

Filing at a Glance

Company: Jefferson Insurance Company

Product Name: Personal Inland Marine - Travel SERFF Tr Num: WDAS-125221946 State: Arkansas

TOI: 09.0 Inland Marine

SERFF Status: Closed

State Tr Num: AR-PC-07-025295

Sub-TOI: 09.0009 Travel Coverage

Co Tr Num: 101-C-XX-01 AR REV. State Status:

R

Filing Type: Rate

Co Status:

Reviewer(s): Alexa Grissom, Betty

Montesi, Edith Roberts

Author: Susan Coulter

Disposition Date: 07-06-2007

Date Submitted: 06-29-2007

Disposition Status: Filed

Effective Date Requested (New): 07-21-2007

Effective Date (New):

Effective Date Requested (Renewal):

Effective Date (Renewal):

General Information

Project Name: Personal Inland Marine- Travel

Status of Filing in Domicile: Not Filed

Project Number: 101-C-XX-01 AR F

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 07-06-2007

State Status Changed: 06-29-2007

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

The forms and rates for this program were approved by the department on March 14, 2007. The rates were placed on file under state tracking number AR-PC-07-023516 . After the rates were filed, the carrier requested a change to a couple of assumptions which triggered a change to the rate manual. The program has not yet been sold anywhere so there are not existing rates that will be changed for any insureds. We are treating this as an initial rate filing rather than a rate change. Please let me know if this is an incorrect assumption.

The rates are for a program that provides losses related to travel - trip interruption, delay and cancellation, losses related to baggage, ADD, missed connection, ancillary short term medical, and lost ticket coverage.

Company and Contact

Filing Contact Information

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

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Filing Company Information

Jefferson Insurance Company
2805 North Parham Road
Richmond, VA 23294
(804) 285-3300 ext. [Phone]

CoCode: 11630
Group Code:
Group Name:
FEIN Number: 13-5556470

State of Domicile: New York
Company Type:
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: \$100 for rate filing
Per Company: No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
3931	\$100.00	06-29-2007

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Edith Roberts	07-06-2007	07-06-2007

Disposition

Disposition Date: 07-06-2007

Effective Date (New):

Effective Date (Renewal):

Status: Filed

Comment:

Rate data does NOT apply to filing.

Created by SERFF on 07-06-2007 09:14 AM

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

Rate Information

Rate data does NOT apply to filing.

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Rate Manual	202	New	Rate Manual - Version 202.pdf

Jefferson Insurance Company

JEFFERSON INSURANCE COMPANY

RULES AND RATE MANUAL
FOR
TRAVEL PROTECTION PROGRAM

Rule 1.

Available forms are 101-P-XX-01 and 101-C-XX-01.

Rule 2.

The rates shall apply to policy forms 101-P-XX-01 and 101-C-XX-01.

Rule 3. Program Rates

Rates for programs are included in this Rule. Descriptions of the coverages included with each Program are included in Rule 6.

Jefferson Insurance Company

Package A

Trip Cost			Age of Insured					
			<30	31-59	60-70	71-75	76-79	80+
\$0.00	to	\$500.00	\$12.00	\$18.00	\$21.00	\$27.00	\$38.25	\$53.25
\$501.00	to	\$1,000.00	\$22.50	\$27.75	\$34.50	\$48.00	\$63.00	\$81.00
\$1,001.00	to	\$1,500.00	\$27.75	\$39.00	\$49.50	\$64.50	\$89.25	\$106.50
\$1,501.00	to	\$2,000.00	\$39.00	\$51.75	\$67.50	\$92.25	\$115.50	\$137.25
\$2,001.00	to	\$2,500.00	\$51.00	\$64.50	\$84.00	\$114.00	\$142.50	\$168.75
\$2,501.00	to	\$3,000.00	\$60.75	\$77.25	\$100.50	\$136.50	\$169.50	\$198.75
\$3,001.00	to	\$3,500.00	\$72.75	\$82.50	\$118.50	\$159.75	\$195.00	\$229.50
\$3,501.00	to	\$4,000.00	\$82.50	\$90.75	\$134.25	\$181.50	\$222.75	\$267.00
\$4,001.00	to	\$4,500.00	\$92.25	\$103.50	\$170.25	\$203.25	\$248.25	\$301.50
\$4,501.00	to	\$5,000.00	\$102.75	\$115.50	\$191.25	\$225.75	\$275.25	\$336.75
per day over 30 days			\$2.25	\$2.25	\$2.25	\$2.25	\$2.25	\$2.25

