

SERFF Tracking Number: CLTR-125497550 State: Arkansas
Filing Company: Arch Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: LTP 2007
TOI: 09.0 Inland Marine Sub-TOI: 09.0009 Travel Coverage
Product Name: INLAND MARINE
Project Name/Number: ARCH TRAVEL/LTP 2007

Filing at a Glance

Company: Arch Insurance Company
Product Name: INLAND MARINE
TOI: 09.0 Inland Marine
Sub-TOI: 09.0009 Travel Coverage

SERFF Tr Num: CLTR-125497550 State: Arkansas
SERFF Status: Closed State Tr Num: EFT \$100
Co Tr Num: LTP 2007 State Status: Fees verified and received
Filing Type: Rate Co Status: Reviewer(s): Alexa Grissom, Betty Montesi, Brittany Yielding
Disposition Date: 04/01/2008
Authors: Karen Pollitt, Stephanie Young, Linda Ryan-James
Date Submitted: 02/20/2008 Disposition Status: Filed

Effective Date Requested (New): On Approval
Effective Date Requested (Renewal): On Approval
State Filing Description:

Effective Date (New): 04/10/2008
Effective Date (Renewal):

General Information

Project Name: ARCH TRAVEL
Project Number: LTP 2007
Reference Organization:
Reference Title:
Filing Status Changed: 04/01/2008
State Status Changed: 02/21/2008
Corresponding Filing Tracking Number:
Filing Description:
Arch Insurance Company
NAIC 1279-11150 FEIN # 430990710
Group Travel Program
Rates

Status of Filing in Domicile: Not Filed
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:
Deemer Date:

On behalf of Arch Insurance Company, Coulter and Associates is filing the captioned travel program rates for your

SERFF Tracking Number:	CLTR-125497550	State:	Arkansas
Filing Company:	Arch Insurance Company	State Tracking Number:	EFT \$100
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TOI:	09.0 Inland Marine	Sub-TOI:	09.0009 Travel Coverage
Product Name:	INLAND MARINE		
Project Name/Number:	ARCH TRAVEL/LTP 2007		

review and approval. Forms were filed separately. The program will be issued to American Group Travel Trust located at Newport Bank in Rhode Island. The rates filed here replace the rates filed with filing number CLTR-125242267. No policies have been issued under this program so there will be no rate differential for any policyholder. The rates now being filed are stated rates and do not include ranges.

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.

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

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Arch Insurance Company	\$100.00	02/20/2008	18060578

SERFF Tracking Number: CLTR-125497550

State: Arkansas

Filing Company: Arch Insurance Company

State Tracking Number: EFT \$100

Company Tracking Number: LTP 2007

TOI: 09.0 Inland Marine

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	04/01/2008	04/01/2008

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending	Alexa Grissom	02/21/2008	02/21/2008

Industry Response

Response Letters

Responded By	Created On	Date Submitted
Linda Ryan-James	03/21/2008	03/21/2008

SERFF Tracking Number: CLTR-125497550

State: Arkansas

Filing Company: Arch Insurance Company

State Tracking Number: EFT \$100

Company Tracking Number: LTP 2007

TOI: 09.0 Inland Marine

Sub-TOI: 09.0009 Travel Coverage

Product Name: INLAND MARINE

Project Name/Number: ARCH TRAVEL/LTP 2007

Disposition

Disposition Date: 04/01/2008

Effective Date (New): 04/10/2008

Effective Date (Renewal):

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: CLTR-125497550

State: Arkansas

Filing Company: Arch Insurance Company

State Tracking Number: EFT \$100

Company Tracking Number: LTP 2007

TOI: 09.0 Inland Marine

Sub-TOI: 09.0009 Travel Coverage

Product Name: INLAND MARINE

Project Name/Number: ARCH TRAVEL/LTP 2007

Item Type	Item Name	Item Status	Public Access
Supporting Document	AUTHORITY TO FILE	Filed	Yes
Rate (revised)	RATE MANUAL	Filed	Yes
Rate	RATE MANUAL	Filed	Yes

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Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 02/21/2008

Submitted Date 02/21/2008

Respond By Date

Dear Linda Ryan-James,

This will acknowledge receipt of the captioned filing. Please amend the underwriting credit and debit table to allow no more than a 40 percent surcharge and/or discount.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status Submitted to State

Response Letter Date 03/21/2008

Submitted Date 03/21/2008

Dear Alexa Grissom,

Comments:

Response 1

Comments: We have revised Table 5.1 on page 40 to make clear total debits or credits may not exceed 40%.

Sincerely,

Linda Ryan-James

Coulter and Associates

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

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TOI: 09.0 Inland Marine

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Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
RATE MANUAL	PAGE 1 TO PAGE 70	Replacement	CLTR-1125242267
Previous Version			
RATE MANUAL	PAGE 1 TO PAGE 70	Replacement	CLTR-1125242267

Sincerely,
Karen Pollitt, Linda Ryan-James, Stephanie Young

SERFF Tracking Number: CLTR-125497550

State: Arkansas

Filing Company: Arch Insurance Company

State Tracking Number: EFT \$100

Company Tracking Number: LTP 2007

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Rate Information

Rate data does NOT apply to filing.

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	RATE MANUAL	PAGE 1 TO PAGE 70	Replacement	CLTR-1125242267 Rate Manual - Version 221.pdf

ARCH Insurance Company

ARCH INSURANCE COMPANY
RULES AND RATE MANUAL
FOR
TRAVEL PROTECTION PROGRAM

Rule 1. Program Rates

Program A - Gross Premiums Per Person Per Trip									
Trip Cost		...Age of Traveler...							
From	To	0-35	36-60	61-70	71-75	76-80	81-85	86+	
\$0	\$0	\$20	\$30	\$36	\$45	\$54	\$89	\$97	
\$1	\$500	\$24	\$35	\$40	\$51	\$60	\$98	\$106	
\$501	\$1,000	\$41	\$51	\$65	\$89	\$107	\$143	\$173	
\$1,001	\$1,500	\$53	\$71	\$90	\$117	\$152	\$205	\$242	
\$1,501	\$2,000	\$71	\$94	\$122	\$165	\$199	\$260	\$311	
\$2,001	\$2,500	\$91	\$117	\$151	\$203	\$246	\$320	\$383	
\$2,501	\$3,000	\$111	\$138	\$180	\$244	\$297	\$378	\$454	
\$3,001	\$3,500	\$130	\$146	\$210	\$280	\$338	\$442	\$522	
\$3,501	\$4,000	\$147	\$161	\$239	\$320	\$386	\$522	\$592	
\$4,001	\$4,500	\$164	\$183	\$301	\$360	\$432	\$580	\$664	
\$4,501	\$5,000	\$184	\$204	\$343	\$397	\$480	\$655	\$730	
\$5,001	\$5,500	\$210	\$243	\$378	\$470	\$527	\$685	\$801	
\$5,501	\$6,000	\$236	\$281	\$411	\$510	\$575	\$737	\$870	
\$6,001	\$6,500	\$258	\$311	\$452	\$559	\$621	\$805	\$941	
\$6,501	\$7,000	\$281	\$338	\$486	\$605	\$681	\$872	\$1,010	
\$7,001	\$8,000	\$309	\$368	\$544	\$683	\$767	\$980	\$1,154	
\$8,001	\$9,000	\$348	\$396	\$602	\$744	\$860	\$1,086	\$1,293	
\$9,001	\$10,000	\$385	\$428	\$665	\$841	\$956	\$1,195	\$1,414	

Program A100 - Gross Premiums Per Person Per Trip

Trip Cost		...Age of Traveler...					
		0-35	36-60	61-70	71-75	76-80	81+
From	To						
\$10,001	\$11,000	\$439	\$518	\$755	\$931	\$1,212	\$1,611
\$11,001	\$12,000	\$478	\$572	\$845	\$1,021	\$1,322	\$1,746
\$12,001	\$13,000	\$517	\$626	\$935	\$1,111	\$1,432	\$1,881
\$13,001	\$14,000	\$556	\$680	\$1,025	\$1,201	\$1,542	\$2,016
\$14,001	\$15,000	\$595	\$734	\$1,115	\$1,291	\$1,652	\$2,151
\$15,001	\$16,000	\$634	\$788	\$1,205	\$1,381	\$1,762	\$2,286
\$16,001	\$17,000	\$673	\$842	\$1,295	\$1,471	\$1,872	\$2,421
\$17,001	\$18,000	\$712	\$896	\$1,385	\$1,561	\$1,982	\$2,556
\$18,001	\$19,000	\$751	\$950	\$1,475	\$1,651	\$2,092	\$2,691
\$19,001	\$20,000	\$790	\$1,004	\$1,565	\$1,741	\$2,202	\$2,826
\$20,001	\$21,000	\$829	\$1,058	\$1,655	\$1,831	\$2,312	\$2,961
\$21,001	\$22,000	\$868	\$1,112	\$1,745	\$1,921	\$2,422	\$3,096
\$22,001	\$23,000	\$907	\$1,166	\$1,835	\$2,011	\$2,532	\$3,231
\$23,001	\$24,000	\$946	\$1,220	\$1,925	\$2,101	\$2,642	\$3,366
\$24,001	\$25,000	\$985	\$1,274	\$2,015	\$2,191	\$2,752	\$3,501
\$25,001	\$26,000	\$1,024	\$1,328	\$2,105	\$2,281	\$2,862	\$3,636
\$26,001	\$27,000	\$1,063	\$1,382	\$2,195	\$2,371	\$2,972	\$3,771
\$27,001	\$28,000	\$1,102	\$1,436	\$2,285	\$2,461	\$3,082	\$3,906
\$28,001	\$29,000	\$1,141	\$1,490	\$2,375	\$2,551	\$3,192	\$4,041
\$29,001	\$30,000	\$1,180	\$1,544	\$2,465	\$2,641	\$3,302	\$4,176
\$30,001	\$31,000	\$1,219	\$1,598	\$2,555	\$2,731	\$3,412	\$4,311
\$31,001	\$32,000	\$1,258	\$1,652	\$2,645	\$2,821	\$3,522	\$4,446
\$32,001	\$33,000	\$1,297	\$1,706	\$2,735	\$2,911	\$3,632	\$4,581
\$33,001	\$34,000	\$1,336	\$1,760	\$2,825	\$3,001	\$3,742	\$4,716
\$34,001	\$35,000	\$1,375	\$1,814	\$2,915	\$3,091	\$3,852	\$4,851
\$35,001	\$36,000	\$1,414	\$1,868	\$3,005	\$3,181	\$3,962	\$4,986
\$36,001	\$37,000	\$1,453	\$1,922	\$3,095	\$3,271	\$4,072	\$5,121
\$37,001	\$38,000	\$1,492	\$1,976	\$3,185	\$3,361	\$4,182	\$5,256
\$38,001	\$39,000	\$1,531	\$2,030	\$3,275	\$3,451	\$4,292	\$5,391
\$39,001	\$40,000	\$1,570	\$2,084	\$3,365	\$3,541	\$4,402	\$5,526

Program A100 - Gross Premiums Per Person Per Trip							
Trip Cost		...Age of Traveler...					
From	To	0-35	36-60	61-70	71-75	76-80	81+
\$40,001	\$41,000	\$1,609	\$2,138	\$3,455	\$3,631	\$4,512	\$5,661
\$41,001	\$42,000	\$1,648	\$2,192	\$3,545	\$3,721	\$4,622	\$5,796
\$42,001	\$43,000	\$1,687	\$2,246	\$3,635	\$3,811	\$4,732	\$5,931
\$43,001	\$44,000	\$1,726	\$2,300	\$3,725	\$3,901	\$4,842	\$6,066
\$44,001	\$45,000	\$1,765	\$2,354	\$3,815	\$3,991	\$4,952	\$6,201
\$45,001	\$46,000	\$1,804	\$2,408	\$3,905	\$4,081	\$5,062	\$6,336
\$46,001	\$47,000	\$1,843	\$2,462	\$3,995	\$4,171	\$5,172	\$6,471
\$47,001	\$48,000	\$1,882	\$2,516	\$4,085	\$4,261	\$5,282	\$6,606
\$48,001	\$49,000	\$1,921	\$2,570	\$4,175	\$4,351	\$5,392	\$6,741
\$49,001	\$50,000	\$1,960	\$2,624	\$4,265	\$4,441	\$5,502	\$6,876
\$50,001	\$51,000	\$1,999	\$2,678	\$4,355	\$4,531	\$5,612	\$7,011
\$51,001	\$52,000	\$2,038	\$2,732	\$4,445	\$4,621	\$5,722	\$7,146
\$52,001	\$53,000	\$2,077	\$2,786	\$4,535	\$4,711	\$5,832	\$7,281
\$53,001	\$54,000	\$2,116	\$2,840	\$4,625	\$4,801	\$5,942	\$7,416
\$54,001	\$55,000	\$2,155	\$2,894	\$4,715	\$4,891	\$6,052	\$7,551
\$55,001	\$56,000	\$2,194	\$2,948	\$4,805	\$4,981	\$6,162	\$7,686
\$56,001	\$57,000	\$2,233	\$3,002	\$4,895	\$5,071	\$6,272	\$7,821
\$57,001	\$58,000	\$2,272	\$3,056	\$4,985	\$5,161	\$6,382	\$7,956
\$58,001	\$59,000	\$2,311	\$3,110	\$5,075	\$5,251	\$6,492	\$8,091
\$59,001	\$60,000	\$2,350	\$3,164	\$5,165	\$5,341	\$6,602	\$8,226
\$60,001	\$61,000	\$2,389	\$3,218	\$5,255	\$5,431	\$6,712	\$8,361
\$61,001	\$62,000	\$2,428	\$3,272	\$5,345	\$5,521	\$6,822	\$8,496
\$62,001	\$63,000	\$2,467	\$3,326	\$5,435	\$5,611	\$6,932	\$8,631
\$63,001	\$64,000	\$2,506	\$3,380	\$5,525	\$5,701	\$7,042	\$8,766
\$64,001	\$65,000	\$2,545	\$3,434	\$5,615	\$5,791	\$7,152	\$8,901
\$65,001	\$66,000	\$2,584	\$3,488	\$5,705	\$5,881	\$7,262	\$9,036
\$66,001	\$67,000	\$2,623	\$3,542	\$5,795	\$5,971	\$7,372	\$9,171
\$67,001	\$68,000	\$2,662	\$3,596	\$5,885	\$6,061	\$7,482	\$9,306
\$68,001	\$69,000	\$2,701	\$3,650	\$5,975	\$6,151	\$7,592	\$9,441
\$69,001	\$70,000	\$2,740	\$3,704	\$6,065	\$6,241	\$7,702	\$9,576

Program A100 - Gross Premiums Per Person Per Trip							
Trip Cost		...Age of Traveler...					
From	To	0-35	36-60	61-70	71-75	76-80	81+
\$70,001	\$71,000	\$2,779	\$3,758	\$6,155	\$6,331	\$7,812	\$9,711
\$71,001	\$72,000	\$2,818	\$3,812	\$6,245	\$6,421	\$7,922	\$9,846
\$72,001	\$73,000	\$2,857	\$3,866	\$6,335	\$6,511	\$8,032	\$9,981
\$73,001	\$74,000	\$2,896	\$3,920	\$6,425	\$6,601	\$8,142	\$10,116
\$74,001	\$75,000	\$2,935	\$3,974	\$6,515	\$6,691	\$8,252	\$10,251
\$75,001	\$76,000	\$2,974	\$4,028	\$6,605	\$6,781	\$8,362	\$10,386
\$76,001	\$77,000	\$3,013	\$4,082	\$6,695	\$6,871	\$8,472	\$10,521
\$77,001	\$78,000	\$3,052	\$4,136	\$6,785	\$6,961	\$8,582	\$10,656
\$78,001	\$79,000	\$3,091	\$4,190	\$6,875	\$7,051	\$8,692	\$10,791
\$79,001	\$80,000	\$3,130	\$4,244	\$6,965	\$7,141	\$8,802	\$10,926
\$80,001	\$81,000	\$3,169	\$4,298	\$7,055	\$7,231	\$8,912	\$11,061
\$81,001	\$82,000	\$3,208	\$4,352	\$7,145	\$7,321	\$9,022	\$11,196
\$82,001	\$83,000	\$3,247	\$4,406	\$7,235	\$7,411	\$9,132	\$11,331
\$83,001	\$84,000	\$3,286	\$4,460	\$7,325	\$7,501	\$9,242	\$11,466
\$84,001	\$85,000	\$3,325	\$4,514	\$7,415	\$7,591	\$9,352	\$11,601
\$85,001	\$86,000	\$3,364	\$4,568	\$7,505	\$7,681	\$9,462	\$11,736
\$86,001	\$87,000	\$3,403	\$4,622	\$7,595	\$7,771	\$9,572	\$11,871
\$87,001	\$88,000	\$3,442	\$4,676	\$7,685	\$7,861	\$9,682	\$12,006
\$88,001	\$89,000	\$3,481	\$4,730	\$7,775	\$7,951	\$9,792	\$12,141
\$89,001	\$90,000	\$3,520	\$4,784	\$7,865	\$8,041	\$9,902	\$12,276
\$90,001	\$91,000	\$3,559	\$4,838	\$7,955	\$8,131	\$10,012	\$12,411
\$91,001	\$92,000	\$3,598	\$4,892	\$8,045	\$8,221	\$10,122	\$12,546
\$92,001	\$93,000	\$3,637	\$4,946	\$8,135	\$8,311	\$10,232	\$12,681
\$93,001	\$94,000	\$3,676	\$5,000	\$8,225	\$8,401	\$10,342	\$12,816
\$94,001	\$95,000	\$3,715	\$5,054	\$8,315	\$8,491	\$10,452	\$12,951
\$95,001	\$96,000	\$3,754	\$5,108	\$8,405	\$8,581	\$10,562	\$13,086
\$96,001	\$97,000	\$3,793	\$5,162	\$8,495	\$8,671	\$10,672	\$13,221
\$97,001	\$98,000	\$3,832	\$5,216	\$8,585	\$8,761	\$10,782	\$13,356
\$98,001	\$99,000	\$3,871	\$5,270	\$8,675	\$8,851	\$10,892	\$13,491
\$99,001	\$100,000	\$3,910	\$5,324	\$8,765	\$8,941	\$11,002	\$13,626

Program B - Gross Premiums Per Person Per Trip								
Trip Cost		...Age of Traveler...						
From	To	0-35	36-45	46-60	61-74	75-80	81+	
\$0	\$0	\$25	\$29	\$34	\$56	\$72	\$131	
\$1	\$500	\$27	\$31	\$36	\$59	\$76	\$138	
\$501	\$1,000	\$47	\$56	\$60	\$96	\$138	\$197	
\$1,001	\$1,500	\$66	\$81	\$85	\$135	\$195	\$293	
\$1,501	\$2,000	\$76	\$111	\$117	\$171	\$257	\$380	
\$2,001	\$2,500	\$104	\$139	\$149	\$213	\$334	\$475	
\$2,501	\$3,000	\$126	\$171	\$180	\$243	\$378	\$559	
\$3,001	\$3,500	\$159	\$186	\$212	\$285	\$439	\$655	
\$3,501	\$4,000	\$172	\$220	\$240	\$326	\$549	\$749	
\$4,001	\$4,500	\$193	\$249	\$271	\$359	\$659	\$842	
\$4,501	\$5,000	\$210	\$280	\$315	\$389	\$769	\$937	
\$5,001	\$5,500	\$255	\$326	\$349	\$440	\$825	\$997	
\$5,501	\$6,000	\$282	\$349	\$391	\$486	\$860	\$1,056	
\$6,001	\$6,500	\$306	\$385	\$427	\$510	\$905	\$1,155	
\$6,501	\$7,000	\$332	\$405	\$474	\$540	\$1,010	\$1,253	
\$7,001	\$8,000	\$373	\$461	\$522	\$620	\$1,109	\$1,461	
\$8,001	\$9,000	\$424	\$547	\$607	\$705	\$1,210	\$1,659	
\$9,001	\$10,000	\$481	\$607	\$680	\$807	\$1,308	\$1,889	

Program B100 - Gross Premiums Per Person Per Trip

Trip Cost		...Age of Traveler...					
		0-35	36-45	46-60	61-74	75-80	81+
From	To						
\$10,001	\$11,000	\$541	\$686	\$758	\$942	\$1,454	\$3,002
\$11,001	\$12,000	\$588	\$749	\$879	\$1,050	\$1,586	\$3,173
\$12,001	\$13,000	\$635	\$812	\$999	\$1,158	\$1,718	\$3,347
\$13,001	\$14,000	\$682	\$875	\$1,118	\$1,266	\$1,850	\$3,524
\$14,001	\$15,000	\$729	\$938	\$1,236	\$1,374	\$1,982	\$3,703
\$15,001	\$16,000	\$776	\$1,001	\$1,353	\$1,482	\$2,114	\$3,883
\$16,001	\$17,000	\$823	\$1,064	\$1,470	\$1,590	\$2,246	\$4,065
\$17,001	\$18,000	\$870	\$1,127	\$1,587	\$1,698	\$2,378	\$4,249
\$18,001	\$19,000	\$917	\$1,190	\$1,703	\$1,806	\$2,510	\$4,433
\$19,001	\$20,000	\$964	\$1,253	\$1,818	\$1,914	\$2,642	\$4,617
\$20,001	\$21,000	\$1,011	\$1,316	\$1,934	\$2,031	\$2,774	\$4,803
\$21,001	\$22,000	\$1,058	\$1,379	\$2,049	\$2,151	\$2,906	\$4,988
\$22,001	\$23,000	\$1,105	\$1,442	\$2,164	\$2,272	\$3,038	\$5,175
\$23,001	\$24,000	\$1,152	\$1,505	\$2,279	\$2,393	\$3,170	\$5,361
\$24,001	\$25,000	\$1,199	\$1,568	\$2,394	\$2,514	\$3,302	\$5,549
\$25,001	\$26,000	\$1,246	\$1,631	\$2,509	\$2,634	\$3,434	\$5,736
\$26,001	\$27,000	\$1,293	\$1,694	\$2,623	\$2,754	\$3,566	\$5,923
\$27,001	\$28,000	\$1,340	\$1,757	\$2,738	\$2,875	\$3,698	\$6,111
\$28,001	\$29,000	\$1,387	\$1,820	\$2,852	\$2,995	\$3,830	\$6,299
\$29,001	\$30,000	\$1,434	\$1,883	\$2,966	\$3,114	\$3,962	\$6,487
\$30,001	\$31,000	\$1,481	\$1,946	\$3,081	\$3,235	\$4,094	\$6,676
\$31,001	\$32,000	\$1,528	\$2,009	\$3,195	\$3,355	\$4,226	\$6,864
\$32,001	\$33,000	\$1,575	\$2,072	\$3,309	\$3,474	\$4,358	\$7,053
\$33,001	\$34,000	\$1,622	\$2,135	\$3,423	\$3,594	\$4,490	\$7,242
\$34,001	\$35,000	\$1,669	\$2,198	\$3,537	\$3,714	\$4,622	\$7,431
\$35,001	\$36,000	\$1,716	\$2,261	\$3,651	\$3,834	\$4,754	\$7,619
\$36,001	\$37,000	\$1,763	\$2,324	\$3,765	\$3,953	\$4,886	\$7,809
\$37,001	\$38,000	\$1,810	\$2,387	\$3,879	\$4,073	\$5,018	\$7,998
\$38,001	\$39,000	\$1,857	\$2,450	\$3,993	\$4,193	\$5,150	\$8,187
\$39,001	\$40,000	\$1,904	\$2,513	\$4,107	\$4,312	\$5,282	\$8,376

