

SERFF Tracking Number: CLTR-125242267 State: Arkansas
Filing Company: Arch Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: LTP 2007 AR R
TOI: 09.0 Inland Marine Sub-TOI: 09.0009 Travel Coverage
Product Name: Arch - Travel Program
Project Name/Number: TRAVEL PROGRAM/LTP 2007 AR R

Filing at a Glance

Company: Arch Insurance Company
Product Name: Arch - Travel Program
TOI: 09.0 Inland Marine
Sub-TOI: 09.0009 Travel Coverage
Filing Type: Rate

SERFF Tr Num: CLTR-125242267 State: Arkansas
SERFF Status: Closed State Tr Num: EFT \$100
Co Tr Num: LTP 2007 AR R State Status: Fees received
Co Status: Reviewer(s): Alexa Grissom, Betty Montesi, Brittany Yielding
Authors: Susan Coulter, Stephanie Young, Linda Ryan-James Disposition Date: 11/19/2007
Date Submitted: 11/16/2007 Disposition Status: Filed

Effective Date Requested (New): On Approval Effective Date (New): 12/09/2007
Effective Date Requested (Renewal): On Approval Effective Date (Renewal):

General Information

Project Name: TRAVEL PROGRAM Status of Filing in Domicile: Not Filed
Project Number: LTP 2007 AR R Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 11/19/2007
State Status Changed: 11/19/2007 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:
Arch Insurance Company
NAIC 1279-11150 FEIN # 430990710
Group Travel Program
Rates

On behalf of Arch Insurance Company, Coulter and Associates is filing the captioned travel program rates for your review and approval. Forms were filed separately. The program will be issued to American Group Travel Trust located at Newport Bank in Rhode Island.

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The program will be available on a wholesale and retail basis to persons who want to cover losses related to travel while on a covered trip. Coverage is issued on a single term premium/stated term basis to persons who travel. The program offers benefits such as trip interruption, delay, and cancellation, baggage delay and loss, missed connection, emergency medical treatment, accidental death and dismemberment, and emergency evacuation and repatriation.

The program and the rates filed here are new and do not replace any program or rates currently on file with the Department of Insurance.

Company and Contact

Filing Contact Information

(This filing was made by a third party - coulterandassociatesinc)

Linda Ryan-James, Consultant linda@coulter-and-associates.com
 Coulter & Associates, Inc. (609) 443-7540 [Phone]
 Cranbury, NJ 08512 (609) 443-4103[FAX]

Filing Company Information

Arch Insurance Company CoCode: 11150 State of Domicile: Missouri
 379 Princeton-Hightstown Road Group Code: 1127 Company Type:
 Suite 15
 Cranbury, NJ 08512 Group Name: State ID Number:
 (609) 443-7540 ext. [Phone] FEIN Number: 43-0990710

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Arch Insurance Company	\$100.00	11/16/2007	16695827

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	11/19/2007	11/19/2007

SERFF Tracking Number: CLTR-125242267 *State:* Arkansas
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Disposition

Disposition Date: 11/19/2007
Effective Date (New): 12/09/2007
Effective Date (Renewal):
Status: Filed
Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: CLTR-125242267

State: Arkansas

Filing Company: Arch Insurance Company

State Tracking Number: EFT \$100

Company Tracking Number: LTP 2007 AR R

TOI: 09.0 Inland Marine

Sub-TOI: 09.0009 Travel Coverage

Product Name: Arch - Travel Program

Project Name/Number: TRAVEL PROGRAM/LTP 2007 AR R

Item Type	Item Name	Item Status	Public Access
Supporting Document	authority to file	Filed	Yes
Rate	Rate Manual	Filed	Yes

SERFF Tracking Number: CLTR-125242267 *State:* Arkansas
Filing Company: Arch Insurance Company *State Tracking Number:* EFT \$100
Company Tracking Number: LTP 2007 AR R
TOI: 09.0 Inland Marine *Sub-TOI:* 09.0009 Travel Coverage
Product Name: Arch - Travel Program
Project Name/Number: TRAVEL PROGRAM/LTP 2007 AR R

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: CLTR-125242267 State: Arkansas
Filing Company: Arch Insurance Company State Tracking Number: EFT \$100
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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Rate Manual		New	Rate Manual - Version 101 - 111607.pdf

ARCH Insurance Company

ARCH INSURANCE COMPANY
RULES AND RATE MANUAL
FOR
TRAVEL PROTECTION PROGRAM

ARCH Insurance Company

Rule 1. Program Rates

		Program A					
Duration	1-30 days						
Age/Sum Insured prior	0 - 35	36-50	51-60	61 - 75	76-80	81 +	
\$0 - \$500	[\$7 - \$72]	[\$10 - \$96]	[\$11 - \$105]	[\$12 - \$120]	[\$21 - \$207]	[\$29 - \$288]	
\$501 - \$1,000	[\$11 - \$108]	[\$14 - \$138]	[\$15 - \$153]	[\$19 - \$192]	[\$32 - \$324]	[\$48 - \$480]	
\$1,001 - \$1,500	[\$14 - \$144]	[\$19 - \$189]	[\$21 - \$210]	[\$27 - \$267]	[\$46 - \$462]	[\$68 - \$675]	
\$1,501 - \$2,000	[\$20 - \$195]	[\$25 - \$246]	[\$28 - \$279]	[\$37 - \$369]	[\$60 - \$603]	[\$87 - \$870]	
\$2,001 - \$2,500	[\$25 - \$246]	[\$33 - \$327]	[\$35 - \$354]	[\$46 - \$456]	[\$74 - \$744]	[\$107 - \$1,065]	
\$2,501 - \$3,000	[\$30 - \$300]	[\$36 - \$360]	[\$41 - \$411]	[\$54 - \$543]	[\$89 - \$885]	[\$126 - \$1,263]	
\$3,001 - \$3,500	[\$35 - \$351]	[\$41 - \$405]	[\$44 - \$438]	[\$63 - \$633]	[\$102 - \$1,020]	[\$146 - \$1,461]	
\$3,501 - \$4,000	[\$42 - \$420]	[\$46 - \$456]	[\$48 - \$483]	[\$72 - \$717]	[\$116 - \$1,164]	[\$166 - \$1,656]	
\$4,001 - \$4,500	[\$46 - \$456]	[\$52 - \$516]	[\$55 - \$552]	[\$90 - \$900]	[\$130 - \$1,302]	[\$184 - \$1,842]	
\$4,501 - \$5,000	[\$53 - \$525]	[\$58 - \$582]	[\$62 - \$615]	[\$102 - \$1,017]	[\$145 - \$1,446]	[\$204 - \$2,040]	
\$5,001 - \$5,500	[\$60 - \$600]	[\$69 - \$690]	[\$73 - \$726]	[\$111 - \$1,110]	[\$158 - \$1,584]	[\$215 - \$2,145]	
\$5,501 - \$6,000	[\$64 - \$642]	[\$80 - \$801]	[\$84 - \$840]	[\$122 - \$1,215]	[\$186 - \$1,857]	[\$223 - \$2,232]	
\$6,001 - \$6,500	[\$72 - \$717]	[\$89 - \$885]	[\$92 - \$918]	[\$133 - \$1,326]	[\$202 - \$2,016]	[\$244 - \$2,439]	
\$6,501 - \$7,000	[\$79 - \$786]	[\$95 - \$945]	[\$99 - \$990]	[\$144 - \$1,440]	[\$221 - \$2,208]	[\$262 - \$2,619]	
\$7,001 - \$8,000	[\$88 - \$882]	[\$104 - \$1,044]	[\$108 - \$1,080]	[\$162 - \$1,620]	[\$242 - \$2,424]	[\$320 - \$3,204]	
\$8,001 - \$9,000	[\$101 - \$1,011]	[\$114 - \$1,137]	[\$117 - \$1,170]	[\$179 - \$1,794]	[\$273 - \$2,733]	[\$364 - \$3,639]	
\$9,001 - \$10,000	[\$111 - \$1,107]	[\$123 - \$1,227]	[\$126 - \$1,260]	[\$198 - \$1,977]	[\$306 - \$3,057]	[\$408 - \$4,077]	

ARCH Insurance Company

Program A100

Duration Age/Sum Insured prior	1-30 days					
	0 - 35	36-50	51-60	61 - 75	76-80	81 +
\$10,001 - \$11,000	[\$121 - \$1,213]	[\$135 - \$1,350]	[\$138 - \$1,384]	[\$217 - \$2,166]	[\$335 - \$3,347]	[\$445 - \$4,448]
\$11,001 - \$12,000	[\$132 - \$1,318]	[\$147 - \$1,473]	[\$151 - \$1,509]	[\$236 - \$2,356]	[\$364 - \$3,637]	[\$482 - \$4,819]
\$12,001 - \$13,000	[\$142 - \$1,424]	[\$160 - \$1,596]	[\$163 - \$1,633]	[\$255 - \$2,545]	[\$393 - \$3,926]	[\$519 - \$5,190]
\$13,001 - \$14,000	[\$153 - \$1,529]	[\$172 - \$1,719]	[\$176 - \$1,758]	[\$273 - \$2,735]	[\$422 - \$4,216]	[\$556 - \$5,561]
\$14,001 - \$15,000	[\$163 - \$1,635]	[\$184 - \$1,842]	[\$188 - \$1,882]	[\$292 - \$2,924]	[\$451 - \$4,506]	[\$593 - \$5,932]
\$15,001 - \$16,000	[\$174 - \$1,740]	[\$196 - \$1,964]	[\$201 - \$2,006]	[\$311 - \$3,113]	[\$480 - \$4,796]	[\$630 - \$6,303]
\$16,001 - \$17,000	[\$185 - \$1,846]	[\$209 - \$2,087]	[\$213 - \$2,131]	[\$330 - \$3,303]	[\$509 - \$5,085]	[\$667 - \$6,674]
\$17,001 - \$18,000	[\$195 - \$1,951]	[\$221 - \$2,210]	[\$226 - \$2,255]	[\$349 - \$3,492]	[\$538 - \$5,375]	[\$704 - \$7,045]
\$18,001 - \$19,000	[\$206 - \$2,057]	[\$233 - \$2,333]	[\$238 - \$2,380]	[\$368 - \$3,682]	[\$567 - \$5,665]	[\$742 - \$7,416]
\$19,001 - \$20,000	[\$216 - \$2,162]	[\$246 - \$2,456]	[\$250 - \$2,504]	[\$387 - \$3,871]	[\$595 - \$5,955]	[\$779 - \$7,787]
\$20,001 - \$21,000	[\$227 - \$2,268]	[\$258 - \$2,579]	[\$263 - \$2,628]	[\$406 - \$4,061]	[\$624 - \$6,245]	[\$816 - \$8,158]
\$21,001 - \$22,000	[\$237 - \$2,374]	[\$270 - \$2,702]	[\$275 - \$2,753]	[\$425 - \$4,250]	[\$653 - \$6,534]	[\$853 - \$8,529]
\$22,001 - \$23,000	[\$248 - \$2,479]	[\$282 - \$2,825]	[\$288 - \$2,877]	[\$444 - \$4,439]	[\$682 - \$6,824]	[\$890 - \$8,900]
\$23,001 - \$24,000	[\$258 - \$2,585]	[\$295 - \$2,948]	[\$300 - \$3,002]	[\$463 - \$4,629]	[\$711 - \$7,114]	[\$927 - \$9,271]
\$24,001 - \$25,000	[\$269 - \$2,690]	[\$307 - \$3,071]	[\$313 - \$3,126]	[\$482 - \$4,818]	[\$740 - \$7,404]	[\$964 - \$9,642]
\$25,001 - \$26,000	[\$280 - \$2,796]	[\$319 - \$3,194]	[\$325 - \$3,250]	[\$501 - \$5,008]	[\$769 - \$7,694]	[\$1,001 - \$10,013]
\$26,001 - \$27,000	[\$290 - \$2,901]	[\$332 - \$3,317]	[\$337 - \$3,375]	[\$520 - \$5,197]	[\$798 - \$7,983]	[\$1,038 - \$10,384]
\$27,001 - \$28,000	[\$301 - \$3,007]	[\$344 - \$3,439]	[\$350 - \$3,499]	[\$539 - \$5,386]	[\$827 - \$8,273]	[\$1,075 - \$10,755]
\$28,001 - \$29,000	[\$311 - \$3,112]	[\$356 - \$3,562]	[\$362 - \$3,624]	[\$558 - \$5,576]	[\$856 - \$8,563]	[\$1,113 - \$11,126]
\$29,001 - \$30,000	[\$322 - \$3,218]	[\$369 - \$3,685]	[\$375 - \$3,748]	[\$577 - \$5,765]	[\$885 - \$8,853]	[\$1,150 - \$11,497]
\$30,001 - \$31,000	[\$332 - \$3,323]	[\$381 - \$3,808]	[\$387 - \$3,872]	[\$595 - \$5,955]	[\$914 - \$9,142]	[\$1,187 - \$11,868]
\$31,001 - \$32,000	[\$343 - \$3,429]	[\$393 - \$3,931]	[\$400 - \$3,997]	[\$614 - \$6,144]	[\$943 - \$9,432]	[\$1,224 - \$12,239]
\$32,001 - \$33,000	[\$353 - \$3,534]	[\$405 - \$4,054]	[\$412 - \$4,121]	[\$633 - \$6,333]	[\$972 - \$9,722]	[\$1,261 - \$12,610]
\$33,001 - \$34,000	[\$364 - \$3,640]	[\$418 - \$4,177]	[\$425 - \$4,246]	[\$652 - \$6,523]	[\$1,001 - \$10,012]	[\$1,298 - \$12,981]
\$34,001 - \$35,000	[\$375 - \$3,746]	[\$430 - \$4,300]	[\$437 - \$4,370]	[\$671 - \$6,712]	[\$1,030 - \$10,302]	[\$1,335 - \$13,352]
\$35,001 - \$36,000	[\$385 - \$3,851]	[\$442 - \$4,423]	[\$449 - \$4,494]	[\$690 - \$6,902]	[\$1,059 - \$10,591]	[\$1,372 - \$13,723]
\$36,001 - \$37,000	[\$396 - \$3,957]	[\$455 - \$4,546]	[\$462 - \$4,619]	[\$709 - \$7,091]	[\$1,088 - \$10,881]	[\$1,409 - \$14,094]
\$37,001 - \$38,000	[\$406 - \$4,062]	[\$467 - \$4,669]	[\$474 - \$4,743]	[\$728 - \$7,281]	[\$1,117 - \$11,171]	[\$1,446 - \$14,465]
\$38,001 - \$39,000	[\$417 - \$4,168]	[\$479 - \$4,792]	[\$487 - \$4,868]	[\$747 - \$7,470]	[\$1,146 - \$11,461]	[\$1,484 - \$14,836]
\$39,001 - \$40,000	[\$427 - \$4,273]	[\$491 - \$4,914]	[\$499 - \$4,992]	[\$766 - \$7,659]	[\$1,175 - \$11,751]	[\$1,521 - \$15,207]
\$40,001 - \$41,000	[\$438 - \$4,379]	[\$504 - \$5,037]	[\$512 - \$5,116]	[\$785 - \$7,849]	[\$1,204 - \$12,040]	[\$1,558 - \$15,578]
\$41,001 - \$42,000	[\$448 - \$4,484]	[\$516 - \$5,160]	[\$524 - \$5,241]	[\$804 - \$8,038]	[\$1,233 - \$12,330]	[\$1,595 - \$15,949]
\$42,001 - \$43,000	[\$459 - \$4,590]	[\$528 - \$5,283]	[\$537 - \$5,365]	[\$823 - \$8,228]	[\$1,262 - \$12,620]	[\$1,632 - \$16,320]
\$43,001 - \$44,000	[\$470 - \$4,695]	[\$541 - \$5,406]	[\$549 - \$5,490]	[\$842 - \$8,417]	[\$1,291 - \$12,910]	[\$1,669 - \$16,691]
\$44,001 - \$45,000	[\$480 - \$4,801]	[\$553 - \$5,529]	[\$561 - \$5,614]	[\$861 - \$8,606]	[\$1,320 - \$13,199]	[\$1,706 - \$17,062]
\$45,001 - \$46,000	[\$491 - \$4,907]	[\$565 - \$5,652]	[\$574 - \$5,738]	[\$880 - \$8,796]	[\$1,349 - \$13,489]	[\$1,743 - \$17,433]
\$46,001 - \$47,000	[\$501 - \$5,012]	[\$577 - \$5,775]	[\$586 - \$5,863]	[\$899 - \$8,985]	[\$1,378 - \$13,779]	[\$1,780 - \$17,804]
\$47,001 - \$48,000	[\$512 - \$5,118]	[\$590 - \$5,898]	[\$599 - \$5,987]	[\$917 - \$9,175]	[\$1,407 - \$14,069]	[\$1,817 - \$18,175]
\$48,001 - \$49,000	[\$522 - \$5,223]	[\$602 - \$6,021]	[\$611 - \$6,112]	[\$936 - \$9,364]	[\$1,436 - \$14,359]	[\$1,855 - \$18,546]
\$49,001 - \$50,000	[\$533 - \$5,329]	[\$614 - \$6,144]	[\$624 - \$6,236]	[\$955 - \$9,553]	[\$1,465 - \$14,648]	[\$1,892 - \$18,917]
\$50,001 - \$51,000	[\$543 - \$5,434]	[\$627 - \$6,266]	[\$636 - \$6,360]	[\$974 - \$9,743]	[\$1,494 - \$14,938]	[\$1,929 - \$19,288]
\$51,001 - \$52,000	[\$554 - \$5,540]	[\$639 - \$6,389]	[\$648 - \$6,485]	[\$993 - \$9,932]	[\$1,523 - \$15,228]	[\$1,966 - \$19,659]
\$52,001 - \$53,000	[\$565 - \$5,645]	[\$651 - \$6,512]	[\$661 - \$6,609]	[\$1,012 - \$10,122]	[\$1,552 - \$15,518]	[\$2,003 - \$20,030]
\$53,001 - \$54,000	[\$575 - \$5,751]	[\$664 - \$6,635]	[\$673 - \$6,734]	[\$1,031 - \$10,311]	[\$1,581 - \$15,808]	[\$2,040 - \$20,401]
\$54,001 - \$55,000	[\$586 - \$5,856]	[\$676 - \$6,758]	[\$686 - \$6,858]	[\$1,050 - \$10,500]	[\$1,610 - \$16,097]	[\$2,077 - \$20,772]
\$55,001 - \$56,000	[\$596 - \$5,962]	[\$688 - \$6,881]	[\$698 - \$6,982]	[\$1,069 - \$10,690]	[\$1,639 - \$16,387]	[\$2,114 - \$21,143]
\$56,001 - \$57,000	[\$607 - \$6,068]	[\$700 - \$7,004]	[\$711 - \$7,107]	[\$1,088 - \$10,879]	[\$1,668 - \$16,677]	[\$2,151 - \$21,514]
\$57,001 - \$58,000	[\$617 - \$6,173]	[\$713 - \$7,127]	[\$723 - \$7,231]	[\$1,107 - \$11,069]	[\$1,697 - \$16,967]	[\$2,188 - \$21,885]

ARCH Insurance Company
Program A100 (Conti.)

Age/Sum Insured prior	0 - 35	36-50	51-60	61 - 75	76-80	81 +
\$58,001 - \$59,000	[\$628 - \$6,279]	[\$725 - \$7,250]	[\$736 - \$7,356]	[\$1,126 - \$11,258]	[\$1,726 - \$17,256]	[\$2,226 - \$22,256]
\$59,001 - \$60,000	[\$638 - \$6,384]	[\$737 - \$7,373]	[\$748 - \$7,480]	[\$1,145 - \$11,448]	[\$1,755 - \$17,546]	[\$2,263 - \$22,627]
\$60,001 - \$61,000	[\$649 - \$6,490]	[\$750 - \$7,496]	[\$760 - \$7,604]	[\$1,164 - \$11,637]	[\$1,784 - \$17,836]	[\$2,300 - \$22,998]
\$61,001 - \$62,000	[\$660 - \$6,595]	[\$762 - \$7,619]	[\$773 - \$7,729]	[\$1,183 - \$11,826]	[\$1,813 - \$18,126]	[\$2,337 - \$23,369]
\$62,001 - \$63,000	[\$670 - \$6,701]	[\$774 - \$7,741]	[\$785 - \$7,853]	[\$1,202 - \$12,016]	[\$1,842 - \$18,416]	[\$2,374 - \$23,740]
\$63,001 - \$64,000	[\$681 - \$6,806]	[\$786 - \$7,864]	[\$798 - \$7,978]	[\$1,221 - \$12,205]	[\$1,871 - \$18,705]	[\$2,411 - \$24,111]
\$64,001 - \$65,000	[\$691 - \$6,912]	[\$799 - \$7,987]	[\$810 - \$8,102]	[\$1,239 - \$12,395]	[\$1,900 - \$18,995]	[\$2,448 - \$24,482]
\$65,001 - \$66,000	[\$702 - \$7,017]	[\$811 - \$8,110]	[\$823 - \$8,226]	[\$1,258 - \$12,584]	[\$1,928 - \$19,285]	[\$2,485 - \$24,853]
\$66,001 - \$67,000	[\$712 - \$7,123]	[\$823 - \$8,233]	[\$835 - \$8,351]	[\$1,277 - \$12,773]	[\$1,957 - \$19,575]	[\$2,522 - \$25,224]
\$67,001 - \$68,000	[\$723 - \$7,228]	[\$836 - \$8,356]	[\$848 - \$8,475]	[\$1,296 - \$12,963]	[\$1,986 - \$19,864]	[\$2,559 - \$25,595]
\$68,001 - \$69,000	[\$733 - \$7,334]	[\$848 - \$8,479]	[\$860 - \$8,600]	[\$1,315 - \$13,152]	[\$2,015 - \$20,154]	[\$2,597 - \$25,966]
\$69,001 - \$70,000	[\$744 - \$7,440]	[\$860 - \$8,602]	[\$872 - \$8,724]	[\$1,334 - \$13,342]	[\$2,044 - \$20,444]	[\$2,634 - \$26,337]
\$70,001 - \$71,000	[\$755 - \$7,545]	[\$872 - \$8,725]	[\$885 - \$8,848]	[\$1,353 - \$13,531]	[\$2,073 - \$20,734]	[\$2,671 - \$26,708]
\$71,001 - \$72,000	[\$765 - \$7,651]	[\$885 - \$8,848]	[\$897 - \$8,973]	[\$1,372 - \$13,720]	[\$2,102 - \$21,024]	[\$2,708 - \$27,079]
\$72,001 - \$73,000	[\$776 - \$7,756]	[\$897 - \$8,971]	[\$910 - \$9,097]	[\$1,391 - \$13,910]	[\$2,131 - \$21,313]	[\$2,745 - \$27,450]
\$73,001 - \$74,000	[\$786 - \$7,862]	[\$909 - \$9,094]	[\$922 - \$9,222]	[\$1,410 - \$14,099]	[\$2,160 - \$21,603]	[\$2,782 - \$27,821]
\$74,001 - \$75,000	[\$797 - \$7,967]	[\$922 - \$9,216]	[\$935 - \$9,346]	[\$1,429 - \$14,289]	[\$2,189 - \$21,893]	[\$2,819 - \$28,192]
\$75,001 - \$76,000	[\$807 - \$8,073]	[\$934 - \$9,339]	[\$947 - \$9,470]	[\$1,448 - \$14,478]	[\$2,218 - \$22,183]	[\$2,856 - \$28,563]
\$76,001 - \$77,000	[\$818 - \$8,178]	[\$946 - \$9,462]	[\$959 - \$9,595]	[\$1,467 - \$14,668]	[\$2,247 - \$22,473]	[\$2,893 - \$28,934]
\$77,001 - \$78,000	[\$828 - \$8,284]	[\$959 - \$9,585]	[\$972 - \$9,719]	[\$1,486 - \$14,857]	[\$2,276 - \$22,762]	[\$2,930 - \$29,305]
\$78,001 - \$79,000	[\$839 - \$8,389]	[\$971 - \$9,708]	[\$984 - \$9,844]	[\$1,505 - \$15,046]	[\$2,305 - \$23,052]	[\$2,968 - \$29,676]
\$79,001 - \$80,000	[\$849 - \$8,495]	[\$983 - \$9,831]	[\$997 - \$9,968]	[\$1,524 - \$15,236]	[\$2,334 - \$23,342]	[\$3,005 - \$30,047]
\$80,001 - \$81,000	[\$860 - \$8,601]	[\$995 - \$9,954]	[\$1,009 - \$10,092]	[\$1,543 - \$15,425]	[\$2,363 - \$23,632]	[\$3,042 - \$30,418]
\$81,001 - \$82,000	[\$871 - \$8,706]	[\$1,008 - \$10,077]	[\$1,022 - \$10,217]	[\$1,561 - \$15,615]	[\$2,392 - \$23,921]	[\$3,079 - \$30,789]
\$82,001 - \$83,000	[\$881 - \$8,812]	[\$1,020 - \$10,200]	[\$1,034 - \$10,341]	[\$1,580 - \$15,804]	[\$2,421 - \$24,211]	[\$3,116 - \$31,160]
\$83,001 - \$84,000	[\$892 - \$8,917]	[\$1,032 - \$10,323]	[\$1,047 - \$10,466]	[\$1,599 - \$15,993]	[\$2,450 - \$24,501]	[\$3,153 - \$31,531]
\$84,001 - \$85,000	[\$902 - \$9,023]	[\$1,045 - \$10,446]	[\$1,059 - \$10,590]	[\$1,618 - \$16,183]	[\$2,479 - \$24,791]	[\$3,190 - \$31,902]
\$85,001 - \$86,000	[\$913 - \$9,128]	[\$1,057 - \$10,568]	[\$1,071 - \$10,714]	[\$1,637 - \$16,372]	[\$2,508 - \$25,081]	[\$3,227 - \$32,273]
\$86,001 - \$87,000	[\$923 - \$9,234]	[\$1,069 - \$10,691]	[\$1,084 - \$10,839]	[\$1,656 - \$16,562]	[\$2,537 - \$25,370]	[\$3,264 - \$32,644]
\$87,001 - \$88,000	[\$934 - \$9,339]	[\$1,081 - \$10,814]	[\$1,096 - \$10,963]	[\$1,675 - \$16,751]	[\$2,566 - \$25,660]	[\$3,301 - \$33,015]
\$88,001 - \$89,000	[\$944 - \$9,445]	[\$1,094 - \$10,937]	[\$1,109 - \$11,088]	[\$1,694 - \$16,940]	[\$2,595 - \$25,950]	[\$3,339 - \$33,386]
\$89,001 - \$90,000	[\$955 - \$9,550]	[\$1,106 - \$11,060]	[\$1,121 - \$11,212]	[\$1,713 - \$17,130]	[\$2,624 - \$26,240]	[\$3,376 - \$33,757]
\$90,001 - \$91,000	[\$966 - \$9,656]	[\$1,118 - \$11,183]	[\$1,134 - \$11,336]	[\$1,732 - \$17,319]	[\$2,653 - \$26,530]	[\$3,413 - \$34,128]
\$91,001 - \$92,000	[\$976 - \$9,761]	[\$1,131 - \$11,306]	[\$1,146 - \$11,461]	[\$1,751 - \$17,509]	[\$2,682 - \$26,819]	[\$3,450 - \$34,499]
\$92,001 - \$93,000	[\$987 - \$9,867]	[\$1,143 - \$11,429]	[\$1,159 - \$11,585]	[\$1,770 - \$17,698]	[\$2,711 - \$27,109]	[\$3,487 - \$34,870]
\$93,001 - \$94,000	[\$997 - \$9,973]	[\$1,155 - \$11,552]	[\$1,171 - \$11,710]	[\$1,789 - \$17,888]	[\$2,740 - \$27,399]	[\$3,524 - \$35,241]
\$94,001 - \$95,000	[\$1,008 - \$10,078]	[\$1,167 - \$11,675]	[\$1,183 - \$11,834]	[\$1,808 - \$18,077]	[\$2,769 - \$27,689]	[\$3,561 - \$35,612]
\$95,001 - \$96,000	[\$1,018 - \$10,184]	[\$1,180 - \$11,798]	[\$1,196 - \$11,958]	[\$1,827 - \$18,266]	[\$2,798 - \$27,978]	[\$3,598 - \$35,983]
\$96,001 - \$97,000	[\$1,029 - \$10,289]	[\$1,192 - \$11,921]	[\$1,208 - \$12,083]	[\$1,846 - \$18,456]	[\$2,827 - \$28,268]	[\$3,635 - \$36,354]
\$97,001 - \$98,000	[\$1,039 - \$10,395]	[\$1,204 - \$12,043]	[\$1,221 - \$12,207]	[\$1,865 - \$18,645]	[\$2,856 - \$28,558]	[\$3,672 - \$36,725]
\$98,001 - \$99,000	[\$1,050 - \$10,500]	[\$1,217 - \$12,166]	[\$1,233 - \$12,332]	[\$1,883 - \$18,835]	[\$2,885 - \$28,848]	[\$3,710 - \$37,095]
\$99,001 - \$100,000	[\$1,061 - \$10,606]	[\$1,229 - \$12,289]	[\$1,246 - \$12,456]	[\$1,902 - \$19,024]	[\$2,914 - \$29,138]	[\$3,747 - \$37,466]

ARCH Insurance Company

Program B

Duration	1-30 days	36-50	51-60	61 - 75	76-80	81 +
Age/Sum Insured prior 0 - 35						
\$0 - \$500	[\$10 - \$96]	[\$11 - \$111]	[\$13 - \$126]	[\$18 - \$177]	[\$25 - \$246]	[\$48 - \$480]
\$501 - \$1,000	[\$17 - \$168]	[\$20 - \$195]	[\$21 - \$210]	[\$30 - \$300]	[\$45 - \$447]	[\$69 - \$687]
\$1,001 - \$1,500	[\$23 - \$231]	[\$28 - \$282]	[\$30 - \$297]	[\$44 - \$435]	[\$64 - \$636]	[\$102 - \$1,023]
\$1,501 - \$2,000	[\$27 - \$267]	[\$39 - \$387]	[\$41 - \$408]	[\$54 - \$537]	[\$84 - \$837]	[\$133 - \$1,326]
\$2,001 - \$2,500	[\$36 - \$363]	[\$49 - \$486]	[\$52 - \$522]	[\$68 - \$675]	[\$111 - \$1,113]	[\$166 - \$1,656]
\$2,501 - \$3,000	[\$44 - \$441]	[\$60 - \$597]	[\$63 - \$627]	[\$80 - \$795]	[\$128 - \$1,284]	[\$198 - \$1,983]
\$3,001 - \$3,500	[\$55 - \$552]	[\$65 - \$648]	[\$74 - \$738]	[\$92 - \$915]	[\$141 - \$1,410]	[\$233 - \$2,325]
\$3,501 - \$4,000	[\$60 - \$600]	[\$77 - \$765]	[\$84 - \$837]	[\$105 - \$1,050]	[\$183 - \$1,830]	[\$266 - \$2,658]
\$4,001 - \$4,500	[\$68 - \$675]	[\$87 - \$870]	[\$95 - \$945]	[\$115 - \$1,146]	[\$203 - \$2,028]	[\$299 - \$2,988]
\$4,501 - \$5,000	[\$73 - \$732]	[\$98 - \$975]	[\$110 - \$1,095]	[\$131 - \$1,305]	[\$228 - \$2,277]	[\$332 - \$3,324]
\$5,001 - \$5,500	[\$89 - \$888]	[\$113 - \$1,134]	[\$122 - \$1,215]	[\$144 - \$1,437]	[\$251 - \$2,505]	[\$354 - \$3,537]
\$5,501 - \$6,000	[\$98 - \$981]	[\$122 - \$1,215]	[\$136 - \$1,362]	[\$162 - \$1,617]	[\$278 - \$2,775]	[\$375 - \$3,747]
\$6,001 - \$6,500	[\$107 - \$1,065]	[\$134 - \$1,341]	[\$149 - \$1,485]	[\$174 - \$1,740]	[\$297 - \$2,967]	[\$410 - \$4,098]
\$6,501 - \$7,000	[\$116 - \$1,155]	[\$141 - \$1,413]	[\$165 - \$1,650]	[\$189 - \$1,890]	[\$324 - \$3,240]	[\$445 - \$4,446]
\$7,001 - \$8,000	[\$130 - \$1,299]	[\$160 - \$1,602]	[\$182 - \$1,815]	[\$216 - \$2,157]	[\$356 - \$3,555]	[\$518 - \$5,181]
\$8,001 - \$9,000	[\$148 - \$1,476]	[\$191 - \$1,905]	[\$212 - \$2,115]	[\$243 - \$2,430]	[\$407 - \$4,074]	[\$589 - \$5,886]
\$9,001 - \$10,000	[\$167 - \$1,674]	[\$212 - \$2,115]	[\$237 - \$2,367]	[\$272 - \$2,715]	[\$453 - \$4,530]	[\$670 - \$6,702]

ARCH Insurance Company

Program B100

Age/Sum Insured prior	0 - 35	36-50	51-60	61 - 75	76-80	81 +
\$10,001 - \$11,000	[\$183 - \$1,834]	[\$233 - \$2,327]	[\$260 - \$2,600]	[\$297 - \$2,975]	[\$496 - \$4,959]	[\$731 - \$7,311]
\$11,001 - \$12,000	[\$199 - \$1,993]	[\$254 - \$2,538]	[\$283 - \$2,834]	[\$323 - \$3,235]	[\$539 - \$5,388]	[\$792 - \$7,921]
\$12,001 - \$13,000	[\$215 - \$2,153]	[\$275 - \$2,750]	[\$307 - \$3,067]	[\$349 - \$3,495]	[\$582 - \$5,817]	[\$853 - \$8,530]
\$13,001 - \$14,000	[\$231 - \$2,312]	[\$296 - \$2,962]	[\$330 - \$3,301]	[\$375 - \$3,755]	[\$625 - \$6,247]	[\$914 - \$9,140]
\$14,001 - \$15,000	[\$247 - \$2,472]	[\$317 - \$3,174]	[\$353 - \$3,534]	[\$401 - \$4,015]	[\$668 - \$6,676]	[\$975 - \$9,749]
\$15,001 - \$16,000	[\$263 - \$2,631]	[\$339 - \$3,385]	[\$377 - \$3,768]	[\$427 - \$4,275]	[\$710 - \$7,105]	[\$1,036 - \$10,358]
\$16,001 - \$17,000	[\$279 - \$2,791]	[\$360 - \$3,597]	[\$400 - \$4,001]	[\$453 - \$4,534]	[\$753 - \$7,534]	[\$1,097 - \$10,968]
\$17,001 - \$18,000	[\$295 - \$2,950]	[\$381 - \$3,809]	[\$423 - \$4,235]	[\$479 - \$4,794]	[\$796 - \$7,963]	[\$1,158 - \$11,577]
\$18,001 - \$19,000	[\$311 - \$3,110]	[\$402 - \$4,021]	[\$447 - \$4,468]	[\$505 - \$5,054]	[\$839 - \$8,392]	[\$1,219 - \$12,187]
\$19,001 - \$20,000	[\$327 - \$3,269]	[\$423 - \$4,232]	[\$470 - \$4,702]	[\$531 - \$5,314]	[\$882 - \$8,821]	[\$1,280 - \$12,796]
\$20,001 - \$21,000	[\$343 - \$3,429]	[\$444 - \$4,444]	[\$494 - \$4,935]	[\$557 - \$5,574]	[\$925 - \$9,250]	[\$1,341 - \$13,405]
\$21,001 - \$22,000	[\$359 - \$3,588]	[\$466 - \$4,656]	[\$517 - \$5,169]	[\$583 - \$5,834]	[\$968 - \$9,680]	[\$1,401 - \$14,015]
\$22,001 - \$23,000	[\$375 - \$3,748]	[\$487 - \$4,868]	[\$540 - \$5,402]	[\$609 - \$6,094]	[\$1,011 - \$10,109]	[\$1,462 - \$14,624]
\$23,001 - \$24,000	[\$391 - \$3,907]	[\$508 - \$5,079]	[\$564 - \$5,635]	[\$635 - \$6,354]	[\$1,054 - \$10,538]	[\$1,523 - \$15,234]
\$24,001 - \$25,000	[\$407 - \$4,067]	[\$529 - \$5,291]	[\$587 - \$5,869]	[\$661 - \$6,614]	[\$1,097 - \$10,967]	[\$1,584 - \$15,843]
\$25,001 - \$26,000	[\$423 - \$4,226]	[\$550 - \$5,503]	[\$610 - \$6,102]	[\$687 - \$6,874]	[\$1,140 - \$11,396]	[\$1,645 - \$16,452]
\$26,001 - \$27,000	[\$439 - \$4,386]	[\$571 - \$5,715]	[\$634 - \$6,336]	[\$713 - \$7,134]	[\$1,183 - \$11,825]	[\$1,706 - \$17,062]
\$27,001 - \$28,000	[\$455 - \$4,545]	[\$593 - \$5,926]	[\$657 - \$6,569]	[\$739 - \$7,394]	[\$1,225 - \$12,254]	[\$1,767 - \$17,671]
\$28,001 - \$29,000	[\$470 - \$4,705]	[\$614 - \$6,138]	[\$680 - \$6,803]	[\$765 - \$7,654]	[\$1,268 - \$12,684]	[\$1,828 - \$18,281]
\$29,001 - \$30,000	[\$486 - \$4,864]	[\$635 - \$6,350]	[\$704 - \$7,036]	[\$791 - \$7,913]	[\$1,311 - \$13,113]	[\$1,889 - \$18,890]
\$30,001 - \$31,000	[\$502 - \$5,024]	[\$656 - \$6,562]	[\$727 - \$7,270]	[\$817 - \$8,173]	[\$1,354 - \$13,542]	[\$1,950 - \$19,499]
\$31,001 - \$32,000	[\$518 - \$5,183]	[\$677 - \$6,773]	[\$750 - \$7,503]	[\$843 - \$8,433]	[\$1,397 - \$13,971]	[\$2,011 - \$20,109]
\$32,001 - \$33,000	[\$534 - \$5,343]	[\$699 - \$6,985]	[\$774 - \$7,737]	[\$869 - \$8,693]	[\$1,440 - \$14,400]	[\$2,072 - \$20,718]
\$33,001 - \$34,000	[\$550 - \$5,502]	[\$720 - \$7,197]	[\$797 - \$7,970]	[\$895 - \$8,953]	[\$1,483 - \$14,829]	[\$2,133 - \$21,327]
\$34,001 - \$35,000	[\$566 - \$5,662]	[\$741 - \$7,409]	[\$820 - \$8,204]	[\$921 - \$9,213]	[\$1,526 - \$15,258]	[\$2,194 - \$21,937]
\$35,001 - \$36,000	[\$582 - \$5,821]	[\$762 - \$7,620]	[\$844 - \$8,437]	[\$947 - \$9,473]	[\$1,569 - \$15,687]	[\$2,255 - \$22,546]
\$36,001 - \$37,000	[\$598 - \$5,981]	[\$783 - \$7,832]	[\$867 - \$8,670]	[\$973 - \$9,733]	[\$1,612 - \$16,117]	[\$2,316 - \$23,156]
\$37,001 - \$38,000	[\$614 - \$6,140]	[\$804 - \$8,044]	[\$890 - \$8,904]	[\$999 - \$9,993]	[\$1,655 - \$16,546]	[\$2,377 - \$23,765]
\$38,001 - \$39,000	[\$630 - \$6,300]	[\$826 - \$8,256]	[\$914 - \$9,137]	[\$1,025 - \$10,253]	[\$1,697 - \$16,975]	[\$2,437 - \$24,374]
\$39,001 - \$40,000	[\$646 - \$6,459]	[\$847 - \$8,467]	[\$937 - \$9,371]	[\$1,051 - \$10,513]	[\$1,740 - \$17,404]	[\$2,498 - \$24,984]
\$40,001 - \$41,000	[\$662 - \$6,619]	[\$868 - \$8,679]	[\$960 - \$9,604]	[\$1,077 - \$10,773]	[\$1,783 - \$17,833]	[\$2,559 - \$25,593]
\$41,001 - \$42,000	[\$678 - \$6,779]	[\$889 - \$8,891]	[\$984 - \$9,838]	[\$1,103 - \$11,033]	[\$1,826 - \$18,262]	[\$2,620 - \$26,203]
\$42,001 - \$43,000	[\$694 - \$6,938]	[\$910 - \$9,102]	[\$1,007 - \$10,071]	[\$1,129 - \$11,292]	[\$1,869 - \$18,691]	[\$2,681 - \$26,812]
\$43,001 - \$44,000	[\$710 - \$7,098]	[\$931 - \$9,314]	[\$1,030 - \$10,305]	[\$1,155 - \$11,552]	[\$1,912 - \$19,121]	[\$2,742 - \$27,421]
\$44,001 - \$45,000	[\$726 - \$7,257]	[\$953 - \$9,526]	[\$1,054 - \$10,538]	[\$1,181 - \$11,812]	[\$1,955 - \$19,550]	[\$2,803 - \$28,031]
\$45,001 - \$46,000	[\$742 - \$7,417]	[\$974 - \$9,738]	[\$1,077 - \$10,772]	[\$1,207 - \$12,072]	[\$1,998 - \$19,979]	[\$2,864 - \$28,640]
\$46,001 - \$47,000	[\$758 - \$7,576]	[\$995 - \$9,949]	[\$1,101 - \$11,005]	[\$1,233 - \$12,332]	[\$2,041 - \$20,408]	[\$2,925 - \$29,250]
\$47,001 - \$48,000	[\$774 - \$7,736]	[\$1,016 - \$10,161]	[\$1,124 - \$11,239]	[\$1,259 - \$12,592]	[\$2,084 - \$20,837]	[\$2,986 - \$29,859]
\$48,001 - \$49,000	[\$790 - \$7,895]	[\$1,037 - \$10,373]	[\$1,147 - \$11,472]	[\$1,285 - \$12,852]	[\$2,127 - \$21,266]	[\$3,047 - \$30,468]
\$49,001 - \$50,000	[\$805 - \$8,055]	[\$1,058 - \$10,585]	[\$1,171 - \$11,705]	[\$1,311 - \$13,112]	[\$2,170 - \$21,695]	[\$3,108 - \$31,078]
\$50,001 - \$51,000	[\$821 - \$8,214]	[\$1,080 - \$10,796]	[\$1,194 - \$11,939]	[\$1,337 - \$13,372]	[\$2,212 - \$22,124]	[\$3,169 - \$31,687]
\$51,001 - \$52,000	[\$837 - \$8,374]	[\$1,101 - \$11,008]	[\$1,217 - \$12,172]	[\$1,363 - \$13,632]	[\$2,255 - \$22,554]	[\$3,230 - \$32,297]
\$52,001 - \$53,000	[\$853 - \$8,533]	[\$1,122 - \$11,220]	[\$1,241 - \$12,406]	[\$1,389 - \$13,892]	[\$2,298 - \$22,983]	[\$3,291 - \$32,906]
\$53,001 - \$54,000	[\$869 - \$8,693]	[\$1,143 - \$11,432]	[\$1,264 - \$12,639]	[\$1,415 - \$14,152]	[\$2,341 - \$23,412]	[\$3,352 - \$33,515]
\$54,001 - \$55,000	[\$885 - \$8,852]	[\$1,164 - \$11,643]	[\$1,287 - \$12,873]	[\$1,441 - \$14,412]	[\$2,384 - \$23,841]	[\$3,412 - \$34,125]
\$55,001 - \$56,000	[\$901 - \$9,012]	[\$1,186 - \$11,855]	[\$1,311 - \$13,106]	[\$1,467 - \$14,671]	[\$2,427 - \$24,270]	[\$3,473 - \$34,734]
\$56,001 - \$57,000	[\$917 - \$9,171]	[\$1,207 - \$12,067]	[\$1,334 - \$13,340]	[\$1,493 - \$14,931]	[\$2,470 - \$24,699]	[\$3,534 - \$35,344]
\$57,001 - \$58,000	[\$933 - \$9,331]	[\$1,228 - \$12,279]	[\$1,357 - \$13,573]	[\$1,519 - \$15,191]	[\$2,513 - \$25,128]	[\$3,595 - \$35,953]
\$58,001 - \$59,000	[\$949 - \$9,490]	[\$1,249 - \$12,490]	[\$1,381 - \$13,807]	[\$1,545 - \$15,451]	[\$2,556 - \$25,557]	[\$3,656 - \$36,562]

ARCH Insurance Company
Program B100 (Conti.)

Age/Sum Insured prior	0 - 35	36-50	51-60	61 - 75	76-80	81 +
\$59,001 - \$60,000	[\$965 - \$9,650]	[\$1,270 - \$12,702]	[\$1,404 - \$14,040]	[\$1,571 - \$15,711]	[\$2,599 - \$25,987]	[\$3,717 - \$37,172]
\$60,001 - \$61,000	[\$981 - \$9,809]	[\$1,291 - \$12,914]	[\$1,427 - \$14,273]	[\$1,597 - \$15,971]	[\$2,642 - \$26,416]	[\$3,778 - \$37,781]
\$61,001 - \$62,000	[\$997 - \$9,969]	[\$1,313 - \$13,126]	[\$1,451 - \$14,507]	[\$1,623 - \$16,231]	[\$2,684 - \$26,845]	[\$3,839 - \$38,391]
\$62,001 - \$63,000	[\$1,013 - \$10,128]	[\$1,334 - \$13,337]	[\$1,474 - \$14,740]	[\$1,649 - \$16,491]	[\$2,727 - \$27,274]	[\$3,900 - \$39,000]
\$63,001 - \$64,000	[\$1,029 - \$10,288]	[\$1,355 - \$13,549]	[\$1,497 - \$14,974]	[\$1,675 - \$16,751]	[\$2,770 - \$27,703]	[\$3,961 - \$39,609]
\$64,001 - \$65,000	[\$1,045 - \$10,447]	[\$1,376 - \$13,761]	[\$1,521 - \$15,207]	[\$1,701 - \$17,011]	[\$2,813 - \$28,132]	[\$4,022 - \$40,219]
\$65,001 - \$66,000	[\$1,061 - \$10,607]	[\$1,397 - \$13,973]	[\$1,544 - \$15,441]	[\$1,727 - \$17,271]	[\$2,856 - \$28,561]	[\$4,083 - \$40,828]
\$66,001 - \$67,000	[\$1,077 - \$10,766]	[\$1,418 - \$14,184]	[\$1,567 - \$15,674]	[\$1,753 - \$17,531]	[\$2,899 - \$28,991]	[\$4,144 - \$41,438]
\$67,001 - \$68,000	[\$1,093 - \$10,926]	[\$1,440 - \$14,396]	[\$1,591 - \$15,908]	[\$1,779 - \$17,791]	[\$2,942 - \$29,420]	[\$4,205 - \$42,047]
\$68,001 - \$69,000	[\$1,109 - \$11,085]	[\$1,461 - \$14,608]	[\$1,614 - \$16,141]	[\$1,805 - \$18,050]	[\$2,985 - \$29,849]	[\$4,266 - \$42,656]
\$69,001 - \$70,000	[\$1,124 - \$11,245]	[\$1,482 - \$14,819]	[\$1,637 - \$16,375]	[\$1,831 - \$18,310]	[\$3,028 - \$30,278]	[\$4,327 - \$43,266]
\$70,001 - \$71,000	[\$1,140 - \$11,404]	[\$1,503 - \$15,031]	[\$1,661 - \$16,608]	[\$1,857 - \$18,570]	[\$3,071 - \$30,707]	[\$4,388 - \$43,875]
\$71,001 - \$72,000	[\$1,156 - \$11,564]	[\$1,524 - \$15,243]	[\$1,684 - \$16,842]	[\$1,883 - \$18,830]	[\$3,114 - \$31,136]	[\$4,448 - \$44,485]
\$72,001 - \$73,000	[\$1,172 - \$11,724]	[\$1,545 - \$15,455]	[\$1,708 - \$17,075]	[\$1,909 - \$19,090]	[\$3,157 - \$31,565]	[\$4,509 - \$45,094]
\$73,001 - \$74,000	[\$1,188 - \$11,883]	[\$1,567 - \$15,666]	[\$1,731 - \$17,308]	[\$1,935 - \$19,350]	[\$3,199 - \$31,994]	[\$4,570 - \$45,703]
\$74,001 - \$75,000	[\$1,204 - \$12,043]	[\$1,588 - \$15,878]	[\$1,754 - \$17,542]	[\$1,961 - \$19,610]	[\$3,242 - \$32,424]	[\$4,631 - \$46,313]
\$75,001 - \$76,000	[\$1,220 - \$12,202]	[\$1,609 - \$16,090]	[\$1,778 - \$17,775]	[\$1,987 - \$19,870]	[\$3,285 - \$32,853]	[\$4,692 - \$46,922]
\$76,001 - \$77,000	[\$1,236 - \$12,362]	[\$1,630 - \$16,302]	[\$1,801 - \$18,009]	[\$2,013 - \$20,130]	[\$3,328 - \$33,282]	[\$4,753 - \$47,532]
\$77,001 - \$78,000	[\$1,252 - \$12,521]	[\$1,651 - \$16,513]	[\$1,824 - \$18,242]	[\$2,039 - \$20,390]	[\$3,371 - \$33,711]	[\$4,814 - \$48,141]
\$78,001 - \$79,000	[\$1,268 - \$12,681]	[\$1,673 - \$16,725]	[\$1,848 - \$18,476]	[\$2,065 - \$20,650]	[\$3,414 - \$34,140]	[\$4,875 - \$48,750]
\$79,001 - \$80,000	[\$1,284 - \$12,840]	[\$1,694 - \$16,937]	[\$1,871 - \$18,709]	[\$2,091 - \$20,910]	[\$3,457 - \$34,569]	[\$4,936 - \$49,360]
\$80,001 - \$81,000	[\$1,300 - \$13,000]	[\$1,715 - \$17,149]	[\$1,894 - \$18,943]	[\$2,117 - \$21,170]	[\$3,500 - \$34,998]	[\$4,997 - \$49,969]
\$81,001 - \$82,000	[\$1,316 - \$13,159]	[\$1,736 - \$17,360]	[\$1,918 - \$19,176]	[\$2,143 - \$21,429]	[\$3,543 - \$35,428]	[\$5,058 - \$50,578]
\$82,001 - \$83,000	[\$1,332 - \$13,319]	[\$1,757 - \$17,572]	[\$1,941 - \$19,410]	[\$2,169 - \$21,689]	[\$3,586 - \$35,857]	[\$5,119 - \$51,188]
\$83,001 - \$84,000	[\$1,348 - \$13,478]	[\$1,778 - \$17,784]	[\$1,964 - \$19,643]	[\$2,195 - \$21,949]	[\$3,629 - \$36,286]	[\$5,180 - \$51,797]
\$84,001 - \$85,000	[\$1,364 - \$13,638]	[\$1,800 - \$17,996]	[\$1,988 - \$19,877]	[\$2,221 - \$22,209]	[\$3,671 - \$36,715]	[\$5,241 - \$52,407]
\$85,001 - \$86,000	[\$1,380 - \$13,797]	[\$1,821 - \$18,207]	[\$2,011 - \$20,110]	[\$2,247 - \$22,469]	[\$3,714 - \$37,144]	[\$5,302 - \$53,016]
\$86,001 - \$87,000	[\$1,396 - \$13,957]	[\$1,842 - \$18,419]	[\$2,034 - \$20,343]	[\$2,273 - \$22,729]	[\$3,757 - \$37,573]	[\$5,363 - \$53,625]
\$87,001 - \$88,000	[\$1,412 - \$14,116]	[\$1,863 - \$18,631]	[\$2,058 - \$20,577]	[\$2,299 - \$22,989]	[\$3,800 - \$38,002]	[\$5,423 - \$54,235]
\$88,001 - \$89,000	[\$1,428 - \$14,276]	[\$1,884 - \$18,843]	[\$2,081 - \$20,810]	[\$2,325 - \$23,249]	[\$3,843 - \$38,431]	[\$5,484 - \$54,844]
\$89,001 - \$90,000	[\$1,444 - \$14,435]	[\$1,905 - \$19,054]	[\$2,104 - \$21,044]	[\$2,351 - \$23,509]	[\$3,886 - \$38,861]	[\$5,545 - \$55,454]
\$90,001 - \$91,000	[\$1,459 - \$14,595]	[\$1,927 - \$19,266]	[\$2,128 - \$21,277]	[\$2,377 - \$23,769]	[\$3,929 - \$39,290]	[\$5,606 - \$56,063]
\$91,001 - \$92,000	[\$1,475 - \$14,754]	[\$1,948 - \$19,478]	[\$2,151 - \$21,511]	[\$2,403 - \$24,029]	[\$3,972 - \$39,719]	[\$5,667 - \$56,672]
\$92,001 - \$93,000	[\$1,491 - \$14,914]	[\$1,969 - \$19,690]	[\$2,174 - \$21,744]	[\$2,429 - \$24,289]	[\$4,015 - \$40,148]	[\$5,728 - \$57,282]
\$93,001 - \$94,000	[\$1,507 - \$15,073]	[\$1,990 - \$19,901]	[\$2,198 - \$21,978]	[\$2,455 - \$24,549]	[\$4,058 - \$40,577]	[\$5,789 - \$57,891]
\$94,001 - \$95,000	[\$1,523 - \$15,233]	[\$2,011 - \$20,113]	[\$2,221 - \$22,211]	[\$2,481 - \$24,808]	[\$4,101 - \$41,006]	[\$5,850 - \$58,501]
\$95,001 - \$96,000	[\$1,539 - \$15,392]	[\$2,032 - \$20,325]	[\$2,244 - \$22,445]	[\$2,507 - \$25,068]	[\$4,144 - \$41,435]	[\$5,911 - \$59,110]
\$96,001 - \$97,000	[\$1,555 - \$15,552]	[\$2,054 - \$20,537]	[\$2,268 - \$22,678]	[\$2,533 - \$25,328]	[\$4,186 - \$41,865]	[\$5,972 - \$59,719]
\$97,001 - \$98,000	[\$1,571 - \$15,711]	[\$2,075 - \$20,748]	[\$2,291 - \$22,912]	[\$2,559 - \$25,588]	[\$4,229 - \$42,294]	[\$6,033 - \$60,329]
\$98,001 - \$99,000	[\$1,587 - \$15,871]	[\$2,096 - \$20,960]	[\$2,315 - \$23,145]	[\$2,585 - \$25,848]	[\$4,272 - \$42,723]	[\$6,094 - \$60,938]
\$99,001 - \$100,000	[\$1,603 - \$16,030]	[\$2,117 - \$21,172]	[\$2,338 - \$23,378]	[\$2,611 - \$26,108]	[\$4,315 - \$43,152]	[\$6,155 - \$61,548]

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Program C

Age	0 - 35	36-50	51-60	61 - 75	76-80	81 +
	[\$7 - \$72]	[\$10 - \$96]	[\$11 - \$105]	[\$12 - \$120]	[\$21 - \$207]	[\$29 - \$288]

ARCH Insurance Company

Program D

Age 0 - 35

36-50

51-60

61 - 75

76-80

81 +

[\$10 - \$96]

[\$11 - \$111]

[\$13 - \$126]

[\$18 - \$177]

[\$25 - \$246]

[\$48 - \$480]

Program E			
TOUR COST BAND	0 – 40	41 – 68	69+
\$0 – \$500	[\$8 - \$84]	[\$10 - \$96]	[\$15 - \$153]
\$501 – \$1000	[\$11 - \$114]	[\$14 - \$138]	[\$21 - \$213]
\$1,001 – \$1,500	[\$14 - \$144]	[\$17 - \$174]	[\$27 - \$273]
\$1,501 – \$2,000	[\$19 - \$186]	[\$23 - \$234]	[\$36 - \$363]
\$2,001 – \$2,500	[\$25 - \$246]	[\$30 - \$297]	[\$45 - \$453]
\$2,501 – \$3,000	[\$31 - \$306]	[\$36 - \$357]	[\$54 - \$543]
\$3,001 – \$3,500	[\$35 - \$354]	[\$42 - \$423]	[\$66 - \$663]
\$3,501 – \$4,000	[\$40 - \$396]	[\$47 - \$471]	[\$74 - \$738]
\$4,001 – \$4,500	[\$43 - \$426]	[\$52 - \$522]	[\$86 - \$861]
\$4,501 – \$5,000	[\$48 - \$483]	[\$60 - \$603]	[\$99 - \$993]
\$5,001 – \$5,500	[\$60 - \$603]	[\$70 - \$699]	[\$126 - \$1,263]
\$5,501 – \$6,000	[\$67 - \$669]	[\$77 - \$771]	[\$141 - \$1,413]
\$6,001 – \$6,500	[\$74 - \$735]	[\$85 - \$846]	[\$153 - \$1,533]
\$6,501 – \$7,000	[\$78 - \$780]	[\$90 - \$903]	[\$168 - \$1,683]
\$7,001 – \$8,000	[\$87 - \$870]	[\$101 - \$1,005]	[\$180 - \$1,803]
\$8,001 – \$9,000	[\$99 - \$993]	[\$115 - \$1,146]	[\$207 - \$2,073]
\$9,001 – \$10,000	[\$113 - \$1,125]	[\$130 - \$1,296]	[\$234 - \$2,343]
<u>Post Departure Protection Plan Rates</u>			
	0 – 40	41 – 68	69+
	[\$8 - \$84]	[\$10 - \$96]	[\$18 - \$183]

Program F

<u>Trip Cost</u>	<u>Age of the Traveler</u>					
	0-30	31-49	50-60	61-75	76-80	81+
\$0-\$500	[\$5 - \$45]	[\$7 - \$66]	[\$8 - \$84]	[\$10 - \$96]	[\$13 - \$126]	[\$20 - \$204]
\$501-\$1000	[\$8 - \$84]	[\$10 - \$102]	[\$12 - \$117]	[\$14 - \$144]	[\$23 - \$225]	[\$29 - \$294]
\$1001-\$1500	[\$11 - \$105]	[\$15 - \$147]	[\$16 - \$159]	[\$20 - \$195]	[\$31 - \$306]	[\$38 - \$384]
\$1501-\$2000	[\$14 - \$144]	[\$19 - \$192]	[\$21 - \$213]	[\$26 - \$264]	[\$43 - \$432]	[\$52 - \$519]
\$2001-\$2500	[\$19 - \$189]	[\$24 - \$240]	[\$27 - \$267]	[\$33 - \$330]	[\$53 - \$525]	[\$65 - \$648]
\$2501-\$3000	[\$23 - \$225]	[\$29 - \$288]	[\$32 - \$315]	[\$41 - \$408]	[\$65 - \$645]	[\$77 - \$765]
\$3001-\$3500	[\$27 - \$270]	[\$31 - \$306]	[\$35 - \$345]	[\$47 - \$474]	[\$73 - \$726]	[\$89 - \$885]
\$3501-\$4000	[\$31 - \$312]	[\$34 - \$336]	[\$37 - \$369]	[\$53 - \$531]	[\$85 - \$846]	[\$103 - \$1,032]
\$4001-\$4500	[\$35 - \$354]	[\$38 - \$381]	[\$41 - \$408]	[\$63 - \$627]	[\$95 - \$945]	[\$116 - \$1,164]
\$4501-\$5000	[\$39 - \$390]	[\$43 - \$432]	[\$46 - \$459]	[\$77 - \$765]	[\$105 - \$1,050]	[\$131 - \$1,305]
\$5001-\$5500	[\$44 - \$435]	[\$51 - \$513]	[\$54 - \$537]	[\$84 - \$840]	[\$116 - \$1,164]	[\$149 - \$1,494]
\$5501-\$6000	[\$49 - \$486]	[\$59 - \$594]	[\$60 - \$603]	[\$92 - \$915]	[\$127 - \$1,266]	[\$163 - \$1,626]
\$6001-\$6500	[\$55 - \$546]	[\$67 - \$666]	[\$68 - \$684]	[\$99 - \$990]	[\$138 - \$1,380]	[\$178 - \$1,776]
\$6501-\$7000	[\$60 - \$600]	[\$72 - \$723]	[\$75 - \$750]	[\$108 - \$1,083]	[\$148 - \$1,476]	[\$194 - \$1,935]
\$7001-\$8000	[\$66 - \$660]	[\$79 - \$786]	[\$81 - \$813]	[\$119 - \$1,194]	[\$168 - \$1,680]	[\$218 - \$2,175]
\$8001-\$9000	[\$74 - \$741]	[\$85 - \$849]	[\$88 - \$876]	[\$132 - \$1,320]	[\$190 - \$1,899]	[\$239 - \$2,385]
\$9001-\$10,000	[\$83 - \$825]	[\$91 - \$906]	[\$94 - \$936]	[\$144 - \$1,443]	[\$206 - \$2,064]	[\$264 - \$2,640]

Post Departure Protection Plan Rates

0-30	31-49	50-60	61-75	76-80	81+
[\$5 - \$45]	[\$7 - \$66]	[\$8 - \$84]	[\$10 - \$96]	[\$13 - \$126]	[\$20 - \$204]

Program G

<u>Trip Cost</u>	<u>Age of the Traveler</u>					
	0-30	31-49	50-60	61-75	76-80	81+
\$0-\$500	[\$5 - \$51]	[\$7 - \$72]	[\$10 - \$99]	[\$13 - \$126]	[\$16 - \$156]	[\$22 - \$222]
\$501-\$1000	[\$9 - \$90]	[\$11 - \$114]	[\$13 - \$129]	[\$17 - \$174]	[\$26 - \$258]	[\$32 - \$324]
\$1001-\$1500	[\$11 - \$114]	[\$16 - \$162]	[\$17 - \$171]	[\$22 - \$216]	[\$32 - \$321]	[\$41 - \$414]
\$1501-\$2000	[\$15 - \$147]	[\$20 - \$204]	[\$23 - \$228]	[\$28 - \$279]	[\$47 - \$465]	[\$55 - \$549]
\$2001-\$2500	[\$20 - \$198]	[\$26 - \$255]	[\$28 - \$279]	[\$36 - \$363]	[\$56 - \$558]	[\$68 - \$675]
\$2501-\$3000	[\$23 - \$231]	[\$30 - \$300]	[\$33 - \$333]	[\$44 - \$444]	[\$67 - \$666]	[\$80 - \$801]
\$3001-\$3500	[\$28 - \$276]	[\$34 - \$336]	[\$37 - \$372]	[\$50 - \$498]	[\$77 - \$774]	[\$92 - \$921]
\$3501-\$4000	[\$32 - \$318]	[\$37 - \$369]	[\$40 - \$399]	[\$56 - \$561]	[\$90 - \$897]	[\$107 - \$1,068]
\$4001-\$4500	[\$36 - \$363]	[\$41 - \$408]	[\$44 - \$435]	[\$66 - \$660]	[\$98 - \$984]	[\$120 - \$1,197]
\$4501-\$5000	[\$40 - \$399]	[\$45 - \$453]	[\$48 - \$480]	[\$80 - \$795]	[\$110 - \$1,101]	[\$134 - \$1,344]
\$5001-\$5500	[\$44 - \$444]	[\$53 - \$525]	[\$55 - \$552]	[\$88 - \$876]	[\$119 - \$1,194]	[\$152 - \$1,524]
\$5501-\$6000	[\$50 - \$495]	[\$61 - \$609]	[\$62 - \$624]	[\$94 - \$936]	[\$130 - \$1,299]	[\$171 - \$1,707]
\$6001-\$6500	[\$55 - \$552]	[\$69 - \$687]	[\$71 - \$711]	[\$101 - \$1,014]	[\$141 - \$1,410]	[\$181 - \$1,806]
\$6501-\$7000	[\$62 - \$624]	[\$76 - \$756]	[\$78 - \$783]	[\$111 - \$1,110]	[\$151 - \$1,512]	[\$198 - \$1,980]
\$7001-\$8000	[\$69 - \$687]	[\$83 - \$825]	[\$85 - \$852]	[\$121 - \$1,212]	[\$171 - \$1,710]	[\$221 - \$2,205]
\$8001-\$9000	[\$77 - \$774]	[\$89 - \$888]	[\$92 - \$918]	[\$135 - \$1,350]	[\$194 - \$1,935]	[\$242 - \$2,415]
\$9001-\$10,000	[\$84 - \$843]	[\$95 - \$945]	[\$98 - \$984]	[\$147 - \$1,473]	[\$209 - \$2,094]	[\$269 - \$2,685]

Post Departure Protection Plan Rates

0-30	31-49	50-60	61-75	76-80	81+
[\$5 - \$51]	[\$7 - \$72]	[\$10 - \$99]	[\$13 - \$126]	[\$16 - \$156]	[\$22 - \$222]

Rule 2.1. Premium Formulas for Other Coverages

Retail Programs

Existing programs

Rules 1 and 5 contain premiums and program descriptions for existing programs.

Experience Modified Loss Costs

Table 3 may be used to adjust rates for the Program rates in Rule 1. An example of this is shown in Rule 3.2.

Additional Program Rates

The Program Rates shown in Rule 1 and the corresponding coverages shown in Rule 5 may be expanded for new combinations of coverages. The procedure for doing this is:

1. Determine the Manual Claims Cost for Program B, using an Insured Age 37, \$1,750 Sum Insured, and 13 day trip. This Manual Claims Cost is determined using Tables 1 and 2.
2. Determine the Manual Claims Cost as above, except substitute the expanded coverages.
3. Take the ratio (step 2) / (step 1)
4. Multiply all the program rates in Rule 3 by the ratio in (step 3); the result is the program rates for the extended coverages.

Rule 2.2. Premiums for Retail Products

This Rule is used to calculate premiums on individual basis for different packages of coverage than those in Rule 1.

Manual Loss Costs

Manual Loss Costs are calculated using Tables 1 and 2 and the supporting Tables 7 – 27 in Rule 4. An example of this calculation is shown in Tables 1a and 2a.

Gross Premium

The Manual Loss Costs and Loss Cost Multiplier (LCM) are combined to produce the Gross Premium. The formula for this and an example of this is shown in Tables 5 and 5a, respectively.

Alternative Rate Bases

For Non-Age Banded Premiums, see Table 6 and 6-a.

To develop Premiums expressed as a function of the Sum Insured. The procedure for doing this is:

1. Determine the Premium using the expected average age, average Sum Insured, and expected average trip length
2. Divide by the Sum Insured
3. The result is the Premium, expressed as a percentage of the Sum Insured

Annual Plan – Gross Premium is 250% of Gross Premium for the same coverage, assuming trip of 15 days

Rule 2.3. Premiums for Wholesale Accounts

Wholesale Accounts are the purchase of insurance for a large number of travellers. The purchase is made by a travel company (e.g. Cruise Line). The travellers share common risk characteristics, such as mode of travel, destinations, policies for cancellation, etc.

Manual Loss Costs

Manual Loss Costs are calculated using Tables 1 and 2 and the supporting Tables 7 – 33 in Rule 4. An example of this calculation is shown in Tables 1a and 2a.

Experience Modified Loss Costs

Manual Loss Costs may be modified based on recent available experience information. The formula and an example of this are shown in Tables 3 and 3a, respectively.

Gross Premium

The Manual Loss Costs, Experience Modifier, Underwriting Factors, and Loss Cost Multiplier (LCM) are combined to produce the Gross Premium. The formula for this and an example of this is shown in Tables 5 and 5a, respectively.

Alternative Rate Bases

For Non-Age Banded Premiums, see Table 6 and 6-a.

Rule 2.3 may also be used to develop Premiums expressed as a function of the Sum Insured. The procedure for doing this is:

1. Develop MLC for each age and trip cost band using Tables 1 and 2 of Rule 3
2. If non-age banded rates are to be used, for each Trip Cost Band calculate the weighted average MLC, using number of travellers in each Age Band as the weight.
3. If Rates are calculated as % of Trip Cost, calculate the weighted average MLC, using number of travellers in each Trip Cost Band as the weight then divide by average Trip cost.
4. Apply Underwriting factors in Table 8
5. This gives Wholesale MLC for each Trip Cost Band
6. If Credible Experience is available, modify by Experience Modifier from Table 3
7. Calculate premium using Table 5 and MLC from steps 1-6 above

Annual Plan – Gross Premium is 250% of Gross Premium for the same coverage, assuming trip of 15 days

Rule 3.1. Premiums for Retail Products

Table 1 - Requested Coverage

<i>Coverage</i>	<i>Amount</i>
<i>I. Pre-Departure Coverage</i>	
Trip/Exchange Cancellation	[]
Cancel for Any Reason	
Cancel for Work Reasons	
Change of Mind Coverage	
<i>II. Post Departure Coverage</i>	
Trip/Exchange Interruption	[]
Trip/Exchange Interruption - Return Air Only	
Security Coverage	
Trip Delay - Non-Subsidence Allowance	
Missed Connection	
Itinerary Change	
Hotel Overbooking	
Pet Care Home Alone	
<i>III. Accident / Sickness Coverage</i>	
Emergency Sickness Medical Expense	[]
Emergency Accident Medical Expense	
Sickness Medical Expense	
Accident Medical Expense	
Emergency Evacuation	
Escort Expense Sub limit	
Return of a Minor Child Sub limit	
Return of Traveling Companion Sub limit	
Visit by Family Member/Friend Sub limit	
Return of Vehicle Sub limit	
Repatriation of Remains	
AD&D	
AD&D - Common Carrier (air only)	
<i>IV. Lost, Damaged or Delayed Property</i>	
Baggage Delay	[]
Baggage/Personal Effects (Business Equipment only)	
Baggage/Personal Effects	
Lost Baggage	
Hotel/Motel Burglary	
<i>V. Property Damage</i>	
Collision Damage Waiver/Renters Collision Insurance	[]
Security Deposit Waiver	
<i>VI. Policy Information</i>	
Age of Insured	[]
Length of Trip	
Traveling Companion Coverage	
Hazardous Sports Rider	
Family Member Coverage	
Pre-Existing Condition	
Dependent Children	
Excess/Not Excess	

Table 2 - Development of Manual Loss Cost

Reference Loss Cost (RLC)

Table 7

	A	B	C
Coverage Part 1	Relativity	Coverage Limit Adjustment	Loss Cost
Trip/Exchange Cancellation	100.00%	See Tables 1, 8, 12, 14, 15, 23 and 24	=RLC*A*B
Trip/Exchange Interruption	See Table 8		
Trip/Exchange Interruption - Subsidence Allowance	1.05%		
	Principal Sum	LC / \$1,000	Loss Cost
AD&D	Table 1	Table 8	=A*B
AD&D - Common Carrier (air only)			
	Unadjusted Loss Cost	Coverage Limits Adjustment	Loss Cost
Change of Mind Coverage	See Table 8	See Table 1 and 8	=A*B
Pet Care Home Alone Coverage		See Table 1, 8 and 12	
Trip Delay		See Tables 1, 8, 14, 15, 23 22, 24, 25 and 26	
Trip Delay - Subsidence Allowance		See Tables 1, 8, 14, 15, 23 22 and 24	
Trip/Exchange Interruption - Return Air Only		See Tables 1, 12, 14, 15 and 23	
Security Coverage		See Table 19	
Baggage Delay		See Table 1, 8, 13, 14 and 27	
Lost Baggage		See Table 1, 14 and 21	
Baggage/Personal effects (Business Equipment only)		See Table 1, 11 and 14	
Baggage/Personal effects			
	Benefit	Relativity	Loss Cost
Hotel Overbooking	See Table 1	Table 8	=A*B
Hotel/Motel Burglary			
Itinerary Change			
Missed connection			
Security Deposit Waiver			
	Unadjusted Loss Cost	Coverage Limit Adjustment	Loss Cost
Emergency Sickness Medical Expense	See Table 8	See Tables 1, 12, 14 and 17	=A*B
Sickness Medical Expense		See Tables 1, 12, 14, 16 and 17	
Emergency Accident Medical Expense		See Tables 1, 14 and 17	
Accident Medical Expense		See Tables 1, 14, 16 and 17	

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Emergency Evacuation

	See Tables 1, 8, 10, 12, 14 and 19	
Repatriation of Remains	See Tables 1, 12, and 20	

Repatriation of Remains

Subtotal

*ST1=Sum of
Column C*

Factor Part 2

Dependent Children

Hazardous Sports Rider

Cancel for Any Reason

See Table 18	=B*ST1
See Table 8	

Coverage Part 3

Collision Damage Waiver/Renters Collision
Insurance

Cancel for Work Reasons

<i>Unadjusted Loss Cost</i>	<i>Coverage Limits Adjustment</i>	<i>Loss Cost</i>
<i>Table 8</i>	<i>Table 9</i>	<i>=A*B</i>
	<i>1.0000</i>	

*LC = sum of column
C*

Table 5 – Development of Gross Premium

Manual Loss Cost	MLC	See Table 2
Experience Modifier	EM	See Table 3
Loss Cost Multiplier	LCM	
Gross Premium	GP	=MLC*EM*LCM*DC
Gross Premium may be rounded to nearest \$.25		

Table 6 - Non-Age Banded Gross Premiums

- 1- Take expected Age Band Distribution
- 2- Calculate Manual Loss Cost for each Age Band
- 3- Multiply 2- by distribution of insureds in each Age Band
- 4- Add 3-
- 5- Result equals the Non-Age Banded Rate. May be rounded to nearest \$.25

Table 1a - Requested Coverage Example

<i>Coverage</i>	<i>Amount</i>
<i>I. Pre-Departure Coverage</i>	
Trip/Exchange Cancellation	Up to \$5,000
Cancel for Any Reason	Up to 50% of Trip Costs
Cancel for Work Reasons	Not Included
Change of Mind Coverage	up to \$1,000
<i>II. Post Departure Coverage</i>	
Trip/Exchange Interruption	Up to 200% of Trip Costs
Trip/Exchange Interruption - Return Air Only	N/A
Security Coverage	Not Included
	\$0 deductible/ \$2,500 max / At least 9 hour delay
Trip Delay - Non-Subsidence	
Missed Connection	Up to \$800
Itinerary Change	Up to \$750
Hotel Overbooking	Up to \$150
Pet Care Home Alone	Up to \$50 daily benefit
<i>III. Accident / Sickness Coverage</i>	
Emergency Sickness Medical Expense	\$100 deductible/ \$50,000 Max
Emergency Accident Medical Expense	\$250 deductible/ \$100,000 Max
Sickness Medical Expense	\$100 deductible/ \$500,000 Max/ incurred period of 52 weeks
Accident Medical Expense	\$50 deductible/ \$250,000 Max/ incurred period of 52 weeks
Emergency Evacuation	no deductible/ \$1,000,000 max
Escort Expense Sub limit	up to \$75,000
Return of a Minor Child Sub limit	up to \$75,000
Return of Traveling Companion Sub limit	up to \$75,000
Visit by Family Member/Friend Sub limit	up to \$75,000
Return of Vehicle Sub limit	up to \$75,000
Repatriation of Remains	\$250,000 max
AD&D	\$50,000
AD&D - Common Carrier (air only)	\$150,000
<i>IV. Lost, Damaged or Delayed Property</i>	
Baggage Delay	Up to \$500 total max/ 12- hour delay/ \$150 daily limit/ no deductible
Baggage/Personal effects (Business Equipment only)	Up to \$1,500
Baggage/Personal effects	Up to \$1,000/0 deductible
Lost Baggage	N/A
Hotel/Motel Burglary	Up to \$2,000
<i>V. Property Damage</i>	
Collision Damage Waiver/Renters Collision Insurance	Up to \$40,000/ no deductible/ 5 days
Security Deposit Waiver	N/A
<i>VI. Policy Information</i>	
Age of Insured	30
Length of Trip	7 days
Traveling Companion Coverage	Not Included
Hazardous Sports Rider	Included
Family Member Coverage	Not Included
Pre-Existing Condition	60-days look back period/ on or before last Trip payment
Dependent Children	Coverage for children priced separately
Excess/Not Excess	Baggage/Personal Effects, Baggage Delay is excess

Table 2a - Development of Manual Loss Cost Example

Reference Loss Cost (RLC) 58.866

	<i>A</i>	<i>B</i>	<i>C</i>
<i>Coverage Part 1</i>	<i>Relativity</i>	<i>Coverage Limit Adjustment</i>	<i>Loss Cost</i>
Trip/Exchange Cancellation	100.00%	0.9389	55.2699
Trip/Exchange Interruption	11.59%	0.9389	6.4058
Trip/Exchange Interruption - Subsidence Allowance	1.05%	0.0000	0.0000
	<i>Principal Sum</i>	<i>LC / \$1,000</i>	<i>Loss Cost</i>
AD&D	50	0.0044	0.2200
AD&D - Common Carrier (air only)	150	0.0035	0.5250
	<i>Unadjusted Loss Cost</i>	<i>Coverage Limits Adjustment</i>	<i>Loss Cost</i>
Change of Mind Coverage	0.2718	10.0000	2.7180
Pet Care Home Alone Coverage	0.0538	2.3500	0.1264
Trip Delay	0.6091	0.9067	0.5522
Trip Delay - Subsidence Allowance	0.0000	0.0000	0.0000
Trip/Exchange Interruption - Return Air Only	0.0000	0.0000	0.0000
Security Coverage	0.0000	0.0000	0.0000
Baggage Delay	0.2477	1.1200	0.2774
Lost Baggage	0.0000	0.0000	0.0000
Baggage/Personal effects (Business Equipment only)	0.6270	1.7200	1.0784
Baggage/Personal effects	0.7836	1.3691	1.0728
	<i>Benefit</i>	<i>Relativity</i>	<i>Loss Cost</i>
Hotel Overbooking	\$150	0.81%	1.2210
Hotel/Motel Burglary	\$2,000	2.48%	49.6400
Itinerary Change	\$750	1.04%	7.8150
Missed connection	\$800	0.02%	0.1520
Security Deposit Waiver	\$0	4.22%	0.0000
	<i>Unadjusted Loss Cost</i>	<i>Coverage Limit Adjustment</i>	<i>Loss Cost</i>
Emergency Sickness Medical Expense	0.7477	0.9975	0.7458
Sickness Medical Expense	0.9346	0.9327	0.8717
Emergency Accident Medical Expense	0.3204	0.7390	0.2368
Accident Medical Expense	0.4006	0.8460	0.3389
Emergency Evacuation	0.3060	1.2197	0.3732

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Repatriation of Remains	0.0769	1.0300	0.0792
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Subtotal 129.7197

Factor Part 2

Dependent Children	0.0000	0.0000
Hazardous Sports Rider	0.5000	64.8599
Cancel for Any Reason	0.4000	51.8879

Coverage Part 3

	<i>Unadjusted Loss Cost</i>	<i>Coverage Limits Adjustment</i>	<i>Loss Cost</i>
Collision Damage Waiver/Renters Collision Insurance	2.8040	5.175	14.5107
Cancel for Work Reasons	0.0000	1.0000	0.0000

LC= 260.9782

Table 5a – Development of Gross Premium Example

Manual Loss Cost	260.9782	See Table 2
Loss Cost Multiplier	2.5800	LCM
Gross Premium	\$673.25	=MLC*LCM
Gross Premium may be rounded to nearest \$.25		

Table 6a - Example of Non-Age Banded Gross Premiums

Age Band	Distribution	Gross Premium Per Person	Product
0-30	0.26	\$82.00	\$21.32
31-59	0.32	\$109.00	\$34.88
60-70	0.19	\$118.00	\$22.42
71-75	0.12	\$152.00	\$18.24
76-79	0.08	\$248.00	\$19.84
80+	0.03	\$355.00	\$10.65
Total	100%		\$127.35
Non-Age Banded Gross Premium			\$127.25

Section 3.2 – Modification of Existing Rates

Table 3 may be used to adjust rates for the programs described in Sections 2 and 3. An example of this is shown in Table 3a.

Table 3 - Experience Modification Formula

	Year 1	Year 2	Year 3	Total
Lives Covered	L1	L2	L3	$L=L1+L2+L3$
Manual Loss Cost	MLC1	MLC2	MLC3	$MLC=MLC1+MLC2+MLC3$
Incurred Losses	IL1	IL2	IL3	$IL=IL1+IL2+IL3$
Experience Factor	$EF=IL/MLC$			
Credibility Factor	CF = See Table 4			
Experience Modifier	$EM = (1-CF) + (CF*EF)$			

Table 3a - Experience Modification Formula Example

The following experience applies to an existing program

	Year 1	Year 2	Year 3	Total
Lives Covered	500	515	550	1565
Manual Loss Cost	\$127,747	\$131,579	\$140,521	\$399,847
Incurred Losses	\$130,302	\$134,211	\$143,332	\$407,844
Experience Factor	1.0200			
Credibility Factor	50%			
Experience Modifier	101.00%			

For example if the rate for an existing program is \$82 it will increase to \$82.82
Rounded down to \$82.75

Table 4 – Credibility Factors

Policies with Claims	Total Policies	Factor
5	Under 250	0%
12	315	10%
20	500	20%
32	815	30%
44	1125	40%
61	1565	50%
78	2000	60%
112	2875	70%
147	3750	80%
220	5625	90%
293	7500	100%

Notes
Use number of claims to determine credibility
If not available, use number of Policies
Use lower factors if data quality is poor
For numbers not shown, use linear interpolation

Rule 3.3. Premiums for Wholesale Accounts

Table 1 - Requested Coverage

<i>Coverage</i>	<i>Amount</i>
<i>I. Pre-Departure Coverage</i>	
Trip/Exchange Cancellation	<div style="border: 1px solid black; width: 80px; height: 80px;"></div>
Cancel for Any Reason	
Cancel for Work Reasons	
Change of Mind Coverage	
<i>II. Post Departure Coverage</i>	
Trip/Exchange Interruption	<div style="border: 1px solid black; width: 80px; height: 150px;"></div>
Trip/Exchange Interruption - Return Air Only	
Trip Delay - Non-Subsidence Allowance	
Security Coverage	
Missed Connection	
Itinerary Change	
Hotel Overbooking	
Pet Care Home Alone	
<i>III. Accident / Sickness Coverage</i>	
Emergency Sickness Medical Expense	<div style="border: 1px solid black; width: 80px; height: 250px;"></div>
Emergency Accident Medical Expense	
Sickness Medical Expense	
Accident Medical Expense	
Emergency Evacuation	
Escort Expense Sub limit	
Return of a Minor Child Sub limit	
Return of Traveling Companion Sub limit	
Visit by Family Member/Friend Sub limit	
Return of Vehicle Sub limit	
Repatriation of Remains	
AD&D	
AD&D - Common Carrier (air only)	
<i>IV. Lost, Damaged or Delayed Property</i>	
Baggage Delay	<div style="border: 1px solid black; width: 80px; height: 80px;"></div>
Baggage/Personal Effects (Business Equipment only)	
Baggage/Personal Effects	
Lost Baggage	
Hotel/Motel Burglary	
<i>V. Property Damage</i>	
Collision Damage Waiver/Renters Collision Insurance	<div style="border: 1px solid black; width: 80px; height: 40px;"></div>
Security Deposit Waiver	
<i>VI. Policy Information</i>	
Traveling Companion Coverage	<div style="border: 1px solid black; width: 80px; height: 80px;"></div>
Family Member Coverage	
Pre-Existing Condition	
Dependent Children	
Excess/Not Excess	

VII. Account Information

- Average Age of Insured
- Average Length of Trip
- Percentage of travelers buying insurance
- Distribution of travel by government stability
- Travel to locations hostile to US
- Travel to remote or dangerous locations
- Travel to location without appropriate medical facilities
- Average refund if canceled
- Single or Multiple Destinations
- Hazardous Sports Rider
- Type of Travel
- Destination distribution



Table 2 - Development of Manual Loss Cost

Reference Loss Cost (RLC)

Table 7

	A	B	C
Coverage Part 1	Relativity	Coverage Limit Adjustment	Loss Cost
Trip/Exchange Cancellation	100.00%	See Tables 1, 8, 12, 14, 15, 23 and 24	=RLC*A*B
Trip/Exchange Interruption	See Table 8		
Trip/Exchange Interruption - Subsidence Allowance	1.05%	See Tables 1, 8, 12, 14, 15 and 23	
	Principal Sum	LC / \$1,000	Loss Cost
AD&D	Table 1	Table 8	=A*B
AD&D - Common Carrier (air only)			
	Unadjusted Loss Cost	Coverage Limits Adjustment	Loss Cost
Change of Mind Coverage	See Table 8	See Table 1 and 8	=A*B
Pet Care Home Alone Coverage		See Table 1, 8 and 12	
Trip Delay		See Tables 1, 8, 14, 15, 23 22, 24, 25 and 26	
Trip Delay - Subsidence Allowance		See Tables 1, 8, 14, 15, 23 22 and 24	
Trip/Exchange Interruption - Return Air Only		See Tables 1, 12, 14, 15 and 23	
Security Coverage		See Table 19, 32 and 33	
Baggage Delay		See Table 1, 8, 13, 14 and 27	
Lost Baggage		See Table 1, 14 and 21	
Baggage/Personal effects (Business Equipment only)		See Table 1, 11 and 14	
Baggage/Personal effects			
	Benefit	Relativity	Loss Cost
Hotel Overbooking	See Table 1	Table 8	=A*B
Hotel/Motel Burglary			
Itinerary Change			
Missed connection			
Security Deposit Waiver			
	Unadjusted Loss Cost	Coverage Limit Adjustment	Loss Cost
Emergency Sickness Medical Expense	See Table 8	See Tables 1, 12, 14 and 17	=A*B
Sickness Medical Expense		See Tables 1, 12, 14, 16 and 17	
Emergency Accident Medical Expense		See Tables 1, 14 and 17	
Accident Medical Expense		See Tables 1, 14, 16 and 17	

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Emergency Evacuation	See Tables 1, 8, 10, 12, 14 and 19	
Repatriation of Remains	See Tables 1, 12, and 20	

Subtotal

*ST1=Sum of
Column C*

Factor Part 2

Dependent Children	See Table 18	<i>=B*ST1</i>
Average Length of Trip	See Table 30	
Single or Multiple Destinations	See Table 31	
Type of Travel	See Table 29	
Destinations Factor	See Table 28	
Hazardous Sports Rider Cancel for Any Reason	See Table 8	

Coverage Part 3

	<i>Unadjusted Loss Cost</i>	<i>Coverage Limits Adjustment</i>	<i>Loss Cost</i>
Collision Damage Waiver/Renters Collision Insurance	<i>Table 8</i>	<i>Table 9</i>	<i>=A*B</i>
Cancel for Work Reasons		<i>1.0000</i>	

*LC = sum of column
C*

Table 3 - Experience Modification Formula

	Year 1	Year 2	Year 3	Total
Lives Covered	L1	L2	L3	$L=L1+L2+L3$
Manual Loss Cost	MLC1	MLC2	MLC3	$MLC=MLC1+MLC2+MLC3$
Incurred Losses	IL1	IL2	IL3	$IL=IL1+IL2+IL3$
Experience Factor				$EF=IL/MLC$
Credibility Factor				CF = See Table 4
Experience Modifier				$EM = (1-CF) + (CF*EF)$

Table 4 – Credibility Factors

Policies with Claims	Total Policies	Factor
	Under 250	0%
5	250	
12	315	10%
20	500	20%
32	815	30%
44	1125	40%
61	1565	50%
78	2000	60%
112	2875	70%
147	3750	80%
220	5625	90%
293	7500	100%

Notes

Use number of claims to determine credibility
 If not available, use number of Policies
 Credibility factors shown are maximum
 Use lower factors if data quality is poor
 For numbers not shown, use linear interpolation

Table 5 – Development of Gross Premium

Manual Loss Cost	MLC	See Table 2
Experience Modifier	EM	See Table 3
Underwriting Factor	UF	See Table 5.1
Loss Cost Multiplier	LCM	
Gross Premium	GP	$=MLC*EM*LCM*UF$
Gross Premium may be rounded to nearest \$.25		

Table 5.1 - Underwriting Factors		
Note:		
Fill out this table only if the policy is sold on group basis, otherwise use 1.00		
	Debit	Credit
<i>I. Percentage of Travelers buying insurance</i>		
<20%	30%	
20%-50%	20%	
51%-95%	10%	
96%+	5%	
Mandatory		0%
<i>II. Remote or dangerous locations</i>		
Most travel to remote or dangerous locations	75%	
A lot of travel to remote or dangerous locations	25%	
Some travel to remote or dangerous locations		0%
Low amount of travel to remote or dangerous locations		10%
Minimal travel to remote or dangerous locations		25%
<i>III. Locations without appropriate medical facilities</i>		
Most travel to locations without appropriate medical facilities	90%	
A lot of travel to locations without appropriate medical facilities	60%	
Some travel to locations without appropriate medical facilities	30%	
Low amount of travel to locations without appropriate medical facilities		0%
Minimal travel to locations without appropriate medical facilities		5%
<i>IV. Cancellation Policy</i>		
Average Refund of less than 20%	30%	
Average Refund of 20% to 50%	15%	
Average Refund of 51% to 80%		5%
Average Refund of more than 80%		15%
<i>V. Factors</i>	=product of (1 + the debit)	=product of (1 - the credit)
<i>VI. Final factor</i>	=Factor for Credits *Factor for Debits	

Table 6 - Non-Age Banded Gross Premiums

- 1- Take expected Age Band Distribution
- 2- Calculate Manual Loss Cost for each Age Band
- 3- Multiply 2- by distribution of insured in each Age Band
- 4- Add 3-
- 5- Result equals the Non-Age Banded Rate. May be rounded to nearest \$.25

Table 1a - Requested Coverage Example

<i>Coverage</i>	<i>Amount</i>
<i>I. Pre-Departure Coverage</i>	
Trip/Exchange Cancellation	Up \$5,000
Cancel for Any Reason	Up to 50% of Trip Costs
Cancel for Work Reasons	Not Included
Change of Mind Coverage	up \$1,000
<i>II. Post Departure Coverage</i>	
Trip/Exchange Interruption	Up to 200% of Trip Costs
Trip/Exchange Interruption - Return Air Only	N/A
	\$0 deductible/ \$2,500 max / At least 9 hour delay
Trip Delay - Non-Subsidence	Not Included
Security Coverage	Up to \$800
Missed Connection	Up to \$750
Itinerary Change	Up to \$150
Hotel Overbooking	Up to \$50 daily benefit
Pet Care Home Alone	
<i>III. Accident / Sickness Coverage</i>	
Emergency Sickness Medical Expense	\$100 deductible/ \$50,000 Max
Emergency Accident Medical Expense	\$250 deductible/ \$100,000 Max
	\$100 deductible/ \$500,000 Max/ incurred period of 52 weeks
Sickness Medical Expense	\$50 deductible/ \$250,000 Max/ incurred period of 52 weeks
Accident Medical Expense	no deductible/ \$1,000,000 max
Emergency Evacuation	up to \$75,000
Escort Expense Sub limit	up to \$75,000
Return of a Minor Child Sub limit	up to \$75,000
Return of Traveling Companion Sub limit	up to \$75,000
Visit by Family Member/Friend Sub limit	up to \$75,000
Return of Vehicle Sub limit	up to \$75,000
Repatriation of Remains	\$250,000 max
AD&D	\$50,000
AD&D - Common Carrier (air only)	\$150,000
<i>IV. Lost, Damaged or Delayed Property</i>	
Baggage Delay	Up to \$500 total max/ 12- hour delay/ \$150 daily limit/ no deductible
Baggage/Personal effects (Business Equipment only)	Up to \$1,500
Baggage/Personal effects	Up to \$1,000/0 deductible
Lost Baggage	N/A
Hotel/Motel Burglary	Up to \$2,000
<i>V. Property Damage</i>	
Collision Damage Waiver/Renters Collision Insurance	N/A
Security Deposit Waiver	N/A
<i>VI. Policy Information</i>	
Traveling Companion Coverage	Not Included
Family Member Coverage	Not Included
	60-days look back period/ on or before last Trip payment
Pre-Existing Condition	

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Dependent Children	Coverage for children priced separately
Excess/Not Excess	Baggage/Personal Effects, Baggage Delay is excess

VII. Account Information

Average Age of Insured	30
Average Length of Trip	7 days
Percentage of travelers buying insurance	65%
Distribution of travel by government stability	Security coverage not offered
Travel to locations hostile to US	Security coverage not offered
Travel to remote or dangerous locations	Minimal travel to such destinations
Travel to location without appropriate medical facilities	Minimal travel to such destinations
Average refund if canceled	60% refund
Single or Multiple Destinations	Multiple Destinations
Hazardous Sports Rider	Included
Type of Travel	Air/Land Escorted
Destination distribution	4% Central America, 40% Mexico, 56% Other

Table 2a - Development of Manual Loss Cost Example

Reference Loss Cost (RLC) 58.866

	<i>A</i>	<i>B</i>	<i>C</i>
<i>Coverage Part 1</i>	<i>Relativity</i>	<i>Coverage Limit Adjustment</i>	<i>Loss Cost</i>
Trip/Exchange Cancellation	100.00%	0.9389	55.2699
Trip/Exchange Interruption	11.59%	0.9389	6.4058
Trip/Exchange Interruption - Subsidence Allowance	1.05%	0.0000	0.0000
	<i>Principal Sum</i>	<i>LC / \$1,000</i>	<i>Loss Cost</i>
AD&D	50	0.0044	0.2200
AD&D - Common Carrier (air only)	150	0.0035	0.5250
	<i>Unadjusted Loss Cost</i>	<i>Coverage Limits Adjustment</i>	<i>Loss Cost</i>
Change of Mind Coverage	0.2718	10.0000	2.7180
Pet Care Home Alone Coverage	0.0538	2.3500	0.1264
Trip Delay	0.6091	0.8680	0.5287
Trip Delay - Subsidence Allowance	0.0000	0.0000	0.0000
Trip/Exchange Interruption - Return Air Only	0.0000	0.0000	0.0000
Security Coverage	0.0000	0.0000	0.0000
Baggage Delay	0.2477	1.1200	0.2774
Lost Baggage	0.0000	0.0000	0.0000
Baggage/Personal effects (Business Equipment only)	0.6270	1.7200	1.0784
Baggage/Personal effects	0.7836	1.3691	1.0728
	<i>Benefit</i>	<i>Relativity</i>	<i>Loss Cost</i>
Hotel Overbooking	\$150	0.81%	1.2210
Hotel/Motel Burglary	\$2,000	2.48%	49.6400
Itinerary Change	\$750	1.04%	7.8150
Missed connection	\$800	0.02%	0.1520
Security Deposit Waiver	\$0	4.22%	0.0000
	<i>Unadjusted Loss Cost</i>	<i>Coverage Limit Adjustment</i>	<i>Loss Cost</i>
Emergency Sickness Medical Expense	0.7477	0.9975	0.7458
Sickness Medical Expense	0.9346	0.9327	0.8717
Emergency Accident Medical Expense	0.3204	0.7390	0.2368
Accident Medical Expense	0.4006	0.8460	0.3389
Emergency Evacuation	0.3060	1.2197	0.3732
Repatriation of Remains	0.0769	1.0300	0.0792

Subtotal

129.6962

Factor Part 2

Dependent Children	0.0000	0.0000
Average Length of Trip	0.0000	0.0000
Single or Multiple Destinations	0.1000	12.9696
Type of Travel	0.0000	0.0000
Destinations Factor	0.0500	6.4848
Hazardous Sports Rider	0.5000	64.8481
Cancel for Any Reason	0.4000	51.8785

Coverage Part 3

	<i>Unadjusted Loss Cost</i>	<i>Coverage Limits Adjustment</i>	<i>Loss Cost</i>
Collision Damage Waiver/Renters Collision Insurance	0.0000	0	0.0000
Cancel for Work Reasons	0.0000	1.0000	0.0000

LC= 265.8772

Table 3a - Experience Modification Formula Example

The following experience applies to Program

C	Year 1	Year 2	Year 3	Total
Lives Covered	500	515	550	1565
Manual Loss Cost	\$132,939	\$136,927	\$146,232	\$416,098
Incurred Losses	\$85,000	\$87,000	\$92,000	\$264,000
Experience Factor				0.6345
Credibility Factor				50%
Experience Modifier				81.72%

Table 5.1a - Underwriting Factors

	Debit	Credit
<i>I. Percentage of Travelers buying insurance (65%)</i>	10%	
<i>II. Remote or dangerous locations (minimal travel)</i>		25%
<i>III. Locations without appropriate medical facilities (minimal travel)</i>		5%
<i>IV. Cancellation Policy (60% refund)</i>		5%
<i>V. Factors</i>	110.00%	67.69%
<i>VI. Final factor</i>	74.46%	

Table 5 – Development of Gross Premium Example

Manual Loss Cost	265.8772	See Table 2
Experience Modifier	0.8172	See Table 3
Underwriting Factor	0.7446	See Table 5.1
Loss Cost Multiplier	2.5800	LCM
Gross Premium	\$417.50	=MLC*EM*LCM*DC*UF
Gross Premium may be rounded to nearest \$.25		

Table 6a - Example of Non-Age Banded Gross Premiums

Age Band	Distribution	Gross Premium Per Person	Product
0-30	0.26	\$82.00	\$21.32
31-59	0.32	\$109.00	\$34.88
60-70	0.19	\$118.00	\$22.42
71-75	0.12	\$152.00	\$18.24
76-79	0.08	\$248.00	\$19.84
80+	0.03	\$355.00	\$10.65
Total	100%		\$127.35
Non-Age Banded Gross Premium			\$127.25

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Rule 4. Supporting Tables

This Rule contains the supporting tables needed to calculate premiums in Rules 3.1 and 3.3

Table 7 - Reference Loss Cost								
Duration			1-30 days					
Age/Sum Insured prior			0 - 35	36-50	51-60	61 - 75	76-80	81 +
\$1	to	\$500	[\$1 - \$10]	[\$1 - \$10]	[\$1 - \$10]	[\$1 - \$12]	[\$3 - \$30]	[\$4 - \$37]
\$501	to	\$1,000	[\$2 - \$23]	[\$3 - \$25]	[\$3 - \$28]	[\$4 - \$38]	[\$7 - \$73]	[\$11 - \$108]
\$1,001	to	\$1,500	[\$4 - \$36]	[\$5 - \$47]	[\$5 - \$49]	[\$7 - \$66]	[\$12 - \$124]	[\$18 - \$180]
\$1,501	to	\$2,000	[\$6 - \$55]	[\$7 - \$74]	[\$7 - \$74]	[\$10 - \$104]	[\$18 - \$176]	[\$25 - \$252]
\$2,001	to	\$2,500	[\$7 - \$74]	[\$10 - \$101]	[\$10 - \$102]	[\$14 - \$136]	[\$23 - \$228]	[\$32 - \$324]
\$2,501	to	\$3,000	[\$9 - \$94]	[\$12 - \$116]	[\$12 - \$123]	[\$17 - \$168]	[\$28 - \$280]	[\$40 - \$397]
\$3,001	to	\$3,500	[\$11 - \$113]	[\$13 - \$133]	[\$13 - \$133]	[\$20 - \$201]	[\$33 - \$329]	[\$47 - \$470]
\$3,501	to	\$4,000	[\$14 - \$138]	[\$15 - \$148]	[\$15 - \$149]	[\$23 - \$232]	[\$38 - \$382]	[\$54 - \$541]
\$4,001	to	\$4,500	[\$15 - \$151]	[\$17 - \$174]	[\$17 - \$175]	[\$30 - \$299]	[\$43 - \$433]	[\$61 - \$610]
\$4,501	to	\$5,000	[\$18 - \$177]	[\$20 - \$198]	[\$20 - \$198]	[\$34 - \$342]	[\$49 - \$486]	[\$68 - \$683]
\$5,001	to	\$5,500	[\$20 - \$204]	[\$24 - \$238]	[\$24 - \$239]	[\$38 - \$377]	[\$54 - \$537]	[\$72 - \$722]
\$5,501	to	\$6,000	[\$22 - \$220]	[\$28 - \$279]	[\$28 - \$281]	[\$42 - \$415]	[\$64 - \$638]	[\$75 - \$754]
\$6,001	to	\$6,500	[\$25 - \$247]	[\$31 - \$309]	[\$31 - \$310]	[\$46 - \$456]	[\$70 - \$696]	[\$83 - \$830]
\$6,501	to	\$7,000	[\$27 - \$273]	[\$33 - \$332]	[\$34 - \$336]	[\$50 - \$498]	[\$77 - \$767]	[\$90 - \$896]
\$7,001	to	\$8,000	[\$31 - \$308]	[\$37 - \$368]	[\$37 - \$369]	[\$56 - \$564]	[\$85 - \$847]	[\$111 - \$1,112]
\$8,001	to	\$9,000	[\$36 - \$356]	[\$40 - \$402]	[\$40 - \$402]	[\$63 - \$629]	[\$96 - \$960]	[\$127 - \$1,272]
\$9,001	to	\$10,000	[\$39 - \$391]	[\$44 - \$435]	[\$44 - \$436]	[\$70 - \$696]	[\$108 - \$1,080]	[\$143 - \$1,433]
\$10,001	to	\$11,000	[\$43 - \$429]	[\$51 - \$506]	[\$51 - \$508]	[\$78 - \$775]	[\$119 - \$1,186]	[\$150 - \$1,500]
\$11,001	to	\$12,000	[\$47 - \$469]	[\$55 - \$554]	[\$56 - \$556]	[\$85 - \$849]	[\$130 - \$1,298]	[\$164 - \$1,643]
\$12,001	to	\$13,000	[\$51 - \$510]	[\$60 - \$602]	[\$60 - \$604]	[\$92 - \$923]	[\$141 - \$1,411]	[\$179 - \$1,786]
\$13,001	to	\$14,000	[\$55 - \$551]	[\$65 - \$650]	[\$65 - \$653]	[\$100 - \$997]	[\$152 - \$1,524]	[\$193 - \$1,929]
\$14,001	to	\$15,000	[\$59 - \$592]	[\$70 - \$699]	[\$70 - \$701]	[\$107 - \$1,071]	[\$164 - \$1,637]	[\$207 - \$2,071]
\$15,001	to	\$16,000	[\$63 - \$633]	[\$75 - \$747]	[\$75 - \$749]	[\$114 - \$1,145]	[\$175 - \$1,750]	[\$221 - \$2,214]
\$16,001	to	\$17,000	[\$67 - \$673]	[\$79 - \$795]	[\$80 - \$798]	[\$122 - \$1,218]	[\$186 - \$1,863]	[\$236 - \$2,357]
\$17,001	to	\$18,000	[\$71 - \$714]	[\$84 - \$843]	[\$85 - \$846]	[\$129 - \$1,292]	[\$198 - \$1,976]	[\$250 - \$2,500]
\$18,001	to	\$19,000	[\$76 - \$755]	[\$89 - \$891]	[\$89 - \$894]	[\$137 - \$1,366]	[\$209 - \$2,089]	[\$264 - \$2,643]
\$19,001	to	\$20,000	[\$80 - \$796]	[\$94 - \$939]	[\$94 - \$943]	[\$144 - \$1,440]	[\$220 - \$2,202]	[\$279 - \$2,786]
\$20,001	to	\$21,000	[\$84 - \$837]	[\$99 - \$988]	[\$99 - \$991]	[\$151 - \$1,514]	[\$231 - \$2,315]	[\$293 - \$2,929]
\$21,001	to	\$22,000	[\$88 - \$877]	[\$104 - \$1,036]	[\$104 - \$1,039]	[\$159 - \$1,588]	[\$243 - \$2,427]	[\$307 - \$3,071]
\$22,001	to	\$23,000	[\$92 - \$918]	[\$108 - \$1,084]	[\$109 - \$1,088]	[\$166 - \$1,662]	[\$254 - \$2,540]	[\$321 - \$3,214]
\$23,001	to	\$24,000	[\$96 - \$959]	[\$113 - \$1,132]	[\$114 - \$1,136]	[\$174 - \$1,735]	[\$265 - \$2,653]	[\$336 - \$3,357]
\$24,001	to	\$25,000	[\$100 - \$1,000]	[\$118 - \$1,180]	[\$118 - \$1,185]	[\$181 - \$1,809]	[\$277 - \$2,766]	[\$350 - \$3,500]
\$25,001	to	\$26,000	[\$104 - \$1,041]	[\$123 - \$1,228]	[\$123 - \$1,233]	[\$188 - \$1,883]	[\$288 - \$2,879]	[\$364 - \$3,643]
\$26,001	to	\$28,000	[\$110 - \$1,102]	[\$130 - \$1,301]	[\$131 - \$1,305]	[\$199 - \$1,994]	[\$305 - \$3,048]	[\$386 - \$3,857]
\$28,001	to	\$30,000	[\$118 - \$1,184]	[\$140 - \$1,397]	[\$140 - \$1,402]	[\$214 - \$2,142]	[\$327 - \$3,274]	[\$414 - \$4,143]
\$30,001	to	\$32,000	[\$127 - \$1,265]	[\$149 - \$1,493]	[\$150 - \$1,499]	[\$229 - \$2,289]	[\$350 - \$3,500]	[\$443 - \$4,428]
\$32,001	to	\$34,000	[\$135 - \$1,347]	[\$159 - \$1,590]	[\$160 - \$1,595]	[\$244 - \$2,437]	[\$373 - \$3,726]	[\$471 - \$4,714]
\$34,001	to	\$36,000	[\$143 - \$1,428]	[\$169 - \$1,686]	[\$169 - \$1,692]	[\$258 - \$2,585]	[\$395 - \$3,952]	[\$500 - \$5,000]
\$36,001	to	\$38,000	[\$151 - \$1,510]	[\$178 - \$1,783]	[\$179 - \$1,789]	[\$273 - \$2,732]	[\$418 - \$4,178]	[\$529 - \$5,286]
\$38,001	to	\$40,000	[\$159 - \$1,592]	[\$188 - \$1,879]	[\$189 - \$1,886]	[\$288 - \$2,880]	[\$440 - \$4,403]	[\$557 - \$5,571]
\$40,001	to	\$42,000	[\$167 - \$1,673]	[\$198 - \$1,975]	[\$198 - \$1,982]	[\$303 - \$3,028]	[\$463 - \$4,629]	[\$586 - \$5,857]
\$42,001	to	\$44,000	[\$175 - \$1,755]	[\$207 - \$2,072]	[\$208 - \$2,079]	[\$318 - \$3,175]	[\$485 - \$4,855]	[\$614 - \$6,143]
\$44,001	to	\$46,000	[\$184 - \$1,837]	[\$217 - \$2,168]	[\$218 - \$2,176]	[\$332 - \$3,323]	[\$508 - \$5,081]	[\$643 - \$6,428]
\$46,001	to	\$48,000	[\$192 - \$1,918]	[\$226 - \$2,264]	[\$227 - \$2,272]	[\$347 - \$3,471]	[\$531 - \$5,307]	[\$671 - \$6,714]
\$48,001	to	\$50,000	[\$200 - \$2,000]	[\$236 - \$2,361]	[\$237 - \$2,369]	[\$362 - \$3,619]	[\$553 - \$5,532]	[\$700 - \$7,000]

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\$50,001	to	\$52,000	[\$208 - \$2,081]	[\$246 - \$2,457]	[\$247 - \$2,466]	[\$377 - \$3,766]	[\$576 - \$5,758]	[\$729 - \$7,286]
\$52,001	to	\$54,000	[\$216 - \$2,163]	[\$255 - \$2,553]	[\$256 - \$2,562]	[\$391 - \$3,914]	[\$598 - \$5,984]	[\$757 - \$7,571]
\$54,001	to	\$56,000	[\$224 - \$2,245]	[\$265 - \$2,650]	[\$266 - \$2,659]	[\$406 - \$4,062]	[\$621 - \$6,210]	[\$786 - \$7,857]
\$56,001	to	\$58,000	[\$233 - \$2,326]	[\$275 - \$2,746]	[\$276 - \$2,756]	[\$421 - \$4,209]	[\$644 - \$6,436]	[\$814 - \$8,143]
\$58,001	to	\$60,000	[\$241 - \$2,408]	[\$284 - \$2,842]	[\$285 - \$2,853]	[\$436 - \$4,357]	[\$666 - \$6,661]	[\$843 - \$8,428]
\$60,001	to	\$62,000	[\$249 - \$2,490]	[\$294 - \$2,939]	[\$295 - \$2,949]	[\$450 - \$4,505]	[\$689 - \$6,887]	[\$871 - \$8,714]
\$62,001	to	\$64,000	[\$257 - \$2,571]	[\$304 - \$3,035]	[\$305 - \$3,046]	[\$465 - \$4,652]	[\$711 - \$7,113]	[\$900 - \$9,000]
\$64,001	to	\$66,000	[\$265 - \$2,653]	[\$313 - \$3,131]	[\$314 - \$3,143]	[\$480 - \$4,800]	[\$734 - \$7,339]	[\$929 - \$9,286]
\$66,001	to	\$68,000	[\$273 - \$2,734]	[\$323 - \$3,228]	[\$324 - \$3,239]	[\$495 - \$4,948]	[\$756 - \$7,565]	[\$957 - \$9,571]
\$68,001	to	\$70,000	[\$282 - \$2,816]	[\$332 - \$3,324]	[\$334 - \$3,336]	[\$510 - \$5,095]	[\$779 - \$7,791]	[\$986 - \$9,857]
\$70,001	to	\$72,000	[\$290 - \$2,898]	[\$342 - \$3,420]	[\$343 - \$3,433]	[\$524 - \$5,243]	[\$802 - \$8,016]	[\$1,014 - \$10,143]
\$72,001	to	\$74,000	[\$298 - \$2,979]	[\$352 - \$3,517]	[\$353 - \$3,529]	[\$539 - \$5,391]	[\$824 - \$8,242]	[\$1,043 - \$10,428]
\$74,001	to	\$76,000	[\$306 - \$3,061]	[\$361 - \$3,613]	[\$363 - \$3,626]	[\$554 - \$5,539]	[\$847 - \$8,468]	[\$1,071 - \$10,714]
\$76,001	to	\$78,000	[\$314 - \$3,143]	[\$371 - \$3,710]	[\$372 - \$3,723]	[\$569 - \$5,686]	[\$869 - \$8,694]	[\$1,100 - \$11,000]
\$78,001	to	\$80,000	[\$322 - \$3,224]	[\$381 - \$3,806]	[\$382 - \$3,819]	[\$583 - \$5,834]	[\$892 - \$8,920]	[\$1,129 - \$11,285]
\$80,001	to	\$82,000	[\$331 - \$3,306]	[\$390 - \$3,902]	[\$392 - \$3,916]	[\$598 - \$5,982]	[\$915 - \$9,145]	[\$1,157 - \$11,571]
\$82,001	to	\$84,000	[\$339 - \$3,387]	[\$400 - \$3,999]	[\$401 - \$4,013]	[\$613 - \$6,129]	[\$937 - \$9,371]	[\$1,186 - \$11,857]
\$84,001	to	\$86,000	[\$347 - \$3,469]	[\$409 - \$4,095]	[\$411 - \$4,110]	[\$628 - \$6,277]	[\$960 - \$9,597]	[\$1,214 - \$12,143]
\$86,001	to	\$88,000	[\$355 - \$3,551]	[\$419 - \$4,191]	[\$421 - \$4,206]	[\$642 - \$6,425]	[\$982 - \$9,823]	[\$1,243 - \$12,428]
\$88,001	to	\$90,000	[\$363 - \$3,632]	[\$429 - \$4,288]	[\$430 - \$4,303]	[\$657 - \$6,572]	[\$1,005 - \$10,049]	[\$1,271 - \$12,714]
\$90,001	to	\$92,000	[\$371 - \$3,714]	[\$438 - \$4,384]	[\$440 - \$4,400]	[\$672 - \$6,720]	[\$1,027 - \$10,274]	[\$1,300 - \$13,000]
\$92,001	to	\$94,000	[\$380 - \$3,795]	[\$448 - \$4,480]	[\$450 - \$4,496]	[\$687 - \$6,868]	[\$1,050 - \$10,500]	[\$1,329 - \$13,285]
\$94,001	to	\$96,000	[\$388 - \$3,877]	[\$458 - \$4,577]	[\$459 - \$4,593]	[\$702 - \$7,016]	[\$1,073 - \$10,726]	[\$1,357 - \$13,571]
\$96,001	to	\$98,000	[\$396 - \$3,959]	[\$467 - \$4,673]	[\$469 - \$4,690]	[\$716 - \$7,163]	[\$1,095 - \$10,952]	[\$1,386 - \$13,857]
\$98,001	to	\$100,000	[\$404 - \$4,040]	[\$477 - \$4,769]	[\$479 - \$4,786]	[\$731 - \$7,311]	[\$1,118 - \$11,178]	[\$1,414 - \$14,143]
per day over 30 days			[\$0 - \$4]	[\$0 - \$4]	[\$0 - \$4]	[\$0 - \$4]	[\$0 - \$4]	[\$0 - \$4]

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Table 8 - Unadjusted Loss Costs and Relativities

		0 - 35	36-50	51-60	61 - 75	76-80	81 +
Trip/Exchange Cancellation	(1)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Trip/Exchange Interruption - up to 100% of Sum Insured	(1)	[2.46% - 24.57%]	[2.46% - 24.57%]	[2.46% - 24.57%]	[2.46% - 24.57%]	[2.46% - 24.57%]	[2.46% - 24.57%]
Trip/Exchange Interruption - up to 125% of Sum Insured	(1)	[2.76% - 27.60%]	[2.76% - 27.60%]	[2.76% - 27.60%]	[2.76% - 27.60%]	[2.76% - 27.60%]	[2.76% - 27.60%]
Trip/Exchange Interruption - up to 150% of Sum Insured	(1)	[3.10% - 30.99%]	[3.10% - 30.99%]	[3.10% - 30.99%]	[3.10% - 30.99%]	[3.10% - 30.99%]	[3.10% - 30.99%]
Trip/Exchange Interruption - up to 200% of Sum Insured	(1)	[3.48% - 34.77%]	[3.48% - 34.77%]	[3.48% - 34.77%]	[3.48% - 34.77%]	[3.48% - 34.77%]	[3.48% - 34.77%]
Trip/Exchange Interruption - up to 250% of Sum Insured	(1)	[3.68% - 36.84%]	[3.68% - 36.84%]	[3.68% - 36.84%]	[3.68% - 36.84%]	[3.68% - 36.84%]	[3.68% - 36.84%]
Trip/Exchange Interruption - Subsistence Allowance	(8)	[0.32% - 3.15%]	[0.32% - 3.15%]	[0.32% - 3.15%]	[0.32% - 3.15%]	[0.32% - 3.15%]	[0.32% - 3.15%]
Trip Delay - Subsistence Allowance	(4)	[\$0.06 - \$0.62]	[\$0.08 - \$0.83]	[\$0.1 - \$0.97]	[\$0.11 - \$1.10]	[\$0.18 - \$1.85]	[\$0.26 - \$2.62]
AD&D -Common Carrier (Air only)	(2)	[\$0.001 - \$0.01]	[\$0.001 - \$0.01]	[\$0.001 - \$0.01]	[\$0.001 - \$0.01]	[\$0.001 - \$0.01]	[\$0.001 - \$0.01]
AD&D	(2)	[\$0.001 - \$0.01]	[\$0.001 - \$0.01]	[\$0.001 - \$0.01]	[\$0.001 - \$0.01]	[\$0.001 - \$0.01]	[\$0.001 - \$0.01]
Change of Mind Coverage	(3)	[\$0.08 - \$0.82]	[\$0.12 - \$1.17]	[\$0.17 - \$1.71]	[\$0.24 - \$2.41]	[\$0.26 - \$2.62]	[\$0.43 - \$4.33]
Trip/Exchange Interruption - Return Air Only	(3)	[\$0.02 - \$0.17]	[\$0.02 - \$0.2]	[\$0.03 - \$0.25]	[\$0.03 - \$0.3]	[\$0.05 - \$0.5]	[\$0.07 - \$0.71]
Hotel Overbooking	(5)	[0.24% - 2.44%]	[0.24% - 2.44%]	[0.24% - 2.44%]	[0.24% - 2.44%]	[0.24% - 2.44%]	[0.24% - 2.44%]
Hotel/Motel Burglary	(5)	[0.74% - 7.45%]	[0.74% - 7.45%]	[0.74% - 7.45%]	[0.74% - 7.45%]	[0.74% - 7.45%]	[0.74% - 7.45%]
Itinerary Change	(5)	[0.31% - 3.13%]	[0.31% - 3.13%]	[0.31% - 3.13%]	[0.31% - 3.13%]	[0.31% - 3.13%]	[0.31% - 3.13%]
Missed connection	(5)	[0.01% - 0.06%]	[0.01% - 0.06%]	[0.01% - 0.06%]	[0.01% - 0.06%]	[0.01% - 0.06%]	[0.01% - 0.06%]
Security Deposit Waiver	(5)	[1.27% - 12.66%]	[1.27% - 12.66%]	[1.27% - 12.66%]	[1.27% - 12.66%]	[1.27% - 12.66%]	[1.27% - 12.66%]
Pet Care Home Alone Coverage	(6)	[\$0.02 - \$0.16]	[\$0.05 - \$0.45]	[\$0.06 - \$0.59]	[\$0.07 - \$0.73]	[\$0.06 - \$0.6]	[\$0.16 - \$1.63]
Collision Damage Waiver/Renters Collision Insurance	(7)	[\$0.84 - \$8.41]	[\$0.84 - \$8.41]	[\$0.84 - \$8.41]	[\$0.84 - \$8.41]	[\$0.84 - \$8.41]	[\$0.84 - \$8.41]
Cancel for Work Reasons		[\$2.4 - \$24.03]	[\$2.4 - \$24.03]	[\$2.4 - \$24.03]	[\$2.4 - \$24.03]	[\$2.4 - \$24.03]	[\$2.4 - \$24.03]
Baggage Delay		[\$0.07 - \$0.74]	[\$0.07 - \$0.74]	[\$0.07 - \$0.74]	[\$0.07 - \$0.74]	[\$0.07 - \$0.74]	[\$0.07 - \$0.74]
Trip Delay		[\$0.18 - \$1.83]	[\$0.25 - \$2.52]	[\$0.27 - \$2.7]	[\$0.29 - \$2.89]	[\$0.54 - \$5.43]	[\$0.8 - \$8.03]
Accident Medical Expense		[\$0.12 - \$1.2]	[\$0.14 - \$1.39]	[\$0.36 - \$3.6]	[\$0.39 - \$3.95]	[\$0.68 - \$6.81]	[\$1.02 - \$10.18]
Sickness Medical Expense		[\$0.28 - \$2.8]	[\$0.32 - \$3.24]	[\$0.84 - \$8.41]	[\$0.92 - \$9.21]	[\$1.59 - \$15.9]	[\$2.37 - \$23.74]
Emergency Accident Medical Expense		[\$0.1 - \$0.96]	[\$0.11 - \$1.11]	[\$0.29 - \$2.88]	[\$0.32 - \$3.16]	[\$0.55 - \$5.45]	[\$0.81 - \$8.14]
Emergency Sickness Medical Expense		[\$0.22 - \$2.24]	[\$0.26 - \$2.59]	[\$0.67 - \$6.73]	[\$0.74 - \$7.37]	[\$1.27 - \$12.72]	[\$1.9 - \$18.99]
Emergency Evacuation		[\$0.09 - \$0.92]	[\$0.33 - \$3.28]	[\$0.9 - \$8.96]	[\$1.22 - \$12.24]	[\$1.76 - \$17.62]	[\$3.12 - \$31.22]
Security Coverage		[\$0.09 - \$0.92]	[\$0.33 - \$3.28]	[\$0.9 - \$8.96]	[\$1.22 - \$12.24]	[\$1.76 - \$17.62]	[\$3.12 - \$31.22]
Baggage/Personal effects		[\$0.24 - \$2.35]	[\$0.24 - \$2.35]	[\$0.24 - \$2.35]	[\$0.24 - \$2.35]	[\$0.24 - \$2.35]	[\$0.24 - \$2.35]

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Baggage/Personal Effects (Business Equipment only)	[\$0.19 - \$1.88]	[\$0.21 - \$2.12]	[\$0.14 - \$1.41]	[\$0.12 - \$1.18]	[\$0.11 - \$1.06]	[\$0.09 - \$0.94]
Repatriation of Remains	[\$0.02 - \$0.23]	[\$0.18 - \$1.78]	[\$0.24 - \$2.37]	[\$0.58 - \$5.76]	[\$0.85 - \$8.51]	[\$0.95 - \$9.53]
Lost Baggage	[\$0.15 - \$1.5]	[\$0.17 - \$1.69]	[\$0.11 - \$1.13]	[\$0.09 - \$0.94]	[\$0.08 - \$0.85]	[\$0.08 - \$0.75]
Cancel for Any Reason - up 25% of Trip Cost Covered	[6.00% - 60.00%]	[6.00% - 60.00%]	[6.00% - 60.00%]	[6.00% - 60.00%]	[6.00% - 60.00%]	[6.00% - 60.00%]
Cancel for Any Reason - up 50% of Trip Cost Covered	[12.00% - 120.00%]	[12.00% - 120.00%]	[12.00% - 120.00%]	[12.00% - 120.00%]	[12.00% - 120.00%]	[12.00% - 120.00%]
Cancel for Any Reason - up 75% of Trip Cost Covered	[18.00% - 180.00%]	[18.00% - 180.00%]	[18.00% - 180.00%]	[18.00% - 180.00%]	[18.00% - 180.00%]	[18.00% - 180.00%]
Hazardous sports coverage	[15.00% - 150.00%]	[18.00% - 180.00%]	[12.00% - 120.00%]	[9.00% - 90.00%]	[6.00% - 60.00%]	[4.50% - 45.00%]
Baggage Delay - Daily Limit 19% or less of total max	[22.50% - 225.00%]	[22.50% - 225.00%]	[22.50% - 225.00%]	[22.50% - 225.00%]	[22.50% - 225.00%]	[22.50% - 225.00%]
Baggage Delay - Daily Limit 20% to 49% of total max	[100.00% - 100.00%]	[100.00% - 100.00%]	[100.00% - 100.00%]	[100.00% - 100.00%]	[100.00% - 100.00%]	[100.00% - 100.00%]
Baggage Delay - Daily Limit 50%+ of total max	[104.50% - 145.00%]	[104.50% - 145.00%]	[104.50% - 145.00%]	[104.50% - 145.00%]	[104.50% - 145.00%]	[104.50% - 145.00%]
Escort Expense Sub limit is <10% of Evacuation Limit	[100.00% - 100.00%]	[100.00% - 100.00%]	[100.00% - 100.00%]	[100.00% - 100.00%]	[100.00% - 100.00%]	[100.00% - 100.00%]
Escort Expense Sub limit is 10%- 20% of Evacuation Limit	[100.30% - 103.00%]	[100.30% - 103.00%]	[100.30% - 103.00%]	[100.30% - 103.00%]	[100.30% - 103.00%]	[100.30% - 103.00%]
Escort Expense Sub limit is 21%+ of Evacuation Limit	[100.60% - 106.00%]	[100.60% - 106.00%]	[100.60% - 106.00%]	[100.60% - 106.00%]	[100.60% - 106.00%]	[100.60% - 106.00%]
Return of a Minor Child Sub limit is <10% of Evacuation Limit	[100.00% - 100.00%]	[100.00% - 100.00%]	[100.00% - 100.00%]	[100.00% - 100.00%]	[100.00% - 100.00%]	[100.00% - 100.00%]
Return of a Minor Child Sub limit is 10%-20% of Evacuation Limit	[100.30% - 103.00%]	[100.30% - 103.00%]	[100.30% - 103.00%]	[100.30% - 103.00%]	[100.30% - 103.00%]	[100.30% - 103.00%]
Return of a Minor Child Sub limit is 21%+ of Evacuation Limit	[100.60% - 106.00%]	[100.60% - 106.00%]	[100.60% - 106.00%]	[100.60% - 106.00%]	[100.60% - 106.00%]	[100.60% - 106.00%]
Return of Traveling Companion Sub limit is <10% of Evacuation Limit	[100.00% - 100.00%]	[100.00% - 100.00%]	[100.00% - 100.00%]	[100.00% - 100.00%]	[100.00% - 100.00%]	[100.00% - 100.00%]
Return of Traveling Companion Sub limit is 10%-20% of Evacuation Limit	[100.30% - 103.00%]	[100.30% - 103.00%]	[100.30% - 103.00%]	[100.30% - 103.00%]	[100.30% - 103.00%]	[100.30% - 103.00%]
Return of Traveling Companion Sub limit is 21%+ of Evacuation Limit	[100.60% - 106.00%]	[100.60% - 106.00%]	[100.60% - 106.00%]	[100.60% - 106.00%]	[100.60% - 106.00%]	[100.60% - 106.00%]
Visit by Family Member/Friend Sub limit is <10% of Evacuation Limit	[100.00% - 100.00%]	[100.00% - 100.00%]	[100.00% - 100.00%]	[100.00% - 100.00%]	[100.00% - 100.00%]	[100.00% - 100.00%]
Visit by Family Member/Friend Sub limit is 10%-20% of Evacuation Limit	[100.30% - 103.00%]	[100.30% - 103.00%]	[100.30% - 103.00%]	[100.30% - 103.00%]	[100.30% - 103.00%]	[100.30% - 103.00%]
Visit by Family Member/Friend Sub limit is 21%+ of Evacuation Limit	[100.60% - 106.00%]	[100.60% - 106.00%]	[100.60% - 106.00%]	[100.60% - 106.00%]	[100.60% - 106.00%]	[100.60% - 106.00%]
Return of Vehicle Sub limit is <10% of Evacuation Limit	[100.00% - 100.00%]	[100.00% - 100.00%]	[100.00% - 100.00%]	[100.00% - 100.00%]	[100.00% - 100.00%]	[100.00% - 100.00%]
Return of Vehicle Sub limit is 10%- 20% of Evacuation Limit	[100.30% - 103.00%]	[100.30% - 103.00%]	[100.30% - 103.00%]	[100.30% - 103.00%]	[100.30% - 103.00%]	[100.30% - 103.00%]
Return of Vehicle Sub limit is 21%+ of Evacuation Limit	[100.60% - 106.00%]	[100.60% - 106.00%]	[100.60% - 106.00%]	[100.60% - 106.00%]	[100.60% - 106.00%]	[100.60% - 106.00%]

applied to Reference Loss Cost in Table 7

ARCH Insurance Company

- (1)
- (2) per \$1,000 Principal Sum
- (3) per \$100 maximum benefit
- (4) per \$100 daily benefit/\$500 total max
- (5) applied to maximum benefit
- (6) per \$25 daily benefit
- (7) per day use with maximum and deductible table
- (8) applied to Reference Loss Cost in Table 7, per \$100 daily benefit

Table 9 - Collision Damage Waiver/Renters Collision Insurance Adjustment Factors

Deductible	Limits							
	1,000	2,500	5,000	10,000	25,000	40,000	50,000	75,000
0	0.480	0.661	0.805	0.931	1.000	1.035	1.051	1.060
25	0.458	0.636	0.780	0.905	0.973	1.008	1.024	1.033
50	0.436	0.611	0.754	0.879	0.946	0.981	0.997	1.006
100	0.395	0.566	0.707	0.830	0.897	0.932	0.948	0.957
250	0.305	0.462	0.599	0.718	0.782	0.817	0.833	0.842
500	0.214	0.354	0.484	0.597	0.657	0.692	0.708	0.717
1,000	0.136	0.248	0.364	0.468	0.520	0.555	0.571	0.580
2,500	0.067	0.145	0.228	0.306	0.339	0.374	0.390	0.399

Table 10 - Emergency Evacuation - Hospital Choice Factors

Nearest Hospital	1.0000
Hospital of Choice	1.2826

Table 11 - Baggage/Personal Effects
Limits

Deductible	250	500	750	1,000	1,500	2,000	2,500	3,000	3,500	4,000
0	1.000	1.463	1.639	1.705	1.720	1.736	1.751	1.756	1.761	1.766
25	0.913	1.339	1.500	1.561	1.576	1.590	1.605	1.610	1.615	1.619
50	0.833	1.225	1.372	1.427	1.441	1.456	1.470	1.475	1.479	1.484
100	0.700	1.029	1.152	1.197	1.210	1.222	1.235	1.239	1.243	1.247
250	0.463	0.639	0.705	0.724	0.733	0.743	0.752	0.755	0.758	0.761
500	0.176	0.242	0.261	0.276	0.281	0.285	0.290	0.291	0.293	0.294

Deductible	4,500	5,000	7,500	10,000	12,500	15,000
0	1.771	1.776	1.788	1.794	1.797	1.799
25	1.624	1.629	1.640	1.646	1.649	1.651
50	1.488	1.493	1.505	1.510	1.513	1.515
100	1.251	1.255	1.265	1.271	1.273	1.274
250	0.764	0.767	0.774	0.778	0.780	0.781
500	0.296	0.297	0.301	0.303	0.304	0.305

Table 12 - Pre-Existing Conditions Coverage

<i>Existing Medical Conditions covered if Insurance purchased:</i>	Look Back Period			
	60 days	90 days	120 days	180 days
within 24 hours of Initial Trip Deposit	1.050	1.000	0.975	0.950
within 7 days of Initial Trip Deposit	1.100	1.050	1.025	1.000
within 14 days of Initial Trip Deposit	1.150	1.100	1.075	1.050
on or before last payment for trip	1.175	1.125	1.100	1.075
Not waived	0.950	0.900	0.875	0.850

If pre-existing conditions are always covered use 1.25

Applies to the following coverages:

- Emergency Sickness Medical
- Sickness Medical Expense
- Emergency Evacuation
- Repatriation of Remains
- Trip Cancellation
- Trip Interruption
- Pet Care Home Alone

Table 13 - Baggage Delay

6-hours	1.96
12-hours	1.40
24-hours	1.00

Table 14 - Adjustments for Excess Coverage

Trip Cancellation/Trip Interruption	0.980
Trip Delay	0.769
Medical Coverages	0.625
Emergency Evacuation	0.769
Baggage Delay	0.800
Baggage/Personal Effects	0.803
Lost Baggage	0.803
Baggage/Personal Effects - Business Equipment Only	0.803
Collision, Loss and Damage Coverage	0.463

Table 15 - Adjustments for Traveling Companion Coverage

Traveling Companion Coverage Included	1.000
Traveling Companion Coverage Not Included	0.900

Table 16 - Medical Maximum Benefit Period

AME Incurral Periods	AME Factor
26	0.750
52	0.900
104	1.100
156	1.170

Table 17 - Emergency Accident and Sickness Medical Expense Adjustment Factors

Deductible	Limits					
	1,000	2,500	5,000	10,000	25,000	30,000
0	50.07%	67.50%	80.47%	91.86%	97.14%	98.10%
25	46.21%	63.37%	76.25%	87.56%	92.83%	93.80%
50	42.63%	59.52%	72.31%	83.55%	88.81%	89.70%
100	36.76%	53.14%	65.75%	76.84%	82.08%	83.00%
250	27.19%	42.20%	54.30%	64.97%	70.13%	71.00%
500	19.84%	32.95%	44.28%	54.27%	59.33%	60.20%
1,000	13.24%	23.67%	33.66%	42.43%	47.28%	48.10%
2,500	6.24%	12.96%	19.97%	25.77%	30.15%	30.90%

Deductible	Limits					
	40,000	50,000	100,000	250,000	500,000	1,000,000
0	99.00%	99.98%	101.30%	102.60%	103.90%	105.30%
25	94.70%	95.67%	96.90%	98.20%	99.50%	100.80%
50	90.70%	91.63%	92.80%	94.00%	95.20%	96.40%
100	83.90%	84.89%	86.00%	87.10%	88.20%	89.30%
250	72.00%	72.92%	73.90%	74.90%	75.90%	76.90%
500	61.10%	62.06%	62.90%	63.70%	64.50%	65.30%
1,000	49.00%	49.92%	50.60%	51.30%	52.00%	52.70%
2,500	31.70%	32.50%	32.90%	33.30%	33.70%	34.10%

Table 18 - Dependent Children Factors

Coverage includes all accompanying children with purchase of adult policy	0.0500
Coverage includes up to 1 child per adult	0.0350
Coverage for children purchased separately	0.0000

Table 19 - Emergency Evacuation and Security Coverage Adjustment Factors

Deductible	Limits					
	1,000	2,500	5,000	10,000	25,000	50,000
0	23.0%	46.5%	71.0%	88.5%	97.9%	99.8%
25	22.8%	46.1%	70.4%	87.8%	97.2%	99.1%
50	22.5%	45.7%	69.9%	87.1%	96.5%	98.3%
100	22.0%	44.9%	68.8%	85.8%	95.1%	96.9%
250	20.8%	42.8%	65.7%	82.1%	91.1%	93.0%
500	19.1%	40.0%	61.3%	76.6%	85.2%	87.1%
1,000	16.5%	35.2%	53.7%	67.1%	75.0%	76.8%
2,500	11.8%	24.6%	36.2%	45.7%	51.7%	53.4%

Deductible	Limits					
	100,000	250,000	500,000	1,000,000	2,000,000	unlimited
0	100.8%	101.8%	102.8%	103.8%	104.8%	105.8%
25	100.0%	101.0%	102.0%	103.0%	104.0%	105.0%
50	99.3%	100.3%	101.3%	102.3%	103.3%	104.3%
100	97.9%	98.9%	99.9%	100.9%	101.9%	102.9%
250	93.9%	94.8%	95.7%	96.7%	97.7%	98.7%
500	87.9%	88.8%	89.7%	90.6%	91.5%	92.4%
1,000	77.6%	78.4%	79.2%	80.0%	80.8%	81.6%
2,500	54.0%	54.5%	55.0%	55.6%	56.2%	56.8%

Table 20 - Repatriation of Remains

Max. Benefit	Factor
\$2,500	38%
\$5,000	64%
\$10,000	87%
\$15,000	90%
\$25,000	93%
\$50,000	97%
\$100,000	100%
\$250,000	103%
\$500,000	105%
\$1,000,000	107%
Unlimited	110%

Table 21 - Lost Baggage Adjustment Factors

Deductible	Limits											
	250	500	750	1,000	1,500	2,000	2,500	3,000	3,500	4,000	4,500	5,000
0	1.000	1.494	1.702	1.814	1.856	1.898	1.942	1.943	1.944	1.945	1.946	1.948
25	0.920	1.378	1.573	1.678	1.718	1.759	1.801	1.802	1.803	1.804	1.805	1.806
50	0.847	1.270	1.454	1.552	1.590	1.629	1.669	1.670	1.671	1.672	1.673	1.674
100	0.722	1.084	1.246	1.331	1.366	1.401	1.437	1.438	1.439	1.440	1.441	1.442
250	0.494	0.702	0.814	0.866	0.891	0.917	0.944	0.945	0.946	0.946	0.947	0.948
500	0.208	0.320	0.372	0.410	0.424	0.438	0.452	0.452	0.453	0.453	0.453	0.454

Table 22 - Trip Delay Adjustment Factors

Delay (hours)	Factor
3	1.289
5	1.133
6	1.000
9	0.868
12	0.667

Table 23- Adjustments for Family Member Coverage

Family Member Coverage Included	1.000
Family Member Coverage Not Included	0.850

Table 24 - Trip Cancellation/Interruption Triggers

<i>Reason#</i>	<i>Reason</i>	<i>Yes/ No</i>	<i>% of RLC</i>	<i>Factor</i>
A	B	C	D	E
<i>Note:</i>	<i>Enter 1 in Column C if Column B contains valid reason for Trip Cancellation/Interruption, 0 otherwise</i>			
1	Sickness, Accidental Injury or Death of Individual, Traveling Companion, Family Member or Business Partner		89.852%	=C*D
2	Hijacked, quarantined, jury duty, subpoenaed, witness in a legal action, felonious assault, residence uninhabitable, burglary		0.486%	
3	Traffic accident		0.065%	
4	Work transfer requiring relocation		0.009%	
5	Death or hospitalization of host		0.351%	
6	Terrorist Attack at destination		3.225%	
7	Military Duty- leave revoked and/or Emergency Duty		0.119%	
8	Worker's Strike		0.049%	
9	Weather related cessation of travel services		0.827%	
10	Provider Bankruptcy or Default		4.838%	
11	Lay-off, termination		0.145%	
12	Natural or man made disaster destination accommodation uninhabitable		0.043%	
13	Extreme delay		0.250%	
14	Weather, natural disaster or terrorism related complete travel cessation		0.250%	
15	Weather or natural disaster related obstruction of roads or decrease in public transportation		0.250%	
16	Mandatory evacuation at destination		0.250%	
17	Hurricane warning		1.803%	
18	Hurricane causing Insured's destination to be uninhabitable		0.362%	
19	Theft of passports or visas		0.250%	
20	Road closure causing delay in reaching destination		0.250%	
21	Auto theft		0.250%	
22	Pregnancy of Insured		0.250%	
23	Attending childbirth of Family Member		0.250%	
24	Required to work		0.250%	
25	Legal separation or divorce		0.250%	
26	Merger or acquisition		0.250%	
27	School extended		0.250%	
28	Avalanche or lack of snow: transportation to alternative location		0.250%	
29	Loss or theft of ski pass		0.250%	
30	Lack of snow or Weather related closure of ski resort		0.250%	
31	Medically unable to continue activity		0.250%	
End Factor		Sum of Column E		

Table 24a - Trip Cancellation/Interruption Triggers Example

<i>Reason #</i>	<i>Reason</i>	<i>Yes/ No</i>	<i>% of RLC</i>	<i>End Factor</i>
A	B	C	D	E
<i>Note:</i>	<i>Enter 1 in Column C if Column B contains valid reason for Trip Cancellation/Interruption, 0 otherwise</i>			
1	Sickness, Accidental Injury or Death of Individual, Traveling Companion, Family Member or Business Partner	1	89.852%	89.852%
2	Hijacked, quarantined, jury duty, subpoenaed, witness in a legal action, felonious assault, residence uninhabitable, burglary	1	0.486%	0.486%
3	Traffic accident	1	0.065%	0.065%
4	Work transfer requiring relocation	1	0.009%	0.009%
5	Death or hospitalization of host	0	0.351%	0.000%
6	Terrorist Attack at destination	1	3.225%	3.225%
7	Military Duty- leave revoked and/or Emergency Duty	0	0.119%	0.000%
8	Worker's Strike	1	0.049%	0.049%
9	Weather related cessation of travel services	1	0.827%	0.827%
10	Provider Bankruptcy or Default	1	4.838%	4.838%
11	Lay-off, termination	1	0.145%	0.145%
12	Natural or man made disaster destination accommodation uninhabitable	1	0.043%	0.043%
13	Extreme delay	1	0.250%	0.250%
14	Weather, natural disaster or terrorism related complete travel cessation	1	0.250%	0.250%
15	Weather or natural disaster related obstruction of roads or decrease in public transportation	0	0.250%	0.000%
16	Mandatory evacuation at destination	1	0.250%	0.250%
17	Hurricane warning	1	1.803%	1.803%
18	Hurricane causing Insured's destination to be uninhabitable	1	0.362%	0.362%
19	Theft of passports or visas	1	0.250%	0.250%
20	Road closure causing delay in reaching destination	0	0.250%	0.000%
21	Auto theft	0	0.250%	0.000%
22	Pregnancy of Insured	1	0.250%	0.250%
23	Attending childbirth of Family Member	1	0.250%	0.250%
24	Required to work	1	0.250%	0.250%
25	Legal separation or divorce	1	0.250%	0.250%
26	Merger or acquisition	1	0.250%	0.250%
27	School extended	1	0.250%	0.250%
28	Avalanche or lack of snow: transportation to alternative location	0	0.250%	0.000%
29	Loss or theft of ski pass	0	0.250%	0.000%
30	Lack of snow or Weather related closure of ski resort	0	0.250%	0.000%
31	Medically unable to continue activity	1	0.250%	0.250%
		End Factor		104.454%

Table 25 - Trip Delay

Deductible	Limits													
	100	250	500	750	1,000	1,250	1,500	2,000	2,500	3,000	3,500	4,000	4,500	5,000
0	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%
25	96.36%	96.65%	97.09%	97.36%	97.63%	97.73%	97.84%	97.95%	98.00%	98.04%	98.06%	98.07%	98.09%	98.11%
50	92.76%	93.44%	94.32%	94.84%	95.36%	95.56%	95.76%	95.96%	96.07%	96.15%	96.18%	96.21%	96.25%	96.28%
100	85.47%	87.29%	89.21%	90.15%	91.11%	91.48%	91.86%	92.18%	92.39%	92.54%	92.61%	92.65%	92.74%	92.78%
250	71.49%	74.35%	77.83%	79.45%	81.10%	81.71%	82.32%	82.81%	83.25%	83.45%	83.55%	83.63%	83.80%	83.87%
500	57.79%	61.35%	65.31%	67.09%	68.92%	69.59%	70.27%	70.71%	71.38%	71.43%	71.56%	71.69%	71.94%	72.00%
1,000	42.53%	45.52%	48.62%	50.01%	51.43%	51.82%	52.22%	52.90%	53.20%	53.21%	53.34%	53.62%	53.80%	53.90%

Table 26 - Trip Delay (Daily Limit Factors)

Daily Limit	Final Limits								
	100	250	500	750	1,000	1,250	1,500	2,000	2,500
50	34.26%	37.16%	37.16%	37.16%	37.16%	37.16%	37.16%	37.16%	37.16%
100	55.05%	66.95%	70.32%	70.32%	70.32%	70.32%	70.32%	70.32%	70.32%
150		89.16%	98.06%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
200		106.83%	121.95%	125.71%	127.16%	127.16%	127.16%	127.16%	127.16%
250		123.49%	143.77%	149.09%	151.34%	152.41%	152.41%	152.41%	152.41%
300			159.55%	169.66%	173.34%	175.12%	176.04%	176.04%	176.04%
350			174.43%	189.04%	193.59%	195.54%	197.35%	198.15%	198.15%
400			188.61%	205.35%	211.98%	213.93%	217.24%	219.00%	219.00%
450			202.16%	218.90%	229.50%	231.45%	235.85%	238.12%	238.71%
500			215.30%	232.04%	246.36%	248.32%	253.72%	256.44%	257.53%
No Daily Limit	55.05%	123.49%	215.30%	291.06%	355.92%	412.13%	460.60%	538.97%	596.43%

Table 27- Baggage Delay

Deductible	Limit										
	100	150	200	250	300	400	450	500	750	1000	2500
0	41.52%	57.63%	67.01%	77.93%	83.13%	88.67%	94.59%	100.00%	114.41%	124.63%	157.18%
25	38.55%	53.02%	60.81%	69.73%	74.06%	78.65%	83.53%	88.27%	100.42%	109.05%	136.51%
50	35.43%	48.41%	54.77%	61.97%	65.50%	69.23%	73.16%	77.34%	87.48%	94.68%	117.60%
100	29.09%	36.41%	41.77%	47.91%	50.03%	52.24%	54.55%	57.67%	64.71%	69.70%	85.61%
250	11.50%	15.78%	16.59%	17.44%	18.10%	18.80%	19.52%	20.56%	22.58%	24.02%	28.60%

Table 28 - Destination Factors		
A	B	C
Destinations	% of Travel	Factor
Africa, Antarctica, Central America		0.2500
South America, Middle East, Mexico, Other Pacific Islands		0.1000
All Other		0.0000
		Final Factor = sum(B*C)

Table 28a - Destination Factors Example		
A	B	C
Destinations	% of Travel	Factor
Africa, Antarctica, Central America	4%	0.2500
South America, Middle East, Mexico, Other Pacific Islands	40%	0.1000
All Other	56%	0.0000
		Final Factor 0.0500

Table 29 - Type of Travel	
Air/Land - Escorted	0.0000
Air/Land - Not Escorted	0.2000
Cruise	-0.1500

Table 30 - Average Trip Length (days)	
0-1	-0.2576
2-4	-0.1527
5-5	-0.1095
6-6	-0.0419
7-7	0.0000
8-8	0.0380
9-9	0.0915
10-10	0.1572
11-11	0.2173
12-13	0.2633
14-14	0.3190
15-15	0.4057
16-21	0.5841
22-35	0.8077
36-42	1.2742
43-49	1.8091
50-58	2.3149
59-128	5.8391
129-177	7.9933
178+	11.2380

Table 31 - Single or Multiple Destinations	
Single Destination	0.0000
Multiple Destinations	0.1000

Table 32 - Government Stability Factors

A Destinations	B % of Travel	C Factor
War is currently going on		800%
(1) Had war in the past three years; (2) (and/or) terrorists attack is a long-lasting problem. (3). (And/or) have frequent nationwide domestic/international violence confliction now and then		600%
(1). Had war six to three years ago; (2) (and/or) have localized violence now and then		400%
(1) Had war within 10 years, (2) (and/or) has localized unrest sometimes; the central government has growing power and can control the situation most of the time.		200%
Had war before 10 years, the economy is growing and the government is in control of the country.		0%
Final Factor = sum(B*C)		

Table 33 - Locations Hostile to US

Most travel to countries hostile to US	90%
Some travel to countries hostile to US	60%
Minimal travel to countries hostile to US	30%

Rule 5. Description of Programs

Schedule Of Benefits

	Program A or A100	Program B or B100	Program C	Program D
I - Travel Protection				
Trip Cancellation	100% trip cost	N/A	100% trip cost	N/A
Trip Interruption	150% Trip cost		150% of Trip Cost	
Trip Interruption (Return Air Only)		\$1,000		\$1,000
Missed Connection	\$300	\$300	\$300	\$300
Trip Delay	750 (\$150 per day)	750 (\$150 per day)	1250 (\$200 per day)	1250 (\$200 per day)
II - Baggage Protection				
Baggage + Personal Effects	\$1,000	\$1,000	\$1,000	\$1,000
Baggage Delay	\$200	\$200	\$200	\$200
III - Medical Protection				
Emergency Accident and Sickness Medical Expenses	\$50,000	\$50,000	\$100,000	\$100,000
Emergency Evacuation and Repatriation of Remains	\$500,000	\$500,000	\$1,000,000	\$1,000,000
IV - Travel Accident Protection				
AD+D	\$10,000	\$10,000	\$25,000	\$25,000
Worldwide Emergency Assistance Services				
24 Hour Travel Assistance	Included	Included	Included	Included

Program E

I - Travel Protection Maximum	Benefits Per Person
Trip Cancellation	Total Trip Cost*
Trip Interruption.....	150% of Trip Cost**
Missed Connection.....	\$300
Trip Delay	\$750 (\$150/day)
II - Baggage Protection	
Baggage and Personal Effects	\$1,000
Baggage Delay	\$200
III - Medical Protection	
Emergency Accident and Sickness Medical Expense	\$50,000
Emergency Evacuation and Repatriation of Remains	\$500,000
 Worldwide Emergency Assistance Services	
24-hour Travel Assistance included	
with every policy	Included

Schedule of Coverage & Services

I - Travel Protection

Trip Cancellation*

Trip Interruption**

. . .

(\$1,000 Return Air only for Post Departure Plan)

Missed Connection

Trip Delay

II - Baggage Protection

Baggage and Personal Effects

Baggage Delay

III - Medical Protection

Emergency Accident and Sickness Medical Expense

Emergency Evacuation and Repatriation of Remains

IV - Family Protection

Kids under 18 free (When related to primary traveler 1 child per adult free) .

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Plan F

Plan G

Maximum Benefits Per Person

Up to Trip Cost

Up to 100% of Trip
Cost

\$300

\$500 (\$100/day)

\$1,000

\$300

\$10,000 (\$50
Deductible)

\$100,000

Included

Up to Trip Cost
Up to 100% of Trip
Cost

\$300

\$500 (\$100/day)

\$ 1,500

\$ 500

\$25,000 (\$50
Deductible.)

\$100,000

Included

SERFF Tracking Number: CLTR-125242267 State: Arkansas
Filing Company: Arch Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: LTP 2007 AR R
TOI: 09.0 Inland Marine Sub-TOI: 09.0009 Travel Coverage
Product Name: Arch - Travel Program
Project Name/Number: TRAVEL PROGRAM/LTP 2007 AR R

Supporting Document Schedules

Satisfied -Name: authority to file

Comments:

Attachment:

authorization to file-letterhead.pdf

Review Status:

Filed

11/19/2007



Carol Kennedy
Vice President and Director of Compliance

One Liberty Plaza, 17th Floor
New York, NY 10006
Phone: 212-651-9863
Fax: 917-591-4576
E-mail: ckennedy@archinsurance.com

November 13, 2007

Arch Insurance Company
NAIC #11150
Letter of Authorization
Filing of Forms, Rates and Rules

Dear Sir or Madame,

In accordance with the applicable statutes and regulations in your state, Coulter and Associates are hereby authorized to file form, rate and rule filings on behalf of Arch Insurance Company.

Very truly yours,

A handwritten signature in black ink that reads "Carol Kennedy". The signature is written in a cursive style with a large initial "C".

Carol Kennedy
Vice President and Director of Compliance