Jefferson Insurance Company

Package B

Trip Cost			Age of Insured					
			<30	31-59	60-70	71-75	76-79	80+
\$0	to	\$500	\$18.00	\$26.25	\$29.25	\$38.25	\$39.75	\$74.25
\$501	to	\$1,000	\$30.00	\$40.50	\$48.75	\$63.75	\$70.50	\$114.00
\$1,001	to	\$1,500	\$40.50	\$51.00	\$68.25	\$89.25	\$102.00	\$159.75
\$1,501	to	\$2,000	\$52.50	\$66.75	\$91.50	\$119.25	\$132.75	\$206.25
\$2,001	to	\$2,500	\$68.25	\$81.75	\$111.75	\$146.25	\$165.00	\$252.75
\$2,501	to	\$3,000	\$81.00	\$97.50	\$133.50	\$177.00	\$195.00	\$254.25
\$3,001	to	\$3,500	\$93.00	\$108.75	\$153.00	\$203.25	\$225.75	\$346.50
\$3,501	to	\$4,000	\$106.50	\$120.75	\$176.25	\$230.25	\$279.00	\$409.50
\$4,001	to	\$4,500	\$118.50	\$135.75	\$199.50	\$261.00	\$312.00	\$455.25
\$4,501	to	\$5,000	\$132.00	\$151.50	\$222.00	\$291.75	\$345.00	\$514.50
\$5,001	to	\$5,500	\$149.25	\$174.75	\$255.00	\$337.50	\$379.50	\$574.50
\$5,501	to	\$6,000	\$166.50	\$191.25	\$263.25	\$350.25	\$392.25	\$594.75
\$6,001	to	\$6,500	\$186.75	\$216.75	\$291.75	\$408.75	\$449.25	\$669.75
\$6,501	to	\$7,000	\$200.25	\$224.25	\$304.50	\$421.50	\$457.50	\$689.25
\$7,001	to	\$8,000	\$231.00	\$274.50	\$401.25	\$510.75	\$633.00	\$863.25
\$8,001	to	\$9,000	\$257.25	\$297.00	\$447.00	\$579.75	\$717.75	\$984.00
\$9,001	to	\$10,000	\$288.00	\$319.50	\$492.00	\$637.50	\$806.25	\$1,101.75
\$10,001	to	\$11,000	\$328.50	\$367.50	\$559.50	\$720.00	\$891.00	\$1,221.00
\$11,001	to	\$12,000	\$370.50	\$415.50	\$621.00	\$798.00	\$978.75	\$1,341.00
\$12,001	to	\$13,000	\$414.75	\$465.75	\$676.50	\$877.50	\$1,065.75	\$1,461.00
\$13,001	to	\$14,000	\$456.75	\$519.00	\$657.75	\$959.25	\$1,155.00	\$1,583.25
\$14,001	to	\$15,000	\$491.25	\$563.25	\$795.75	\$1,043.25	\$1,244.25	\$1,704.75
\$15,001	to	\$16,000	\$507.75	\$606.75	\$865.50	\$1,134.00	\$1,340.25	\$1,836.75
\$16,001	to	\$17,000	\$541.50	\$647.25	\$924.00	\$1,222.50	\$1,431.75	\$1,961.25
\$17,001	to	\$18,000	\$576.00	\$689.25	\$983.25	\$1,311.75	\$1,523.25	\$2,086.50
\$18,001	to	\$19,000	\$612.00	\$731.25	\$1,042.50	\$1,391.25	\$1,614.75	\$2,212.50
\$19,001	to	\$20,000	\$657.75	\$773.25	\$1,101.75	\$1,470.75	\$1,707.00	\$2,338.50
\$20,001	to	\$21,000	\$693.00	\$815.25	\$1,182.75	\$1,551.00	\$1,800.00	\$2,421.00
\$21,001	to	\$22,000	\$729.00	\$858.00	\$1,244.25	\$1,632.00	\$1,893.00	\$2,642.25
\$22,001	to	\$23,000	\$766.50	\$915.75	\$1,306.50	\$1,712.25	\$1,988.25	\$2,774.25
\$23,001	to	\$24,000	\$801.75	\$959.25	\$1,368.75	\$1,794.75	\$2,083.50	\$2,907.00
\$24,001	to	\$25,000	\$838.50	\$1,004.25	\$1,457.25	\$1,910.25	\$2,178.00	\$3,096.00
\$25,001	to	\$26,000	\$875.25	\$1,047.75	\$1,521.75	\$1,994.25	\$2,274.00	\$3,231.75
\$26,001	to	\$28,000	\$936.75	\$1,122.00	\$1,626.75	\$2,134.50	\$2,433.75	\$3,458.25
\$28,001	to	\$30,000	\$1,012.50	\$1,212.00	\$1,758.00	\$2,306.25	\$2,630.25	\$3,738.00
per day over 30 days			\$2.25	\$2.25	\$2.25	\$2.25	\$2.25	\$2.25

Jefferson Insurance Company

Package C

Trip Cost			Age of Insured					
			<30	31-59	60-70	71-75	76-79	80+
\$0	to	\$500	\$26.25	\$30.00	\$43.50	\$51.00	\$66.75	\$108.00
\$501	to	\$1,000	\$45.75	\$51.75	\$74.25	\$89.25	\$115.50	\$174.00
\$1,001	to	\$1,500	\$66.75	\$74.25	\$104.25	\$125.25	\$168.00	\$263.25
\$1,501	to	\$2,000	\$84.75	\$101.25	\$132.75	\$160.50	\$223.50	\$348.00
\$2,001	to	\$2,500	\$105.00	\$125.25	\$165.00	\$201.75	\$290.25	\$435.00
\$2,501	to	\$3,000	\$122.25	\$149.25	\$194.25	\$243.75	\$346.50	\$522.75
\$3,001	to	\$3,500	\$146.25	\$185.25	\$221.25	\$286.50	\$408.75	\$610.50
\$3,501	to	\$4,000	\$163.50	\$207.75	\$255.00	\$326.25	\$478.50	\$697.50
\$4,001	to	\$4,500	\$183.00	\$233.25	\$282.75	\$376.50	\$564.00	\$784.50
\$4,501	to	\$5,000	\$201.00	\$264.00	\$309.75	\$418.50	\$630.75	\$872.25
\$5,001	to	\$5,500	\$236.25	\$299.25	\$349.50	\$469.50	\$644.25	\$951.00
\$5,501	to	\$6,000	\$249.75	\$309.75	\$359.25	\$477.00	\$654.75	\$959.25
\$6,001	to	\$6,500	\$274.50	\$359.25	\$423.75	\$570.00	\$794.25	\$1,131.75
\$6,501	to	\$7,000	\$287.25	\$371.25	\$433.50	\$584.25	\$799.50	\$1,199.25
\$7,001	to	\$8,000	\$354.00	\$420.75	\$491.25	\$685.50	\$927.00	\$1,359.75
\$8,001	to	\$9,000	\$401.25	\$477.00	\$558.00	\$778.50	\$1,052.25	\$1,545.00
\$9,001	to	\$10,000	\$456.00	\$543.75	\$624.75	\$871.50	\$1,179.00	\$1,759.50
\$10,001	to	\$11,000	\$529.50	\$630.75	\$724.50	\$1,011.00	\$1,368.00	\$2,033.25
\$11,001	to	\$12,000	\$588.00	\$702.00	\$807.00	\$1,125.75	\$1,524.00	\$2,275.50
\$12,001	to	\$13,000	\$646.50	\$772.50	\$888.00	\$1,239.00	\$1,677.00	\$2,503.50
\$13,001	to	\$14,000	\$705.75	\$846.75	\$970.50	\$1,355.25	\$1,836.00	\$2,742.00
\$14,001	to	\$15,000	\$791.25	\$917.25	\$1,051.50	\$1,470.00	\$1,996.50	\$2,981.25
\$15,001	to	\$16,000	\$843.00	\$975.75	\$1,101.50	\$1,554.75	\$2,105.25	\$3,195.00
\$16,001	to	\$17,000	\$889.50	\$1,030.75	\$1,183.75	\$1,670.50	\$2,263.50	\$3,295.25
\$17,001	to	\$18,000	\$951.00	\$1,101.50	\$1,264.50	\$1,786.25	\$2,421.00	\$3,525.00
\$18,001	to	\$19,000	\$1,013.75	\$1,173.75	\$1,347.50	\$1,905.75	\$2,586.50	\$3,764.00
\$19,001	to	\$20,000	\$1,079.00	\$1,247.50	\$1,432.25	\$2,026.75	\$2,755.00	\$3,941.00
\$20,001	to	\$21,000	\$1,143.50	\$1,323.50	\$1,520.75	\$2,152.50	\$3,011.75	\$4,182.50
\$21,001	to	\$22,000	\$1,208.50	\$1,398.00	\$1,604.50	\$2,274.50	\$3,183.50	\$4,419.25
\$22,001	to	\$23,000	\$1,273.00	\$1,472.50	\$1,690.75	\$2,396.25	\$3,353.50	\$4,574.50
\$23,001	to	\$24,000	\$1,337.50	\$1,548.50	\$1,777.50	\$2,521.25	\$3,522.50	\$4,805.75
\$24,001	to	\$25,000	\$1,404.25	\$1,625.50	\$1,866.00	\$2,646.25	\$3,692.50	\$4,993.50
\$25,001	to	\$26,000	\$1,471.00	\$1,702.25	\$1,955.25	\$2,772.75	\$3,866.50	\$5,227.25
\$26,001	to	\$28,000	\$1,576.50	\$1,825.00	\$2,095.00	\$2,977.00	\$4,151.50	\$5,613.00
\$28,001	to	\$30,000	\$1,707.00	\$1,977.00	\$2,270.50	\$3,223.75	\$4,497.50	\$6,081.25
\$30,001	to	\$32,000	\$1,838.25	\$2,129.25	\$2,451.50	\$3,241.50	\$4,524.75	\$7,026.50
\$32,001	to	\$34,000	\$1,967.75	\$2,279.00	\$2,623.75	\$3,470.50	\$4,850.75	\$7,534.25
\$34,001	to	\$36,000	\$2,097.50	\$2,429.75	\$2,796.75	\$3,700.50	\$5,183.75	\$8,051.25
\$36,001	to	\$38,000	\$2,227.75	\$2,582.50	\$2,973.00	\$3,934.75	\$5,538.50	\$8,601.75
\$38,001	to	\$40,000	\$2,358.25	\$2,736.25	\$3,150.75	\$4,170.00	\$5,895.50	\$9,156.75
\$40,001	to	\$42,000	\$2,489.50	\$2,896.25	\$3,334.00	\$4,415.25	\$6,255.75	\$9,714.75
\$42,001	to	\$44,000	\$2,627.50	\$3,056.75	\$3,520.25	\$4,663.75	\$6,618.25	\$10,277.50
\$44,001	to	\$46,000	\$2,753.25	\$3,221.50	\$3,709.00	\$4,916.75	\$6,983.25	\$10,844.25
\$46,001	to	\$48,000	\$2,885.25	\$3,386.00	\$3,898.25	\$5,170.50	\$7,350.25	\$11,415.50
\$48,001	to	\$50,000	\$3,015.00	\$3,551.25	\$4,088.50	\$5,426.00	\$7,720.50	\$11,990.75
\$50,001	to	\$52,000	\$3,147.00	\$3,696.75	\$4,256.25	\$5,646.75	\$8,054.25	\$12,507.75
\$52,001	to	\$54,000	\$3,278.25	\$3,855.00	\$4,438.50	\$5,889.75	\$8,410.50	\$13,062.00
\$54,001	to	\$56,000	\$3,408.75	\$4,013.25	\$4,620.00	\$6,132.75	\$8,767.50	\$13,615.50
\$56,001	to	\$58,000	\$3,540.00	\$4,171.50	\$4,802.25	\$6,375.75	\$9,124.50	\$14,169.75
\$58,001	to	\$60,000	\$3,671.25	\$4,329.75	\$4,984.50	\$6,618.75	\$9,480.75	\$14,723.25

Package C (continued)

Jefferson Insurance Company

Trip Cost			Age of Insured					
			<30	31-59	60-70	71-75	76-79	80+
\$60,001	to	\$62,000	\$3,802.50	\$4,488.00	\$5,166.75	\$6,861.75	\$9,837.75	\$15,277.50
\$62,001	to	\$64,000	\$3,933.00	\$4,646.25	\$5,349.00	\$7,104.75	\$10,194.00	\$15,831.00
\$64,001	to	\$66,000	\$4,064.25	\$4,804.50	\$5,530.50	\$7,347.00	\$10,551.00	\$16,385.25
\$66,001	to	\$68,000	\$4,195.50	\$4,962.75	\$5,712.75	\$7,590.00	\$10,908.00	\$16,938.75
\$68,001	to	\$70,000	\$4,326.75	\$5,121.00	\$5,895.00	\$7,833.00	\$11,264.25	\$17,493.00
\$70,001	to	\$72,000	\$4,457.25	\$5,279.25	\$6,077.25	\$8,076.00	\$11,621.25	\$18,046.50
\$72,001	to	\$74,000	\$4,588.50	\$5,437.50	\$6,259.50	\$8,319.00	\$11,977.50	\$18,600.75
\$74,001	to	\$76,000	\$4,719.75	\$5,595.75	\$6,441.00	\$8,562.00	\$12,334.50	\$19,154.25
\$76,001	to	\$78,000	\$4,851.00	\$5,754.00	\$6,623.25	\$8,805.00	\$12,691.50	\$19,708.50
\$78,001	to	\$80,000	\$4,981.50	\$5,912.25	\$6,805.50	\$9,048.00	\$13,047.75	\$20,262.00
\$80,001	to	\$82,000	\$5,112.75	\$6,070.50	\$6,987.75	\$9,291.00	\$13,404.75	\$20,816.25
\$82,001	to	\$84,000	\$5,244.00	\$6,228.75	\$7,170.00	\$9,533.25	\$13,761.00	\$21,369.75
\$84,001	to	\$86,000	\$5,375.25	\$6,387.00	\$7,351.50	\$9,776.25	\$14,118.00	\$21,924.00
\$86,001	to	\$88,000	\$5,505.75	\$6,545.25	\$7,533.75	\$10,019.25	\$14,475.00	\$22,477.50
\$88,001	to	\$90,000	\$5,637.00	\$6,703.50	\$7,716.00	\$10,262.25	\$14,831.25	\$23,031.75
\$90,001	to	\$92,000	\$5,768.25	\$6,861.75	\$7,898.25	\$10,505.25	\$15,188.25	\$23,585.25
\$92,001	to	\$94,000	\$5,899.50	\$7,020.00	\$8,080.50	\$10,748.25	\$15,544.50	\$24,139.50
\$94,001	to	\$96,000	\$6,030.00	\$7,178.25	\$8,262.00	\$10,991.25	\$15,901.50	\$24,693.00
\$96,001	to	\$98,000	\$6,161.25	\$7,336.50	\$8,444.25	\$11,234.25	\$16,258.50	\$25,247.25
\$98,001	to	\$100,000	\$6,292.50	\$7,494.75	\$8,626.50	\$11,477.25	\$16,614.75	\$25,800.75
per day over 30 days			\$2.25	\$2.25	\$2.25	\$2.25	\$2.25	\$2.25

Rule 4. Premiums for Other Coverages

Manual Loss Costs

Manual Loss Costs are calculated using Tables 1 and 2 and the supporting Tables 7 - 15. 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.

The EMF may be used to modify rates for customers of travel companies. In this way, the premium appropriately reflects the risk of each travel company. Risks may vary from one travel company to another because of differences in mode of travel, destinations, activities, etc.

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

Gross Premium

The Manual Loss Costs, Experience Modifier, 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 4 may also be used 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

Table 1 - Requested Coverage

<i>Benefit</i>	<i>Coverage</i>	<i>Amount</i>
<i>I. Pre-Departure Coverage</i>		
1	Trip Cancellation	
2	Cancel for Any Reason	
<i>II. Post Departure Coverage</i>		
3	Trip Interruption	
4	Travel Delay	
5	Missed connection	
6	Flight Delay	
7	Make your Cruise	
8	Trip Continuation	
9	Reunion Traveler	
10	Pet boarding Coverage	
11	Trip Inconvenience	
<i>III. Accident / Sickness Coverage</i>		
12	Emergency Medical / Dental	
13	Travel Accident	
14	Flight Accident	
<i>IV. Lost, Damaged or Delayed Property</i>		
15	Delayed Baggage	
16	Lost, damaged or stolen baggage	
17	Lost or Damaged Business or Sporting Equipment	
18	Business or sporting equipment rental	
<i>V. Property Damage</i>		
19	Collision, Loss and Damage	
20	Vacation Property Contents	
<i>VI. Expanded and Miscellaneous Coverages</i>		
21	Existing Medical Condition Coverage	
22	Sports Coverage	
23	Sports Traveler Coverage	
24	Golf Course Closure Coverage	
25	Change Fee Coverage	
26	Frequent Traveler/Loyalty Program Coverage	
27	Lost Ticket Coverage	
28	Terrorism Coverage	
29	Financial Default Coverage	
<i>VII. Policy Information</i>		
30	Age of Insured	
31	Length of Trip	
32	Traveling Companion Coverage	

Table 2 - Development of Manual Loss Cost

Reference Loss Cost (RLC)

Table 7

<i>Coverage</i>	<i>A Relativity</i>	<i>B Coverage Limit Adjustment</i>	<i>C Loss Cost</i>
Trip Cancellation	100.00%	See Tables 1, 8 and 15	=RLC*A*B
Trip Interruption	Table 8		
Trip Delay			
Cancel for Any Reason Type 1		See Tables 1, 8	
	<i>Principal Sum</i>	<i>LC / \$1,000</i>	<i>Loss Cost</i>
Travel Accident	Table 1	Table 8	=A*B
Flight Accident			
	<i>Unadjusted Loss Cost</i>	<i>Coverage Limits Adjustment</i>	<i>Loss Cost</i>
Delayed Baggage	See Table 8	See Table 1, 13, and 14	=A*B
Business or sporting equipment rental		See Table 1	
Lost, damaged or stolen baggage		See Tables 1, 11, and 14	
Cancel for Any Reason Type 2		See Tables 1, 8	
Pet boarding Coverage		See Table 1	
	<i>Benefit</i>	<i>Relativity</i>	<i>Loss Cost</i>
Missed connection	Table 1	Table 8	=A*B
Flight Delay			
Make your Cruise			
Trip Continuation	Table 1	See Tables 8, 14	=A*B
Reunion Traveler			
Trip Inconvenience			
Lost or Damaged Business or Sporting Equipment			
Vacation Property Contents		Table 8	
Sports Traveler Coverage			
Golf Course Closure Coverage			
Change Fee Coverage			
Frequent Traveler/Loyalty Program Coverage			
Lost Ticket Coverage			

Table 2 - Development of Manual Loss Cost (continued)

	<i>Trip Cost</i>	<i>Relativity</i>	<i>Loss Cost</i>
Terrorism Coverage	<i>Table 1</i>	<i>Table 8</i>	$=A*B$
Financial Default Coverage			
	<i>Unadjusted Loss Cost</i>	<i>Coverage Limit Adjustment</i>	<i>Loss Cost</i>
Emergency Medical / Dental	<i>See Table 8</i>	<i>See Tables 1, 10, 14</i>	$=A*B$
	<i>Unadjusted Loss Cost</i>	<i>Coverage Limits Adjustment</i>	<i>Loss Cost</i>
Collision, Loss and Damage	<i>Table 8</i>	<i>Table 9, 14</i>	$=A*B$
	<i>Initial Loss Cost</i>	<i>Factor</i>	<i>Loss Cost</i>
Existing Medical Condition - Trip Cancellation	Loss cost for the initial benefit	<i>See Tables 1, 12</i>	$=A*B$
Existing Medical Condition - Trip Interruption			
Existing Medical Condition - Emergency Medical / Dental			
Existing Medical Condition - Trip Inconvenience			
Sports Coverage		<i>See Tables 1, 8</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	$MLC=W1*MLC1+W2*MLC2+W3*MLC3$	
Incurred Losses Experience Factor	IL1	IL2	IL3	$IL=W1*IL1+W2*IL2+W3*IL3$	$EF=IL/MLC$
Credibility Factor					CF = See Table 4
Experience Modifier					$EM = (1-CF) + (CF*EF)$

Notes:

Year 3 is the most recent year

W1=15%; W2=35%;W3=50%

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

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
Loss Cost Multiplier	LCM	
Gross Premium	GP	$=MLC*EM*LCM$
Gross Premium may be rounded to nearest \$.25		

Table 6 - Non-Age Banded Rates

- 1- Take expected Age Band Distribution
- 2- Calculate Manual Loss Cost for each Age Band
- 3- Multiply 2- by number of insureds in each Age Band
- 4- Add 3-
- 5- Divide 4- by total number of insureds
- 6- Result equals the Non-Age Banded Rate. May be rounded to nearest dollar.

Table 7 - Reference Loss Cost

Duration			1-30 days					
Age/Sum Insured			0-30	31-59	60-70	71-75	76-79	80+
\$1	to	\$500	\$2.284	\$4.910	\$4.789	\$7.584	\$6.642	\$16.160
\$501	to	\$1,000	\$5.622	\$8.989	\$10.598	\$15.371	\$16.160	\$28.644
\$1,001	to	\$1,500	\$8.465	\$11.832	\$16.408	\$23.159	\$25.925	\$43.107
\$1,501	to	\$2,000	\$11.802	\$16.405	\$23.454	\$32.429	\$35.443	\$57.816
\$2,001	to	\$2,500	\$16.376	\$20.732	\$29.511	\$40.711	\$45.455	\$72.526
\$2,501	to	\$3,000	\$19.960	\$25.305	\$36.062	\$50.229	\$54.726	\$72.402
\$3,001	to	\$3,500	\$23.298	\$28.396	\$41.871	\$58.264	\$64.244	\$102.192
\$3,501	to	\$4,000	\$27.130	\$31.733	\$48.917	\$66.546	\$81.178	\$122.340
\$4,001	to	\$4,500	\$30.467	\$36.059	\$55.963	\$76.063	\$91.438	\$136.803
\$4,501	to	\$5,000	\$34.299	\$40.633	\$62.761	\$85.581	\$101.698	\$155.715
\$5,001	to	\$5,500	\$39.367	\$47.679	\$73.021	\$100.044	\$112.452	\$174.874
\$5,501	to	\$6,000	\$44.435	\$52.499	\$75.122	\$103.628	\$116.036	\$180.931
\$6,001	to	\$6,500	\$50.492	\$60.287	\$83.899	\$122.293	\$134.207	\$205.035
\$6,501	to	\$7,000	\$54.324	\$62.141	\$87.483	\$125.878	\$136.308	\$210.845
\$7,001	to	\$8,000	\$63.533	\$77.778	\$118.447	\$154.370	\$193.230	\$268.261
\$8,001	to	\$9,000	\$70.949	\$83.958	\$132.292	\$175.878	\$219.930	\$305.838
\$9,001	to	\$10,000	\$79.849	\$90.138	\$145.889	\$193.678	\$247.866	\$343.416
\$10,001	to	\$11,000	\$91.963	\$104.724	\$166.902	\$219.636	\$274.565	\$381.487
\$11,001	to	\$12,000	\$104.571	\$119.310	\$185.938	\$244.110	\$302.254	\$419.806
\$12,001	to	\$13,000	\$117.921	\$134.638	\$202.996	\$269.080	\$329.695	\$458.125
\$13,001	to	\$14,000	\$130.529	\$150.954	\$195.580	\$294.790	\$357.878	\$497.186
\$14,001	to	\$15,000	\$140.665	\$164.304	\$239.832	\$321.243	\$386.061	\$535.999
\$15,001	to	\$16,000	\$144.868	\$177.407	\$261.587	\$349.920	\$416.469	\$578.274
\$16,001	to	\$17,000	\$154.756	\$189.520	\$279.634	\$377.856	\$445.393	\$618.076
\$17,001	to	\$18,000	\$164.892	\$202.129	\$297.928	\$406.039	\$474.318	\$658.125
\$18,001	to	\$19,000	\$175.523	\$214.737	\$316.222	\$431.008	\$503.243	\$698.422
\$19,001	to	\$20,000	\$189.367	\$227.345	\$334.517	\$455.977	\$532.415	\$738.719
\$20,001	to	\$21,000	\$199.750	\$239.953	\$359.980	\$481.193	\$561.834	\$764.677
\$21,001	to	\$22,000	\$210.381	\$252.808	\$379.016	\$506.657	\$591.253	\$836.370
\$22,001	to	\$23,000	\$221.506	\$270.608	\$398.299	\$531.873	\$621.413	\$878.644
\$23,001	to	\$24,000	\$231.889	\$283.711	\$417.582	\$557.831	\$651.574	\$921.166
\$24,001	to	\$25,000	\$242.766	\$297.308	\$445.518	\$594.667	\$681.487	\$982.229
\$25,001	to	\$26,000	\$253.644	\$310.410	\$465.543	\$621.119	\$711.895	\$1,025.740
\$26,001	to	\$28,000	\$272.062	\$333.031	\$498.299	\$665.495	\$762.699	\$1,098.546
\$28,001	to	\$30,000	\$294.559	\$360.225	\$539.090	\$719.636	\$824.998	\$1,188.286
\$30,001	to	\$32,000	\$316.038	\$387.089	\$580.621	\$775.971	\$889.973	\$1,283.050
\$32,001	to	\$34,000	\$341.322	\$417.885	\$628.109	\$777.867	\$892.982	\$1,488.094
\$34,001	to	\$36,000	\$366.276	\$448.170	\$673.229	\$833.813	\$958.509	\$1,596.952
\$36,001	to	\$38,000	\$391.230	\$478.625	\$718.564	\$889.959	\$1,025.499	\$1,707.857
\$38,001	to	\$40,000	\$416.350	\$509.593	\$764.761	\$947.296	\$1,097.035	\$1,826.095
\$40,001	to	\$42,000	\$441.469	\$540.732	\$811.388	\$1,004.833	\$1,169.058	\$1,945.357
\$42,001	to	\$44,000	\$466.754	\$573.236	\$859.522	\$1,064.952	\$1,241.731	\$2,065.300
\$44,001	to	\$46,000	\$493.528	\$605.912	\$908.518	\$1,125.867	\$1,314.891	\$2,186.267
\$46,001	to	\$48,000	\$517.654	\$639.441	\$958.159	\$1,187.974	\$1,388.539	\$2,308.087
\$48,001	to	\$50,000	\$543.104	\$672.970	\$1,008.015	\$1,250.279	\$1,462.673	\$2,430.929
\$50,001	to	\$52,000	\$568.058	\$706.670	\$1,058.087	\$1,312.982	\$1,537.457	\$2,554.625
\$52,001	to	\$54,000	\$593.526	\$735.985	\$1,101.935	\$1,366.822	\$1,604.584	\$2,665.537
\$54,001	to	\$56,000	\$618.825	\$768.125	\$1,149.807	\$1,426.354	\$1,676.434	\$2,784.630
\$56,001	to	\$58,000	\$643.963	\$800.265	\$1,197.471	\$1,485.886	\$1,748.442	\$2,903.557
\$58,001	to	\$60,000	\$669.261	\$832.405	\$1,245.343	\$1,545.418	\$1,820.450	\$3,022.650

Table 7 - Reference Loss Cost (continued)

Duration		1-30 days					
Age/Sum Insured		0-30	31-59	60-70	71-75	76-79	80+
\$60,001	to \$62,000	\$694.560	\$864.545	\$1,293.216	\$1,604.951	\$1,892.301	\$3,141.578
\$62,001	to \$64,000	\$719.858	\$896.685	\$1,341.088	\$1,664.483	\$1,964.308	\$3,260.670
\$64,001	to \$66,000	\$744.997	\$928.825	\$1,388.960	\$1,724.015	\$2,036.159	\$3,379.598
\$66,001	to \$68,000	\$770.295	\$960.965	\$1,436.624	\$1,783.355	\$2,108.167	\$3,498.690
\$68,001	to \$70,000	\$795.594	\$993.105	\$1,484.496	\$1,842.887	\$2,180.175	\$3,617.618
\$70,001	to \$72,000	\$820.892	\$1,025.245	\$1,532.368	\$1,902.420	\$2,252.025	\$3,736.711
\$72,001	to \$74,000	\$846.030	\$1,057.385	\$1,580.240	\$1,961.952	\$2,324.033	\$3,855.638
\$74,001	to \$76,000	\$871.329	\$1,089.525	\$1,628.112	\$2,021.484	\$2,395.884	\$3,974.731
\$76,001	to \$78,000	\$896.627	\$1,121.665	\$1,675.776	\$2,081.016	\$2,467.892	\$4,093.659
\$78,001	to \$80,000	\$921.926	\$1,153.805	\$1,723.648	\$2,140.548	\$2,539.899	\$4,212.751
\$80,001	to \$82,000	\$947.064	\$1,185.945	\$1,771.520	\$2,200.081	\$2,611.750	\$4,331.679
\$82,001	to \$84,000	\$972.363	\$1,218.085	\$1,819.392	\$2,259.613	\$2,683.758	\$4,450.772
\$84,001	to \$86,000	\$997.661	\$1,250.225	\$1,867.264	\$2,318.953	\$2,755.609	\$4,569.699
\$86,001	to \$88,000	\$1,022.959	\$1,282.365	\$1,914.928	\$2,378.485	\$2,827.616	\$4,688.792
\$88,001	to \$90,000	\$1,048.098	\$1,314.505	\$1,962.800	\$2,438.017	\$2,899.624	\$4,807.720
\$90,001	to \$92,000	\$1,073.396	\$1,346.645	\$2,010.673	\$2,497.550	\$2,971.475	\$4,926.812
\$92,001	to \$94,000	\$1,098.695	\$1,378.785	\$2,058.545	\$2,557.082	\$3,043.482	\$5,045.740
\$94,001	to \$96,000	\$1,123.993	\$1,410.925	\$2,106.417	\$2,616.614	\$3,115.333	\$5,164.832
\$96,001	to \$98,000	\$1,149.131	\$1,443.065	\$2,154.081	\$2,676.146	\$3,187.341	\$5,283.760
\$98,001	to \$100,000	\$1,174.430	\$1,475.206	\$2,201.953	\$2,735.678	\$3,259.349	\$5,402.853
per day over 30 days		\$0.720	\$0.720	\$0.900	\$0.900	\$0.900	\$0.900

Table 8 - Unadjusted Loss Costs and Relativities

		0-30	31-59	60-70	71-75	76-79	80+
Trip Cancellation	(1)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Trip Interruption - up to 100% of Sum Insured	(1)	13.0%	13.0%	13.0%	13.0%	13.0%	13.0%
Trip Interruption - up to 125% of Sum Insured	(1)	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
Trip Interruption - up to 150% of Sum Insured	(1)	16.4%	16.4%	16.4%	16.4%	16.4%	16.4%
Trip Interruption - up to 200% of Sum Insured	(1)	18.4%	18.4%	18.4%	18.4%	18.4%	18.4%
Trip Interruption - up to 250% of Sum Insured	(1)	19.5%	19.5%	19.5%	19.5%	19.5%	19.5%
Trip Delay - Subsistence Allowance	(4)	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%
Cancel for Any Reason Type 1	(11)	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%
Cancel for Any Reason Type 2	(3)	\$0.238	\$0.342	\$0.497	\$0.701	\$0.762	\$1.262
Missed connection	(5)	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%
Flight Delay	(5)	0.32%	0.32%	0.32%	0.32%	0.32%	0.32%
Make your Cruise	(5)	0.48%	0.48%	0.48%	0.48%	0.48%	0.48%
Trip Continuation	(5)	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
Reunion Traveler	(5)	3.65%	3.65%	3.65%	3.65%	3.65%	3.65%
Pet boarding Coverage	(9)	\$0.047	\$0.132	\$0.122	\$0.212	\$ 0.174	\$0.475
Trip Inconvenience	(5)	2.08%	2.08%	2.08%	2.08%	2.08%	2.08%
Emergency Medical / Dental		\$0.734	\$0.849	\$2.201	\$2.410	\$4.161	\$6.215
Sports Coverage	(10)	50.00%	60.00%	40.00%	30.00%	20.00%	15.00%
Travel Accident	(2)	\$0.017	\$0.017	\$0.017	\$0.017	\$0.017	\$0.017
Flight Accident	(2)	\$0.005	\$0.005	\$0.005	\$0.005	\$0.005	\$0.005
Delayed Baggage	(3)	\$0.080	\$0.080	\$0.080	\$0.080	\$0.080	\$0.080
Lost, damaged or stolen baggage		\$0.74	\$0.74	\$0.74	\$0.74	\$0.74	\$0.860
Lost or Damaged Business or Sporting Equipment	(5)	2.00%	3.00%	1.30%	0.95%	0.95%	0.65%
Business or sporting equipment rental	(8)	\$0.08	\$0.10	\$0.06	\$0.04	\$0.04	\$0.02
Collision, Loss and Damage		\$0.570	\$0.570	\$0.570	\$0.570	\$0.570	\$0.570
Vacation Property Contents	(5)	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
Sports Traveler Coverage	(5)	1.60%	2.00%	1.80%	1.80%	1.80%	1.65%
Golf Course Closure Coverage	(5)	0.50%	0.95%	0.95%	0.95%	0.95%	0.95%
Change Fee Coverage	(5)	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%
Frequent Traveler/Loyalty Program Coverage	(5)	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%
Lost Ticket Coverage	(5)	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%
Terrorism Coverage	(6)	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%
Financial Default Coverage	(6)	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%

- (1) applied to Reference Loss Cost in Table 7
- (2) per \$1,000 Principal Sum
- (3) per \$100 maximum benefit
- (4) applied to reference Loss Cost in Table 7; per \$100 daily benefit
- (5) applied to maximum benefit
- (6) applied to Trip Cost
- (7) applied to Reference Loss Cost in Table 7, per \$25 Daily Benefit
- (8) per \$100 daily benefit
- (9) per \$25 daily benefit
- (10) Relativity applied to Emergency Medical / Dental rate
- (11) applied to Reference Loss Cost in Table 7, Multiply by maximum percentage of trip cost covered

Table 9 - Collision, Loss and Damager Coverage 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 - Accident and Sickness Medical Expense Adjustment Factors

Deductible	Limits							
	1,000	2,500	5,000	10,000	25,000	50,000	75,000	100,000
0	0.501	0.675	0.805	0.919	0.971	1.000	1.018	1.027
25	0.462	0.634	0.762	0.876	0.928	0.957	0.975	0.984
50	0.426	0.595	0.723	0.835	0.888	0.916	0.935	0.944
100	0.368	0.531	0.657	0.768	0.821	0.849	0.867	0.876
250	0.272	0.422	0.543	0.650	0.701	0.729	0.747	0.756
500	0.198	0.330	0.443	0.543	0.593	0.621	0.638	0.647
1,000	0.132	0.237	0.337	0.424	0.473	0.499	0.516	0.525
2,500	0.062	0.130	0.200	0.258	0.302	0.325	0.340	0.348

Table 11 - Lost, Damaged, or Stolen Baggage

Deductible	Limits									
	250	500	750	1,000	2,500	5,000	7,500	10,000	12,500	15,000
0	1.000	1.463	1.639	1.705	1.751	1.776	1.788	1.794	1.797	1.799
25	0.913	1.339	1.500	1.561	1.605	1.629	1.640	1.646	1.649	1.651
50	0.833	1.225	1.372	1.427	1.470	1.493	1.505	1.510	1.513	1.515
100	0.700	1.029	1.152	1.197	1.235	1.255	1.265	1.271	1.273	1.274
250	0.463	0.639	0.705	0.724	0.752	0.767	0.774	0.778	0.780	0.781
500	0.176	0.242	0.261	0.276	0.290	0.297	0.301	0.303	0.304	0.305

Table 12 - Existing Medical 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	0.000	-0.050	-0.075	-0.100
within 7 days of Initial Trip Deposit	0.050	0.000	-0.025	-0.050
within 14 days of Initial Trip Deposit	0.100	0.050	0.025	0.000
on or before last payment for trip	0.125	0.075	0.050	0.025
Not waived	-0.100	-0.150	-0.175	-0.200

Applies to the following coverages:

Emergency Medical/Dental
 Trip Inconvenience
 Trip Cancellation
 Trip Interruption

Table 13 - Baggage Delay

12-hours	1.36
24-hours	1.00

Table 14 - Adjustments for Coverage Other Than Excess

Emergency Medical / Dental	1.500
Delayed Baggage	1.246
Lost, damaged or stolen baggage	1.241
Lost or damaged Business or Sporting equipment	1.241
Collision, Loss and Damage Coverage	2.152

Table 15 - Adjustments for Traveling companion Coverage

Traveling Companion Coverage Included	1.000
Traveling Companion Coverage Not Included	0.930

Table 1a - Example of Coverages

Benefit	Coverage	Amount
<i>I. Pre-Departure Coverage</i>		
1	Trip Cancellation	\$2,500 Trip Cost Insured
2	Cancel for Any Reason	up to 50% of Trip Cost
<i>II. Post Departure Coverage</i>		
3	Trip Interruption	125% of Trip Cancellation
4	Travel Delay	100/day up to 3 days
5	Missed connection	N/A
6	Flight Delay	N/A
7	Make your Cruise	N/A
8	Trip Continuation	N/A
9	Reunion Traveler	\$200
10	Pet boarding Coverage	\$20/day
11	Trip Inconvenience	\$250
<i>III. Accident / Sickness Coverage</i>		
12	Emergency Medical / Dental	\$50,000 max/\$100 deductible/Excess
13	Travel Accident	\$100,000
14	Flight Accident	N/A
<i>IV. Lost, Damaged or Delayed Property</i>		
15	Delayed Baggage	\$250/12-hour delay/Excess \$2500 max/\$100 deductible/Not-Excess
16	Lost, damaged or stolen baggage	Excess
17	Lost or Damaged Business or Sporting Equipment	N/A
18	Business or sporting equipment rental	N/A
<i>V. Property Damage</i>		
19	Collision, Loss and Damage	\$5000 max/\$250 deductible
20	Vacation Property Contents	N/A
<i>VI. Expanded and Miscellaneous Coverages</i>		
21	Existing Medical Condition Coverage	within 14 days/ 90 day look back
22	Sports Coverage	Included
23	Sports Traveler Coverage	N/A
24	Golf Course Closure Coverage	N/A
25	Change Fee Coverage	\$50
26	Frequent Traveler/Loyalty Program Coverage	N/A
27	Lost Ticket Coverage	N/A
28	Terrorism Coverage	Yes
29	Financial Default Coverage	Yes
<i>VII. Policy Information</i>		
30	Age of Insured	35
31	Length of Trip	10 days
32	Traveling Companion Coverage	Included

Table 2a - Example of Development of Manual Loss Cost

Reference Loss Cost (RLC)

20.732

<i>Coverage</i>	<i>A Relativity</i>	<i>B Coverage Limit Adjustment</i>	<i>C Loss Cost</i>
Trip Cancellation	1.000	1.000	20.732
Trip Interruption	0.146	1.000	3.027
Trip Delay	0.184	1.000	3.815
Cancel for Any Reason Type 1	0.500	0.500	5.183
	<i>Principal Sum</i>	<i>LC / \$1,000</i>	<i>Loss Cost</i>
Travel Accident	100	0.017	1.700
Flight Accident	0	0.005	0.000
	<i>Unadjusted Loss cost</i>	<i>Coverage Limits Adjustment</i>	<i>Loss Cost</i>
Delayed Baggage	0.080	3.400	0.272
Business or sporting equipment rental	0.100	0.000	0.000
Lost, damaged or stolen baggage	0.740	1.533	1.134
Cancel for Any Reason Type 2	0.342	0.000	0.000
Pet boarding Coverage	0.132	0.800	0.106
	<i>Benefit</i>	<i>Relativity</i>	<i>Loss Cost</i>
Missed connection	\$0	0.004	0.000
Flight Delay	\$0	0.003	0.000
Make your Cruise	\$0	0.005	0.000
Trip Continuation	\$0	0.013	0.000
Reunion Traveler	\$200	0.037	7.308
Trip Inconvenience	\$250	0.021	5.200
Lost or Damaged Business or Sporting Equipment	\$0	0.030	0.000
Vacation Property Contents	\$0	0.025	0.000
Sports Traveler Coverage	\$0	0.020	0.000
Golf Course Closure Coverage	\$0	0.010	0.000
Change Fee Coverage	\$50	0.011	0.525
Frequent Traveler/Loyalty Program Coverage	\$0	0.010	0.000
Lost Ticket Coverage	\$0	0.005	0.000

Table 2a - Example of Development of Manual Loss Cost (continued)

	<i>Trip Cost</i>	<i>Relativity</i>	<i>Loss Cost</i>
Terrorism Coverage	\$2,500	0.001	1.500
Financial Default Coverage	\$2,500	0.001	2.250
	<i>Unadjusted Loss cost</i>	<i>Coverage Limit Adjustment</i>	<i>Loss Cost</i>
Emergency Medical / Dental	0.849	0.849	0.721
	<i>Unadjusted Loss Cost</i>	<i>Coverage Limits Adjustment</i>	<i>Loss Cost</i>
Collision, Loss and Damage	0.570	1.289	0.735
	<i>Initial Loss Cost</i>	<i>Factor</i>	<i>Loss Cost</i>
Existing Medical Condition - Trip Cancellation	20.732	0.050	1.037
Existing Medical Condition - Trip Interruption	3.027	0.050	0.151
Existing Medical Condition - Emergency Medical / Dental	0.721	0.050	0.036
Existing Medical Condition - Trip Inconvenience	5.200	0.050	0.260
Sports Coverage	0.721	0.600	0.433

LC= 56.125

Jefferson Insurance Company

Table 3a - Experience Modification Formula Example

	Year 1	Year 2	Year 3	Total
Lives Covered	500	700	800	2000
Manual Loss Cost	\$28,062.50	\$39,287.50	\$44,900.00	\$ 40,410.00
Incurred Losses	\$18,875.00	\$20,500.00	\$26,995.00	\$ 23,503.75
Experience Factor				0.58163202
Credibility Factor				60%
Experience Modifier				0.749

Table 3b - Experience Modification of Program Rates

	Year 1	Year 2	Year 3	Total
Lives Covered	500	700	800	2,000
Manual Loss Cost	\$28,062.50	\$39,287.50	\$44,900.00	\$ 40,410.00
Incurred Losses	\$28,343.13	\$40,073.25	\$46,247.00	\$ 41,400.61
Experience Factor				102%
Credibility Factor				60%
Experience Modifier				101%

In this example, program rates would be increased by a factor of 1.01

Above formula should be applied to each program separately

For Example, for Program B, Gross Premium for \$5,500, Age 37 would be $139.75 \times 1.01 = 141.15$, rounded to \$141.25

Table 5a – Development of Gross Premium Example

Manual Loss Cost	56.125	See Table 2
Experience Modifier	0.749	See Table 3
Loss Cost Multiplier	2.50	LCM
Gross Premium	\$105.00	=MLC*EM*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	\$113.00	\$29.38
31-59	0.32	\$135.00	\$43.20
60-70	0.19	\$177.00	\$33.63
71-75	0.12	\$214.00	\$25.68
76-79	0.08	\$298.00	\$23.84
80+	0.03	\$464.00	\$13.92
Total	100%		\$169.65

Non-Age Banded Gross Premium \$169.75

Rule 5. General Insurance Details – *included for reference only; actual policy terms govern*

Who is covered by your plan

[Your plan covers the people listed in your letter of confirmation.]

[Your plan covers you and your traveling companions.]

When your coverage begins and ends

[Short-term policy version:]

You're only eligible for coverage if we accept your request for insurance.

Your plan's effective date depends on how you purchased it.

if you purchased: *it's effective:*

in person	the day and time you purchase your plan
by mail	the day [after] your enrollment [or other] form is postmarked
over the phone	the day [after] you place your telephone order
by fax	the day [after] we receive your fax
online	the day [after] we receive your online order

Trip cancellation coverage begins on your plan's effective date, as long as we receive your premium before you cancel your trip or make a claim.

All other coverage begins on your scheduled departure date, as long as we've received your payment. Your departure and return dates are counted as two separate days of travel when we calculate the duration of your trip.

Your coverage ends on the earliest of:

- the day you're scheduled to return
- the day you actually return, if you come back earlier
- the day and time you cancel your trip

If your return travel is delayed for a covered reason, we'll extend your coverage until you can get home.

Your plan can't be renewed.

[Annual plan version:]

You're only eligible for coverage if we accept your request for insurance.

Our annual plan covers trips you take during a one-year period. Only trips that are scheduled to last for [90] days or less are eligible.

The one-year period begins at 12:01am EST on your plan's effective date, as long as we've received your premium.

Coverage for each trip begins on its scheduled departure date, except for *trip cancellation* coverage, which is in force for the entire one-year period as long as we've received your premium.

The one-year period ends at 12:01am EST on the 366th day after it began.

Extending your coverage

If your return travel is delayed for a reason beyond your control, we'll extend your coverage as long as the entire trip still falls within the one-year period. Your coverage will end on the earliest of:

- the day you arrive at your primary residence, workplace, lodging or other location directly following the trip
- [seven] days after the day you're scheduled to return

[Canceling your coverage

You can end your annual plan agreement with us by sending notice in writing [31] days in advance. We'll refund any premiums you've already paid that we haven't earned.]

Your plan can't be renewed.

Jefferson Insurance Company

Rule 6. Description of Programs

	Package A	Package B	Package C
Trip Cost			
Trip Cancellation	Up to 100% of Trip cost	Up to 100% of Trip cost	Up to 100% of Trip cost
Trip Interruption	Up to 100% of Trip cost	Up to 150% of Trip cost	Up to 150% of Trip cost
Missed Connection	Not Included	Up to \$500	Up to \$1,000
Travel Delay	Up to \$300	Up to \$500	Up to \$1,000
Baggage			
Baggage Coverage	Up to \$500	Up to \$1,000	Up to \$1,500
Baggage Delay	Up to \$100	Up to \$200	Up to \$500
Vehicle			
Rental Car Collision/Loss Damage	Not Included	Not Included	Up to \$25000
Medical			
Emergency Medical and Dental	Up to \$10000	Up to \$25000	Up to \$50000
Travel Accident	Not Included	Not Included	Up to \$50000
Other			
Financial Default	Not Covered	Covered if Insurance is purchased within 14 days of Trip purchase	Covered if Insurance is purchased within 14 days of Trip purchase
Pre-Existing Medical Conditions	Not Covered	Covered if Insurance is purchased within 14 days of Trip Purchase and Trip cost is less than \$10,000 per person/120 days Look-Back period	Covered if Insurance is purchased within 14 days of Trip Purchase and Trip cost is less than \$50,000 per person/120 days Look-Back period

Supporting Document Schedules

Satisfied -Name:	authorization to file	Review Status:	
Comments:		Filed	07-06-2007
Attachment:			
Authorization to File.pdf			

JEFFERSON INSURANCE COMPANY

Date: April 12, 2007

To: State Departments of Insurance

From: David Boom, Vice President
Jefferson Insurance Company

RE: Third Party Authorization to File for Coulter and Associates, Inc.

This is to inform you that Coulter and Associates, Inc., 379 Princeton-Hightstown Road, Suite 15, Cranbury, NJ 08512 has been retained to act on our behalf with regard to filing insurance forms, rates, advertising material, and any other material incidental to the acceptance of such filings.

This authorization shall be effective until such time as we notify you otherwise.

Signature: _____

A handwritten signature in black ink, appearing to read "David Boom", is written over a solid horizontal line. The signature is cursive and extends slightly above and below the line.