Program B100 - Gross Premiums Per Person Per Trip							
Trip Cost		...Age of Traveler...					
From	To	0-35	36-45	46-60	61-74	75-80	81+
\$40,001	\$41,000	\$1,951	\$2,576	\$4,220	\$4,431	\$5,414	\$8,565
\$41,001	\$42,000	\$1,998	\$2,639	\$4,334	\$4,551	\$5,546	\$8,755
\$42,001	\$43,000	\$2,045	\$2,702	\$4,448	\$4,670	\$5,678	\$8,944
\$43,001	\$44,000	\$2,092	\$2,765	\$4,562	\$4,790	\$5,810	\$9,134
\$44,001	\$45,000	\$2,139	\$2,828	\$4,676	\$4,910	\$5,942	\$9,323
\$45,001	\$46,000	\$2,186	\$2,891	\$4,789	\$5,028	\$6,074	\$9,513
\$46,001	\$47,000	\$2,233	\$2,954	\$4,903	\$5,148	\$6,206	\$9,702
\$47,001	\$48,000	\$2,280	\$3,017	\$5,017	\$5,268	\$6,338	\$9,892
\$48,001	\$49,000	\$2,327	\$3,080	\$5,130	\$5,387	\$6,470	\$10,082
\$49,001	\$50,000	\$2,374	\$3,143	\$5,244	\$5,506	\$6,602	\$10,272
\$50,001	\$51,000	\$2,421	\$3,206	\$5,358	\$5,626	\$6,734	\$10,461
\$51,001	\$52,000	\$2,468	\$3,269	\$5,471	\$5,745	\$6,866	\$10,651
\$52,001	\$53,000	\$2,515	\$3,332	\$5,585	\$5,864	\$6,998	\$10,841
\$53,001	\$54,000	\$2,562	\$3,395	\$5,698	\$5,983	\$7,130	\$11,031
\$54,001	\$55,000	\$2,609	\$3,458	\$5,812	\$6,103	\$7,262	\$11,221
\$55,001	\$56,000	\$2,656	\$3,521	\$5,926	\$6,222	\$7,394	\$11,411
\$56,001	\$57,000	\$2,703	\$3,584	\$6,039	\$6,341	\$7,526	\$11,600
\$57,001	\$58,000	\$2,750	\$3,647	\$6,153	\$6,461	\$7,658	\$11,790
\$58,001	\$59,000	\$2,797	\$3,710	\$6,266	\$6,579	\$7,790	\$11,980
\$59,001	\$60,000	\$2,844	\$3,773	\$6,380	\$6,699	\$7,922	\$12,170
\$60,001	\$61,000	\$2,891	\$3,836	\$6,494	\$6,819	\$8,054	\$12,360
\$61,001	\$62,000	\$2,938	\$3,899	\$6,607	\$6,937	\$8,186	\$12,550
\$62,001	\$63,000	\$2,985	\$3,962	\$6,721	\$7,057	\$8,318	\$12,740
\$63,001	\$64,000	\$3,032	\$4,025	\$6,834	\$7,176	\$8,450	\$12,930
\$64,001	\$65,000	\$3,079	\$4,088	\$6,948	\$7,295	\$8,582	\$13,120
\$65,001	\$66,000	\$3,126	\$4,151	\$7,061	\$7,414	\$8,714	\$13,311
\$66,001	\$67,000	\$3,173	\$4,214	\$7,175	\$7,534	\$8,846	\$13,501
\$67,001	\$68,000	\$3,220	\$4,277	\$7,288	\$7,652	\$8,978	\$13,691
\$68,001	\$69,000	\$3,267	\$4,340	\$7,402	\$7,772	\$9,110	\$13,881
\$69,001	\$70,000	\$3,314	\$4,403	\$7,515	\$7,891	\$9,242	\$14,071

Program B100 - Gross Premiums Per Person Per Trip							
Trip Cost		...Age of Traveler...					
From	To	0-35	36-45	46-60	61-74	75-80	81+
\$70,001	\$71,000	\$3,361	\$4,466	\$7,629	\$8,010	\$9,374	\$14,261
\$71,001	\$72,000	\$3,408	\$4,529	\$7,742	\$8,129	\$9,506	\$14,451
\$72,001	\$73,000	\$3,455	\$4,592	\$7,856	\$8,249	\$9,638	\$14,641
\$73,001	\$74,000	\$3,502	\$4,655	\$7,969	\$8,367	\$9,770	\$14,832
\$74,001	\$75,000	\$3,549	\$4,718	\$8,083	\$8,487	\$9,902	\$15,022
\$75,001	\$76,000	\$3,596	\$4,781	\$8,196	\$8,606	\$10,034	\$15,212
\$76,001	\$77,000	\$3,643	\$4,844	\$8,310	\$8,726	\$10,166	\$15,402
\$77,001	\$78,000	\$3,690	\$4,907	\$8,423	\$8,844	\$10,298	\$15,592
\$78,001	\$79,000	\$3,737	\$4,970	\$8,536	\$8,963	\$10,430	\$15,783
\$79,001	\$80,000	\$3,784	\$5,033	\$8,650	\$9,083	\$10,562	\$15,973
\$80,001	\$81,000	\$3,831	\$5,096	\$8,763	\$9,201	\$10,694	\$16,163
\$81,001	\$82,000	\$3,878	\$5,159	\$8,877	\$9,321	\$10,826	\$16,353
\$82,001	\$83,000	\$3,925	\$5,222	\$8,990	\$9,440	\$10,958	\$16,543
\$83,001	\$84,000	\$3,972	\$5,285	\$9,104	\$9,559	\$11,090	\$16,734
\$84,001	\$85,000	\$4,019	\$5,348	\$9,217	\$9,678	\$11,222	\$16,924
\$85,001	\$86,000	\$4,066	\$5,411	\$9,331	\$9,798	\$11,354	\$17,114
\$86,001	\$87,000	\$4,113	\$5,474	\$9,444	\$9,916	\$11,486	\$17,304
\$87,001	\$88,000	\$4,160	\$5,537	\$9,557	\$10,035	\$11,618	\$17,495
\$88,001	\$89,000	\$4,207	\$5,600	\$9,671	\$10,155	\$11,750	\$17,685
\$89,001	\$90,000	\$4,254	\$5,663	\$9,784	\$10,273	\$11,882	\$17,875
\$90,001	\$91,000	\$4,301	\$5,726	\$9,898	\$10,393	\$12,014	\$18,066
\$91,001	\$92,000	\$4,348	\$5,789	\$10,011	\$10,512	\$12,146	\$18,256
\$92,001	\$93,000	\$4,395	\$5,852	\$10,125	\$10,631	\$12,278	\$18,446
\$93,001	\$94,000	\$4,442	\$5,915	\$10,238	\$10,750	\$12,410	\$18,636
\$94,001	\$95,000	\$4,489	\$5,978	\$10,351	\$10,869	\$12,542	\$18,827
\$95,001	\$96,000	\$4,536	\$6,041	\$10,465	\$10,988	\$12,674	\$19,017
\$96,001	\$97,000	\$4,583	\$6,104	\$10,578	\$11,107	\$12,806	\$19,207
\$97,001	\$98,000	\$4,630	\$6,167	\$10,692	\$11,227	\$12,938	\$19,398
\$98,001	\$99,000	\$4,677	\$6,230	\$10,805	\$11,345	\$13,070	\$19,588
\$99,001	\$100,000	\$4,724	\$6,293	\$10,919	\$11,465	\$13,202	\$19,778

Program C - Gross Premiums Per Person Per Trip							
Trip Cost		...Age of Traveler...					
From	To	0-35	36-60	61-70	71-75	76-80	81+
\$0	\$0	\$20	\$30	\$36	\$45	\$53	\$89
\$1	\$500	\$23	\$35	\$39	\$50	\$53	\$95
\$501	\$1,000	\$39	\$53	\$64	\$84	\$95	\$145
\$1,001	\$1,500	\$53	\$67	\$90	\$116	\$136	\$203
\$1,501	\$2,000	\$69	\$88	\$122	\$154	\$177	\$268
\$2,001	\$2,500	\$90	\$108	\$149	\$194	\$219	\$327
\$2,501	\$3,000	\$107	\$129	\$178	\$232	\$259	\$392
\$3,001	\$3,500	\$123	\$144	\$203	\$268	\$300	\$452
\$3,501	\$4,000	\$141	\$160	\$234	\$290	\$371	\$535
\$4,001	\$4,500	\$158	\$180	\$265	\$338	\$415	\$685
\$4,501	\$5,000	\$176	\$201	\$297	\$379	\$459	\$695
\$5,001	\$5,500	\$198	\$232	\$339	\$440	\$505	\$705
\$5,501	\$6,000	\$221	\$254	\$350	\$460	\$522	\$775
\$6,001	\$6,500	\$248	\$288	\$387	\$540	\$598	\$845
\$6,501	\$7,000	\$266	\$298	\$405	\$603	\$609	\$895
\$7,001	\$8,000	\$307	\$365	\$534	\$670	\$758	\$1,055
\$8,001	\$9,000	\$342	\$395	\$597	\$760	\$850	\$1,150
\$9,001	\$10,000	\$382	\$425	\$655	\$832	\$948	\$1,200
Post Departure:		\$20	\$30	\$36	\$45	\$53	\$89

Program C100 - Gross Premiums Per Person Per Trip							
Trip Cost		...Age of Traveler...					
From	To	0-35	36-60	61-70	71-75	76-80	81+
\$10,001	\$11,000	\$464	\$547	\$797	\$982	\$1,278	\$1,698
\$11,001	\$12,000	\$505	\$604	\$891	\$1,077	\$1,394	\$1,840
\$12,001	\$13,000	\$546	\$661	\$986	\$1,171	\$1,509	\$1,982
\$13,001	\$14,000	\$587	\$718	\$1,081	\$1,266	\$1,625	\$2,124
\$14,001	\$15,000	\$628	\$775	\$1,176	\$1,361	\$1,741	\$2,266
\$15,001	\$16,000	\$669	\$831	\$1,270	\$1,456	\$1,857	\$2,408
\$16,001	\$17,000	\$710	\$888	\$1,365	\$1,550	\$1,972	\$2,550
\$17,001	\$18,000	\$751	\$945	\$1,460	\$1,645	\$2,088	\$2,692
\$18,001	\$19,000	\$792	\$1,002	\$1,555	\$1,740	\$2,204	\$2,835
\$19,001	\$20,000	\$834	\$1,059	\$1,649	\$1,835	\$2,320	\$2,977
\$20,001	\$21,000	\$875	\$1,116	\$1,744	\$1,929	\$2,436	\$3,119
\$21,001	\$22,000	\$916	\$1,172	\$1,839	\$2,024	\$2,551	\$3,261
\$22,001	\$23,000	\$957	\$1,229	\$1,933	\$2,119	\$2,667	\$3,403
\$23,001	\$24,000	\$998	\$1,286	\$2,028	\$2,213	\$2,783	\$3,545
\$24,001	\$25,000	\$1,039	\$1,343	\$2,123	\$2,308	\$2,899	\$3,687
\$25,001	\$26,000	\$1,080	\$1,400	\$2,218	\$2,403	\$3,014	\$3,829
\$26,001	\$27,000	\$1,121	\$1,457	\$2,312	\$2,498	\$3,130	\$3,971
\$27,001	\$28,000	\$1,162	\$1,514	\$2,407	\$2,592	\$3,246	\$4,113
\$28,001	\$29,000	\$1,203	\$1,570	\$2,502	\$2,687	\$3,362	\$4,255
\$29,001	\$30,000	\$1,244	\$1,627	\$2,597	\$2,782	\$3,478	\$4,398
\$30,001	\$31,000	\$1,285	\$1,684	\$2,691	\$2,877	\$3,593	\$4,540
\$31,001	\$32,000	\$1,326	\$1,741	\$2,786	\$2,971	\$3,709	\$4,682
\$32,001	\$33,000	\$1,367	\$1,798	\$2,881	\$3,066	\$3,825	\$4,824
\$33,001	\$34,000	\$1,408	\$1,855	\$2,976	\$3,161	\$3,941	\$4,966
\$34,001	\$35,000	\$1,449	\$1,911	\$3,070	\$3,256	\$4,057	\$5,108
\$35,001	\$36,000	\$1,490	\$1,968	\$3,165	\$3,350	\$4,172	\$5,250
\$36,001	\$37,000	\$1,531	\$2,025	\$3,260	\$3,445	\$4,288	\$5,392
\$37,001	\$38,000	\$1,572	\$2,082	\$3,354	\$3,540	\$4,404	\$5,534
\$38,001	\$39,000	\$1,614	\$2,139	\$3,449	\$3,634	\$4,520	\$5,676
\$39,001	\$40,000	\$1,655	\$2,196	\$3,544	\$3,729	\$4,635	\$5,819

Program C100 - Gross Premiums Per Person Per Trip							
Trip Cost		...Age of Traveler...					
From	To	0-35	36-60	61-70	71-75	76-80	81+
\$40,001	\$41,000	\$1,696	\$2,252	\$3,639	\$3,824	\$4,751	\$5,961
\$41,001	\$42,000	\$1,737	\$2,309	\$3,733	\$3,919	\$4,867	\$6,103
\$42,001	\$43,000	\$1,778	\$2,366	\$3,828	\$4,013	\$4,983	\$6,245
\$43,001	\$44,000	\$1,819	\$2,423	\$3,923	\$4,108	\$5,099	\$6,387
\$44,001	\$45,000	\$1,860	\$2,480	\$4,018	\$4,203	\$5,214	\$6,529
\$45,001	\$46,000	\$1,901	\$2,537	\$4,112	\$4,298	\$5,330	\$6,671
\$46,001	\$47,000	\$1,942	\$2,593	\$4,207	\$4,392	\$5,446	\$6,813
\$47,001	\$48,000	\$1,983	\$2,650	\$4,302	\$4,487	\$5,562	\$6,955
\$48,001	\$49,000	\$2,024	\$2,707	\$4,397	\$4,582	\$5,678	\$7,097
\$49,001	\$50,000	\$2,065	\$2,764	\$4,491	\$4,677	\$5,793	\$7,240
\$50,001	\$51,000	\$2,106	\$2,821	\$4,586	\$4,771	\$5,909	\$7,382
\$51,001	\$52,000	\$2,147	\$2,878	\$4,681	\$4,866	\$6,025	\$7,524
\$52,001	\$53,000	\$2,188	\$2,935	\$4,775	\$4,961	\$6,141	\$7,666
\$53,001	\$54,000	\$2,229	\$2,991	\$4,870	\$5,055	\$6,256	\$7,808
\$54,001	\$55,000	\$2,270	\$3,048	\$4,965	\$5,150	\$6,372	\$7,950
\$55,001	\$56,000	\$2,311	\$3,105	\$5,060	\$5,245	\$6,488	\$8,092
\$56,001	\$57,000	\$2,352	\$3,162	\$5,154	\$5,340	\$6,604	\$8,234
\$57,001	\$58,000	\$2,393	\$3,219	\$5,249	\$5,434	\$6,720	\$8,376
\$58,001	\$59,000	\$2,435	\$3,276	\$5,344	\$5,529	\$6,835	\$8,518
\$59,001	\$60,000	\$2,476	\$3,332	\$5,439	\$5,624	\$6,951	\$8,661
\$60,001	\$61,000	\$2,517	\$3,389	\$5,533	\$5,719	\$7,067	\$8,803
\$61,001	\$62,000	\$2,558	\$3,446	\$5,628	\$5,813	\$7,183	\$8,945
\$62,001	\$63,000	\$2,599	\$3,503	\$5,723	\$5,908	\$7,299	\$9,087
\$63,001	\$64,000	\$2,640	\$3,560	\$5,818	\$6,003	\$7,414	\$9,229
\$64,001	\$65,000	\$2,681	\$3,617	\$5,912	\$6,098	\$7,530	\$9,371
\$65,001	\$66,000	\$2,722	\$3,673	\$6,007	\$6,192	\$7,646	\$9,513
\$66,001	\$67,000	\$2,763	\$3,730	\$6,102	\$6,287	\$7,762	\$9,655
\$67,001	\$68,000	\$2,804	\$3,787	\$6,196	\$6,382	\$7,877	\$9,797
\$68,001	\$69,000	\$2,845	\$3,844	\$6,291	\$6,476	\$7,993	\$9,939
\$69,001	\$70,000	\$2,886	\$3,901	\$6,386	\$6,571	\$8,109	\$10,082

Program C100 - Gross Premiums Per Person Per Trip							
Trip Cost		...Age of Traveler...					
From	To	0-35	36-60	61-70	71-75	76-80	81+
\$70,001	\$71,000	\$2,927	\$3,958	\$6,481	\$6,666	\$8,225	\$10,224
\$71,001	\$72,000	\$2,968	\$4,014	\$6,575	\$6,761	\$8,341	\$10,366
\$72,001	\$73,000	\$3,009	\$4,071	\$6,670	\$6,855	\$8,456	\$10,508
\$73,001	\$74,000	\$3,050	\$4,128	\$6,765	\$6,950	\$8,572	\$10,650
\$74,001	\$75,000	\$3,091	\$4,185	\$6,860	\$7,045	\$8,688	\$10,792
\$75,001	\$76,000	\$3,132	\$4,242	\$6,954	\$7,140	\$8,804	\$10,934
\$76,001	\$77,000	\$3,173	\$4,299	\$7,049	\$7,234	\$8,919	\$11,076
\$77,001	\$78,000	\$3,214	\$4,355	\$7,144	\$7,329	\$9,035	\$11,218
\$78,001	\$79,000	\$3,256	\$4,412	\$7,239	\$7,424	\$9,151	\$11,360
\$79,001	\$80,000	\$3,297	\$4,469	\$7,333	\$7,519	\$9,267	\$11,503
\$80,001	\$81,000	\$3,338	\$4,526	\$7,428	\$7,613	\$9,383	\$11,645
\$81,001	\$82,000	\$3,379	\$4,583	\$7,523	\$7,708	\$9,498	\$11,787
\$82,001	\$83,000	\$3,420	\$4,640	\$7,617	\$7,803	\$9,614	\$11,929
\$83,001	\$84,000	\$3,461	\$4,697	\$7,712	\$7,897	\$9,730	\$12,071
\$84,001	\$85,000	\$3,502	\$4,753	\$7,807	\$7,992	\$9,846	\$12,213
\$85,001	\$86,000	\$3,543	\$4,810	\$7,902	\$8,087	\$9,962	\$12,355
\$86,001	\$87,000	\$3,584	\$4,867	\$7,996	\$8,182	\$10,077	\$12,497
\$87,001	\$88,000	\$3,625	\$4,924	\$8,091	\$8,276	\$10,193	\$12,639
\$88,001	\$89,000	\$3,666	\$4,981	\$8,186	\$8,371	\$10,309	\$12,781
\$89,001	\$90,000	\$3,707	\$5,038	\$8,281	\$8,466	\$10,425	\$12,924
\$90,001	\$91,000	\$3,748	\$5,094	\$8,375	\$8,561	\$10,540	\$13,066
\$91,001	\$92,000	\$3,789	\$5,151	\$8,470	\$8,655	\$10,656	\$13,208
\$92,001	\$93,000	\$3,830	\$5,208	\$8,565	\$8,750	\$10,772	\$13,350
\$93,001	\$94,000	\$3,871	\$5,265	\$8,660	\$8,845	\$10,888	\$13,492
\$94,001	\$95,000	\$3,912	\$5,322	\$8,754	\$8,939	\$11,004	\$13,634
\$95,001	\$96,000	\$3,953	\$5,379	\$8,849	\$9,034	\$11,119	\$13,776
\$96,001	\$97,000	\$3,994	\$5,435	\$8,944	\$9,129	\$11,235	\$13,918
\$97,001	\$98,000	\$4,036	\$5,492	\$9,038	\$9,224	\$11,351	\$14,060
\$98,001	\$99,000	\$4,077	\$5,549	\$9,133	\$9,318	\$11,467	\$14,202
\$99,001	\$100,000	\$4,118	\$5,606	\$9,228	\$9,413	\$11,583	\$14,345

Program D - Gross Premiums Per Person Per Trip							
Trip Cost		...Age of Traveler...					
From	To	0-30	31-49	50-60	61-75	76-80	81+
\$0	\$500	\$15	\$22	\$28	\$32	\$42	\$68
\$501	\$1,000	\$28	\$34	\$39	\$48	\$75	\$98
\$1,001	\$1,500	\$35	\$49	\$53	\$65	\$102	\$128
\$1,501	\$2,000	\$48	\$64	\$71	\$88	\$144	\$173
\$2,001	\$2,500	\$63	\$80	\$89	\$110	\$175	\$216
\$2,501	\$3,000	\$75	\$96	\$105	\$136	\$215	\$255
\$3,001	\$3,500	\$90	\$102	\$115	\$158	\$242	\$295
\$3,501	\$4,000	\$104	\$112	\$123	\$177	\$282	\$344
\$4,001	\$4,500	\$118	\$127	\$136	\$209	\$315	\$388
\$4,501	\$5,000	\$130	\$144	\$153	\$255	\$350	\$435
\$5,001	\$5,500	\$145	\$171	\$179	\$280	\$388	\$498
\$5,501	\$6,000	\$162	\$198	\$201	\$305	\$422	\$542
\$6,001	\$6,500	\$182	\$222	\$228	\$330	\$460	\$592
\$6,501	\$7,000	\$200	\$241	\$250	\$361	\$492	\$645
\$7,001	\$8,000	\$220	\$262	\$271	\$398	\$560	\$725
\$8,001	\$9,000	\$247	\$283	\$292	\$440	\$633	\$795
\$9,001	\$10,000	\$275	\$302	\$312	\$481	\$688	\$880
Post Departure Plans		\$15	\$22	\$28	\$32	\$42	\$68

Program E - Gross Premiums Per Person Per Trip							
Trip Cost		...Age of Traveler...					
From	To	0-30	31-49	50-60	61-75	76-80	81+
\$0	\$500	\$17	\$24	\$33	\$42	\$52	\$74
\$501	\$1,000	\$30	\$38	\$43	\$58	\$86	\$108
\$1,001	\$1,500	\$38	\$54	\$57	\$72	\$107	\$138
\$1,501	\$2,000	\$49	\$68	\$76	\$93	\$155	\$183
\$2,001	\$2,500	\$66	\$85	\$93	\$121	\$186	\$225
\$2,501	\$3,000	\$77	\$100	\$111	\$148	\$222	\$267
\$3,001	\$3,500	\$92	\$112	\$124	\$166	\$258	\$307
\$3,501	\$4,000	\$106	\$123	\$133	\$187	\$299	\$356
\$4,001	\$4,500	\$121	\$136	\$145	\$220	\$328	\$399
\$4,501	\$5,000	\$133	\$151	\$160	\$265	\$367	\$448
\$5,001	\$5,500	\$148	\$175	\$184	\$292	\$398	\$508
\$5,501	\$6,000	\$165	\$203	\$208	\$312	\$433	\$569
\$6,001	\$6,500	\$184	\$229	\$237	\$338	\$470	\$602
\$6,501	\$7,000	\$208	\$252	\$261	\$370	\$504	\$660
\$7,001	\$8,000	\$229	\$275	\$284	\$404	\$570	\$735
\$8,001	\$9,000	\$258	\$296	\$306	\$450	\$645	\$805
\$9,001	\$10,000	\$281	\$315	\$328	\$491	\$698	\$895
Post Departure Plans		\$17	\$24	\$33	\$42	\$52	\$74

Program F - Gross Premiums Per Person Per Trip							
Trip Cost		...Age of Traveler...					
From	To	0-35	36-50	51-60	61-75	76-80	81+
\$0	\$500	\$25	\$33	\$37	\$42	\$72	\$100
\$501	\$1,000	\$38	\$48	\$53	\$67	\$113	\$167
\$1,001	\$1,500	\$50	\$66	\$73	\$93	\$161	\$235
\$1,501	\$2,000	\$68	\$86	\$97	\$128	\$210	\$303
\$2,001	\$2,500	\$86	\$114	\$123	\$159	\$259	\$371
\$2,501	\$3,000	\$104	\$125	\$143	\$189	\$308	\$439
\$3,001	\$3,500	\$122	\$141	\$152	\$220	\$355	\$508
\$3,501	\$4,000	\$146	\$159	\$168	\$249	\$405	\$576
\$4,001	\$4,500	\$159	\$180	\$192	\$313	\$453	\$641
\$4,501	\$5,000	\$183	\$203	\$214	\$354	\$503	\$710
\$5,001	\$5,500	\$209	\$240	\$253	\$386	\$551	\$746
\$5,501	\$6,000	\$223	\$279	\$292	\$423	\$646	\$777
\$6,001	\$6,500	\$249	\$308	\$319	\$461	\$701	\$849
\$6,501	\$7,000	\$273	\$329	\$344	\$501	\$768	\$911
\$7,001	\$8,000	\$307	\$363	\$376	\$564	\$843	\$1,115
\$8,001	\$9,000	\$352	\$396	\$407	\$624	\$951	\$1,266
\$9,001	\$10,000	\$385	\$427	\$438	\$688	\$1,064	\$1,419
Post Departure Plans		\$22	\$29	\$32	\$36	\$62	\$100

Program G - Gross Premiums Per Person Per Trip

Trip Cost		...Age of Traveler...					
		0-35	36-45	46-60	61-75	76-80	81+
From	To						
\$0	\$500	\$30	\$40	\$44	\$50	\$86	\$133
\$501	\$1,000	\$47	\$58	\$64	\$83	\$136	\$200
\$1,001	\$1,500	\$64	\$79	\$88	\$121	\$193	\$284
\$1,501	\$2,000	\$82	\$108	\$116	\$154	\$252	\$369
\$2,001	\$2,500	\$103	\$137	\$148	\$191	\$311	\$460
\$2,501	\$3,000	\$125	\$166	\$174	\$227	\$370	\$551
\$3,001	\$3,500	\$153	\$180	\$205	\$264	\$426	\$646
\$3,501	\$4,000	\$175	\$213	\$233	\$299	\$509	\$738
\$4,001	\$4,500	\$191	\$242	\$263	\$376	\$564	\$831
\$4,501	\$5,000	\$220	\$271	\$304	\$425	\$633	\$924
\$5,001	\$5,500	\$251	\$315	\$338	\$463	\$696	\$983
\$5,501	\$6,000	\$273	\$338	\$379	\$508	\$775	\$1,042
\$6,001	\$6,500	\$299	\$373	\$413	\$553	\$841	\$1,139
\$6,501	\$7,000	\$328	\$395	\$459	\$601	\$922	\$1,236
\$7,001	\$8,000	\$368	\$445	\$504	\$677	\$1,012	\$1,440
\$8,001	\$9,000	\$422	\$530	\$588	\$749	\$1,141	\$1,636
\$9,001	\$10,000	\$465	\$588	\$658	\$826	\$1,277	\$1,863
Post Departure Plans		\$29	\$33	\$38	\$50	\$74	\$133

Rule 1.1. Program Rates – Optional Coverages

Options Coverage Upgrades - Programs A, A100		
Coverage	Description	Additional Premium
Collision Damage Waiver	\$50,000 Coverage Limit	\$7 per day
Flight Accident Protection		\$100,000 - \$8 \$250,000 - \$18 \$500,000 - \$39 \$1,000,000 - \$50
Medical Optional Upgrades	Medical and Evacuation Limits Double; coverages are Primary	\$25
"Cancel for any Reason" Upgrade	75% refund within 48 hours of departure	Additional 50% premium
Sports Coverage	Up to \$1,000 per person for nonrefundable ski pass, ski or equipment rental or greens fees.	\$25

Options Coverage Upgrades - Programs B, B100		
Coverage	Description	Additional Premium
Collision Damage Waiver	\$50,000 Coverage Limit	\$7 per day
Flight Accident Protection		\$500,000 - \$39 \$1,000,000 - \$50
Medical Optional Upgrades	Primary Coverage	\$25
"Cancel for any Reason" Upgrade	75% refund within 48 hours of departure	Additional 50% premium
Sports Coverage	Up to \$1,000 per person for nonrefundable ski pass, ski or equipment rental or greens fees.	\$25

Options Coverage Upgrades - Programs C, C100		
Coverage	Description	Additional Premium
Collision Damage Waiver	\$50,000 Coverage Limit	\$7 per day
Flight Accident Protection		\$100,000 - \$8 \$250,000 - \$18 \$500,000 - \$39 \$1,000,000 - \$50
"Cancel for any Reason" Upgrade	75% refund within 48 hours of departure	Additional 50% premium
Sports Coverage	Up to \$1,000 per person for nonrefundable ski pass, ski or equipment rental or greens fees.	\$25

Options Coverage Upgrades - Programs D

Coverage	Description	Additional Premium
Collision Damage Waiver	\$25,000 Coverage Limit	\$7 per day
Flight Accident Protection		\$100,000 - \$8 \$250,000 - \$18 \$500,000 - \$39 \$1,000,000 - \$50
Medical Optional Upgrades	Increase Medical Coverage Limit by \$20,000; Increase Emergency Evacuation limit by \$200,000; coverages are Primary	\$25
"Cancel for any Reason" Upgrade	75% refund within 48 hours of departure	Additional 50% premium
Adventure Sports Coverage	Up to \$1,000 per person for nonrefundable ski pass, ski or equipment rental or greens fees. Increase Medical Coverage Limit by \$10,000; increase Emergency Evacuation Coverage Limit by \$400,000. Increase Baggage Coverage to \$2,500; reduce minimum delay to 12 hours on Sporting Equipment	\$25

Options Coverage Upgrades - Programs E

Coverage	Description	Additional Premium
Collision Damage Waiver	\$25,000 Coverage Limit	\$7 per day
Flight Accident Protection		\$100,000 - \$8 \$250,000 - \$18 \$500,000 - \$39 \$1,000,000 - \$50
Medical Optional Upgrades	Increase Medical Coverage Limit by \$25,000; Increase Emergency Evacuation limit by \$200,000; coverages are Primary	\$25
"Cancel for any Reason" Upgrade	75% refund within 48 hours of departure	Additional 50% premium
Sports Coverage	Up to \$1,000 per person for nonrefundable ski pass, ski or equipment rental or greens fees.	\$25

Options Coverage Upgrades - Programs F		
Coverage	Description	Additional Premium
Collision Damage Waiver	\$25,000 Coverage Limit	\$7 per day
Flight Accident Protection		\$100,000 - \$8 \$250,000 - \$18 \$500,000 - \$39 \$1,000,000 - \$50
Medical Optional Upgrades	Additional Emergency Accident and Sickness Medical for \$50,000 (a total of \$100,000); Additional Emergency Evacuation and Repatriation of Remains for \$500,000 (a total of \$1 million)	\$25

Options Coverage Upgrades - Programs G		
Coverage	Description	Additional Premium
Collision Damage Waiver	\$25,000 Coverage Limit	\$7 per day
Flight Accident Protection		\$100,000 - \$10
		\$250,000 - \$23
		\$500,000 - \$39
		\$1,000,000 - \$55
Medical Optional Upgrades	Additional Emergency Accident and Sickness Medical for \$150,000 (a total of \$250,000)	\$33

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	[]
Part A: select general triggers from (1)-(28)	
Part B: Cancel for Work Reasons	
Cancel for Any Reason	
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	
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	
<i>III. Accident / Sickness Coverage</i>	
Emergency Sickness Medical Expense	[]
Emergency Accident Medical Expense	
Sickness Medical Expense	
Accident Medical Expense	
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(Part A)	=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(Part A)	
Trip/Exchange Interruption - Return Air Only		See Tables 1, 12, 14, 15, 23 and 24(Part A)	
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		See Tables 1, 8, 10, 12, 14 and 19	
Emergency Evacuation		See Tables 1, 12, and 20	
Repatriation of Remains			
	Benefit	Relativity	Loss Cost
Hotel Overbooking	See Table 1	Table 8	=A*B
Hotel/Motel Burglary			
Itinerary Change			
Missed connection			
Security Deposit Waiver			

Table 2 - Development of Manual Loss Cost (continued)

	<i>A</i> <i>Unadjusted Loss Cost</i>	<i>B</i> <i>Coverage Limit Adjustment</i>	<i>C</i> <i>Loss Cost</i>
Emergency Sickness Medical Expense	<i>See Table 8</i>	<i>See Tables 1, 12, 14 and 17</i>	$=A*B$
Sickness Medical Expense		<i>See Tables 1, 12, 14 , 16 and 17</i>	
Emergency Accident Medical Expense		<i>See Tables 1, 14 and 17</i>	
Accident Medical Expense		<i>See Tables 1, 14, 16 and 17</i>	

Subtotal *ST1=Sum of
Column C*

Factor Part 2

Dependent Children	<i>See Table 18</i>	$=B*ST1$
Hazardous Sports Rider	<i>See Table 8</i>	
Cancel for Any Reason		

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, 14</i>	$=A*B$

*LC = sum of column
C*

Table 5 – Development of Gross Premium

Manual Loss Cost	MLC	See Table 2
Loss Cost Multiplier	LCM	
Gross Premium Before Cancel for Work Reasons Coverage	GPBWR	=MLC*LCM
Cancel for Work Reasons Coverage	WR	See table 24(Part B)
Gross Premium	GP	=GPBFF+WR
Gross Premium 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
Part A: select general triggers from (1)-(28)	(1)-(4), (6), (8)-(14), (17)-(19), (26)-(28)
Part B: Cancel for Work Reasons	Included
Cancel for Any Reason	Up to 50% of Trip Costs
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
Trip Delay - Non-Subsidence	\$0 deductible/ \$2,500 max / At least 9 hour delay
Missed Connection	Up to \$800
Itinerary Change	Up to \$750
Hotel Overbooking	Up to \$150
Pet Care Home Alone	Up to \$50 daily benefit
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
<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
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/no deductible
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/ 7 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)

42.9210

	<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%	0.8907	38.2288
Trip/Exchange Interruption	11.59%	0.8907	4.4307
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	0.3348	10.0000	3.3480
Pet Care Home Alone Coverage	0.0882	2.3500	0.2073
Trip Delay	1.1234	0.8367	0.9399
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)	0.4702	1.7200	0.8087
Baggage/Personal effects	0.7836	1.3691	1.0728
Emergency Evacuation	0.9745	1.2197	1.1885
Repatriation of Remains	0.0702	1.2103	0.0849
	<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

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

	<i>A</i> <i>Unadjusted Loss Cost</i>	<i>B</i> <i>Coverage Limit Adjustment</i>	<i>C</i> <i>Loss Cost</i>
Emergency Sickness Medical Expense	1.3649	0.9975	1.3615
Sickness Medical Expense	1.7061	0.9327	1.5913
Emergency Accident Medical Expense	0.4481	0.7390	0.3311
Accident Medical Expense	0.5601	0.8460	0.4739
Subtotal			113.9178
 <i>Factor Part 2</i>			
Dependent Children		0.0000	<i>0.0000</i>
Hazardous Sports Rider		0.3000	<i>34.1753</i>
Cancel for Any Reason		0.4000	<i>45.5671</i>
 <i>Coverage Part 3</i>			
Collision Damage Waiver/Renters Collision Insurance	2.8040	<i>7.2450</i>	20.3150
			<i>LC= 212.7018</i>

Table 5a – Development of Gross Premium Example

Manual Loss Cost	212.7018	See Table 2
Loss Cost Multiplier	2.4765	LCM
Gross Premium Before TC/TI flat fee	\$526.75	=MLC*LCM
Cancel for Work Reasons Coverage	\$24.00	See table 24(Part B)
Gross Premium	\$550.75	=GPBFF+WR
Gross Premium may be rounded to nearest \$.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	
Part A: select general triggers from (1)-(28)	
Part B: Cancel for Work Reasons	
Cancel for Any Reason	
Change of Mind Coverage	
<i>II. Post Departure Coverage</i>	
Trip/Exchange Interruption	
Trip/Exchange Interruption - Return Air Only	
Trip Delay - Non-Subsidence Allowance	
Security Coverage	
Missed Connection	
Itinerary Change	
Hotel Overbooking	
Pet Care Home Alone	
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	
<i>III. Accident / Sickness Coverage</i>	
Emergency Sickness Medical Expense	
Emergency Accident Medical Expense	
Sickness Medical Expense	
Accident Medical Expense	
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	

Table 1 - Requested Coverage (continued)

<i>Coverage</i>	<i>Amount</i>
<i>VI. Policy Information</i>	
Traveling Companion Coverage	<div style="border: 1px solid black; width: 100%; height: 100%;"></div>
Family Member Coverage	
Pre-Existing Condition	
Dependent Children	
Excess/Not Excess	
<i>VII. Account Information</i>	
Average Age of Insured	<div style="border: 1px solid black; width: 100%; height: 100%;"></div>
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(Part A)	=RLC*A*B
Trip/Exchange Interruption	See Table 8		
Trip/Exchange Interruption - Subsidence Allowance	1.05%	See Tables 1, 8, 12, 14, 15, 23 and 24(Part A)	
	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(Part A), 25 and 26	
Trip Delay - Subsidence Allowance		See Tables 1, 8, 14, 15, 23 22 and 24(Part A)	
Trip/Exchange Interruption - Return Air Only		See Tables 1, 12, 14, 15, 23 and 24(Part A)	
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		See Tables 1, 8, 10, 12, 14 and 19	
Emergency Evacuation	See Tables 1, 12, and 20		
Repatriation of Remains			
	Benefit	Relativity	Loss Cost
Hotel Overbooking	See Table 1	Table 8	=A*B
Hotel/Motel Burglary			
Itinerary Change			
Missed connection			
Security Deposit Waiver			

Table 2 - Development of Manual Loss Cost (continued)

	<i>Unadjusted Loss Cost</i>	<i>Coverage Limit Adjustment</i>	<i>Loss Cost</i>
Emergency Sickness Medical Expense	<i>See Table 8</i>	<i>See Tables 1, 12, 14 and 17</i>	$=A*B$
Sickness Medical Expense		<i>See Tables 1, 12, 14, 16 and 17</i>	
Emergency Accident Medical Expense		<i>See Tables 1, 14 and 17</i>	
Accident Medical Expense		<i>See Tables 1, 14, 16 and 17</i>	

Subtotal *ST1=Sum of Column C*

Factor Part 2

Dependent Children	See Table 18	$=B*ST1$
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, 14</i>	$=A*B$

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 Before Cancel for Work Reasons Coverage	GPBWR	$=MLC*EM*LCM*UF$
Cancel for Work Reasons Coverage	WR	See table 24(Part B)
Gross Premium	GP	$=GPBFF+WR$
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	
<i>Note: Final factor must be between .60 and 1.40</i>		

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
Part A: select general triggers from (1)-(28)	(1)-(4), (6), (8)-(14), (17)-(19), (26)-(28)
Part B: Cancel for Work Reasons	Included
Cancel for Any Reason	Up to 50% of Trip Costs
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
Trip Delay - Non-Subsidence	\$0 deductible/ \$2,500 max / At least 9 hour delay
Security Coverage	Not Included
Missed Connection	Up to \$800
Itinerary Change	Up to \$750
Hotel Overbooking	Up to \$150
Pet Care Home Alone	Up to \$50 daily benefit
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
<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
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/no deductible
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

Table 1a - Requested Coverage Example (continued)

<i>Coverage</i>	<i>Amount</i>
<i>VI. Policy Information</i>	
Traveling Companion Coverage	Not 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
<i>VII. Account Information</i>	
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) 42.9210

	<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%	0.8907	38.2288
Trip/Exchange Interruption	11.59%	0.8907	4.4307
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	0.3348	10.0000	3.3480
Pet Care Home Alone Coverage	0.0882	2.3500	0.2073
	1.1234	0.8367	0.9399
Trip Delay	0.0000	0.0000	0.0000
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
	0.2477	1.1200	0.2774
Baggage Delay	0.0000	0.0000	0.0000
Lost Baggage	0.4702	1.7200	0.8087
Baggage/Personal effects (Business Equipment only)	0.7836	1.3691	1.0728
Baggage/Personal effects	0.9745	1.2197	1.1885
Emergency Evacuation	0.0702	1.2103	0.0849
Repatriation of Remains			
	<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

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

	<i>Unadjusted Loss Cost</i>	<i>Coverage Limit Adjustment</i>	<i>Loss Cost</i>
Emergency Sickness Medical Expense	1.3649	0.9975	1.3615
Sickness Medical Expense	1.7061	0.9327	1.5913
Emergency Accident Medical Expense	0.4481	0.7390	0.3311
Accident Medical Expense	0.5601	0.8460	0.4739
Subtotal			113.9178

Factor Part 2

Dependent Children	0.0000	0.0000
Average Length of Trip	0.0000	0.0000
Single or Multiple Destinations	0.1000	11.3918
Type of Travel	0.0000	0.0000
Destinations Factor	0.0500	5.6959
Hazardous Sports Rider	0.3000	34.1753
Cancel for Any Reason	0.4000	45.5671

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	0.0000	0.0000

LC= 209.4745

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	\$104,762	\$107,904	\$115,238	\$327,904
Incurred Losses	\$85,000	\$87,000	\$92,000	\$264,000
Experience Factor				0.8051
Credibility Factor				50%
Experience Modifier				90.26%

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	209.4745	See Table 2
Experience Modifier	0.9027	See Table 3
Underwriting Factor	0.7446	See Table 5.1
Loss Cost Multiplier	2.4765	LCM
Gross Premium Before TC/TI flat fee	\$348.75	=MLC*EM*LCM*DC*UF
Cancel for Work Reasons Coverage	\$24.00	See table 24(Part B)
Gross Premium	\$372.75	=GPBFF+WR

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

Rule 4. Supporting Tables

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

ARCH Insurance Company

Table 7 - Reference Loss Cost															
Age/Sum Insured prior	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
\$ 1 - \$ 500	2.687	3.427	3.835	4.292	4.803	5.375	6.015	6.732	7.533	8.430	9.434	10.557	11.814	13.221	14.808
\$ 501 - \$ 1,000	5.374	6.855	7.671	8.584	9.606	10.750	12.031	13.463	15.066	16.860	18.868	21.114	23.628	26.442	29.617
\$ 1,001 - \$ 1,500	8.060	10.282	11.506	12.876	14.409	16.125	18.046	20.195	22.599	25.289	28.301	31.671	35.442	39.662	44.425
\$ 1,501 - \$ 2,000	10.747	13.710	15.342	17.168	19.213	21.500	24.061	26.926	30.132	33.719	37.735	42.229	47.257	52.883	59.233
\$ 2,001 - \$ 2,500	13.434	17.137	19.177	21.461	24.016	26.875	30.077	33.658	37.665	42.149	47.169	52.786	59.071	66.104	74.042
\$ 2,501 - \$ 3,000	16.121	20.564	23.012	25.753	28.819	32.251	36.092	40.389	45.198	50.579	56.603	63.343	70.885	79.325	88.850
\$ 3,001 - \$ 3,500	18.808	23.992	26.848	30.045	33.622	37.626	42.107	47.121	52.731	59.009	66.037	73.900	82.699	92.546	103.658
\$ 3,501 - \$ 4,000	21.494	27.419	30.683	34.337	38.425	43.001	48.123	53.852	60.264	67.439	75.470	84.457	94.513	105.766	118.466
\$ 4,001 - \$ 4,500	24.181	30.847	34.519	38.629	43.228	48.376	54.138	60.584	67.797	75.868	84.904	95.014	106.327	118.987	133.275
\$ 4,501 - \$ 5,000	26.868	34.274	38.354	42.921	48.032	53.751	60.153	67.316	75.330	84.298	94.338	105.572	118.142	132.208	148.083
\$ 5,001 - \$ 5,500	29.555	37.701	42.189	47.213	52.835	59.126	66.168	74.047	82.863	92.728	103.772	116.129	129.956	145.429	162.891
\$ 5,501 - \$ 6,000	32.242	41.129	46.025	51.505	57.638	64.501	72.184	80.779	90.396	101.158	113.206	126.686	141.770	158.650	177.700
\$ 6,001 - \$ 6,500	34.928	44.556	49.860	55.797	62.441	69.876	78.199	87.510	97.929	109.588	122.639	137.243	153.584	171.871	192.508
\$ 6,501 - \$ 7,000	37.615	47.984	53.696	60.090	67.244	75.251	84.214	94.242	105.462	118.017	132.073	147.800	165.398	185.091	207.316
\$ 7,001 - \$ 8,000	42.989	54.838	61.366	68.674	76.851	86.001	96.245	107.705	120.528	134.877	150.941	168.915	189.026	211.533	236.933
\$ 8,001 - \$ 9,000	48.362	61.693	69.037	77.258	86.457	96.752	108.276	121.168	135.594	151.737	169.808	190.029	212.655	237.975	266.549
\$ 9,001 - \$ 10,000	53.736	68.548	76.708	85.842	96.063	107.502	120.306	134.631	150.661	168.596	188.676	211.143	236.283	264.416	296.166
\$ 10,001 - \$ 11,000	59.302	75.648	84.654	94.734	106.014	118.637	132.768	148.577	166.266	186.060	208.219	233.014	260.758	291.805	326.844
\$ 11,001 - \$ 12,000	64.950	82.853	92.716	103.756	116.110	129.936	145.412	162.727	182.101	203.780	228.050	255.206	285.592	319.596	357.972
\$ 12,001 - \$ 13,000	70.598	90.058	100.778	112.779	126.207	141.235	158.057	176.877	197.936	221.500	247.880	277.398	310.426	347.387	389.100
\$ 13,001 - \$ 14,000	76.245	97.262	108.840	121.801	136.303	152.533	170.702	191.027	213.771	239.220	267.711	299.590	335.260	375.178	420.228
\$ 14,001 - \$ 15,000	81.893	104.467	116.903	130.823	146.400	163.832	183.346	205.177	229.606	256.940	287.541	321.781	360.094	402.969	451.356
\$ 15,001 - \$ 16,000	87.541	111.671	124.965	139.846	156.496	175.131	195.991	219.327	245.440	274.660	307.372	343.973	384.928	430.760	482.484
\$ 16,001 - \$ 17,000	93.189	118.876	133.027	148.868	166.593	186.430	208.635	233.478	261.275	292.380	327.202	366.165	409.762	458.551	513.612
\$ 17,001 - \$ 18,000	98.837	126.081	141.089	157.890	176.690	197.728	221.280	247.628	277.110	310.100	347.032	388.357	434.597	486.342	544.740
\$ 18,001 - \$ 19,000	104.484	133.285	149.152	166.912	186.786	209.027	233.924	261.778	292.945	327.820	366.863	410.549	459.431	514.133	575.868
\$ 19,001 - \$ 20,000	110.132	140.490	157.214	175.935	196.883	220.326	246.569	275.928	308.780	345.540	386.693	432.741	484.265	541.924	606.996
\$ 20,001 - \$ 21,000	115.780	147.694	165.276	184.957	206.979	231.625	259.213	290.078	324.615	363.260	406.524	454.932	509.099	569.715	638.124
\$ 21,001 - \$ 22,000	121.428	154.899	173.338	193.979	217.076	242.924	271.858	304.228	340.450	380.980	426.354	477.124	533.933	597.506	669.252
\$ 22,001 - \$ 23,000	127.076	162.104	181.401	203.002	227.172	254.222	284.503	318.379	356.284	398.700	446.185	499.316	558.767	625.297	700.380

ARCH Insurance Company

Table 7 - Reference Loss Cost															
Age/Sum Insured prior	0-19	20-24	25-29	30-34	35 -39	40 -44	45 -49	50 -54	55 -59	60 -64	65 -69	70 -74	75 -79	80 -84	85+
\$ 23,001 - \$ 24,000	132.723	169.308	189.463	212.024	237.269	265.521	297.147	332.529	372.119	416.420	466.015	521.508	583.601	653.088	731.508
\$ 24,001 - \$ 25,000	138.371	176.513	197.525	221.046	247.365	276.820	309.792	346.679	387.954	434.140	485.845	543.700	608.435	680.879	762.636
\$ 25,001 - \$ 26,000	144.019	183.717	205.587	230.068	257.462	288.119	322.436	360.829	403.789	451.860	505.676	565.891	633.269	708.670	793.764
\$ 26,001 - \$ 28,000	152.491	194.524	217.681	243.602	272.607	305.067	341.403	382.054	427.541	478.440	535.421	599.179	670.520	750.357	840.455
\$ 28,001 - \$ 30,000	163.786	208.933	233.805	261.646	292.800	327.664	366.692	410.355	459.211	513.880	575.082	643.563	720.189	805.939	902.711
\$ 30,001 - \$ 32,000	175.082	223.343	249.930	279.691	312.993	350.262	391.981	438.655	490.881	549.320	614.743	687.946	769.857	861.521	964.967
\$ 32,001 - \$ 34,000	186.377	237.752	266.054	297.736	333.186	372.859	417.270	466.955	522.551	584.760	654.404	732.330	819.525	917.103	1,027.223
\$ 34,001 - \$ 36,000	197.673	252.161	282.179	315.780	353.379	395.457	442.560	495.256	554.220	620.200	694.065	776.714	869.193	972.685	1,089.479
\$ 36,001 - \$ 38,000	208.969	266.570	298.303	333.825	373.572	418.054	467.849	523.556	585.890	655.640	733.726	821.097	918.861	1,028.267	1,151.735
\$ 38,001 - \$ 40,000	220.264	280.980	314.428	351.869	393.765	440.652	493.138	551.856	617.560	691.080	773.387	865.481	968.529	1,083.849	1,213.991
\$ 40,001 - \$ 42,000	231.560	295.389	330.552	369.914	413.958	463.250	518.427	580.156	649.229	726.520	813.047	909.865	1,018.198	1,139.431	1,276.247
\$ 42,001 - \$ 44,000	242.855	309.798	346.677	387.958	434.152	485.847	543.716	608.457	680.899	761.960	852.708	954.248	1,067.866	1,195.013	1,338.503
\$ 44,001 - \$ 46,000	254.151	324.207	362.801	406.003	454.345	508.445	569.005	636.757	712.569	797.400	892.369	998.632	1,117.534	1,250.595	1,400.759
\$ 46,001 - \$ 48,000	265.447	338.616	378.925	424.048	474.538	531.042	594.294	665.057	744.239	832.840	932.030	1,043.016	1,167.202	1,306.177	1,463.015
\$ 48,001 - \$ 50,000	276.742	353.026	395.050	442.092	494.731	553.640	619.583	693.358	775.908	868.280	971.691	1,087.399	1,216.870	1,361.759	1,525.271
\$ 50,001 - \$ 52,000	288.038	367.435	411.174	460.137	514.924	576.237	644.873	721.658	807.578	903.720	1,011.352	1,131.783	1,266.539	1,417.341	1,587.527
\$ 52,001 - \$ 54,000	299.333	381.844	427.299	478.181	535.117	598.835	670.162	749.958	839.248	939.160	1,051.012	1,176.167	1,316.207	1,472.923	1,649.783
\$ 54,001 - \$ 56,000	310.629	396.253	443.423	496.226	555.310	621.432	695.451	778.259	870.918	974.600	1,090.673	1,220.550	1,365.875	1,528.505	1,712.039
\$ 56,001 - \$ 58,000	321.925	410.662	459.548	514.271	575.503	644.030	720.740	806.559	902.587	1,010.040	1,130.334	1,264.934	1,415.543	1,584.087	1,774.295
\$ 58,001 - \$ 60,000	333.220	425.072	475.672	532.315	595.696	666.627	746.029	834.859	934.257	1,045.480	1,169.995	1,309.317	1,465.211	1,639.669	1,836.551
\$ 60,001 - \$ 62,000	344.516	439.481	491.797	550.360	615.889	689.225	771.318	863.160	965.927	1,080.920	1,209.656	1,353.701	1,514.879	1,695.251	1,898.807
\$ 62,001 - \$ 64,000	355.811	453.890	507.921	568.404	636.083	711.822	796.607	891.460	997.597	1,116.360	1,249.317	1,398.085	1,564.548	1,750.833	1,961.063
\$ 64,001 - \$ 66,000	367.107	468.299	524.046	586.449	656.276	734.420	821.896	919.760	1,029.266	1,151.801	1,288.978	1,442.468	1,614.216	1,806.415	2,023.319
\$ 66,001 - \$ 68,000	378.403	482.708	540.170	604.493	676.469	757.018	847.185	948.061	1,060.936	1,187.241	1,328.638	1,486.852	1,663.884	1,861.997	2,085.575
\$ 68,001 - \$ 70,000	389.698	497.118	556.295	622.538	696.662	779.615	872.475	976.361	1,092.606	1,222.681	1,368.299	1,531.236	1,713.552	1,917.579	2,147.831

ARCH Insurance Company

Table 7 - Reference Loss Cost															
Age/Sum Insured prior	0-19	20-24	25-29	30-34	35 -39	40 -44	45 -49	50 -54	55 -59	60 -64	65 -69	70 -74	75 -79	80 -84	85+
\$ 70,001 - \$ 72,000	400.994	511.527	572.419	640.583	716.855	802.213	897.764	1,004.661	1,124.275	1,258.121	1,407.960	1,575.619	1,763.220	1,973.161	2,210.087
\$ 72,001 - \$ 74,000	412.290	525.936	588.544	658.627	737.048	824.810	923.053	1,032.961	1,155.945	1,293.561	1,447.621	1,620.003	1,812.888	2,028.743	2,272.343
\$ 74,001 - \$ 76,000	423.585	540.345	604.668	676.672	757.241	847.408	948.342	1,061.262	1,187.615	1,329.001	1,487.282	1,664.387	1,862.557	2,084.325	2,334.599
\$ 76,001 - \$ 78,000	434.881	554.754	620.793	694.716	777.434	870.005	973.631	1,089.562	1,219.285	1,364.441	1,526.943	1,708.770	1,912.225	2,139.907	2,396.854
\$ 78,001 - \$ 80,000	446.176	569.164	636.917	712.761	797.627	892.603	998.920	1,117.862	1,250.954	1,399.881	1,566.604	1,753.154	1,961.893	2,195.489	2,459.110
\$ 80,001 - \$ 82,000	457.472	583.573	653.042	730.806	817.820	915.200	1,024.209	1,146.163	1,282.624	1,435.321	1,606.264	1,797.538	2,011.561	2,251.071	2,521.366
\$ 82,001 - \$ 84,000	468.768	597.982	669.166	748.850	838.013	937.798	1,049.498	1,174.463	1,314.294	1,470.761	1,645.925	1,841.921	2,061.229	2,306.653	2,583.622
\$ 84,001 - \$ 86,000	480.063	612.391	685.291	766.895	858.207	960.395	1,074.788	1,202.763	1,345.964	1,506.201	1,685.586	1,886.305	2,110.898	2,362.235	2,645.878
\$ 86,001 - \$ 88,000	491.359	626.800	701.415	784.939	878.400	982.993	1,100.077	1,231.064	1,377.633	1,541.641	1,725.247	1,930.688	2,160.566	2,417.816	2,708.134
\$ 88,001 - \$ 90,000	502.654	641.210	717.540	802.984	898.593	1,005.590	1,125.366	1,259.364	1,409.303	1,577.081	1,764.908	1,975.072	2,210.234	2,473.398	2,770.390
\$ 90,001 - \$ 92,000	513.950	655.619	733.664	821.028	918.786	1,028.188	1,150.655	1,287.664	1,440.973	1,612.521	1,804.569	2,019.456	2,259.902	2,528.980	2,832.646
\$ 92,001 - \$ 94,000	525.246	670.028	749.789	839.073	938.979	1,050.786	1,175.944	1,315.965	1,472.642	1,647.961	1,844.229	2,063.839	2,309.570	2,584.562	2,894.902
\$ 94,001 - \$ 96,000	536.541	684.437	765.913	857.118	959.172	1,073.383	1,201.233	1,344.265	1,504.312	1,683.401	1,883.890	2,108.223	2,359.238	2,640.144	2,957.158
\$ 96,001 - \$ 98,000	547.837	698.846	782.038	875.162	979.365	1,095.981	1,226.522	1,372.565	1,535.982	1,718.841	1,923.551	2,152.607	2,408.907	2,695.726	3,019.414
\$ 98,001 - \$ 100,000	559.132	713.256	798.162	893.207	999.558	1,118.578	1,251.811	1,400.866	1,567.652	1,754.281	1,963.212	2,196.990	2,458.575	2,751.308	3,081.670

ARCH Insurance Company

Table 8 - Unadjusted Loss Costs and Relativities

		0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
Trip/Exchange Cancellation	(1)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Trip/Exchange Interruption - up to 100% of Sum Insured	(1)	8.19%	8.19%	8.19%	8.19%	8.19%	8.19%	8.19%	8.19%	8.19%	8.19%	8.19%	8.19%	8.19%	8.19%	8.19%
Trip/Exchange Interruption - up to 125% of Sum Insured	(1)	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%
Trip/Exchange Interruption - up to 150% of Sum Insured	(1)	10.33%	10.33%	10.33%	10.33%	10.33%	10.33%	10.33%	10.33%	10.33%	10.33%	10.33%	10.33%	10.33%	10.33%	10.33%
Trip/Exchange Interruption - up to 200% of Sum Insured	(1)	11.59%	11.59%	11.59%	11.59%	11.59%	11.59%	11.59%	11.59%	11.59%	11.59%	11.59%	11.59%	11.59%	11.59%	11.59%
Trip/Exchange Interruption - up to 250% of Sum Insured	(1)	12.28%	12.28%	12.28%	12.28%	12.28%	12.28%	12.28%	12.28%	12.28%	12.28%	12.28%	12.28%	12.28%	12.28%	12.28%
Trip/Exchange Interruption - Subsistence Allowance	(8)	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%
Trip Delay - Subsistence Allowance	(4)	\$0.1490	\$0.1868	\$0.2073	\$0.2302	\$0.2555	\$0.2837	\$0.3149	\$0.3496	\$0.3881	\$0.4309	\$0.4784	\$0.5311	\$0.5895	\$0.6545	\$0.7272
AD&D - Common Carrier (Air only)	(2)	\$0.0035	\$0.0035	\$0.0035	\$0.0035	\$0.0035	\$0.0035	\$0.0035	\$0.0035	\$0.0035	\$0.0035	\$0.0035	\$0.0035	\$0.0035	\$0.0035	\$0.0035
AD&D	(2)	\$0.0044	\$0.0044	\$0.0044	\$0.0044	\$0.0044	\$0.0044	\$0.0044	\$0.0044	\$0.0044	\$0.0044	\$0.0044	\$0.0044	\$0.0044	\$0.0044	\$0.0044
Change of Mind Coverage	(3)	\$0.2006	\$0.2618	\$0.2960	\$0.3348	\$0.3786	\$0.4281	\$0.4842	\$0.5476	\$0.6192	\$0.7003	\$0.7919	\$0.8956	\$1.0128	\$1.1453	\$1.2965
Trip/Exchange Interruption - Return Air Only	(3)	\$0.0390	\$0.0490	\$0.0545	\$0.0606	\$0.0673	\$0.0748	\$0.0831	\$0.0923	\$0.1026	\$0.1140	\$0.1267	\$0.1408	\$0.1565	\$0.1739	\$0.1934
Hotel Overbooking	(5)	0.81%	0.81%	0.81%	0.81%	0.81%	0.81%	0.81%	0.81%	0.81%	0.81%	0.81%	0.81%	0.81%	0.81%	0.81%
Hotel/Motel Burglary	(5)	2.48%	2.48%	2.48%	2.48%	2.48%	2.48%	2.48%	2.48%	2.48%	2.48%	2.48%	2.48%	2.48%	2.48%	2.48%
Itinerary Change	(5)	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%
Missed connection	(5)	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%
Security Deposit Waiver	(5)	4.22%	4.22%	4.22%	4.22%	4.22%	4.22%	4.22%	4.22%	4.22%	4.22%	4.22%	4.22%	4.22%	4.22%	4.22%
Pet Care Home Alone Coverage	(6)	\$0.0434	\$0.0628	\$0.0744	\$0.0882	\$0.1045	\$0.1239	\$0.1468	\$0.1740	\$0.2063	\$0.2445	\$0.2898	\$0.3435	\$0.4071	\$0.4826	\$0.5728
Collision Damage Waiver/Renters Collision Insurance	(7)	\$2.8040	\$2.8040	\$2.8040	\$2.8040	\$2.8040	\$2.8040	\$2.8040	\$2.8040	\$2.8040	\$2.8040	\$2.8040	\$2.8040	\$2.8040	\$2.8040	\$2.8040
Cancel for Work Reasons		\$8.0114	\$8.0114	\$8.0114	\$8.0114	\$8.0114	\$8.0114	\$8.0114	\$8.0114	\$8.0114	\$8.0114	\$8.0114	\$8.0114	\$8.0114	\$8.0114	\$8.0114
Baggage Delay		\$0.2477	\$0.2477	\$0.2477	\$0.2477	\$0.2477	\$0.2477	\$0.2477	\$0.2477	\$0.2477	\$0.2477	\$0.2477	\$0.2477	\$0.2477	\$0.2477	\$0.2477
Trip Delay		\$0.7242	\$0.9841	\$1.0659	\$1.1234	\$1.1567	\$1.1658	\$1.1506	\$1.1113	\$1.0477	\$0.9599	\$0.8478	\$0.7115	\$0.5510	\$0.3663	\$0.1555
Accident Medical Expense		\$0.2824	\$0.4030	\$0.4751	\$0.5601	\$0.6603	\$0.7783	\$0.9174	\$1.0815	\$1.2748	\$1.5028	\$1.7715	\$2.0881	\$2.4615	\$2.9018	\$3.4250
Sickness Medical Expense		\$1.0503	\$1.3515	\$1.5185	\$1.7061	\$1.9169	\$2.1538	\$2.4199	\$2.7189	\$3.0548	\$3.4323	\$3.8563	\$4.3328	\$4.8681	\$5.4696	\$6.1511
Emergency Accident Medical Expense		\$0.2259	\$0.3224	\$0.3801	\$0.4481	\$0.5282	\$0.6226	\$0.7339	\$0.8652	\$1.0198	\$1.2022	\$1.4172	\$1.6705	\$1.9692	\$2.3214	\$2.7400
Emergency Sickness Medical Expense		\$0.8402	\$1.0812	\$1.2148	\$1.3649	\$1.5335	\$1.7230	\$1.9359	\$2.1751	\$2.4438	\$2.7458	\$3.0850	\$3.4662	\$3.8945	\$4.3757	\$4.9209
Emergency Evacuation		\$0.4033	\$0.6379	\$0.7884	\$0.9745	\$1.2044	\$1.4887	\$1.8400	\$2.2743	\$2.8110	\$3.4744	\$4.2943	\$5.3078	\$6.5604	\$8.1086	\$10.0392
Security Coverage		\$0.4033	\$0.6379	\$0.7884	\$0.9745	\$1.2044	\$1.4887	\$1.8400	\$2.2743	\$2.8110	\$3.4744	\$4.2943	\$5.3078	\$6.5604	\$8.1086	\$10.0392

ARCH Insurance Company

Table 8 - Unadjusted Loss Costs and Relativities

	0-19	20-24	25-29	30-34	35 -39	40 -44	45 -49	50 -54	55 -59	60 -64	65 -69	70 -74	75 -79	80 -84	85+
Baggage/Personal effects	\$0.7836	\$0.7836	\$0.7836	\$0.7836	\$0.7836	\$0.7836	\$0.7836	\$0.7836	\$0.7836	\$0.7836	\$0.7836	\$0.7836	\$0.7836	\$0.7836	\$0.7836
Baggage/Personal Effects (Business Equipment only)	\$0.4702	\$0.4702	\$0.4702	\$0.4702	\$0.4702	\$0.4702	\$0.4702	\$0.4702	\$0.4702	\$0.4702	\$0.4702	\$0.4702	\$0.4702	\$0.4702	\$0.4702
Repatriation of Remains	\$0.0290	\$0.0459	\$0.0568	\$0.0702	\$0.0867	\$0.1072	\$0.1325	\$0.1637	\$0.2024	\$0.2502	\$0.3092	\$0.3822	\$0.4723	\$0.5838	\$0.7228
Lost Baggage	\$0.2743	\$0.2743	\$0.2743	\$0.2743	\$0.2743	\$0.2743	\$0.2743	\$0.2743	\$0.2743	\$0.2743	\$0.2743	\$0.2743	\$0.2743	\$0.2743	\$0.2743
Cancel for Any Reason - up 25% of Trip Cost Covered	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%
Cancel for Any Reason - up 50% of Trip Cost Covered	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%
Cancel for Any Reason - up 75% of Trip Cost Covered	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
Hazardous sports coverage	50.00%	60.00%	40.00%	30.00%	20.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%
Baggage Delay - Daily Limit 19% or less of total max	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%
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%	100.00%	100.00%	100.00%
Baggage Delay - Daily Limit 50%+ of total max	115.00%	115.00%	115.00%	115.00%	115.00%	115.00%	115.00%	115.00%	115.00%	115.00%	115.00%	115.00%	115.00%	115.00%	115.00%
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%	100.00%	100.00%	100.00%
Escort Expense Sub limit is 10%-20% of Evacuation Limit	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%
Escort Expense Sub limit is 21%+ of Evacuation Limit	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%
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%	100.00%	100.00%	100.00%
Return of a Minor Child Sub limit is 10%-20% of Evacuation Limit	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%
Return of a Minor Child Sub limit is 21%+ of Evacuation Limit	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%
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%	100.00%	100.00%	100.00%
Return of Traveling Companion Sub limit is 10%-20% of Evacuation Limit	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%
Return of Traveling Companion Sub limit is 21%+ of Evacuation Limit	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%
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%	100.00%	100.00%	100.00%
Visit by Family Member/Friend Sub limit is 10%-20% of Evacuation Limit	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%
Visit by Family Member/Friend Sub limit is 21%+ of Evacuation Limit	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%
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%	100.00%	100.00%	100.00%
Return of Vehicle Sub limit is 10%-20% of Evacuation Limit	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%
Return of Vehicle Sub limit is 21%+ of Evacuation Limit	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%
	(1)	applied to Reference Loss Cost in Table 7					(5)	applied to maximum benefit							
	(2)	per \$1,000 Principal Sum					(6)	per \$25 daily benefit							
	(3)	per \$100 maximum benefit					(7)	per day use with maximum and deductible table							
	(4)	per \$100 daily benefit/\$500 total max					(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				
<i>Applies to the following coverages:</i>				
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 (Including Example)

Part A. Trip Cancellation/Interruption as % of RLC

Reason #	Reason	Yes/ No	% of RLC	End Factor
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 the Insured, [Traveling Companion], [or] [Family Member] [or Business Partner;] which results in medically imposed restrictions as certified by a Physician at the time of loss preventing your continued participation in the Trip. [A Physician must advise cancellation of the Trip on or before the Scheduled Departure Date]. [(1) The Insured's or the Traveling Companion's Sickness or Injury. The severity or acuteness of the condition must be so disabling as to reasonably cause the Trip to be cancelled and a Physician has recommended that due to the severity of the condition it is Medically Necessary that the Insured or the Traveling Companion cancels the trip. The Insured or the Traveling Companion must be under the direct care and attendance of a Physician.] [(2) The Insured or the Traveling Companion's death.] [(3) The Insured or the Traveling Companion's spouse or child's Sickness or Injury. The severity or acuteness of his or her condition or the circumstances surrounding that condition is/are such that an ordinarily prudent person must cancel the Trip.] [(4) Death of the Insured or the Traveling Companion's legal spouse; child; son-in-law; daughter-in-law; sibling; parent; parent-in-law; or grandparents.] For all of the above situations, the incident that causes cancellation must occur within [30] days of the scheduled travel dates.]]	1	89.852%	89.852%
2	The Insured [and/or] [Traveling Companion] being hijacked, quarantined [in the location where the Insured is intending to travel][at the Insured's or Traveling Companion's home], [required to serve on a jury], [subpoenaed],[required to appear as a witness in a legal action, provided the Insured [a Traveling Companion] is not a [party to the legal action][or][appearing as a law enforcement officer] [the victim of felonious assault within [10] days of departure]; [or having his/her principal place of residence made uninhabitable by fire, flood or other natural disaster;]; [or burglary of his/her principal place of residence within [10] days of departure.]	1	0.486%	0.486%
3	The Insured or Traveling Companion being [directly involved in] [indirectly involved in] [or] [delayed due to] a traffic accident substantiated by a police report, while en route to departure].	1	0.065%	0.065%
4	The death or hospitalization of the Insured's Host at Destination;]	1	0.351%	0.351%
5	If within [45 days] of the departure of an Insured, a politically motivated Terrorist Attack occurs within [a [50 mile] radius of] the territorial limits of the City listed on the Insured's itinerary. The Terrorist Attack must occur after the Effective Date of the Insured's Trip Cancellation coverage.][This coverage only applies if the protection plan was purchased within [15] calendar days of initial Trip payment.]	0	3.225%	0.000%

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6	<p>The Insured's Traveling Companion or Family Member, who are military personnel, and are called to emergency duty for a natural disaster other than war [Military duty (if within [30] days of departure, the Insured has his/her leave revoked or the Insured is reassigned.)) [(g) the Insured or Traveling Companion being called into active military service by having his/her leave revoked. Coverage does not apply if leave is revoked within [7] days of departure] [The Insured or a Traveling Companion, who are on active military duty in the United States Armed Forces: has their personal leave revoked within 10 days prior to the departure date (as long as such revocation is in writing by a superior officer and is not due to war-related situations, invocation of the War Powers Act, base or unit mobilization, unit reassignment for any reason, or disciplinary action); or are personally reassigned within 10 days prior to the departure date, whether temporary or permanent.]]</p>	1	0.119%	0.119%
7	<p>Strike that causes complete cessation of services for at least [48] consecutive hours.]</p>	0	0.049%	0.000%
8	<p>Weather [at the departure site] which causes complete cessation of services [of the Common Carrier] [for at least [48] consecutive hours] [and prevents the Insured from reaching their destination].]</p>	1	0.827%	0.827%
9	<p>Bankruptcy and/or Default of the Insured's Travel Supplier which occurs more than [14 days] following the Insured's Effective Date. [Coverage is not provided for the Bankruptcy or Default of the travel agent or Travel Supplier that solicited this protection plan and from whom the Insured purchased their Land/Sea Arrangements] [The Insured's Scheduled Departure Date must be no more than [15] months beyond the Insured's Effective Date. Benefits will be paid due to Bankruptcy or Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow the Insured to transfer to another airline in order to get to the Insured's intended destination.] [This coverage only applies if the protection plan was purchased within [15] calendar days of initial Trip payment.]</p>	1	4.838%	4.838%
10	<p>An Insured is terminated, or laid off from employment subject to [five] years of continuous employment at the place of employment where terminated.]</p>	1	0.145%	0.145%
11	<p>Natural Disaster or documented man-made disaster at the site of the Insured's destination which renders their destination accommodations uninhabitable [limited to the cost of the airfare of the Insured's Covered Trip.]]</p>	1	0.043%	0.043%
12	<p>A cancellation of the Insured's Covered Trip if the Insured's arrival on the Trip is delayed and causes the Insured to lose [50%] or more of the scheduled Covered Trip duration due to the reasons covered under the Trip Delay Benefit;]]</p>	1	0.250%	0.250%

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13	[Adverse weather] [or] [natural disasters] [or] [Terrorist Attacks] resulting in the complete cessation of travel services.]	1	0.250%	0.250%
14	Adverse weather or natural disaster resulting in the obstruction of public roadways, or curtailment of public transportation, which prevents the Insured's ability to arrive at their Land/Sea Arrangements.]	1	0.250%	0.250%
15	Mandatory evacuation ordered by local authorities at the Insured's final destination due to hurricane or other natural disaster. The Insured must have [four (4)] days or [50%] of their total Covered Trip length or less remaining on the Covered Trip, at the time the mandatory evacuation ends, in order to cancel the Covered Trip.] [The Company will not pay any benefits for property that is accessible or habitable for [more than [48 hours] [50% of the Insured's trip length]] [any time during the evacuation period.] [The Company will not pay any benefits if the Insured has more than [48 hours] remaining of their Trip at the time the evacuation is lifted. [This benefit only applies if purchased within [7 days] [24 hours] of the initial trip payment.] [This benefit is subject to a [\$100] deductible.] [The maximum limit of coverage payable will be the lesser of [\$1,000 per person or 50% of the Insured's trip cost.]	0	0.250%	0.000%
16	Hurricane warning causing cancellation of travel. Claims are not payable if a hurricane is foreseeable prior to an Insured's effective date. A hurricane is foreseeable on the date it becomes a named storm. The Insurer will not pay any benefits [14] calendar days after the incident occurs. [In order to cancel or interrupt the Insured's trip, he/she must have [4] days or [50%] of his/her total Trip length remaining or less.] [This benefits only applies if purchased within [7] [days] [24 hours] of the initial trip payment]. [This benefit is subject to a [\$100] deductible.] [The Maximum Limit of coverage payable will be the lesser of [\$1000 per person or 50% of the Insured's trip cost.]	0	1.803%	0.000%
17	Named hurricane causing cancellation of travel to the Insured's destination that is uninhabitable for the greater of: (1) 4 days or (2) 50% of the Insured's trip length. The Company will only pay benefits for losses occurring within 14 calendar days after the named hurricane makes the Insured's destination accommodations uninhabitable. An Insured's destination is uninhabitable if: (i) the building structure itself is unstable and there is a risk of collapse in whole or in part; (ii) there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail or flood; (iii) immediate safety hazards have yet to be cleared, such as debris on roofs or downed electrical lines; or (iv) the rental property is without electricity or water. Benefits are not payable if a hurricane is named on or before the effective date of the Insured's Trip Cancellation coverage or less than 14 days after the effective date of the Insured's Trip Cancellation coverage. [This coverage applies only if insurance was purchased within [15] calendar days of initial Trip payment.]	1	0.362%	0.362%
18	a documented theft of passports or visas]	1	0.250%	0.250%
19	a road closure causing a delay in reaching the Insured's destination for at least [12] hours.	1	0.250%	0.250%

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20	Documented theft of an Insured's automobile that results in an Insured's inability to take their Trip.	0	0.250%	0.000%
21	The Insured's normal pregnancy as long as the pregnancy occurs after the Insured's effective date of coverage and can be verified by medical records]	0	0.250%	0.000%
22	The Insured will be attending a Family Member's childbirth as long as the pregnancy occurs after the Insured's effective date of coverage and can be verified by medical records.	0	0.250%	0.000%
23	The Insured or a Traveling Companion become legally separated or divorced after the purchase of insurance and prior to the departure date, [provided that the insurance was purchased within 14 calendar days of the initial Trip deposit or payment.]]	0	0.250%	0.000%
24	the primary or secondary school where the Insured or Traveling Companion attend(s) must extend its operating session beyond the pre-defined school year, due to Unforeseen events commencing during the policy effective period, and the travel dates for the Covered Trip fall within the period of the school year extension. Extensions due to extra-curricular or athletic events are not covered;]	0	0.250%	0.000%
25	the Company will pay up to \$50 per day, up to a maximum of \$300 for the cost of transport organized by the tour operator to an alternative site if lack of snow conditions or avalanche results in the closure of skiing facilities (excluding cross-country skiing) in the Insured's resort and it is not possible to ski. The cover only applies:a) to the resort which the Insured has pre-booked for a period exceeding 12 hours and for so long as such conditions prevail at the resort, but not exceeding the pre-booked period of the Insured's Trip.	0	0.250%	0.000%
26	loss or theft of the Insured's ski pass.	1	0.250%	0.250%
27	Lack of snow fall or adverse weather in the pre-booked Winter Sports resort if there is no alternative Winter Sports facility available which results in the inability to ski for at least 12 hours. A benefit will be paid for each full 24 hour period in which the Insured is unable to ski, up to the maximum as shown in the Schedule of Benefits. The Insured must obtain written confirmation from the tour operator (or their representative) of the number of days skiing facilities were closed in the resort and the reason for the closure. The resort must have at least 75% of trails closed from lack of snow, severe weather or trail conditions, or Natural Disaster. [This coverage is only available if the Insured purchases the insurance at least [thirty days] prior to their departure date. Coverage is only available If the ski resort has snow makers and is more than 3, 000 feet above sea level, or if the ski resort does not have snow makers and is more than 4,500 feet above sea level. This coverage is available from December 15 through March 30 for ski resorts in the Northern Hemisphere and June 15 through September 30 for ski resorts in the Southern Hemisphere.]	1	0.250%	0.250%
28	A serious Injury incurred by the Insured that causes them to be medically unable to continue their activity. An actual examination by a Physician must take place and the Physician must advise the Insured to discontinue the activity.]	1	0.250%	0.250%

	End Factor	99.088%

<i>Part B. Trip Cancellation/Interruption Triggers as Flat Fee</i>				
Reason #	Reason	Yes/ No	Flat Fee	End Factor
A	B	C	D	E
1	Work - related triggers:	1	\$24.00	\$24.00
(1)	A transfer of the Insured by the employer with whom the Insured is employed on their Effective Date which requires his/her principal residence to be relocated;]			
(2)	An Insured is terminated, or laid off from employment subject to [five] years of continuous employment at the place of employment where terminated.]			
(3)	The Insured or a Traveling Companion are required to work during the scheduled Trip. The Insured or Traveling Companion must demonstrate proof of requirement to work, such as a notarized statement signed by an officer of the Insured's or Traveling Companion's employer.]			
(4)	The Insured's company is directly involved in a merger or acquisition. The Insured must be an active employee of the company that is merging and the Insured must be directly involved in such an event.]			
(5)	The Insured's business operations are interrupted by fire, flood, burglary, vandalism, product recall, bankruptcy or financial default.]			
End Flat Fee				\$24.00

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	5,000	
50	34.26%	37.16%	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%	70.32%	
150		89.16%	98.06%	100.00%	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%	127.16%	
250		123.49%	143.77%	149.09%	151.34%	152.41%	152.41%	152.41%	152.41%	152.41%	
300			159.55%	169.66%	173.34%	175.12%	176.04%	176.04%	176.04%	176.04%	
350			174.43%	189.04%	193.59%	195.54%	197.35%	198.15%	198.15%	198.15%	
400			188.61%	205.35%	211.98%	213.93%	217.24%	219.00%	219.00%	219.00%	
450			202.16%	218.90%	229.50%	231.45%	235.85%	238.12%	238.71%	238.71%	
500			215.30%	232.04%	246.36%	248.32%	253.72%	256.44%	257.53%	257.53%	
No Daily Limit	55.05%	123.49%	215.30%	291.06%	355.92%	412.13%	460.60%	538.97%	596.43%	627.42%	

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

Program Feature	Program A or A100	Program B or B100	Program C or C100	Program D
Trip Cancellation	100% trip cost	100% trip cost	100% trip cost	100% trip cost
Trip Interruption	150% Trip cost	150% Trip cost	150% Trip cost	100% Trip cost
Missed Connection	\$750; minimum 3 hour delay	\$750; minimum 3 hour delay	\$750; minimum 3 hour delay	\$300; minimum 3 hour delay
Trip Delay	\$750; max \$200 per day; minimum delay 6 hours	\$1,500; max \$200 per day; minimum delay 6 hours	\$750; max \$200 per day; minimum delay 6 hours	\$500; max \$100 per day; minimum delay 6 hours
Baggage + Personnel Effects	\$1,500	\$2,500	\$1,500	\$1,000
Baggage Delay	\$300	\$500	\$500	\$300
Pet Care	\$300	\$300	\$300	
Emergency Medical	\$50,000 maximum; \$50 deductible; Excess	\$250,000 maximum; \$50 deductible; Excess	\$50,000 maximum; \$50 deductible; Primary	\$10,000 maximum; \$50 deductible; Excess
Emergency Evacuation	\$500,000 maximum; Excess	\$1,000,000 maximum; Excess	\$1,000,000 maximum; Excess	\$100,000 maximum; Excess
AD+D	\$25,000	\$50,000	\$25,000	
Flight AD&D		\$200,000		
24 Hour Travel Assistance	Included	Included	Included	Included
Pre-X waiver	Purchase within 14 days	Purchase within 14 days	Purchase within 14 days	N/A
Financial Default	Purchase within 14 days	Purchase within 14 days	Purchase within 14 days	N/A
School Day Extension	Purchase within 14 days	Purchase within 14 days	Purchase within 14 days	N/A
Terrorism Coverage	Included	Included	Included	Included
Missed Port of Call	Included up to \$750 (missed connection)	Included up to \$750 (missed connection)	Included up to \$750 (missed connection)	Included up to \$750 (missed connection)
Kids Under 18 Free	When related to primary insured all children insured Up to maximum benefit of trip cost paid or \$10,000, whichever is less	When related to primary insured all children insured Up to maximum benefit of trip cost paid or \$10,000, whichever is less	When related to primary insured all children insured Up to maximum benefit of trip cost paid or \$10,000, whichever is less	When related to primary insured 1 child insured up to maximum benefit of trip cost paid or \$10,000, whichever is less

ARCH Insurance Company

Program Feature	Program E	Program F	Program G
Trip Cancellation	100% trip cost	100% trip cost	100% trip cost
Trip Interruption	100% Trip cost	150% Trip cost	150% Trip cost
Missed Connection	\$300; minimum 3 hour delay	\$300; minimum 3 hour delay	\$300; minimum 3 hour delay
Trip Delay	\$500; max \$100 per day; minimum delay 6 hours	\$750; max \$150 per day; minimum delay 6 hours	\$1,250; max \$150 per day; minimum delay 6 hours
Baggage + Personnel Effects	\$1,500	\$1,000	\$1,000
Baggage Delay	\$500	\$200	\$200
Pet Care			
Emergency Medical	\$25,000 maximum; \$50 deductible; Excess	\$50,000 maximum; \$0 deductible; Other than Excess	\$100,000 maximum; \$0 deductible; Other Than Excess
Emergency Evacuation	\$100,000 maximum; Excess	\$500,000 maximum; Other than Excess	\$1,000,000 maximum; Other than Excess
AD+D		\$10,000	\$25,000
Flight AD&D			
24 Hour Travel Assistance	Included	Included	Included
Pre-X waiver	Purchase within 14 days	Purchase within 14 days	Purchase within 14 days
Financial Default	Purchase within 14 days	Purchase within 14 days	Purchase within 14 days
School Day Extension	Purchase within 14 days	N/A	N/A
Terrorism Coverage	Included	Included	Included
Missed Port of Call	Included up to \$750 (missed connection)	N/A	N/A
Kids Under 18 Free	When related to primary insured 1 child insured up to maximum benefit of trip cost paid or \$10,000, whichever is less	N/A	N/A

SERFF Tracking Number: CLTR-125497550

State: Arkansas

Filing Company: Arch Insurance Company

State Tracking Number: EFT \$100

Company Tracking Number: LTP 2007

TOI: 09.0 Inland Marine

Sub-TOI: 09.0009 Travel Coverage

Product Name: INLAND MARINE

Project Name/Number: ARCH TRAVEL/LTP 2007

Supporting Document Schedules

Satisfied -Name: AUTHORITY TO FILE

Review Status:

Filed

04/01/2008

Comments:

Attachment:

authorization to file-letterhead 2008.pdf



Carol Kennedy
Vice President and Director of Compliance

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February 13, 2008

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, flowing style.

Carol Kennedy
Vice President and Director of Compliance

<i>SERFF Tracking Number:</i>	<i>CLTR-125497550</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Arch Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>LTP 2007</i>		
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0009 Travel Coverage</i>
<i>Product Name:</i>	<i>INLAND MARINE</i>		
<i>Project Name/Number:</i>	<i>ARCH TRAVEL/LTP 2007</i>		

Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Rate and Rule	RATE MANUAL	02/20/2008	Rate Manual - Version 202.pdf

ARCH Insurance Company

ARCH INSURANCE COMPANY
RULES AND RATE MANUAL
FOR
TRAVEL PROTECTION PROGRAM

Rule 1. Program Rates

Program A - Gross Premiums Per Person Per Trip									
Trip Cost		...Age of Traveler...							
From	To	0-35	36-60	61-70	71-75	76-80	81-85	86+	
\$0	\$0	\$20	\$30	\$36	\$45	\$54	\$89	\$97	
\$1	\$500	\$24	\$35	\$40	\$51	\$60	\$98	\$106	
\$501	\$1,000	\$41	\$51	\$65	\$89	\$107	\$143	\$173	
\$1,001	\$1,500	\$53	\$71	\$90	\$117	\$152	\$205	\$242	
\$1,501	\$2,000	\$71	\$94	\$122	\$165	\$199	\$260	\$311	
\$2,001	\$2,500	\$91	\$117	\$151	\$203	\$246	\$320	\$383	
\$2,501	\$3,000	\$111	\$138	\$180	\$244	\$297	\$378	\$454	
\$3,001	\$3,500	\$130	\$146	\$210	\$280	\$338	\$442	\$522	
\$3,501	\$4,000	\$147	\$161	\$239	\$320	\$386	\$522	\$592	
\$4,001	\$4,500	\$164	\$183	\$301	\$360	\$432	\$580	\$664	
\$4,501	\$5,000	\$184	\$204	\$343	\$397	\$480	\$655	\$730	
\$5,001	\$5,500	\$210	\$243	\$378	\$470	\$527	\$685	\$801	
\$5,501	\$6,000	\$236	\$281	\$411	\$510	\$575	\$737	\$870	
\$6,001	\$6,500	\$258	\$311	\$452	\$559	\$621	\$805	\$941	
\$6,501	\$7,000	\$281	\$338	\$486	\$605	\$681	\$872	\$1,010	
\$7,001	\$8,000	\$309	\$368	\$544	\$683	\$767	\$980	\$1,154	
\$8,001	\$9,000	\$348	\$396	\$602	\$744	\$860	\$1,086	\$1,293	
\$9,001	\$10,000	\$385	\$428	\$665	\$841	\$956	\$1,195	\$1,414	

Program A100 - Gross Premiums Per Person Per Trip

Trip Cost		...Age of Traveler...					
		0-35	36-60	61-70	71-75	76-80	81+
From	To						
\$10,001	\$11,000	\$439	\$518	\$755	\$931	\$1,212	\$1,611
\$11,001	\$12,000	\$478	\$572	\$845	\$1,021	\$1,322	\$1,746
\$12,001	\$13,000	\$517	\$626	\$935	\$1,111	\$1,432	\$1,881
\$13,001	\$14,000	\$556	\$680	\$1,025	\$1,201	\$1,542	\$2,016
\$14,001	\$15,000	\$595	\$734	\$1,115	\$1,291	\$1,652	\$2,151
\$15,001	\$16,000	\$634	\$788	\$1,205	\$1,381	\$1,762	\$2,286
\$16,001	\$17,000	\$673	\$842	\$1,295	\$1,471	\$1,872	\$2,421
\$17,001	\$18,000	\$712	\$896	\$1,385	\$1,561	\$1,982	\$2,556
\$18,001	\$19,000	\$751	\$950	\$1,475	\$1,651	\$2,092	\$2,691
\$19,001	\$20,000	\$790	\$1,004	\$1,565	\$1,741	\$2,202	\$2,826
\$20,001	\$21,000	\$829	\$1,058	\$1,655	\$1,831	\$2,312	\$2,961
\$21,001	\$22,000	\$868	\$1,112	\$1,745	\$1,921	\$2,422	\$3,096
\$22,001	\$23,000	\$907	\$1,166	\$1,835	\$2,011	\$2,532	\$3,231
\$23,001	\$24,000	\$946	\$1,220	\$1,925	\$2,101	\$2,642	\$3,366
\$24,001	\$25,000	\$985	\$1,274	\$2,015	\$2,191	\$2,752	\$3,501
\$25,001	\$26,000	\$1,024	\$1,328	\$2,105	\$2,281	\$2,862	\$3,636
\$26,001	\$27,000	\$1,063	\$1,382	\$2,195	\$2,371	\$2,972	\$3,771
\$27,001	\$28,000	\$1,102	\$1,436	\$2,285	\$2,461	\$3,082	\$3,906
\$28,001	\$29,000	\$1,141	\$1,490	\$2,375	\$2,551	\$3,192	\$4,041
\$29,001	\$30,000	\$1,180	\$1,544	\$2,465	\$2,641	\$3,302	\$4,176
\$30,001	\$31,000	\$1,219	\$1,598	\$2,555	\$2,731	\$3,412	\$4,311
\$31,001	\$32,000	\$1,258	\$1,652	\$2,645	\$2,821	\$3,522	\$4,446
\$32,001	\$33,000	\$1,297	\$1,706	\$2,735	\$2,911	\$3,632	\$4,581
\$33,001	\$34,000	\$1,336	\$1,760	\$2,825	\$3,001	\$3,742	\$4,716
\$34,001	\$35,000	\$1,375	\$1,814	\$2,915	\$3,091	\$3,852	\$4,851
\$35,001	\$36,000	\$1,414	\$1,868	\$3,005	\$3,181	\$3,962	\$4,986
\$36,001	\$37,000	\$1,453	\$1,922	\$3,095	\$3,271	\$4,072	\$5,121
\$37,001	\$38,000	\$1,492	\$1,976	\$3,185	\$3,361	\$4,182	\$5,256
\$38,001	\$39,000	\$1,531	\$2,030	\$3,275	\$3,451	\$4,292	\$5,391
\$39,001	\$40,000	\$1,570	\$2,084	\$3,365	\$3,541	\$4,402	\$5,526

Program A100 - Gross Premiums Per Person Per Trip							
Trip Cost		...Age of Traveler...					
From	To	0-35	36-60	61-70	71-75	76-80	81+
\$40,001	\$41,000	\$1,609	\$2,138	\$3,455	\$3,631	\$4,512	\$5,661
\$41,001	\$42,000	\$1,648	\$2,192	\$3,545	\$3,721	\$4,622	\$5,796
\$42,001	\$43,000	\$1,687	\$2,246	\$3,635	\$3,811	\$4,732	\$5,931
\$43,001	\$44,000	\$1,726	\$2,300	\$3,725	\$3,901	\$4,842	\$6,066
\$44,001	\$45,000	\$1,765	\$2,354	\$3,815	\$3,991	\$4,952	\$6,201
\$45,001	\$46,000	\$1,804	\$2,408	\$3,905	\$4,081	\$5,062	\$6,336
\$46,001	\$47,000	\$1,843	\$2,462	\$3,995	\$4,171	\$5,172	\$6,471
\$47,001	\$48,000	\$1,882	\$2,516	\$4,085	\$4,261	\$5,282	\$6,606
\$48,001	\$49,000	\$1,921	\$2,570	\$4,175	\$4,351	\$5,392	\$6,741
\$49,001	\$50,000	\$1,960	\$2,624	\$4,265	\$4,441	\$5,502	\$6,876
\$50,001	\$51,000	\$1,999	\$2,678	\$4,355	\$4,531	\$5,612	\$7,011
\$51,001	\$52,000	\$2,038	\$2,732	\$4,445	\$4,621	\$5,722	\$7,146
\$52,001	\$53,000	\$2,077	\$2,786	\$4,535	\$4,711	\$5,832	\$7,281
\$53,001	\$54,000	\$2,116	\$2,840	\$4,625	\$4,801	\$5,942	\$7,416
\$54,001	\$55,000	\$2,155	\$2,894	\$4,715	\$4,891	\$6,052	\$7,551
\$55,001	\$56,000	\$2,194	\$2,948	\$4,805	\$4,981	\$6,162	\$7,686
\$56,001	\$57,000	\$2,233	\$3,002	\$4,895	\$5,071	\$6,272	\$7,821
\$57,001	\$58,000	\$2,272	\$3,056	\$4,985	\$5,161	\$6,382	\$7,956
\$58,001	\$59,000	\$2,311	\$3,110	\$5,075	\$5,251	\$6,492	\$8,091
\$59,001	\$60,000	\$2,350	\$3,164	\$5,165	\$5,341	\$6,602	\$8,226
\$60,001	\$61,000	\$2,389	\$3,218	\$5,255	\$5,431	\$6,712	\$8,361
\$61,001	\$62,000	\$2,428	\$3,272	\$5,345	\$5,521	\$6,822	\$8,496
\$62,001	\$63,000	\$2,467	\$3,326	\$5,435	\$5,611	\$6,932	\$8,631
\$63,001	\$64,000	\$2,506	\$3,380	\$5,525	\$5,701	\$7,042	\$8,766
\$64,001	\$65,000	\$2,545	\$3,434	\$5,615	\$5,791	\$7,152	\$8,901
\$65,001	\$66,000	\$2,584	\$3,488	\$5,705	\$5,881	\$7,262	\$9,036
\$66,001	\$67,000	\$2,623	\$3,542	\$5,795	\$5,971	\$7,372	\$9,171
\$67,001	\$68,000	\$2,662	\$3,596	\$5,885	\$6,061	\$7,482	\$9,306
\$68,001	\$69,000	\$2,701	\$3,650	\$5,975	\$6,151	\$7,592	\$9,441
\$69,001	\$70,000	\$2,740	\$3,704	\$6,065	\$6,241	\$7,702	\$9,576

Program A100 - Gross Premiums Per Person Per Trip							
Trip Cost		...Age of Traveler...					
From	To	0-35	36-60	61-70	71-75	76-80	81+
\$70,001	\$71,000	\$2,779	\$3,758	\$6,155	\$6,331	\$7,812	\$9,711
\$71,001	\$72,000	\$2,818	\$3,812	\$6,245	\$6,421	\$7,922	\$9,846
\$72,001	\$73,000	\$2,857	\$3,866	\$6,335	\$6,511	\$8,032	\$9,981
\$73,001	\$74,000	\$2,896	\$3,920	\$6,425	\$6,601	\$8,142	\$10,116
\$74,001	\$75,000	\$2,935	\$3,974	\$6,515	\$6,691	\$8,252	\$10,251
\$75,001	\$76,000	\$2,974	\$4,028	\$6,605	\$6,781	\$8,362	\$10,386
\$76,001	\$77,000	\$3,013	\$4,082	\$6,695	\$6,871	\$8,472	\$10,521
\$77,001	\$78,000	\$3,052	\$4,136	\$6,785	\$6,961	\$8,582	\$10,656
\$78,001	\$79,000	\$3,091	\$4,190	\$6,875	\$7,051	\$8,692	\$10,791
\$79,001	\$80,000	\$3,130	\$4,244	\$6,965	\$7,141	\$8,802	\$10,926
\$80,001	\$81,000	\$3,169	\$4,298	\$7,055	\$7,231	\$8,912	\$11,061
\$81,001	\$82,000	\$3,208	\$4,352	\$7,145	\$7,321	\$9,022	\$11,196
\$82,001	\$83,000	\$3,247	\$4,406	\$7,235	\$7,411	\$9,132	\$11,331
\$83,001	\$84,000	\$3,286	\$4,460	\$7,325	\$7,501	\$9,242	\$11,466
\$84,001	\$85,000	\$3,325	\$4,514	\$7,415	\$7,591	\$9,352	\$11,601
\$85,001	\$86,000	\$3,364	\$4,568	\$7,505	\$7,681	\$9,462	\$11,736
\$86,001	\$87,000	\$3,403	\$4,622	\$7,595	\$7,771	\$9,572	\$11,871
\$87,001	\$88,000	\$3,442	\$4,676	\$7,685	\$7,861	\$9,682	\$12,006
\$88,001	\$89,000	\$3,481	\$4,730	\$7,775	\$7,951	\$9,792	\$12,141
\$89,001	\$90,000	\$3,520	\$4,784	\$7,865	\$8,041	\$9,902	\$12,276
\$90,001	\$91,000	\$3,559	\$4,838	\$7,955	\$8,131	\$10,012	\$12,411
\$91,001	\$92,000	\$3,598	\$4,892	\$8,045	\$8,221	\$10,122	\$12,546
\$92,001	\$93,000	\$3,637	\$4,946	\$8,135	\$8,311	\$10,232	\$12,681
\$93,001	\$94,000	\$3,676	\$5,000	\$8,225	\$8,401	\$10,342	\$12,816
\$94,001	\$95,000	\$3,715	\$5,054	\$8,315	\$8,491	\$10,452	\$12,951
\$95,001	\$96,000	\$3,754	\$5,108	\$8,405	\$8,581	\$10,562	\$13,086
\$96,001	\$97,000	\$3,793	\$5,162	\$8,495	\$8,671	\$10,672	\$13,221
\$97,001	\$98,000	\$3,832	\$5,216	\$8,585	\$8,761	\$10,782	\$13,356
\$98,001	\$99,000	\$3,871	\$5,270	\$8,675	\$8,851	\$10,892	\$13,491
\$99,001	\$100,000	\$3,910	\$5,324	\$8,765	\$8,941	\$11,002	\$13,626

Program B - Gross Premiums Per Person Per Trip								
Trip Cost		...Age of Traveler...						
From	To	0-35	36-45	46-60	61-74	75-80	81+	
\$0	\$0	\$25	\$29	\$34	\$56	\$72	\$131	
\$1	\$500	\$27	\$31	\$36	\$59	\$76	\$138	
\$501	\$1,000	\$47	\$56	\$60	\$96	\$138	\$197	
\$1,001	\$1,500	\$66	\$81	\$85	\$135	\$195	\$293	
\$1,501	\$2,000	\$76	\$111	\$117	\$171	\$257	\$380	
\$2,001	\$2,500	\$104	\$139	\$149	\$213	\$334	\$475	
\$2,501	\$3,000	\$126	\$171	\$180	\$243	\$378	\$559	
\$3,001	\$3,500	\$159	\$186	\$212	\$285	\$439	\$655	
\$3,501	\$4,000	\$172	\$220	\$240	\$326	\$549	\$749	
\$4,001	\$4,500	\$193	\$249	\$271	\$359	\$659	\$842	
\$4,501	\$5,000	\$210	\$280	\$315	\$389	\$769	\$937	
\$5,001	\$5,500	\$255	\$326	\$349	\$440	\$825	\$997	
\$5,501	\$6,000	\$282	\$349	\$391	\$486	\$860	\$1,056	
\$6,001	\$6,500	\$306	\$385	\$427	\$510	\$905	\$1,155	
\$6,501	\$7,000	\$332	\$405	\$474	\$540	\$1,010	\$1,253	
\$7,001	\$8,000	\$373	\$461	\$522	\$620	\$1,109	\$1,461	
\$8,001	\$9,000	\$424	\$547	\$607	\$705	\$1,210	\$1,659	
\$9,001	\$10,000	\$481	\$607	\$680	\$807	\$1,308	\$1,889	

Program B100 - Gross Premiums Per Person Per Trip

Trip Cost		...Age of Traveler...					
		0-35	36-45	46-60	61-74	75-80	81+
From	To						
\$10,001	\$11,000	\$541	\$686	\$758	\$942	\$1,454	\$3,002
\$11,001	\$12,000	\$588	\$749	\$879	\$1,050	\$1,586	\$3,173
\$12,001	\$13,000	\$635	\$812	\$999	\$1,158	\$1,718	\$3,347
\$13,001	\$14,000	\$682	\$875	\$1,118	\$1,266	\$1,850	\$3,524
\$14,001	\$15,000	\$729	\$938	\$1,236	\$1,374	\$1,982	\$3,703
\$15,001	\$16,000	\$776	\$1,001	\$1,353	\$1,482	\$2,114	\$3,883
\$16,001	\$17,000	\$823	\$1,064	\$1,470	\$1,590	\$2,246	\$4,065
\$17,001	\$18,000	\$870	\$1,127	\$1,587	\$1,698	\$2,378	\$4,249
\$18,001	\$19,000	\$917	\$1,190	\$1,703	\$1,806	\$2,510	\$4,433
\$19,001	\$20,000	\$964	\$1,253	\$1,818	\$1,914	\$2,642	\$4,617
\$20,001	\$21,000	\$1,011	\$1,316	\$1,934	\$2,031	\$2,774	\$4,803
\$21,001	\$22,000	\$1,058	\$1,379	\$2,049	\$2,151	\$2,906	\$4,988
\$22,001	\$23,000	\$1,105	\$1,442	\$2,164	\$2,272	\$3,038	\$5,175
\$23,001	\$24,000	\$1,152	\$1,505	\$2,279	\$2,393	\$3,170	\$5,361
\$24,001	\$25,000	\$1,199	\$1,568	\$2,394	\$2,514	\$3,302	\$5,549
\$25,001	\$26,000	\$1,246	\$1,631	\$2,509	\$2,634	\$3,434	\$5,736
\$26,001	\$27,000	\$1,293	\$1,694	\$2,623	\$2,754	\$3,566	\$5,923
\$27,001	\$28,000	\$1,340	\$1,757	\$2,738	\$2,875	\$3,698	\$6,111
\$28,001	\$29,000	\$1,387	\$1,820	\$2,852	\$2,995	\$3,830	\$6,299
\$29,001	\$30,000	\$1,434	\$1,883	\$2,966	\$3,114	\$3,962	\$6,487
\$30,001	\$31,000	\$1,481	\$1,946	\$3,081	\$3,235	\$4,094	\$6,676
\$31,001	\$32,000	\$1,528	\$2,009	\$3,195	\$3,355	\$4,226	\$6,864
\$32,001	\$33,000	\$1,575	\$2,072	\$3,309	\$3,474	\$4,358	\$7,053
\$33,001	\$34,000	\$1,622	\$2,135	\$3,423	\$3,594	\$4,490	\$7,242
\$34,001	\$35,000	\$1,669	\$2,198	\$3,537	\$3,714	\$4,622	\$7,431
\$35,001	\$36,000	\$1,716	\$2,261	\$3,651	\$3,834	\$4,754	\$7,619
\$36,001	\$37,000	\$1,763	\$2,324	\$3,765	\$3,953	\$4,886	\$7,809
\$37,001	\$38,000	\$1,810	\$2,387	\$3,879	\$4,073	\$5,018	\$7,998
\$38,001	\$39,000	\$1,857	\$2,450	\$3,993	\$4,193	\$5,150	\$8,187
\$39,001	\$40,000	\$1,904	\$2,513	\$4,107	\$4,312	\$5,282	\$8,376

Program B100 - Gross Premiums Per Person Per Trip							
Trip Cost		...Age of Traveler...					
From	To	0-35	36-45	46-60	61-74	75-80	81+
\$40,001	\$41,000	\$1,951	\$2,576	\$4,220	\$4,431	\$5,414	\$8,565
\$41,001	\$42,000	\$1,998	\$2,639	\$4,334	\$4,551	\$5,546	\$8,755
\$42,001	\$43,000	\$2,045	\$2,702	\$4,448	\$4,670	\$5,678	\$8,944
\$43,001	\$44,000	\$2,092	\$2,765	\$4,562	\$4,790	\$5,810	\$9,134
\$44,001	\$45,000	\$2,139	\$2,828	\$4,676	\$4,910	\$5,942	\$9,323
\$45,001	\$46,000	\$2,186	\$2,891	\$4,789	\$5,028	\$6,074	\$9,513
\$46,001	\$47,000	\$2,233	\$2,954	\$4,903	\$5,148	\$6,206	\$9,702
\$47,001	\$48,000	\$2,280	\$3,017	\$5,017	\$5,268	\$6,338	\$9,892
\$48,001	\$49,000	\$2,327	\$3,080	\$5,130	\$5,387	\$6,470	\$10,082
\$49,001	\$50,000	\$2,374	\$3,143	\$5,244	\$5,506	\$6,602	\$10,272
\$50,001	\$51,000	\$2,421	\$3,206	\$5,358	\$5,626	\$6,734	\$10,461
\$51,001	\$52,000	\$2,468	\$3,269	\$5,471	\$5,745	\$6,866	\$10,651
\$52,001	\$53,000	\$2,515	\$3,332	\$5,585	\$5,864	\$6,998	\$10,841
\$53,001	\$54,000	\$2,562	\$3,395	\$5,698	\$5,983	\$7,130	\$11,031
\$54,001	\$55,000	\$2,609	\$3,458	\$5,812	\$6,103	\$7,262	\$11,221
\$55,001	\$56,000	\$2,656	\$3,521	\$5,926	\$6,222	\$7,394	\$11,411
\$56,001	\$57,000	\$2,703	\$3,584	\$6,039	\$6,341	\$7,526	\$11,600
\$57,001	\$58,000	\$2,750	\$3,647	\$6,153	\$6,461	\$7,658	\$11,790
\$58,001	\$59,000	\$2,797	\$3,710	\$6,266	\$6,579	\$7,790	\$11,980
\$59,001	\$60,000	\$2,844	\$3,773	\$6,380	\$6,699	\$7,922	\$12,170
\$60,001	\$61,000	\$2,891	\$3,836	\$6,494	\$6,819	\$8,054	\$12,360
\$61,001	\$62,000	\$2,938	\$3,899	\$6,607	\$6,937	\$8,186	\$12,550
\$62,001	\$63,000	\$2,985	\$3,962	\$6,721	\$7,057	\$8,318	\$12,740
\$63,001	\$64,000	\$3,032	\$4,025	\$6,834	\$7,176	\$8,450	\$12,930
\$64,001	\$65,000	\$3,079	\$4,088	\$6,948	\$7,295	\$8,582	\$13,120
\$65,001	\$66,000	\$3,126	\$4,151	\$7,061	\$7,414	\$8,714	\$13,311
\$66,001	\$67,000	\$3,173	\$4,214	\$7,175	\$7,534	\$8,846	\$13,501
\$67,001	\$68,000	\$3,220	\$4,277	\$7,288	\$7,652	\$8,978	\$13,691
\$68,001	\$69,000	\$3,267	\$4,340	\$7,402	\$7,772	\$9,110	\$13,881
\$69,001	\$70,000	\$3,314	\$4,403	\$7,515	\$7,891	\$9,242	\$14,071

Program B100 - Gross Premiums Per Person Per Trip							
Trip Cost		...Age of Traveler...					
From	To	0-35	36-45	46-60	61-74	75-80	81+
\$70,001	\$71,000	\$3,361	\$4,466	\$7,629	\$8,010	\$9,374	\$14,261
\$71,001	\$72,000	\$3,408	\$4,529	\$7,742	\$8,129	\$9,506	\$14,451
\$72,001	\$73,000	\$3,455	\$4,592	\$7,856	\$8,249	\$9,638	\$14,641
\$73,001	\$74,000	\$3,502	\$4,655	\$7,969	\$8,367	\$9,770	\$14,832
\$74,001	\$75,000	\$3,549	\$4,718	\$8,083	\$8,487	\$9,902	\$15,022
\$75,001	\$76,000	\$3,596	\$4,781	\$8,196	\$8,606	\$10,034	\$15,212
\$76,001	\$77,000	\$3,643	\$4,844	\$8,310	\$8,726	\$10,166	\$15,402
\$77,001	\$78,000	\$3,690	\$4,907	\$8,423	\$8,844	\$10,298	\$15,592
\$78,001	\$79,000	\$3,737	\$4,970	\$8,536	\$8,963	\$10,430	\$15,783
\$79,001	\$80,000	\$3,784	\$5,033	\$8,650	\$9,083	\$10,562	\$15,973
\$80,001	\$81,000	\$3,831	\$5,096	\$8,763	\$9,201	\$10,694	\$16,163
\$81,001	\$82,000	\$3,878	\$5,159	\$8,877	\$9,321	\$10,826	\$16,353
\$82,001	\$83,000	\$3,925	\$5,222	\$8,990	\$9,440	\$10,958	\$16,543
\$83,001	\$84,000	\$3,972	\$5,285	\$9,104	\$9,559	\$11,090	\$16,734
\$84,001	\$85,000	\$4,019	\$5,348	\$9,217	\$9,678	\$11,222	\$16,924
\$85,001	\$86,000	\$4,066	\$5,411	\$9,331	\$9,798	\$11,354	\$17,114
\$86,001	\$87,000	\$4,113	\$5,474	\$9,444	\$9,916	\$11,486	\$17,304
\$87,001	\$88,000	\$4,160	\$5,537	\$9,557	\$10,035	\$11,618	\$17,495
\$88,001	\$89,000	\$4,207	\$5,600	\$9,671	\$10,155	\$11,750	\$17,685
\$89,001	\$90,000	\$4,254	\$5,663	\$9,784	\$10,273	\$11,882	\$17,875
\$90,001	\$91,000	\$4,301	\$5,726	\$9,898	\$10,393	\$12,014	\$18,066
\$91,001	\$92,000	\$4,348	\$5,789	\$10,011	\$10,512	\$12,146	\$18,256
\$92,001	\$93,000	\$4,395	\$5,852	\$10,125	\$10,631	\$12,278	\$18,446
\$93,001	\$94,000	\$4,442	\$5,915	\$10,238	\$10,750	\$12,410	\$18,636
\$94,001	\$95,000	\$4,489	\$5,978	\$10,351	\$10,869	\$12,542	\$18,827
\$95,001	\$96,000	\$4,536	\$6,041	\$10,465	\$10,988	\$12,674	\$19,017
\$96,001	\$97,000	\$4,583	\$6,104	\$10,578	\$11,107	\$12,806	\$19,207
\$97,001	\$98,000	\$4,630	\$6,167	\$10,692	\$11,227	\$12,938	\$19,398
\$98,001	\$99,000	\$4,677	\$6,230	\$10,805	\$11,345	\$13,070	\$19,588
\$99,001	\$100,000	\$4,724	\$6,293	\$10,919	\$11,465	\$13,202	\$19,778

Program C - Gross Premiums Per Person Per Trip							
Trip Cost		...Age of Traveler...					
From	To	0-35	36-60	61-70	71-75	76-80	81+
\$0	\$0	\$20	\$30	\$36	\$45	\$53	\$89
\$1	\$500	\$23	\$35	\$39	\$50	\$53	\$95
\$501	\$1,000	\$39	\$53	\$64	\$84	\$95	\$145
\$1,001	\$1,500	\$53	\$67	\$90	\$116	\$136	\$203
\$1,501	\$2,000	\$69	\$88	\$122	\$154	\$177	\$268
\$2,001	\$2,500	\$90	\$108	\$149	\$194	\$219	\$327
\$2,501	\$3,000	\$107	\$129	\$178	\$232	\$259	\$392
\$3,001	\$3,500	\$123	\$144	\$203	\$268	\$300	\$452
\$3,501	\$4,000	\$141	\$160	\$234	\$290	\$371	\$535
\$4,001	\$4,500	\$158	\$180	\$265	\$338	\$415	\$685
\$4,501	\$5,000	\$176	\$201	\$297	\$379	\$459	\$695
\$5,001	\$5,500	\$198	\$232	\$339	\$440	\$505	\$705
\$5,501	\$6,000	\$221	\$254	\$350	\$460	\$522	\$775
\$6,001	\$6,500	\$248	\$288	\$387	\$540	\$598	\$845
\$6,501	\$7,000	\$266	\$298	\$405	\$603	\$609	\$895
\$7,001	\$8,000	\$307	\$365	\$534	\$670	\$758	\$1,055
\$8,001	\$9,000	\$342	\$395	\$597	\$760	\$850	\$1,150
\$9,001	\$10,000	\$382	\$425	\$655	\$832	\$948	\$1,200
Post Departure:		\$20	\$30	\$36	\$45	\$53	\$89

Program C100 - Gross Premiums Per Person Per Trip							
Trip Cost		...Age of Traveler...					
From	To	0-35	36-60	61-70	71-75	76-80	81+
\$10,001	\$11,000	\$464	\$547	\$797	\$982	\$1,278	\$1,698
\$11,001	\$12,000	\$505	\$604	\$891	\$1,077	\$1,394	\$1,840
\$12,001	\$13,000	\$546	\$661	\$986	\$1,171	\$1,509	\$1,982
\$13,001	\$14,000	\$587	\$718	\$1,081	\$1,266	\$1,625	\$2,124
\$14,001	\$15,000	\$628	\$775	\$1,176	\$1,361	\$1,741	\$2,266
\$15,001	\$16,000	\$669	\$831	\$1,270	\$1,456	\$1,857	\$2,408
\$16,001	\$17,000	\$710	\$888	\$1,365	\$1,550	\$1,972	\$2,550
\$17,001	\$18,000	\$751	\$945	\$1,460	\$1,645	\$2,088	\$2,692
\$18,001	\$19,000	\$792	\$1,002	\$1,555	\$1,740	\$2,204	\$2,835
\$19,001	\$20,000	\$834	\$1,059	\$1,649	\$1,835	\$2,320	\$2,977
\$20,001	\$21,000	\$875	\$1,116	\$1,744	\$1,929	\$2,436	\$3,119
\$21,001	\$22,000	\$916	\$1,172	\$1,839	\$2,024	\$2,551	\$3,261
\$22,001	\$23,000	\$957	\$1,229	\$1,933	\$2,119	\$2,667	\$3,403
\$23,001	\$24,000	\$998	\$1,286	\$2,028	\$2,213	\$2,783	\$3,545
\$24,001	\$25,000	\$1,039	\$1,343	\$2,123	\$2,308	\$2,899	\$3,687
\$25,001	\$26,000	\$1,080	\$1,400	\$2,218	\$2,403	\$3,014	\$3,829
\$26,001	\$27,000	\$1,121	\$1,457	\$2,312	\$2,498	\$3,130	\$3,971
\$27,001	\$28,000	\$1,162	\$1,514	\$2,407	\$2,592	\$3,246	\$4,113
\$28,001	\$29,000	\$1,203	\$1,570	\$2,502	\$2,687	\$3,362	\$4,255
\$29,001	\$30,000	\$1,244	\$1,627	\$2,597	\$2,782	\$3,478	\$4,398
\$30,001	\$31,000	\$1,285	\$1,684	\$2,691	\$2,877	\$3,593	\$4,540
\$31,001	\$32,000	\$1,326	\$1,741	\$2,786	\$2,971	\$3,709	\$4,682
\$32,001	\$33,000	\$1,367	\$1,798	\$2,881	\$3,066	\$3,825	\$4,824
\$33,001	\$34,000	\$1,408	\$1,855	\$2,976	\$3,161	\$3,941	\$4,966
\$34,001	\$35,000	\$1,449	\$1,911	\$3,070	\$3,256	\$4,057	\$5,108
\$35,001	\$36,000	\$1,490	\$1,968	\$3,165	\$3,350	\$4,172	\$5,250
\$36,001	\$37,000	\$1,531	\$2,025	\$3,260	\$3,445	\$4,288	\$5,392
\$37,001	\$38,000	\$1,572	\$2,082	\$3,354	\$3,540	\$4,404	\$5,534
\$38,001	\$39,000	\$1,614	\$2,139	\$3,449	\$3,634	\$4,520	\$5,676
\$39,001	\$40,000	\$1,655	\$2,196	\$3,544	\$3,729	\$4,635	\$5,819

Program C100 - Gross Premiums Per Person Per Trip							
Trip Cost		...Age of Traveler...					
From	To	0-35	36-60	61-70	71-75	76-80	81+
\$40,001	\$41,000	\$1,696	\$2,252	\$3,639	\$3,824	\$4,751	\$5,961
\$41,001	\$42,000	\$1,737	\$2,309	\$3,733	\$3,919	\$4,867	\$6,103
\$42,001	\$43,000	\$1,778	\$2,366	\$3,828	\$4,013	\$4,983	\$6,245
\$43,001	\$44,000	\$1,819	\$2,423	\$3,923	\$4,108	\$5,099	\$6,387
\$44,001	\$45,000	\$1,860	\$2,480	\$4,018	\$4,203	\$5,214	\$6,529
\$45,001	\$46,000	\$1,901	\$2,537	\$4,112	\$4,298	\$5,330	\$6,671
\$46,001	\$47,000	\$1,942	\$2,593	\$4,207	\$4,392	\$5,446	\$6,813
\$47,001	\$48,000	\$1,983	\$2,650	\$4,302	\$4,487	\$5,562	\$6,955
\$48,001	\$49,000	\$2,024	\$2,707	\$4,397	\$4,582	\$5,678	\$7,097
\$49,001	\$50,000	\$2,065	\$2,764	\$4,491	\$4,677	\$5,793	\$7,240
\$50,001	\$51,000	\$2,106	\$2,821	\$4,586	\$4,771	\$5,909	\$7,382
\$51,001	\$52,000	\$2,147	\$2,878	\$4,681	\$4,866	\$6,025	\$7,524
\$52,001	\$53,000	\$2,188	\$2,935	\$4,775	\$4,961	\$6,141	\$7,666
\$53,001	\$54,000	\$2,229	\$2,991	\$4,870	\$5,055	\$6,256	\$7,808
\$54,001	\$55,000	\$2,270	\$3,048	\$4,965	\$5,150	\$6,372	\$7,950
\$55,001	\$56,000	\$2,311	\$3,105	\$5,060	\$5,245	\$6,488	\$8,092
\$56,001	\$57,000	\$2,352	\$3,162	\$5,154	\$5,340	\$6,604	\$8,234
\$57,001	\$58,000	\$2,393	\$3,219	\$5,249	\$5,434	\$6,720	\$8,376
\$58,001	\$59,000	\$2,435	\$3,276	\$5,344	\$5,529	\$6,835	\$8,518
\$59,001	\$60,000	\$2,476	\$3,332	\$5,439	\$5,624	\$6,951	\$8,661
\$60,001	\$61,000	\$2,517	\$3,389	\$5,533	\$5,719	\$7,067	\$8,803
\$61,001	\$62,000	\$2,558	\$3,446	\$5,628	\$5,813	\$7,183	\$8,945
\$62,001	\$63,000	\$2,599	\$3,503	\$5,723	\$5,908	\$7,299	\$9,087
\$63,001	\$64,000	\$2,640	\$3,560	\$5,818	\$6,003	\$7,414	\$9,229
\$64,001	\$65,000	\$2,681	\$3,617	\$5,912	\$6,098	\$7,530	\$9,371
\$65,001	\$66,000	\$2,722	\$3,673	\$6,007	\$6,192	\$7,646	\$9,513
\$66,001	\$67,000	\$2,763	\$3,730	\$6,102	\$6,287	\$7,762	\$9,655
\$67,001	\$68,000	\$2,804	\$3,787	\$6,196	\$6,382	\$7,877	\$9,797
\$68,001	\$69,000	\$2,845	\$3,844	\$6,291	\$6,476	\$7,993	\$9,939
\$69,001	\$70,000	\$2,886	\$3,901	\$6,386	\$6,571	\$8,109	\$10,082

Program C100 - Gross Premiums Per Person Per Trip							
Trip Cost		...Age of Traveler...					
From	To	0-35	36-60	61-70	71-75	76-80	81+
\$70,001	\$71,000	\$2,927	\$3,958	\$6,481	\$6,666	\$8,225	\$10,224
\$71,001	\$72,000	\$2,968	\$4,014	\$6,575	\$6,761	\$8,341	\$10,366
\$72,001	\$73,000	\$3,009	\$4,071	\$6,670	\$6,855	\$8,456	\$10,508
\$73,001	\$74,000	\$3,050	\$4,128	\$6,765	\$6,950	\$8,572	\$10,650
\$74,001	\$75,000	\$3,091	\$4,185	\$6,860	\$7,045	\$8,688	\$10,792
\$75,001	\$76,000	\$3,132	\$4,242	\$6,954	\$7,140	\$8,804	\$10,934
\$76,001	\$77,000	\$3,173	\$4,299	\$7,049	\$7,234	\$8,919	\$11,076
\$77,001	\$78,000	\$3,214	\$4,355	\$7,144	\$7,329	\$9,035	\$11,218
\$78,001	\$79,000	\$3,256	\$4,412	\$7,239	\$7,424	\$9,151	\$11,360
\$79,001	\$80,000	\$3,297	\$4,469	\$7,333	\$7,519	\$9,267	\$11,503
\$80,001	\$81,000	\$3,338	\$4,526	\$7,428	\$7,613	\$9,383	\$11,645
\$81,001	\$82,000	\$3,379	\$4,583	\$7,523	\$7,708	\$9,498	\$11,787
\$82,001	\$83,000	\$3,420	\$4,640	\$7,617	\$7,803	\$9,614	\$11,929
\$83,001	\$84,000	\$3,461	\$4,697	\$7,712	\$7,897	\$9,730	\$12,071
\$84,001	\$85,000	\$3,502	\$4,753	\$7,807	\$7,992	\$9,846	\$12,213
\$85,001	\$86,000	\$3,543	\$4,810	\$7,902	\$8,087	\$9,962	\$12,355
\$86,001	\$87,000	\$3,584	\$4,867	\$7,996	\$8,182	\$10,077	\$12,497
\$87,001	\$88,000	\$3,625	\$4,924	\$8,091	\$8,276	\$10,193	\$12,639
\$88,001	\$89,000	\$3,666	\$4,981	\$8,186	\$8,371	\$10,309	\$12,781
\$89,001	\$90,000	\$3,707	\$5,038	\$8,281	\$8,466	\$10,425	\$12,924
\$90,001	\$91,000	\$3,748	\$5,094	\$8,375	\$8,561	\$10,540	\$13,066
\$91,001	\$92,000	\$3,789	\$5,151	\$8,470	\$8,655	\$10,656	\$13,208
\$92,001	\$93,000	\$3,830	\$5,208	\$8,565	\$8,750	\$10,772	\$13,350
\$93,001	\$94,000	\$3,871	\$5,265	\$8,660	\$8,845	\$10,888	\$13,492
\$94,001	\$95,000	\$3,912	\$5,322	\$8,754	\$8,939	\$11,004	\$13,634
\$95,001	\$96,000	\$3,953	\$5,379	\$8,849	\$9,034	\$11,119	\$13,776
\$96,001	\$97,000	\$3,994	\$5,435	\$8,944	\$9,129	\$11,235	\$13,918
\$97,001	\$98,000	\$4,036	\$5,492	\$9,038	\$9,224	\$11,351	\$14,060
\$98,001	\$99,000	\$4,077	\$5,549	\$9,133	\$9,318	\$11,467	\$14,202
\$99,001	\$100,000	\$4,118	\$5,606	\$9,228	\$9,413	\$11,583	\$14,345

Program D - Gross Premiums Per Person Per Trip							
Trip Cost		...Age of Traveler...					
From	To	0-30	31-49	50-60	61-75	76-80	81+
\$0	\$500	\$15	\$22	\$28	\$32	\$42	\$68
\$501	\$1,000	\$28	\$34	\$39	\$48	\$75	\$98
\$1,001	\$1,500	\$35	\$49	\$53	\$65	\$102	\$128
\$1,501	\$2,000	\$48	\$64	\$71	\$88	\$144	\$173
\$2,001	\$2,500	\$63	\$80	\$89	\$110	\$175	\$216
\$2,501	\$3,000	\$75	\$96	\$105	\$136	\$215	\$255
\$3,001	\$3,500	\$90	\$102	\$115	\$158	\$242	\$295
\$3,501	\$4,000	\$104	\$112	\$123	\$177	\$282	\$344
\$4,001	\$4,500	\$118	\$127	\$136	\$209	\$315	\$388
\$4,501	\$5,000	\$130	\$144	\$153	\$255	\$350	\$435
\$5,001	\$5,500	\$145	\$171	\$179	\$280	\$388	\$498
\$5,501	\$6,000	\$162	\$198	\$201	\$305	\$422	\$542
\$6,001	\$6,500	\$182	\$222	\$228	\$330	\$460	\$592
\$6,501	\$7,000	\$200	\$241	\$250	\$361	\$492	\$645
\$7,001	\$8,000	\$220	\$262	\$271	\$398	\$560	\$725
\$8,001	\$9,000	\$247	\$283	\$292	\$440	\$633	\$795
\$9,001	\$10,000	\$275	\$302	\$312	\$481	\$688	\$880
Post Departure Plans		\$15	\$22	\$28	\$32	\$42	\$68

Program E - Gross Premiums Per Person Per Trip							
Trip Cost		...Age of Traveler...					
From	To	0-30	31-49	50-60	61-75	76-80	81+
\$0	\$500	\$17	\$24	\$33	\$42	\$52	\$74
\$501	\$1,000	\$30	\$38	\$43	\$58	\$86	\$108
\$1,001	\$1,500	\$38	\$54	\$57	\$72	\$107	\$138
\$1,501	\$2,000	\$49	\$68	\$76	\$93	\$155	\$183
\$2,001	\$2,500	\$66	\$85	\$93	\$121	\$186	\$225
\$2,501	\$3,000	\$77	\$100	\$111	\$148	\$222	\$267
\$3,001	\$3,500	\$92	\$112	\$124	\$166	\$258	\$307
\$3,501	\$4,000	\$106	\$123	\$133	\$187	\$299	\$356
\$4,001	\$4,500	\$121	\$136	\$145	\$220	\$328	\$399
\$4,501	\$5,000	\$133	\$151	\$160	\$265	\$367	\$448
\$5,001	\$5,500	\$148	\$175	\$184	\$292	\$398	\$508
\$5,501	\$6,000	\$165	\$203	\$208	\$312	\$433	\$569
\$6,001	\$6,500	\$184	\$229	\$237	\$338	\$470	\$602
\$6,501	\$7,000	\$208	\$252	\$261	\$370	\$504	\$660
\$7,001	\$8,000	\$229	\$275	\$284	\$404	\$570	\$735
\$8,001	\$9,000	\$258	\$296	\$306	\$450	\$645	\$805
\$9,001	\$10,000	\$281	\$315	\$328	\$491	\$698	\$895
Post Departure Plans		\$17	\$24	\$33	\$42	\$52	\$74

Program F - Gross Premiums Per Person Per Trip							
Trip Cost		...Age of Traveler...					
From	To	0-35	36-50	51-60	61-75	76-80	81+
\$0	\$500	\$25	\$33	\$37	\$42	\$72	\$100
\$501	\$1,000	\$38	\$48	\$53	\$67	\$113	\$167
\$1,001	\$1,500	\$50	\$66	\$73	\$93	\$161	\$235
\$1,501	\$2,000	\$68	\$86	\$97	\$128	\$210	\$303
\$2,001	\$2,500	\$86	\$114	\$123	\$159	\$259	\$371
\$2,501	\$3,000	\$104	\$125	\$143	\$189	\$308	\$439
\$3,001	\$3,500	\$122	\$141	\$152	\$220	\$355	\$508
\$3,501	\$4,000	\$146	\$159	\$168	\$249	\$405	\$576
\$4,001	\$4,500	\$159	\$180	\$192	\$313	\$453	\$641
\$4,501	\$5,000	\$183	\$203	\$214	\$354	\$503	\$710
\$5,001	\$5,500	\$209	\$240	\$253	\$386	\$551	\$746
\$5,501	\$6,000	\$223	\$279	\$292	\$423	\$646	\$777
\$6,001	\$6,500	\$249	\$308	\$319	\$461	\$701	\$849
\$6,501	\$7,000	\$273	\$329	\$344	\$501	\$768	\$911
\$7,001	\$8,000	\$307	\$363	\$376	\$564	\$843	\$1,115
\$8,001	\$9,000	\$352	\$396	\$407	\$624	\$951	\$1,266
\$9,001	\$10,000	\$385	\$427	\$438	\$688	\$1,064	\$1,419
Post Departure Plans		\$22	\$29	\$32	\$36	\$62	\$100

Program G - Gross Premiums Per Person Per Trip

Trip Cost		...Age of Traveler...					
		0-35	36-45	46-60	61-75	76-80	81+
From	To						
\$0	\$500	\$30	\$40	\$44	\$50	\$86	\$133
\$501	\$1,000	\$47	\$58	\$64	\$83	\$136	\$200
\$1,001	\$1,500	\$64	\$79	\$88	\$121	\$193	\$284
\$1,501	\$2,000	\$82	\$108	\$116	\$154	\$252	\$369
\$2,001	\$2,500	\$103	\$137	\$148	\$191	\$311	\$460
\$2,501	\$3,000	\$125	\$166	\$174	\$227	\$370	\$551
\$3,001	\$3,500	\$153	\$180	\$205	\$264	\$426	\$646
\$3,501	\$4,000	\$175	\$213	\$233	\$299	\$509	\$738
\$4,001	\$4,500	\$191	\$242	\$263	\$376	\$564	\$831
\$4,501	\$5,000	\$220	\$271	\$304	\$425	\$633	\$924
\$5,001	\$5,500	\$251	\$315	\$338	\$463	\$696	\$983
\$5,501	\$6,000	\$273	\$338	\$379	\$508	\$775	\$1,042
\$6,001	\$6,500	\$299	\$373	\$413	\$553	\$841	\$1,139
\$6,501	\$7,000	\$328	\$395	\$459	\$601	\$922	\$1,236
\$7,001	\$8,000	\$368	\$445	\$504	\$677	\$1,012	\$1,440
\$8,001	\$9,000	\$422	\$530	\$588	\$749	\$1,141	\$1,636
\$9,001	\$10,000	\$465	\$588	\$658	\$826	\$1,277	\$1,863
Post Departure Plans		\$29	\$33	\$38	\$50	\$74	\$133

Rule 1.1. Program Rates – Optional Coverages

Options Coverage Upgrades - Programs A, A100		
Coverage	Description	Additional Premium
Collision Damage Waiver	\$50,000 Coverage Limit	\$7 per day
Flight Accident Protection		\$100,000 - \$8 \$250,000 - \$18 \$500,000 - \$39 \$1,000,000 - \$50
Medical Optional Upgrades	Medical and Evacuation Limits Double; coverages are Primary	\$25
"Cancel for any Reason" Upgrade	75% refund within 48 hours of departure	Additional 50% premium
Sports Coverage	Up to \$1,000 per person for nonrefundable ski pass, ski or equipment rental or greens fees.	\$25

Options Coverage Upgrades - Programs B, B100		
Coverage	Description	Additional Premium
Collision Damage Waiver	\$50,000 Coverage Limit	\$7 per day
Flight Accident Protection		\$500,000 - \$39 \$1,000,000 - \$50
Medical Optional Upgrades	Primary Coverage	\$25
"Cancel for any Reason" Upgrade	75% refund within 48 hours of departure	Additional 50% premium
Sports Coverage	Up to \$1,000 per person for nonrefundable ski pass, ski or equipment rental or greens fees.	\$25

Options Coverage Upgrades - Programs C, C100

Coverage	Description	Additional Premium
Collision Damage Waiver	\$50,000 Coverage Limit	\$7 per day
Flight Accident Protection		\$100,000 - \$8 \$250,000 - \$18 \$500,000 - \$39 \$1,000,000 - \$50
"Cancel for any Reason" Upgrade	75% refund within 48 hours of departure	Additional 50% premium
Sports Coverage	Up to \$1,000 per person for nonrefundable ski pass, ski or equipment rental or greens fees.	\$25

Options Coverage Upgrades - Programs D

Coverage	Description	Additional Premium
Collision Damage Waiver	\$25,000 Coverage Limit	\$7 per day
Flight Accident Protection		\$100,000 - \$8 \$250,000 - \$18 \$500,000 - \$39 \$1,000,000 - \$50
Medical Optional Upgrades	Increase Medical Coverage Limit by \$20,000; Increase Emergency Evacuation limit by \$200,000; coverages are Primary	\$25
"Cancel for any Reason" Upgrade	75% refund within 48 hours of departure	Additional 50% premium
Adventure Sports Coverage	Up to \$1,000 per person for nonrefundable ski pass, ski or equipment rental or greens fees. Increase Medical Coverage Limit by \$10,000; increase Emergency Evacuation Coverage Limit by \$400,000. Increase Baggage Coverage to \$2,500; reduce minimum delay to 12 hours on Sporting Equipment	\$25

Options Coverage Upgrades - Programs E

Coverage	Description	Additional Premium
Collision Damage Waiver	\$25,000 Coverage Limit	\$7 per day
Flight Accident Protection		\$100,000 - \$8 \$250,000 - \$18 \$500,000 - \$39 \$1,000,000 - \$50
Medical Optional Upgrades	Increase Medical Coverage Limit by \$25,000; Increase Emergency Evacuation limit by \$200,000; coverages are Primary	\$25
"Cancel for any Reason" Upgrade	75% refund within 48 hours of departure	Additional 50% premium
Sports Coverage	Up to \$1,000 per person for nonrefundable ski pass, ski or equipment rental or greens fees.	\$25

Options Coverage Upgrades - Programs F		
Coverage	Description	Additional Premium
Collision Damage Waiver	\$25,000 Coverage Limit	\$7 per day
Flight Accident Protection		\$100,000 - \$8 \$250,000 - \$18 \$500,000 - \$39 \$1,000,000 - \$50
Medical Optional Upgrades	Additional Emergency Accident and Sickness Medical for \$50,000 (a total of \$100,000); Additional Emergency Evacuation and Repatriation of Remains for \$500,000 (a total of \$1 million)	\$25

Options Coverage Upgrades - Programs G

Coverage	Description	Additional Premium
Collision Damage Waiver	\$25,000 Coverage Limit	\$7 per day
Flight Accident Protection		\$100,000 - \$10
		\$250,000 - \$23
		\$500,000 - \$39
		\$1,000,000 - \$55
Medical Optional Upgrades	Additional Emergency Accident and Sickness Medical for \$150,000 (a total of \$250,000)	\$33

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	[]
Part A: select general triggers from (1)-(28)	
Part B: Cancel for Work Reasons	
Cancel for Any Reason	
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	
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	
<i>III. Accident / Sickness Coverage</i>	
Emergency Sickness Medical Expense	[]
Emergency Accident Medical Expense	
Sickness Medical Expense	
Accident Medical Expense	
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(Part A)	=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(Part A)	
Trip/Exchange Interruption - Return Air Only		See Tables 1, 12, 14, 15, 23 and 24(Part A)	
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		See Tables 1, 8, 10, 12, 14 and 19	
Emergency Evacuation		See Tables 1, 12, and 20	
Repatriation of Remains			
	Benefit	Relativity	Loss Cost
Hotel Overbooking	See Table 1	Table 8	=A*B
Hotel/Motel Burglary			
Itinerary Change			
Missed connection			
Security Deposit Waiver			

Table 2 - Development of Manual Loss Cost (continued)

	<i>A</i> <i>Unadjusted Loss Cost</i>	<i>B</i> <i>Coverage Limit Adjustment</i>	<i>C</i> <i>Loss Cost</i>
Emergency Sickness Medical Expense	<i>See Table 8</i>	<i>See Tables 1, 12, 14 and 17</i>	$=A*B$
Sickness Medical Expense		<i>See Tables 1, 12, 14 , 16 and 17</i>	
Emergency Accident Medical Expense		<i>See Tables 1, 14 and 17</i>	
Accident Medical Expense		<i>See Tables 1, 14, 16 and 17</i>	

Subtotal *ST1=Sum of
Column C*

Factor Part 2

Dependent Children	<i>See Table 18</i>	$=B*ST1$
Hazardous Sports Rider Cancel for Any Reason	<i>See Table 8</i>	

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, 14</i>	$=A*B$

*LC = sum of column
C*

Table 5 – Development of Gross Premium

Manual Loss Cost	MLC	See Table 2
Loss Cost Multiplier	LCM	
Gross Premium Before Cancel for Work Reasons Coverage	GPBWR	=MLC*LCM
Cancel for Work Reasons Coverage	WR	See table 24(Part B)
Gross Premium	GP	=GPBFF+WR
Gross Premium 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
Part A: select general triggers from (1)-(28)	(1)-(4), (6), (8)-(14), (17)-(19), (26)-(28)
Part B: Cancel for Work Reasons	Included
Cancel for Any Reason	Up to 50% of Trip Costs
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
Trip Delay - Non-Subsidence	\$0 deductible/ \$2,500 max / At least 9 hour delay
Missed Connection	Up to \$800
Itinerary Change	Up to \$750
Hotel Overbooking	Up to \$150
Pet Care Home Alone	Up to \$50 daily benefit
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
<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
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/no deductible
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/ 7 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)

42.9210

	<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%	0.8907	38.2288
Trip/Exchange Interruption	11.59%	0.8907	4.4307
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	0.3348	10.0000	3.3480
Pet Care Home Alone Coverage	0.0882	2.3500	0.2073
Trip Delay	1.1234	0.8367	0.9399
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)	0.4702	1.7200	0.8087
Baggage/Personal effects	0.7836	1.3691	1.0728
Emergency Evacuation	0.9745	1.2197	1.1885
Repatriation of Remains	0.0702	1.2103	0.0849
	<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

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

	<i>A</i> <i>Unadjusted Loss Cost</i>	<i>B</i> <i>Coverage Limit Adjustment</i>	<i>C</i> <i>Loss Cost</i>
Emergency Sickness Medical Expense	1.3649	0.9975	1.3615
Sickness Medical Expense	1.7061	0.9327	1.5913
Emergency Accident Medical Expense	0.4481	0.7390	0.3311
Accident Medical Expense	0.5601	0.8460	0.4739
Subtotal			113.9178

Factor Part 2

Dependent Children	0.0000	<i>0.0000</i>
Hazardous Sports Rider	0.3000	<i>34.1753</i>
Cancel for Any Reason	0.4000	<i>45.5671</i>

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	<i>7.2450</i>	20.3150

LC= 212.7018

Table 5a – Development of Gross Premium Example

Manual Loss Cost	212.7018	See Table 2
Loss Cost Multiplier	2.4765	LCM
Gross Premium Before TC/TI flat fee	\$526.75	=MLC*LCM
Cancel for Work Reasons Coverage	\$24.00	See table 24(Part B)
Gross Premium	\$550.75	=GPBFF+WR
Gross Premium may be rounded to nearest \$.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	
Part A: select general triggers from (1)-(28)	
Part B: Cancel for Work Reasons	
Cancel for Any Reason	
Change of Mind Coverage	
<i>II. Post Departure Coverage</i>	
Trip/Exchange Interruption	
Trip/Exchange Interruption - Return Air Only	
Trip Delay - Non-Subsidence Allowance	
Security Coverage	
Missed Connection	
Itinerary Change	
Hotel Overbooking	
Pet Care Home Alone	
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	
<i>III. Accident / Sickness Coverage</i>	
Emergency Sickness Medical Expense	
Emergency Accident Medical Expense	
Sickness Medical Expense	
Accident Medical Expense	
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	

Table 1 - Requested Coverage (continued)

<i>Coverage</i>	<i>Amount</i>
<i>VI. Policy Information</i>	
Traveling Companion Coverage	<div style="border: 1px solid black; width: 100%; height: 100%;"></div>
Family Member Coverage	
Pre-Existing Condition	
Dependent Children	
Excess/Not Excess	
<i>VII. Account Information</i>	
Average Age of Insured	<div style="border: 1px solid black; width: 100%; height: 100%;"></div>
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(Part A)	=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(Part A), 25 and 26	
Trip Delay - Subsidence Allowance		See Tables 1, 8, 14, 15, 23 22 and 24(Part A)	
Trip/Exchange Interruption - Return Air Only		See Tables 1, 12, 14, 15, 23 and 24(Part A)	
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		See Tables 1, 8, 10, 12, 14 and 19	
Emergency Evacuation	See Tables 1, 12, and 20		
Repatriation of Remains			
	Benefit	Relativity	Loss Cost
Hotel Overbooking	See Table 1	Table 8	=A*B
Hotel/Motel Burglary			
Itinerary Change			
Missed connection			
Security Deposit Waiver			

Table 2 - Development of Manual Loss Cost (continued)

	<i>Unadjusted Loss Cost</i>	<i>Coverage Limit Adjustment</i>	<i>Loss Cost</i>
Emergency Sickness Medical Expense	<i>See Table 8</i>	<i>See Tables 1, 12, 14 and 17</i>	$=A*B$
Sickness Medical Expense		<i>See Tables 1, 12, 14, 16 and 17</i>	
Emergency Accident Medical Expense		<i>See Tables 1, 14 and 17</i>	
Accident Medical Expense		<i>See Tables 1, 14, 16 and 17</i>	

Subtotal *ST1=Sum of Column C*

Factor Part 2

Dependent Children	See Table 18	$=B*ST1$
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, 14</i>	$=A*B$

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 Before Cancel for Work Reasons Coverage	GPBWR	$=MLC*EM*LCM*UF$
Cancel for Work Reasons Coverage	WR	See table 24(Part B)
Gross Premium	GP	$=GPBFF+WR$
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		
	Maximum Debit	Maximum 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
Part A: select general triggers from (1)-(28)	(1)-(4), (6), (8)-(14), (17)-(19), (26)-(28)
Part B: Cancel for Work Reasons	Included
Cancel for Any Reason	Up to 50% of Trip Costs
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
Trip Delay - Non-Subsidence	\$0 deductible/ \$2,500 max / At least 9 hour delay
Security Coverage	Not Included
Missed Connection	Up to \$800
Itinerary Change	Up to \$750
Hotel Overbooking	Up to \$150
Pet Care Home Alone	Up to \$50 daily benefit
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
<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
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/no deductible
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

Table 1a - Requested Coverage Example (continued)

<i>Coverage</i>	<i>Amount</i>
VI. Policy Information	
Traveling Companion Coverage	Not 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
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) 42.9210

	<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%	0.8907	38.2288
Trip/Exchange Interruption	11.59%	0.8907	4.4307
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	0.3348	10.0000	3.3480
Pet Care Home Alone Coverage	0.0882	2.3500	0.2073
	1.1234	0.8367	0.9399
Trip Delay	0.0000	0.0000	0.0000
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
	0.2477	1.1200	0.2774
Baggage Delay	0.0000	0.0000	0.0000
Lost Baggage	0.4702	1.7200	0.8087
Baggage/Personal effects (Business Equipment only)	0.7836	1.3691	1.0728
Baggage/Personal effects	0.9745	1.2197	1.1885
Emergency Evacuation	0.0702	1.2103	0.0849
Repatriation of Remains			
	<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

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

	<i>Unadjusted Loss Cost</i>	<i>Coverage Limit Adjustment</i>	<i>Loss Cost</i>
Emergency Sickness Medical Expense	1.3649	0.9975	1.3615
Sickness Medical Expense	1.7061	0.9327	1.5913
Emergency Accident Medical Expense	0.4481	0.7390	0.3311
Accident Medical Expense	0.5601	0.8460	0.4739
Subtotal			113.9178

Factor Part 2

Dependent Children	0.0000	0.0000
Average Length of Trip	0.0000	0.0000
Single or Multiple Destinations	0.1000	11.3918
Type of Travel	0.0000	0.0000
Destinations Factor	0.0500	5.6959
Hazardous Sports Rider	0.3000	34.1753
Cancel for Any Reason	0.4000	45.5671

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	0.0000	0.0000

LC= 209.4745

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	\$104,762	\$107,904	\$115,238	\$327,904
Incurred Losses	\$85,000	\$87,000	\$92,000	\$264,000
Experience Factor				0.8051
Credibility Factor				50%
Experience Modifier				90.26%

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	209.4745	See Table 2
Experience Modifier	0.9027	See Table 3
Underwriting Factor	0.7446	See Table 5.1
Loss Cost Multiplier	2.4765	LCM
Gross Premium Before TC/TI flat fee	\$348.75	=MLC*EM*LCM*DC*UF
Cancel for Work Reasons Coverage	\$24.00	See table 24(Part B)
Gross Premium	\$372.75	=GPBFF+WR

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

Rule 4. Supporting Tables

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

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Table 7 - Reference Loss Cost															
Age/Sum Insured prior	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
\$ 1 - \$ 500	2.687	3.427	3.835	4.292	4.803	5.375	6.015	6.732	7.533	8.430	9.434	10.557	11.814	13.221	14.808
\$ 501 - \$ 1,000	5.374	6.855	7.671	8.584	9.606	10.750	12.031	13.463	15.066	16.860	18.868	21.114	23.628	26.442	29.617
\$ 1,001 - \$ 1,500	8.060	10.282	11.506	12.876	14.409	16.125	18.046	20.195	22.599	25.289	28.301	31.671	35.442	39.662	44.425
\$ 1,501 - \$ 2,000	10.747	13.710	15.342	17.168	19.213	21.500	24.061	26.926	30.132	33.719	37.735	42.229	47.257	52.883	59.233
\$ 2,001 - \$ 2,500	13.434	17.137	19.177	21.461	24.016	26.875	30.077	33.658	37.665	42.149	47.169	52.786	59.071	66.104	74.042
\$ 2,501 - \$ 3,000	16.121	20.564	23.012	25.753	28.819	32.251	36.092	40.389	45.198	50.579	56.603	63.343	70.885	79.325	88.850
\$ 3,001 - \$ 3,500	18.808	23.992	26.848	30.045	33.622	37.626	42.107	47.121	52.731	59.009	66.037	73.900	82.699	92.546	103.658
\$ 3,501 - \$ 4,000	21.494	27.419	30.683	34.337	38.425	43.001	48.123	53.852	60.264	67.439	75.470	84.457	94.513	105.766	118.466
\$ 4,001 - \$ 4,500	24.181	30.847	34.519	38.629	43.228	48.376	54.138	60.584	67.797	75.868	84.904	95.014	106.327	118.987	133.275
\$ 4,501 - \$ 5,000	26.868	34.274	38.354	42.921	48.032	53.751	60.153	67.316	75.330	84.298	94.338	105.572	118.142	132.208	148.083
\$ 5,001 - \$ 5,500	29.555	37.701	42.189	47.213	52.835	59.126	66.168	74.047	82.863	92.728	103.772	116.129	129.956	145.429	162.891
\$ 5,501 - \$ 6,000	32.242	41.129	46.025	51.505	57.638	64.501	72.184	80.779	90.396	101.158	113.206	126.686	141.770	158.650	177.700
\$ 6,001 - \$ 6,500	34.928	44.556	49.860	55.797	62.441	69.876	78.199	87.510	97.929	109.588	122.639	137.243	153.584	171.871	192.508
\$ 6,501 - \$ 7,000	37.615	47.984	53.696	60.090	67.244	75.251	84.214	94.242	105.462	118.017	132.073	147.800	165.398	185.091	207.316
\$ 7,001 - \$ 8,000	42.989	54.838	61.366	68.674	76.851	86.001	96.245	107.705	120.528	134.877	150.941	168.915	189.026	211.533	236.933
\$ 8,001 - \$ 9,000	48.362	61.693	69.037	77.258	86.457	96.752	108.276	121.168	135.594	151.737	169.808	190.029	212.655	237.975	266.549
\$ 9,001 - \$ 10,000	53.736	68.548	76.708	85.842	96.063	107.502	120.306	134.631	150.661	168.596	188.676	211.143	236.283	264.416	296.166
\$ 10,001 - \$ 11,000	59.302	75.648	84.654	94.734	106.014	118.637	132.768	148.577	166.266	186.060	208.219	233.014	260.758	291.805	326.844
\$ 11,001 - \$ 12,000	64.950	82.853	92.716	103.756	116.110	129.936	145.412	162.727	182.101	203.780	228.050	255.206	285.592	319.596	357.972
\$ 12,001 - \$ 13,000	70.598	90.058	100.778	112.779	126.207	141.235	158.057	176.877	197.936	221.500	247.880	277.398	310.426	347.387	389.100
\$ 13,001 - \$ 14,000	76.245	97.262	108.840	121.801	136.303	152.533	170.702	191.027	213.771	239.220	267.711	299.590	335.260	375.178	420.228
\$ 14,001 - \$ 15,000	81.893	104.467	116.903	130.823	146.400	163.832	183.346	205.177	229.606	256.940	287.541	321.781	360.094	402.969	451.356
\$ 15,001 - \$ 16,000	87.541	111.671	124.965	139.846	156.496	175.131	195.991	219.327	245.440	274.660	307.372	343.973	384.928	430.760	482.484
\$ 16,001 - \$ 17,000	93.189	118.876	133.027	148.868	166.593	186.430	208.635	233.478	261.275	292.380	327.202	366.165	409.762	458.551	513.612
\$ 17,001 - \$ 18,000	98.837	126.081	141.089	157.890	176.690	197.728	221.280	247.628	277.110	310.100	347.032	388.357	434.597	486.342	544.740
\$ 18,001 - \$ 19,000	104.484	133.285	149.152	166.912	186.786	209.027	233.924	261.778	292.945	327.820	366.863	410.549	459.431	514.133	575.868
\$ 19,001 - \$ 20,000	110.132	140.490	157.214	175.935	196.883	220.326	246.569	275.928	308.780	345.540	386.693	432.741	484.265	541.924	606.996
\$ 20,001 - \$ 21,000	115.780	147.694	165.276	184.957	206.979	231.625	259.213	290.078	324.615	363.260	406.524	454.932	509.099	569.715	638.124
\$ 21,001 - \$ 22,000	121.428	154.899	173.338	193.979	217.076	242.924	271.858	304.228	340.450	380.980	426.354	477.124	533.933	597.506	669.252
\$ 22,001 - \$ 23,000	127.076	162.104	181.401	203.002	227.172	254.222	284.503	318.379	356.284	398.700	446.185	499.316	558.767	625.297	700.380

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Table 7 - Reference Loss Cost															
Age/Sum Insured prior	0-19	20-24	25-29	30-34	35 -39	40 -44	45 -49	50 -54	55 -59	60 -64	65 -69	70 -74	75 -79	80 -84	85+
\$ 23,001 - \$ 24,000	132.723	169.308	189.463	212.024	237.269	265.521	297.147	332.529	372.119	416.420	466.015	521.508	583.601	653.088	731.508
\$ 24,001 - \$ 25,000	138.371	176.513	197.525	221.046	247.365	276.820	309.792	346.679	387.954	434.140	485.845	543.700	608.435	680.879	762.636
\$ 25,001 - \$ 26,000	144.019	183.717	205.587	230.068	257.462	288.119	322.436	360.829	403.789	451.860	505.676	565.891	633.269	708.670	793.764
\$ 26,001 - \$ 28,000	152.491	194.524	217.681	243.602	272.607	305.067	341.403	382.054	427.541	478.440	535.421	599.179	670.520	750.357	840.455
\$ 28,001 - \$ 30,000	163.786	208.933	233.805	261.646	292.800	327.664	366.692	410.355	459.211	513.880	575.082	643.563	720.189	805.939	902.711
\$ 30,001 - \$ 32,000	175.082	223.343	249.930	279.691	312.993	350.262	391.981	438.655	490.881	549.320	614.743	687.946	769.857	861.521	964.967
\$ 32,001 - \$ 34,000	186.377	237.752	266.054	297.736	333.186	372.859	417.270	466.955	522.551	584.760	654.404	732.330	819.525	917.103	1,027.223
\$ 34,001 - \$ 36,000	197.673	252.161	282.179	315.780	353.379	395.457	442.560	495.256	554.220	620.200	694.065	776.714	869.193	972.685	1,089.479
\$ 36,001 - \$ 38,000	208.969	266.570	298.303	333.825	373.572	418.054	467.849	523.556	585.890	655.640	733.726	821.097	918.861	1,028.267	1,151.735
\$ 38,001 - \$ 40,000	220.264	280.980	314.428	351.869	393.765	440.652	493.138	551.856	617.560	691.080	773.387	865.481	968.529	1,083.849	1,213.991
\$ 40,001 - \$ 42,000	231.560	295.389	330.552	369.914	413.958	463.250	518.427	580.156	649.229	726.520	813.047	909.865	1,018.198	1,139.431	1,276.247
\$ 42,001 - \$ 44,000	242.855	309.798	346.677	387.958	434.152	485.847	543.716	608.457	680.899	761.960	852.708	954.248	1,067.866	1,195.013	1,338.503
\$ 44,001 - \$ 46,000	254.151	324.207	362.801	406.003	454.345	508.445	569.005	636.757	712.569	797.400	892.369	998.632	1,117.534	1,250.595	1,400.759
\$ 46,001 - \$ 48,000	265.447	338.616	378.925	424.048	474.538	531.042	594.294	665.057	744.239	832.840	932.030	1,043.016	1,167.202	1,306.177	1,463.015
\$ 48,001 - \$ 50,000	276.742	353.026	395.050	442.092	494.731	553.640	619.583	693.358	775.908	868.280	971.691	1,087.399	1,216.870	1,361.759	1,525.271
\$ 50,001 - \$ 52,000	288.038	367.435	411.174	460.137	514.924	576.237	644.873	721.658	807.578	903.720	1,011.352	1,131.783	1,266.539	1,417.341	1,587.527
\$ 52,001 - \$ 54,000	299.333	381.844	427.299	478.181	535.117	598.835	670.162	749.958	839.248	939.160	1,051.012	1,176.167	1,316.207	1,472.923	1,649.783
\$ 54,001 - \$ 56,000	310.629	396.253	443.423	496.226	555.310	621.432	695.451	778.259	870.918	974.600	1,090.673	1,220.550	1,365.875	1,528.505	1,712.039
\$ 56,001 - \$ 58,000	321.925	410.662	459.548	514.271	575.503	644.030	720.740	806.559	902.587	1,010.040	1,130.334	1,264.934	1,415.543	1,584.087	1,774.295
\$ 58,001 - \$ 60,000	333.220	425.072	475.672	532.315	595.696	666.627	746.029	834.859	934.257	1,045.480	1,169.995	1,309.317	1,465.211	1,639.669	1,836.551
\$ 60,001 - \$ 62,000	344.516	439.481	491.797	550.360	615.889	689.225	771.318	863.160	965.927	1,080.920	1,209.656	1,353.701	1,514.879	1,695.251	1,898.807
\$ 62,001 - \$ 64,000	355.811	453.890	507.921	568.404	636.083	711.822	796.607	891.460	997.597	1,116.360	1,249.317	1,398.085	1,564.548	1,750.833	1,961.063
\$ 64,001 - \$ 66,000	367.107	468.299	524.046	586.449	656.276	734.420	821.896	919.760	1,029.266	1,151.801	1,288.978	1,442.468	1,614.216	1,806.415	2,023.319
\$ 66,001 - \$ 68,000	378.403	482.708	540.170	604.493	676.469	757.018	847.185	948.061	1,060.936	1,187.241	1,328.638	1,486.852	1,663.884	1,861.997	2,085.575
\$ 68,001 - \$ 70,000	389.698	497.118	556.295	622.538	696.662	779.615	872.475	976.361	1,092.606	1,222.681	1,368.299	1,531.236	1,713.552	1,917.579	2,147.831

ARCH Insurance Company

Table 7 - Reference Loss Cost															
Age/Sum Insured prior	0-19	20-24	25-29	30-34	35 -39	40 -44	45 -49	50 -54	55 -59	60 -64	65 -69	70 -74	75 -79	80 -84	85+
\$ 70,001 - \$ 72,000	400.994	511.527	572.419	640.583	716.855	802.213	897.764	1,004.661	1,124.275	1,258.121	1,407.960	1,575.619	1,763.220	1,973.161	2,210.087
\$ 72,001 - \$ 74,000	412.290	525.936	588.544	658.627	737.048	824.810	923.053	1,032.961	1,155.945	1,293.561	1,447.621	1,620.003	1,812.888	2,028.743	2,272.343
\$ 74,001 - \$ 76,000	423.585	540.345	604.668	676.672	757.241	847.408	948.342	1,061.262	1,187.615	1,329.001	1,487.282	1,664.387	1,862.557	2,084.325	2,334.599
\$ 76,001 - \$ 78,000	434.881	554.754	620.793	694.716	777.434	870.005	973.631	1,089.562	1,219.285	1,364.441	1,526.943	1,708.770	1,912.225	2,139.907	2,396.854
\$ 78,001 - \$ 80,000	446.176	569.164	636.917	712.761	797.627	892.603	998.920	1,117.862	1,250.954	1,399.881	1,566.604	1,753.154	1,961.893	2,195.489	2,459.110
\$ 80,001 - \$ 82,000	457.472	583.573	653.042	730.806	817.820	915.200	1,024.209	1,146.163	1,282.624	1,435.321	1,606.264	1,797.538	2,011.561	2,251.071	2,521.366
\$ 82,001 - \$ 84,000	468.768	597.982	669.166	748.850	838.013	937.798	1,049.498	1,174.463	1,314.294	1,470.761	1,645.925	1,841.921	2,061.229	2,306.653	2,583.622
\$ 84,001 - \$ 86,000	480.063	612.391	685.291	766.895	858.207	960.395	1,074.788	1,202.763	1,345.964	1,506.201	1,685.586	1,886.305	2,110.898	2,362.235	2,645.878
\$ 86,001 - \$ 88,000	491.359	626.800	701.415	784.939	878.400	982.993	1,100.077	1,231.064	1,377.633	1,541.641	1,725.247	1,930.688	2,160.566	2,417.816	2,708.134
\$ 88,001 - \$ 90,000	502.654	641.210	717.540	802.984	898.593	1,005.590	1,125.366	1,259.364	1,409.303	1,577.081	1,764.908	1,975.072	2,210.234	2,473.398	2,770.390
\$ 90,001 - \$ 92,000	513.950	655.619	733.664	821.028	918.786	1,028.188	1,150.655	1,287.664	1,440.973	1,612.521	1,804.569	2,019.456	2,259.902	2,528.980	2,832.646
\$ 92,001 - \$ 94,000	525.246	670.028	749.789	839.073	938.979	1,050.786	1,175.944	1,315.965	1,472.642	1,647.961	1,844.229	2,063.839	2,309.570	2,584.562	2,894.902
\$ 94,001 - \$ 96,000	536.541	684.437	765.913	857.118	959.172	1,073.383	1,201.233	1,344.265	1,504.312	1,683.401	1,883.890	2,108.223	2,359.238	2,640.144	2,957.158
\$ 96,001 - \$ 98,000	547.837	698.846	782.038	875.162	979.365	1,095.981	1,226.522	1,372.565	1,535.982	1,718.841	1,923.551	2,152.607	2,408.907	2,695.726	3,019.414
\$ 98,001 - \$ 100,000	559.132	713.256	798.162	893.207	999.558	1,118.578	1,251.811	1,400.866	1,567.652	1,754.281	1,963.212	2,196.990	2,458.575	2,751.308	3,081.670

ARCH Insurance Company

Table 8 - Unadjusted Loss Costs and Relativities

		0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
Trip/Exchange Cancellation	(1)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Trip/Exchange Interruption - up to 100% of Sum Insured	(1)	8.19%	8.19%	8.19%	8.19%	8.19%	8.19%	8.19%	8.19%	8.19%	8.19%	8.19%	8.19%	8.19%	8.19%	8.19%
Trip/Exchange Interruption - up to 125% of Sum Insured	(1)	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%
Trip/Exchange Interruption - up to 150% of Sum Insured	(1)	10.33%	10.33%	10.33%	10.33%	10.33%	10.33%	10.33%	10.33%	10.33%	10.33%	10.33%	10.33%	10.33%	10.33%	10.33%
Trip/Exchange Interruption - up to 200% of Sum Insured	(1)	11.59%	11.59%	11.59%	11.59%	11.59%	11.59%	11.59%	11.59%	11.59%	11.59%	11.59%	11.59%	11.59%	11.59%	11.59%
Trip/Exchange Interruption - up to 250% of Sum Insured	(1)	12.28%	12.28%	12.28%	12.28%	12.28%	12.28%	12.28%	12.28%	12.28%	12.28%	12.28%	12.28%	12.28%	12.28%	12.28%
Trip/Exchange Interruption - Subsistence Allowance	(8)	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%
Trip Delay - Subsistence Allowance	(4)	\$0.1490	\$0.1868	\$0.2073	\$0.2302	\$0.2555	\$0.2837	\$0.3149	\$0.3496	\$0.3881	\$0.4309	\$0.4784	\$0.5311	\$0.5895	\$0.6545	\$0.7272
AD&D - Common Carrier (Air only)	(2)	\$0.0035	\$0.0035	\$0.0035	\$0.0035	\$0.0035	\$0.0035	\$0.0035	\$0.0035	\$0.0035	\$0.0035	\$0.0035	\$0.0035	\$0.0035	\$0.0035	\$0.0035
AD&D	(2)	\$0.0044	\$0.0044	\$0.0044	\$0.0044	\$0.0044	\$0.0044	\$0.0044	\$0.0044	\$0.0044	\$0.0044	\$0.0044	\$0.0044	\$0.0044	\$0.0044	\$0.0044
Change of Mind Coverage	(3)	\$0.2006	\$0.2618	\$0.2960	\$0.3348	\$0.3786	\$0.4281	\$0.4842	\$0.5476	\$0.6192	\$0.7003	\$0.7919	\$0.8956	\$1.0128	\$1.1453	\$1.2965
Trip/Exchange Interruption - Return Air Only	(3)	\$0.0390	\$0.0490	\$0.0545	\$0.0606	\$0.0673	\$0.0748	\$0.0831	\$0.0923	\$0.1026	\$0.1140	\$0.1267	\$0.1408	\$0.1565	\$0.1739	\$0.1934
Hotel Overbooking	(5)	0.81%	0.81%	0.81%	0.81%	0.81%	0.81%	0.81%	0.81%	0.81%	0.81%	0.81%	0.81%	0.81%	0.81%	0.81%
Hotel/Motel Burglary	(5)	2.48%	2.48%	2.48%	2.48%	2.48%	2.48%	2.48%	2.48%	2.48%	2.48%	2.48%	2.48%	2.48%	2.48%	2.48%
Itinerary Change	(5)	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%
Missed connection	(5)	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%
Security Deposit Waiver	(5)	4.22%	4.22%	4.22%	4.22%	4.22%	4.22%	4.22%	4.22%	4.22%	4.22%	4.22%	4.22%	4.22%	4.22%	4.22%
Pet Care Home Alone Coverage	(6)	\$0.0434	\$0.0628	\$0.0744	\$0.0882	\$0.1045	\$0.1239	\$0.1468	\$0.1740	\$0.2063	\$0.2445	\$0.2898	\$0.3435	\$0.4071	\$0.4826	\$0.5728
Collision Damage Waiver/Renters Collision Insurance	(7)	\$2.8040	\$2.8040	\$2.8040	\$2.8040	\$2.8040	\$2.8040	\$2.8040	\$2.8040	\$2.8040	\$2.8040	\$2.8040	\$2.8040	\$2.8040	\$2.8040	\$2.8040
Cancel for Work Reasons		\$8.0114	\$8.0114	\$8.0114	\$8.0114	\$8.0114	\$8.0114	\$8.0114	\$8.0114	\$8.0114	\$8.0114	\$8.0114	\$8.0114	\$8.0114	\$8.0114	\$8.0114
Baggage Delay		\$0.2477	\$0.2477	\$0.2477	\$0.2477	\$0.2477	\$0.2477	\$0.2477	\$0.2477	\$0.2477	\$0.2477	\$0.2477	\$0.2477	\$0.2477	\$0.2477	\$0.2477
Trip Delay		\$0.7242	\$0.9841	\$1.0659	\$1.1234	\$1.1567	\$1.1658	\$1.1506	\$1.1113	\$1.0477	\$0.9599	\$0.8478	\$0.7115	\$0.5510	\$0.3663	\$0.1555
Accident Medical Expense		\$0.2824	\$0.4030	\$0.4751	\$0.5601	\$0.6603	\$0.7783	\$0.9174	\$1.0815	\$1.2748	\$1.5028	\$1.7715	\$2.0881	\$2.4615	\$2.9018	\$3.4250
Sickness Medical Expense		\$1.0503	\$1.3515	\$1.5185	\$1.7061	\$1.9169	\$2.1538	\$2.4199	\$2.7189	\$3.0548	\$3.4323	\$3.8563	\$4.3328	\$4.8681	\$5.4696	\$6.1511
Emergency Accident Medical Expense		\$0.2259	\$0.3224	\$0.3801	\$0.4481	\$0.5282	\$0.6226	\$0.7339	\$0.8652	\$1.0198	\$1.2022	\$1.4172	\$1.6705	\$1.9692	\$2.3214	\$2.7400
Emergency Sickness Medical Expense		\$0.8402	\$1.0812	\$1.2148	\$1.3649	\$1.5335	\$1.7230	\$1.9359	\$2.1751	\$2.4438	\$2.7458	\$3.0850	\$3.4662	\$3.8945	\$4.3757	\$4.9209
Emergency Evacuation		\$0.4033	\$0.6379	\$0.7884	\$0.9745	\$1.2044	\$1.4887	\$1.8400	\$2.2743	\$2.8110	\$3.4744	\$4.2943	\$5.3078	\$6.5604	\$8.1086	\$10.0392
Security Coverage		\$0.4033	\$0.6379	\$0.7884	\$0.9745	\$1.2044	\$1.4887	\$1.8400	\$2.2743	\$2.8110	\$3.4744	\$4.2943	\$5.3078	\$6.5604	\$8.1086	\$10.0392

ARCH Insurance Company

Table 8 - Unadjusted Loss Costs and Relativities

	0-19	20-24	25-29	30-34	35 -39	40 -44	45 -49	50 -54	55 -59	60 -64	65 -69	70 -74	75 -79	80 -84	85+
Baggage/Personal effects	\$0.7836	\$0.7836	\$0.7836	\$0.7836	\$0.7836	\$0.7836	\$0.7836	\$0.7836	\$0.7836	\$0.7836	\$0.7836	\$0.7836	\$0.7836	\$0.7836	\$0.7836
Baggage/Personal Effects (Business Equipment only)	\$0.4702	\$0.4702	\$0.4702	\$0.4702	\$0.4702	\$0.4702	\$0.4702	\$0.4702	\$0.4702	\$0.4702	\$0.4702	\$0.4702	\$0.4702	\$0.4702	\$0.4702
Repatriation of Remains	\$0.0290	\$0.0459	\$0.0568	\$0.0702	\$0.0867	\$0.1072	\$0.1325	\$0.1637	\$0.2024	\$0.2502	\$0.3092	\$0.3822	\$0.4723	\$0.5838	\$0.7228
Lost Baggage	\$0.2743	\$0.2743	\$0.2743	\$0.2743	\$0.2743	\$0.2743	\$0.2743	\$0.2743	\$0.2743	\$0.2743	\$0.2743	\$0.2743	\$0.2743	\$0.2743	\$0.2743
Cancel for Any Reason - up 25% of Trip Cost Covered	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%
Cancel for Any Reason - up 50% of Trip Cost Covered	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%
Cancel for Any Reason - up 75% of Trip Cost Covered	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
Hazardous sports coverage	50.00%	60.00%	40.00%	30.00%	20.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%
Baggage Delay - Daily Limit 19% or less of total max	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%
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%	100.00%	100.00%	100.00%
Baggage Delay - