.13	
14,500.00	15,500.00	<b>121,947.25</b>		101.62	
14,500.00	15,500.00	<b>122,686.42</b>		102.24	
14,500.00	15,500.00	<b>123,587.79</b>		102.99	
15,579.62	15,500.00	<b>124,667.41</b>		103.89	
15,579.62	16,774.10	<b>125,941.51</b>		104.95	
15,579.62	16,774.10	<b>126,346.51</b>	<b>7.96%</b>	105.29	<b>7.96%</b>
15,579.62	16,774.10	<b>126,858.75</b>	<b>8.42%</b>	105.72	<b>8.42%</b>
15,579.62	16,774.10	<b>127,484.81</b>	<b>8.85%</b>	106.24	<b>8.85%</b>
15,579.62	16,774.10	<b>128,231.41</b>	<b>9.25%</b>	106.86	<b>9.25%</b>
15,579.62	16,774.10	<b>129,105.39</b>	<b>9.60%</b>	107.59	<b>9.60%</b>
15,579.62	16,774.10	<b>130,113.76</b>	<b>9.89%</b>	108.43	<b>9.89%</b>
15,579.62	16,774.10	<b>131,263.69</b>	<b>10.11%</b>	109.39	<b>10.11%</b>
15,579.62	16,774.10	<b>132,562.48</b>	<b>10.26%</b>	110.47	<b>10.26%</b>
15,579.62	16,774.10	<b>134,017.59</b>	<b>10.30%</b>	111.68	<b>10.30%</b>
15,579.62	16,774.10	<b>135,636.64</b>	<b>10.24%</b>	113.03	<b>10.24%</b>
17,370.39	16,774.10	<b>137,427.41</b>	<b>10.05%</b>	114.52	<b>10.05%</b>
17,370.39	18,744.54	<b>139,397.84</b>	<b>9.72%</b>	116.16	<b>9.72%</b>
17,370.39	18,744.54	<b>139,986.44</b>		116.66	
17,370.39	18,744.54	<b>140,648.96</b>		117.21	
17,370.39	18,744.54	<b>141,364.06</b>		117.80	
17,370.39	18,744.54	<b>142,110.14</b>		118.43	
17,370.39	18,744.54	<b>142,865.25</b>		119.05	
17,370.39	18,744.54	<b>143,607.15</b>		119.67	
17,370.39	18,744.54	<b>144,313.30</b>		120.26	
17,370.39	18,744.54	<b>144,960.83</b>		120.80	
17,370.39	18,744.54	<b>145,526.54</b>		121.27	
17,370.39	18,744.54	<b>145,986.92</b>		121.66	
17,701.60	18,744.54	<b>146,318.14</b>		121.93	
17,701.60	18,922.40	<b>146,496.00</b>		122.08	

**HHS 10% Threshold  
KYDOI Example 5**

**Individual Rate Filing**

Proposed Effective Date 1/1/12  
 Base rate increase of 9%  
 Rates trended in 2012 by 11%/year  
 No change in any rating factors except trend

**Experience** 2011 Trend = 9%

Renewal Date	# Policies	Base Rate	Trended Rate	Total Premium
1/1/2011	155	\$ 100.00	\$ 100.00	\$ 15,500
2/1/2011	145	\$ 100.00	\$ 100.72	\$ 14,605
3/1/2011	135	\$ 100.00	\$ 101.45	\$ 13,695
4/1/2011	125	\$ 100.00	\$ 102.18	\$ 12,772
5/1/2011	115	\$ 100.00	\$ 102.91	\$ 11,835
6/1/2011	105	\$ 100.00	\$ 103.66	\$ 10,884
7/1/2011	95	\$ 100.00	\$ 104.40	\$ 9,918
8/1/2011	85	\$ 100.00	\$ 105.16	\$ 8,938
9/1/2011	75	\$ 100.00	\$ 105.91	\$ 7,944
10/1/2011	65	\$ 100.00	\$ 106.68	\$ 6,934
11/1/2011	55	\$ 100.00	\$ 107.45	\$ 5,910
12/1/2011	45	\$ 100.00	\$ 108.22	\$ 4,870

Proposed Base Rate Increase 9%  
 2012 Annual Trend = 11%

Renewal Date	# Policies	Base Rate	Trended Rate	Total Premium	Increase
1/1/2012	155	\$ 109.00	\$ 109.00	\$ 16,895	9.00%
2/1/2012	145	\$ 109.00	\$ 109.95	\$ 15,943	9.17%
3/1/2012	135	\$ 109.00	\$ 110.91	\$ 14,973	9.33%
4/1/2012	125	\$ 109.00	\$ 111.88	\$ 13,985	9.50%
5/1/2012	115	\$ 109.00	\$ 112.86	\$ 12,979	9.66%
6/1/2012	105	\$ 109.00	\$ 113.84	\$ 11,954	9.83%
7/1/2012	95	\$ 109.00	\$ 114.84	\$ 10,910	10.00%
8/1/2012	85	\$ 109.00	\$ 115.84	\$ 9,847	10.16%
9/1/2012	75	\$ 109.00	\$ 116.85	\$ 8,764	10.33%
10/1/2012	65	\$ 109.00	\$ 117.87	\$ 7,662	10.50%
11/1/2012	55	\$ 109.00	\$ 118.90	\$ 6,540	10.66%
12/1/2012	45	\$ 109.00	\$ 119.94	\$ 5,397	10.83%
<b>Total</b>	<b>1,200</b>			<b>\$ 135,848</b>	
Weighted average increase					<b>9.7%</b>

**HHS 10% Threshold  
KYDOI Example 6**

**Individual Rate Filing**

Proposed Effective Date 1/1/12

Base rate increase of 9%

Rates trended in 2012 by 12%/year

No change in any rating factors except trend

**Experience**

2011 Trend = 9%

Renewal Date	# Policies	Base Rate	Trended Rate	Total Premium
1/1/2011	155	\$ 100.00	\$ 100.00	\$ 15,500
2/1/2011	145	\$ 100.00	\$ 100.72	\$ 14,605
3/1/2011	135	\$ 100.00	\$ 101.45	\$ 13,695
4/1/2011	125	\$ 100.00	\$ 102.18	\$ 12,772
5/1/2011	115	\$ 100.00	\$ 102.91	\$ 11,835
6/1/2011	105	\$ 100.00	\$ 103.66	\$ 10,884
7/1/2011	95	\$ 100.00	\$ 104.40	\$ 9,918
8/1/2011	85	\$ 100.00	\$ 105.16	\$ 8,938
9/1/2011	75	\$ 100.00	\$ 105.91	\$ 7,944
10/1/2011	65	\$ 100.00	\$ 106.68	\$ 6,934
11/1/2011	55	\$ 100.00	\$ 107.45	\$ 5,910
12/1/2011	45	\$ 100.00	\$ 108.22	\$ 4,870

Proposed Base Rate Increase 9%  
 2012 Annual Trend = 12%

Renewal Date	# Policies	Base Rate	Trended Rate	Total Premium	Increase
1/1/2012	155	\$ 109.00	\$ 109.00	\$ 16,895	9.00%
2/1/2012	145	\$ 109.00	\$ 110.03	\$ 15,955	9.25%
3/1/2012	135	\$ 109.00	\$ 111.08	\$ 14,996	9.49%
4/1/2012	125	\$ 109.00	\$ 112.13	\$ 14,017	9.74%
5/1/2012	115	\$ 109.00	\$ 113.20	\$ 13,018	9.99%
6/1/2012	105	\$ 109.00	\$ 114.27	\$ 11,998	10.24%
7/1/2012	95	\$ 109.00	\$ 115.35	\$ 10,959	10.49%
8/1/2012	85	\$ 109.00	\$ 116.45	\$ 9,898	10.74%
9/1/2012	75	\$ 109.00	\$ 117.55	\$ 8,817	10.99%
10/1/2012	65	\$ 109.00	\$ 118.67	\$ 7,714	11.24%
11/1/2012	55	\$ 109.00	\$ 119.80	\$ 6,589	11.49%
12/1/2012	45	\$ 109.00	\$ 120.93	\$ 5,442	11.75%
Total	1,200			\$ 136,296	
Weighted average increase					10.1%

Case 5(b) Premium ir

# enrollees  
155

Monthly Pr

Case 5(a) Premium schedule changes monthly, all enrollees pay same rate.

Renewal Date	Premium
1/1/2011	100.00
2/1/2011	100.72
3/1/2011	101.45
4/1/2011	102.18
5/1/2011	102.91
6/1/2011	103.66
7/1/2011	104.40
8/1/2011	105.16
9/1/2011	105.91
10/1/2011	106.68
11/1/2011	107.45
12/1/2011	108.22
1/1/2012	109.00
2/1/2012	109.95
3/1/2012	110.91
4/1/2012	111.88
5/1/2012	112.86
6/1/2012	113.84
7/1/2012	114.84
8/1/2012	115.84
9/1/2012	116.85
10/1/2012	117.87
11/1/2012	118.90
12/1/2012	119.94
1/1/2013	120.99
2/1/2013	120.99
3/1/2013	120.99
4/1/2013	120.99
5/1/2013	120.99
6/1/2013	120.99
7/1/2013	120.99
8/1/2013	120.99
9/1/2013	120.99

Average Increase  
 1,248.73 old annual premium  
 1,372.70 new annual premium  
**9.93%**

Renewal Date	Jan renewal
1/1/2011	100.00
2/1/2011	100.00
3/1/2011	100.00
4/1/2011	100.00
5/1/2011	100.00
6/1/2011	100.00
7/1/2011	100.00
8/1/2011	100.00
9/1/2011	100.00
10/1/2011	100.00
11/1/2011	100.00
12/1/2011	100.00
1/1/2012	109.00
2/1/2012	109.00
3/1/2012	109.00
4/1/2012	109.00
5/1/2012	109.00
6/1/2012	109.00
7/1/2012	109.00
8/1/2012	109.00
9/1/2012	109.00
10/1/2012	109.00
11/1/2012	109.00
12/1/2012	109.00
1/1/2013	120.99
2/1/2013	120.99
3/1/2013	120.99
4/1/2013	120.99
5/1/2013	120.99
6/1/2013	120.99
7/1/2013	120.99
8/1/2013	120.99
9/1/2013	120.99

10/1/2013	120.99
11/1/2013	120.99
12/1/2013	120.99

10/1/2013	120.99
11/1/2013	120.99
12/1/2013	120.99

Average by Cohort

1/1/2012	<b>9.00%</b>
2/1/2012	9.18%
3/1/2012	9.36%
4/1/2012	9.53%
5/1/2012	9.71%
6/1/2012	9.88%
7/1/2012	10.04%
8/1/2012	10.21%
9/1/2012	10.37%
10/1/2012	10.53%
11/1/2012	10.69%
12/1/2012	10.85%
1/1/2013	11.00%

Average by Cohort

1/1/2012	13.9500
2/1/2012	14.2295
3/1/2012	14.5048
4/1/2012	14.7762
5/1/2012	15.0435
6/1/2012	15.3070
7/1/2012	15.5667
8/1/2012	15.8228
9/1/2012	16.0752
10/1/2012	16.3240
11/1/2012	16.5694
12/1/2012	16.8114
1/1/2013	17.0500

Case 6(b) Premium ir

# enrollees  
155

Monthly Pr

Case 6(a) Premium schedule changes monthly, all enrollees pay same rate.
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**Renewal Date Premium**

1/1/2011	100.00
2/1/2011	100.72
3/1/2011	101.45
4/1/2011	102.18
5/1/2011	102.91
6/1/2011	103.66
7/1/2011	104.40
8/1/2011	105.16
9/1/2011	105.91
10/1/2011	106.68
11/1/2011	107.45
12/1/2011	108.22
1/1/2012	109.00
2/1/2012	110.03
3/1/2012	111.08
4/1/2012	112.13
5/1/2012	113.20
6/1/2012	114.27
7/1/2012	115.35
8/1/2012	116.45
9/1/2012	117.55
10/1/2012	118.67
11/1/2012	119.80
12/1/2012	120.93
1/1/2013	120.99
2/1/2013	120.99
3/1/2013	120.99
4/1/2013	120.99
5/1/2013	120.99
6/1/2013	120.99
7/1/2013	120.99
8/1/2013	120.99
9/1/2013	120.99
10/1/2013	120.99
11/1/2013	120.99
12/1/2013	120.99

1,248.73 old annual premium  
 1,378.47 new annual premium  
**Average Increase 10.39%**

**Renewal Date Jan renewal**

1/1/2011	100.00
2/1/2011	100.00
3/1/2011	100.00
4/1/2011	100.00
5/1/2011	100.00
6/1/2011	100.00
7/1/2011	100.00
8/1/2011	100.00
9/1/2011	100.00
10/1/2011	100.00
11/1/2011	100.00
12/1/2011	100.00
1/1/2012	109.00
2/1/2012	109.00
3/1/2012	109.00
4/1/2012	109.00
5/1/2012	109.00
6/1/2012	109.00
7/1/2012	109.00
8/1/2012	109.00
9/1/2012	109.00
10/1/2012	109.00
11/1/2012	109.00
12/1/2012	109.00
1/1/2013	120.99
2/1/2013	120.99
3/1/2013	120.99
4/1/2013	120.99
5/1/2013	120.99
6/1/2013	120.99
7/1/2013	120.99
8/1/2013	120.99
9/1/2013	120.99
10/1/2013	120.99
11/1/2013	120.99
12/1/2013	120.99

**Average by Cohort**

1/1/2012	<b>9.00%</b>
2/1/2012	9.18%
3/1/2012	9.36%
4/1/2012	9.53%
5/1/2012	9.71%
6/1/2012	9.88%
7/1/2012	10.04%

8/1/2012	10.21%
9/1/2012	10.37%
10/1/2012	10.53%
11/1/2012	10.69%
12/1/2012	10.85%
1/1/2013	11.00%

Average by Cohort

1/1/2012	13.9500
2/1/2012	14.2295
3/1/2012	14.5048
4/1/2012	14.7762
5/1/2012	15.0435
6/1/2012	15.3070
7/1/2012	15.5667
8/1/2012	15.8228
9/1/2012	16.0752
10/1/2012	16.3240
11/1/2012	16.5694
12/1/2012	16.8114
1/1/2013	17.0500

increase implemented upon renewal. Passes threshold test.

5  
 145      135      125      115      105      95      85      75      65      55

premium

Feb renewal	March renewal	April renewal	May renewal	June renewal	July renewal	Aug renewal	Sept renewal	Oct renewal	Nov renewal
100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
100.72	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
100.72	101.45	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
100.72	101.45	102.18	100.00	100.00	100.00	100.00	100.00	100.00	100.00
100.72	101.45	102.18	102.91	100.00	100.00	100.00	100.00	100.00	100.00
100.72	101.45	102.18	102.91	103.66	100.00	100.00	100.00	100.00	100.00
100.72	101.45	102.18	102.91	103.66	104.40	100.00	100.00	100.00	100.00
100.72	101.45	102.18	102.91	103.66	104.40	105.16	100.00	100.00	100.00
100.72	101.45	102.18	102.91	103.66	104.40	105.16	105.91	100.00	100.00
100.72	101.45	102.18	102.91	103.66	104.40	105.16	105.91	106.68	100.00
100.72	101.45	102.18	102.91	103.66	104.40	105.16	105.91	106.68	107.45
100.72	101.45	102.18	102.91	103.66	104.40	105.16	105.91	106.68	107.45
100.72	101.45	102.18	102.91	103.66	104.40	105.16	105.91	106.68	107.45
109.95	101.45	102.18	102.91	103.66	104.40	105.16	105.91	106.68	107.45
109.95	110.91	102.18	102.91	103.66	104.40	105.16	105.91	106.68	107.45
109.95	110.91	111.88	102.91	103.66	104.40	105.16	105.91	106.68	107.45
109.95	110.91	111.88	112.86	103.66	104.40	105.16	105.91	106.68	107.45
109.95	110.91	111.88	112.86	113.84	104.40	105.16	105.91	106.68	107.45
109.95	110.91	111.88	112.86	113.84	114.84	105.16	105.91	106.68	107.45
109.95	110.91	111.88	112.86	113.84	114.84	115.84	105.91	106.68	107.45
109.95	110.91	111.88	112.86	113.84	114.84	115.84	116.85	106.68	107.45
109.95	110.91	111.88	112.86	113.84	114.84	115.84	116.85	117.87	107.45
109.95	110.91	111.88	112.86	113.84	114.84	115.84	116.85	117.87	118.90
109.95	110.91	111.88	112.86	113.84	114.84	115.84	116.85	117.87	118.90
109.95	110.91	111.88	112.86	113.84	114.84	115.84	116.85	117.87	118.90
120.99	110.91	111.88	112.86	113.84	114.84	115.84	116.85	117.87	118.90
120.99	120.99	111.88	112.86	113.84	114.84	115.84	116.85	117.87	118.90
120.99	120.99	120.99	112.86	113.84	114.84	115.84	116.85	117.87	118.90
120.99	120.99	120.99	120.99	113.84	114.84	115.84	116.85	117.87	118.90
120.99	120.99	120.99	120.99	120.99	114.84	115.84	116.85	117.87	118.90
120.99	120.99	120.99	120.99	120.99	120.99	115.84	116.85	117.87	118.90
120.99	120.99	120.99	120.99	120.99	120.99	120.99	116.85	117.87	118.90
120.99	120.99	120.99	120.99	120.99	120.99	120.99	120.99	117.87	118.90
120.99	120.99	120.99	120.99	120.99	120.99	120.99	120.99	117.87	118.90

120.99	120.99	120.99	120.99	120.99	120.99	120.99	120.99	120.99	118.90
120.99	120.99	120.99	120.99	120.99	120.99	120.99	120.99	120.99	120.99
120.99	120.99	120.99	120.99	120.99	120.99	120.99	120.99	120.99	120.99

8.47%	8.03%	7.70%	7.46%	7.31%	7.26%	7.30%	7.44%	7.68%	8.01%
<b>9.17%</b>	8.68%	8.30%	8.01%	7.82%	7.72%	7.72%	7.82%	8.01%	8.29%
9.24%	<b>9.33%</b>	8.90%	8.56%	8.33%	8.18%	8.14%	8.18%	8.33%	8.57%
9.32%	9.31%	<b>9.50%</b>	9.11%	8.83%	8.64%	8.55%	8.55%	8.65%	8.84%
9.40%	9.29%	9.37%	<b>9.66%</b>	9.33%	9.10%	8.96%	8.91%	8.96%	9.11%
9.47%	9.27%	9.25%	9.44%	<b>9.83%</b>	9.55%	9.36%	9.27%	9.28%	9.38%
9.55%	9.24%	9.13%	9.22%	9.51%	<b>10.00%</b>	9.76%	9.63%	9.59%	9.64%
9.62%	9.22%	9.02%	9.00%	9.19%	9.57%	<b>10.16%</b>	9.98%	9.89%	9.90%
9.69%	9.20%	8.90%	8.79%	8.88%	9.16%	9.64%	<b>10.33%</b>	10.20%	10.16%
9.76%	9.18%	8.79%	8.58%	8.57%	8.75%	9.13%	9.71%	<b>10.50%</b>	10.41%
9.83%	9.16%	8.68%	8.38%	8.27%	8.35%	8.63%	9.10%	9.78%	<b>10.66%</b>
9.90%	9.14%	8.57%	8.17%	7.97%	7.95%	8.13%	8.50%	9.08%	9.85%
9.97%	9.12%	8.46%	7.97%	7.68%	7.57%	7.64%	7.92%	8.38%	9.05%

12.2760	10.8438	9.6204	8.5744	7.6761	6.8965	6.2076	5.5817	4.9912	4.4082
13.2897	11.7212	10.3732	9.2134	8.2112	7.3375	6.5635	5.8615	5.2036	4.5619
13.4040	12.5966	11.1233	9.8493	8.7432	7.7753	6.9165	6.1386	5.4136	4.7137
13.5167	12.5667	11.8707	10.4821	9.2720	8.2099	7.2665	6.4130	5.6214	4.8637
13.6276	12.5373	11.7174	11.1120	9.7977	8.6416	7.6136	6.6849	5.8270	5.0120
13.7369	12.5083	11.5664	10.8558	10.3204	9.0701	7.9578	6.9542	6.0304	5.1584
13.8446	12.4798	11.4178	10.6037	9.9818	9.4957	8.2993	7.2209	6.2317	5.3031
13.9508	12.4517	11.2715	10.3555	9.6486	9.0951	8.6379	7.4852	6.4308	5.4461
14.0553	12.4240	11.1273	10.1112	9.3208	8.7010	8.1955	7.7470	6.6278	5.5875
14.1584	12.3967	10.9854	9.8706	8.9982	8.3134	7.7604	7.2828	6.8228	5.7272
14.2600	12.3698	10.8456	9.6338	8.6807	7.9320	7.3325	6.8265	6.3568	5.8653
14.3602	12.3434	10.7078	9.4006	8.3681	7.5567	6.9116	6.3778	5.8989	5.4174
14.4590	12.3172	10.5721	9.1709	8.0604	7.1873	6.4976	5.9366	5.4487	4.9773

increase implemented upon renewal. Passes threshold test.

145	135	125	115	105	95	85	75	65	55
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remium

Feb renewal	March renewal	April renewal	May renewal	June renewal	July renewal	Aug renewal	Sept renewal	Oct renewal	Nov renewal
100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
100.72	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
100.72	101.45	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
100.72	101.45	102.18	100.00	100.00	100.00	100.00	100.00	100.00	100.00
100.72	101.45	102.18	102.91	100.00	100.00	100.00	100.00	100.00	100.00
100.72	101.45	102.18	102.91	103.66	100.00	100.00	100.00	100.00	100.00
100.72	101.45	102.18	102.91	103.66	104.40	100.00	100.00	100.00	100.00
100.72	101.45	102.18	102.91	103.66	104.40	105.16	100.00	100.00	100.00
100.72	101.45	102.18	102.91	103.66	104.40	105.16	105.91	100.00	100.00
100.72	101.45	102.18	102.91	103.66	104.40	105.16	105.91	106.68	100.00
100.72	101.45	102.18	102.91	103.66	104.40	105.16	105.91	106.68	107.45
100.72	101.45	102.18	102.91	103.66	104.40	105.16	105.91	106.68	107.45
100.72	101.45	102.18	102.91	103.66	104.40	105.16	105.91	106.68	107.45
110.03	101.45	102.18	102.91	103.66	104.40	105.16	105.91	106.68	107.45
110.03	111.08	102.18	102.91	103.66	104.40	105.16	105.91	106.68	107.45
110.03	111.08	112.13	102.91	103.66	104.40	105.16	105.91	106.68	107.45
110.03	111.08	112.13	113.20	103.66	104.40	105.16	105.91	106.68	107.45
110.03	111.08	112.13	113.20	114.27	104.40	105.16	105.91	106.68	107.45
110.03	111.08	112.13	113.20	114.27	115.35	105.16	105.91	106.68	107.45
110.03	111.08	112.13	113.20	114.27	115.35	116.45	105.91	106.68	107.45
110.03	111.08	112.13	113.20	114.27	115.35	116.45	117.55	106.68	107.45
110.03	111.08	112.13	113.20	114.27	115.35	116.45	117.55	118.67	107.45
110.03	111.08	112.13	113.20	114.27	115.35	116.45	117.55	118.67	119.80
110.03	111.08	112.13	113.20	114.27	115.35	116.45	117.55	118.67	119.80
110.03	111.08	112.13	113.20	114.27	115.35	116.45	117.55	118.67	119.80
120.99	111.08	112.13	113.20	114.27	115.35	116.45	117.55	118.67	119.80
120.99	120.99	112.13	113.20	114.27	115.35	116.45	117.55	118.67	119.80
120.99	120.99	120.99	113.20	114.27	115.35	116.45	117.55	118.67	119.80
120.99	120.99	120.99	120.99	114.27	115.35	116.45	117.55	118.67	119.80
120.99	120.99	120.99	120.99	120.99	115.35	116.45	117.55	118.67	119.80
120.99	120.99	120.99	120.99	120.99	120.99	116.45	117.55	118.67	119.80
120.99	120.99	120.99	120.99	120.99	120.99	120.99	117.55	118.67	119.80
120.99	120.99	120.99	120.99	120.99	120.99	120.99	120.99	118.67	119.80
120.99	120.99	120.99	120.99	120.99	120.99	120.99	120.99	120.99	119.80
120.99	120.99	120.99	120.99	120.99	120.99	120.99	120.99	120.99	120.99
120.99	120.99	120.99	120.99	120.99	120.99	120.99	120.99	120.99	120.99

8.54%	8.17%	7.88%	7.68%	7.55%	7.51%	7.55%	7.67%	7.87%	8.16%
<b>9.25%</b>	8.83%	8.50%	8.26%	8.10%	8.02%	8.02%	8.10%	8.26%	8.51%
9.31%	<b>9.49%</b>	9.12%	8.84%	8.64%	8.52%	8.48%	8.53%	8.65%	8.86%
9.37%	9.44%	<b>9.74%</b>	9.42%	9.18%	9.02%	8.94%	8.95%	9.03%	9.20%
9.44%	9.39%	9.58%	<b>9.99%</b>	9.71%	9.51%	9.40%	9.36%	9.41%	9.54%
9.50%	9.34%	9.41%	9.71%	<b>10.24%</b>	10.00%	9.85%	9.78%	9.79%	9.88%
9.56%	9.29%	9.25%	9.43%	9.84%	<b>10.49%</b>	10.30%	10.18%	10.16%	10.21%

9.62%	9.24%	9.09%	9.16%	9.45%	9.98%	<b>10.74%</b>	10.59%	10.52%	10.54%
9.68%	9.20%	8.93%	8.89%	9.07%	9.48%	10.11%	<b>10.99%</b>	10.88%	10.86%
9.73%	9.15%	8.78%	8.62%	8.69%	8.98%	9.50%	10.25%	<b>11.24%</b>	11.18%
9.79%	9.10%	8.63%	8.36%	8.32%	8.50%	8.90%	9.53%	10.39%	<b>11.49%</b>
9.85%	9.06%	8.48%	8.11%	7.95%	8.02%	8.30%	8.81%	9.55%	10.53%
9.90%	9.01%	8.33%	7.86%	7.59%	7.55%	7.72%	8.11%	8.73%	9.58%

12.3845	11.0282	9.8520	8.8286	7.9317	7.1364	6.4183	5.7535	5.1184	4.4890
13.4080	11.9239	10.6301	9.4986	8.5025	7.6163	6.8153	6.0752	5.3722	4.6823
13.5010	12.8174	11.4054	10.1654	9.0699	8.0928	7.2090	6.3938	5.6233	4.8733
13.5925	12.7476	12.1780	10.8291	9.6340	8.5659	7.5994	6.7094	5.8716	5.0620
13.6827	12.6788	11.9690	11.4896	10.1947	9.0357	7.9865	7.0220	6.1174	5.2484
13.7716	12.6112	11.7633	11.1649	10.7521	9.5022	8.3705	7.3316	6.3605	5.4327
13.8591	12.5445	11.5609	10.8456	10.3351	9.9653	8.7514	7.6383	6.6010	5.6147
13.9453	12.4789	11.3617	10.5314	9.9251	9.4793	9.1291	7.9422	6.8390	5.7946
14.0303	12.4143	11.1656	10.2223	9.5220	9.0017	8.5972	8.2432	7.0745	5.9724
14.1140	12.3507	10.9725	9.9181	9.1255	8.5322	8.0748	7.6886	7.3075	6.1482
14.1965	12.2879	10.7824	9.6187	8.7355	8.0706	7.5614	7.1440	6.7531	6.3219
14.2779	12.2262	10.5952	9.3241	8.3518	7.6167	7.0569	6.6090	6.2089	5.7905
14.3581	12.1653	10.4108	9.0341	7.9743	7.1704	6.5610	6.0836	5.6746	5.2692

## Monthly Premium by Cohort

Dec renewal	Jan renewal	Feb renewal	March renewal	April renewal	May renewal	June renewal	July renewal	Aug renewal
100.00	15,500.00	14,500.00	13,500.00	12,500.00	11,500.00	10,500.00	9,500.00	8,500.00
100.00	15,500.00	14,604.51	13,500.00	12,500.00	11,500.00	10,500.00	9,500.00	8,500.00
100.00	15,500.00	14,604.51	13,695.30	12,500.00	11,500.00	10,500.00	9,500.00	8,500.00
100.00	15,500.00	14,604.51	13,695.30	12,772.23	11,500.00	10,500.00	9,500.00	8,500.00
100.00	15,500.00	14,604.51	13,695.30	12,772.23	11,835.14	10,500.00	9,500.00	8,500.00
100.00	15,500.00	14,604.51	13,695.30	12,772.23	11,835.14	10,883.88	9,500.00	8,500.00
100.00	15,500.00	14,604.51	13,695.30	12,772.23	11,835.14	10,883.88	9,918.29	8,500.00
100.00	15,500.00	14,604.51	13,695.30	12,772.23	11,835.14	10,883.88	9,918.29	8,938.22
100.00	15,500.00	14,604.51	13,695.30	12,772.23	11,835.14	10,883.88	9,918.29	8,938.22
100.00	15,500.00	14,604.51	13,695.30	12,772.23	11,835.14	10,883.88	9,918.29	8,938.22
100.00	15,500.00	14,604.51	13,695.30	12,772.23	11,835.14	10,883.88	9,918.29	8,938.22
108.22	15,500.00	14,604.51	13,695.30	12,772.23	11,835.14	10,883.88	9,918.29	8,938.22
108.22	16,895.00	14,604.51	13,695.30	12,772.23	11,835.14	10,883.88	9,918.29	8,938.22
108.22	16,895.00	15,943.05	13,695.30	12,772.23	11,835.14	10,883.88	9,918.29	8,938.22
108.22	16,895.00	15,943.05	14,973.18	12,772.23	11,835.14	10,883.88	9,918.29	8,938.22
108.22	16,895.00	15,943.05	14,973.18	13,985.15	11,835.14	10,883.88	9,918.29	8,938.22
108.22	16,895.00	15,943.05	14,973.18	13,985.15	12,978.72	10,883.88	9,918.29	8,938.22
108.22	16,895.00	15,943.05	14,973.18	13,985.15	12,978.72	11,953.65	9,918.29	8,938.22
108.22	16,895.00	15,943.05	14,973.18	13,985.15	12,978.72	11,953.65	10,909.67	8,938.22
108.22	16,895.00	15,943.05	14,973.18	13,985.15	12,978.72	11,953.65	10,909.67	9,846.54
108.22	16,895.00	15,943.05	14,973.18	13,985.15	12,978.72	11,953.65	10,909.67	9,846.54
108.22	16,895.00	15,943.05	14,973.18	13,985.15	12,978.72	11,953.65	10,909.67	9,846.54
108.22	16,895.00	15,943.05	14,973.18	13,985.15	12,978.72	11,953.65	10,909.67	9,846.54
119.94	16,895.00	15,943.05	14,973.18	13,985.15	12,978.72	11,953.65	10,909.67	9,846.54
119.94	18,753.45	15,943.05	14,973.18	13,985.15	12,978.72	11,953.65	10,909.67	9,846.54
119.94	18,753.45	17,543.55	14,973.18	13,985.15	12,978.72	11,953.65	10,909.67	9,846.54
119.94	18,753.45	17,543.55	16,333.65	13,985.15	12,978.72	11,953.65	10,909.67	9,846.54
119.94	18,753.45	17,543.55	16,333.65	15,123.75	12,978.72	11,953.65	10,909.67	9,846.54
119.94	18,753.45	17,543.55	16,333.65	15,123.75	13,913.85	11,953.65	10,909.67	9,846.54
119.94	18,753.45	17,543.55	16,333.65	15,123.75	13,913.85	12,703.95	10,909.67	9,846.54
119.94	18,753.45	17,543.55	16,333.65	15,123.75	13,913.85	12,703.95	11,494.05	9,846.54
119.94	18,753.45	17,543.55	16,333.65	15,123.75	13,913.85	12,703.95	11,494.05	10,284.15
119.94	18,753.45	17,543.55	16,333.65	15,123.75	13,913.85	12,703.95	11,494.05	10,284.15

119.94	18,753.45	17,543.55	16,333.65	15,123.75	13,913.85	12,703.95	11,494.05	10,284.15
119.94	18,753.45	17,543.55	16,333.65	15,123.75	13,913.85	12,703.95	11,494.05	10,284.15
120.99	18,753.45	17,543.55	16,333.65	15,123.75	13,913.85	12,703.95	11,494.05	10,284.15

Evenly  
Weighted  
Average      Not useful since there is a different number of enrollees in each c

8.45%	7.84%	Included for illustrative purposes only.
8.68%	8.28%	
8.91%	8.67%	
9.14%	9.00%	
9.36%	9.26%	
9.58%	9.46%	
9.79%	9.59%	
10.01%	9.65%	
10.22%	9.63%	
10.42%	9.53%	
10.63%	9.35%	
<b>10.83%</b>	9.08%	
9.92%	8.72%	

**Premium  
Weighted  
Average  
Increase**

3.8043	94.8302	<b>7.90%</b>
3.9081	100.4742	<b>8.37%</b>
4.0106	105.1895	<b>8.77%</b>
4.1117	108.9708	<b>9.08%</b>
4.2115	111.8261	<b>9.32%</b>
4.3099	113.7757	<b>9.48%</b>
4.4070	114.8521	<b>9.57%</b>
4.5029	115.0988	<b>9.59%</b>
4.5976	114.5702	<b>9.55%</b>
4.6910	113.3310	<b>9.44%</b>
4.7833	111.4557	<b>9.29%</b>
4.8744	109.0282	<b>9.09%</b>
4.4642	106.1414	<b>8.85%</b>



Dec renewal	Jan renewal	Feb renewal	March renewal	April renewal	May renewal	June renewal	July renewal	Aug renewal
100.00	15,500.00	14,500.00	13,500.00	12,500.00	11,500.00	10,500.00	9,500.00	8,500.00
100.00	15,500.00	14,604.51	13,500.00	12,500.00	11,500.00	10,500.00	9,500.00	8,500.00
100.00	15,500.00	14,604.51	13,695.30	12,500.00	11,500.00	10,500.00	9,500.00	8,500.00
100.00	15,500.00	14,604.51	13,695.30	12,772.23	11,500.00	10,500.00	9,500.00	8,500.00
100.00	15,500.00	14,604.51	13,695.30	12,772.23	11,835.14	10,500.00	9,500.00	8,500.00
100.00	15,500.00	14,604.51	13,695.30	12,772.23	11,835.14	10,883.88	9,500.00	8,500.00
100.00	15,500.00	14,604.51	13,695.30	12,772.23	11,835.14	10,883.88	9,918.29	8,500.00
100.00	15,500.00	14,604.51	13,695.30	12,772.23	11,835.14	10,883.88	9,918.29	8,938.22
100.00	15,500.00	14,604.51	13,695.30	12,772.23	11,835.14	10,883.88	9,918.29	8,938.22
100.00	15,500.00	14,604.51	13,695.30	12,772.23	11,835.14	10,883.88	9,918.29	8,938.22
100.00	15,500.00	14,604.51	13,695.30	12,772.23	11,835.14	10,883.88	9,918.29	8,938.22
108.22	15,500.00	14,604.51	13,695.30	12,772.23	11,835.14	10,883.88	9,918.29	8,938.22
108.22	16,895.00	14,604.51	13,695.30	12,772.23	11,835.14	10,883.88	9,918.29	8,938.22
108.22	16,895.00	15,954.97	13,695.30	12,772.23	11,835.14	10,883.88	9,918.29	8,938.22
108.22	16,895.00	15,954.97	14,995.58	12,772.23	11,835.14	10,883.88	9,918.29	8,938.22
108.22	16,895.00	15,954.97	14,995.58	14,016.55	11,835.14	10,883.88	9,918.29	8,938.22
108.22	16,895.00	15,954.97	14,995.58	14,016.55	13,017.58	10,883.88	9,918.29	8,938.22
108.22	16,895.00	15,954.97	14,995.58	14,016.55	13,017.58	11,998.40	9,918.29	8,938.22
108.22	16,895.00	15,954.97	14,995.58	14,016.55	13,017.58	11,998.40	10,958.70	8,938.22
108.22	16,895.00	15,954.97	14,995.58	14,016.55	13,017.58	11,998.40	10,958.70	9,898.19
108.22	16,895.00	15,954.97	14,995.58	14,016.55	13,017.58	11,998.40	10,958.70	9,898.19
108.22	16,895.00	15,954.97	14,995.58	14,016.55	13,017.58	11,998.40	10,958.70	9,898.19
120.93	16,895.00	15,954.97	14,995.58	14,016.55	13,017.58	11,998.40	10,958.70	9,898.19
120.93	18,753.45	15,954.97	14,995.58	14,016.55	13,017.58	11,998.40	10,958.70	9,898.19
120.93	18,753.45	17,543.55	14,995.58	14,016.55	13,017.58	11,998.40	10,958.70	9,898.19
120.93	18,753.45	17,543.55	16,333.65	14,016.55	13,017.58	11,998.40	10,958.70	9,898.19
120.93	18,753.45	17,543.55	16,333.65	15,123.75	13,017.58	11,998.40	10,958.70	9,898.19
120.93	18,753.45	17,543.55	16,333.65	15,123.75	13,913.85	11,998.40	10,958.70	9,898.19
120.93	18,753.45	17,543.55	16,333.65	15,123.75	13,913.85	12,703.95	10,958.70	9,898.19
120.93	18,753.45	17,543.55	16,333.65	15,123.75	13,913.85	12,703.95	11,494.05	9,898.19
120.93	18,753.45	17,543.55	16,333.65	15,123.75	13,913.85	12,703.95	11,494.05	10,284.15
120.93	18,753.45	17,543.55	16,333.65	15,123.75	13,913.85	12,703.95	11,494.05	10,284.15
120.93	18,753.45	17,543.55	16,333.65	15,123.75	13,913.85	12,703.95	11,494.05	10,284.15
120.93	18,753.45	17,543.55	16,333.65	15,123.75	13,913.85	12,703.95	11,494.05	10,284.15
120.99	18,753.45	17,543.55	16,333.65	15,123.75	13,913.85	12,703.95	11,494.05	10,284.15

Evenly Weighted Average Not useful since there is a different number of enrollees in each c

8.54%	8.01% Included for illustrative purposes only.
8.85%	8.49%
9.16%	8.91%
9.46%	9.27%
9.76%	9.57%
10.05%	9.78%
10.34%	9.92%

10.63%	9.98%
10.92%	9.95%
11.20%	9.82%
11.47%	9.60%
<b>11.75%</b>	9.27%
10.67%	8.84%

**Premium  
Weighted  
Average  
Increase**

3.8412	96.7318	<b>8.06%</b>
3.9814	102.7353	<b>8.56%</b>
4.1198	107.7759	<b>8.98%</b>
4.2563	111.8219	<b>9.32%</b>
4.3910	114.8593	<b>9.57%</b>
4.5239	116.8914	<b>9.74%</b>
4.6551	117.9378	<b>9.83%</b>
4.7846	118.0340	<b>9.84%</b>
4.9124	117.2310	<b>9.77%</b>
5.0385	115.5945	<b>9.63%</b>
5.1631	113.2045	<b>9.43%</b>
5.2861	110.1546	<b>9.18%</b>
4.8006	106.5519	<b>8.88%</b>

Sept renewal	Oct renewal	Nov renewal	Dec renewal	Total Monthly Premium	Average Annual Increase Weighted by Premium	Average premium	Average Annual Increase Weighted by Premium
7,500.00	6,500.00	5,500.00	4,500.00	120,000.00		100.00	
7,500.00	6,500.00	5,500.00	4,500.00	120,104.51		100.09	
7,500.00	6,500.00	5,500.00	4,500.00	120,299.81		100.25	
7,500.00	6,500.00	5,500.00	4,500.00	120,572.03		100.48	
7,500.00	6,500.00	5,500.00	4,500.00	120,907.17		100.76	
7,500.00	6,500.00	5,500.00	4,500.00	121,291.05		101.08	
7,500.00	6,500.00	5,500.00	4,500.00	121,709.34		101.42	
7,500.00	6,500.00	5,500.00	4,500.00	122,147.56		101.79	
7,943.51	6,500.00	5,500.00	4,500.00	122,591.07		102.16	
7,943.51	6,933.99	5,500.00	4,500.00	123,025.06		102.52	
7,943.51	6,933.99	5,909.51	4,500.00	123,434.57		102.86	
7,943.51	6,933.99	5,909.51	4,869.90	123,804.47		103.17	
7,943.51	6,933.99	5,909.51	4,869.90	125,199.47	7.90%	104.33	7.90%
7,943.51	6,933.99	5,909.51	4,869.90	126,538.01	8.37%	105.45	8.37%
7,943.51	6,933.99	5,909.51	4,869.90	127,815.89	8.76%	106.51	8.76%
7,943.51	6,933.99	5,909.51	4,869.90	129,028.82	9.08%	107.52	9.08%
7,943.51	6,933.99	5,909.51	4,869.90	130,172.41	9.32%	108.48	9.32%
7,943.51	6,933.99	5,909.51	4,869.90	131,242.17	9.48%	109.37	9.48%
7,943.51	6,933.99	5,909.51	4,869.90	132,233.55	9.57%	110.19	9.57%
7,943.51	6,933.99	5,909.51	4,869.90	133,141.88	9.59%	110.95	9.59%
8,764.01	6,933.99	5,909.51	4,869.90	133,962.38	9.55%	111.64	9.55%
8,764.01	7,661.82	5,909.51	4,869.90	134,690.22	9.44%	112.24	9.44%
8,764.01	7,661.82	6,539.71	4,869.90	135,320.41	9.29%	112.77	9.29%
8,764.01	7,661.82	6,539.71	5,397.41	135,847.92	9.08%	113.21	9.08%
8,764.01	7,661.82	6,539.71	5,397.41	137,706.37		114.76	
8,764.01	7,661.82	6,539.71	5,397.41	139,306.87		116.09	
8,764.01	7,661.82	6,539.71	5,397.41	140,667.34		117.22	
8,764.01	7,661.82	6,539.71	5,397.41	141,805.93		118.17	
8,764.01	7,661.82	6,539.71	5,397.41	142,741.06		118.95	
8,764.01	7,661.82	6,539.71	5,397.41	143,491.36		119.58	
8,764.01	7,661.82	6,539.71	5,397.41	144,075.74		120.06	
8,764.01	7,661.82	6,539.71	5,397.41	144,513.35		120.43	
9,074.25	7,661.82	6,539.71	5,397.41	144,823.59		120.69	

9,074.25	7,864.35	6,539.71	5,397.41	<b>145,026.11</b>	120.86
9,074.25	7,864.35	6,654.45	5,397.41	<b>145,140.86</b>	120.95
9,074.25	7,864.35	6,654.45	5,444.55	<b>145,188.00</b>	120.99

cohort here see directly below.

Sept renewal	Oct renewal	Nov renewal	Dec renewal	Total Monthly Premium	Average Annual Increase Weighted by Premium	Average premium
7,500.00	6,500.00	5,500.00	4,500.00	120,000.00		100.00
7,500.00	6,500.00	5,500.00	4,500.00	120,104.51		100.09
7,500.00	6,500.00	5,500.00	4,500.00	120,299.81		100.25
7,500.00	6,500.00	5,500.00	4,500.00	120,572.03		100.48
7,500.00	6,500.00	5,500.00	4,500.00	120,907.17		100.76
7,500.00	6,500.00	5,500.00	4,500.00	121,291.05		101.08
7,500.00	6,500.00	5,500.00	4,500.00	121,709.34		101.42
7,500.00	6,500.00	5,500.00	4,500.00	122,147.56		101.79
7,943.51	6,500.00	5,500.00	4,500.00	122,591.07		102.16
7,943.51	6,933.99	5,500.00	4,500.00	123,025.06		102.52
7,943.51	6,933.99	5,909.51	4,500.00	123,434.57		102.86
7,943.51	6,933.99	5,909.51	4,869.90	123,804.47		103.17
7,943.51	6,933.99	5,909.51	4,869.90	125,199.47	8.06%	104.33
7,943.51	6,933.99	5,909.51	4,869.90	126,549.93	8.56%	105.46
7,943.51	6,933.99	5,909.51	4,869.90	127,850.21	8.98%	106.54
7,943.51	6,933.99	5,909.51	4,869.90	129,094.53	9.32%	107.58
7,943.51	6,933.99	5,909.51	4,869.90	130,276.98	9.57%	108.56
7,943.51	6,933.99	5,909.51	4,869.90	131,391.50	9.74%	109.49
7,943.51	6,933.99	5,909.51	4,869.90	132,431.91	9.83%	110.36
7,943.51	6,933.99	5,909.51	4,869.90	133,391.88	9.84%	111.16
8,816.57	6,933.99	5,909.51	4,869.90	134,264.95	9.77%	111.89
8,816.57	7,713.53	5,909.51	4,869.90	135,044.49	9.63%	112.54
8,816.57	7,713.53	6,588.77	4,869.90	135,723.75	9.43%	113.10
8,816.57	7,713.53	6,588.77	5,441.96	136,295.81	9.18%	113.58
8,816.57	7,713.53	6,588.77	5,441.96	138,154.26		115.13
8,816.57	7,713.53	6,588.77	5,441.96	139,742.84		116.45
8,816.57	7,713.53	6,588.77	5,441.96	141,080.91		117.57
8,816.57	7,713.53	6,588.77	5,441.96	142,188.11		118.49
8,816.57	7,713.53	6,588.77	5,441.96	143,084.38		119.24
8,816.57	7,713.53	6,588.77	5,441.96	143,789.93		119.82
8,816.57	7,713.53	6,588.77	5,441.96	144,325.28		120.27
8,816.57	7,713.53	6,588.77	5,441.96	144,711.24		120.59
9,074.25	7,713.53	6,588.77	5,441.96	144,968.91		120.81
9,074.25	7,864.35	6,588.77	5,441.96	145,119.73		120.93
9,074.25	7,864.35	6,654.45	5,441.96	145,185.41		120.99
9,074.25	7,864.35	6,654.45	5,444.55	145,188.00		120.99

hort here see directly below.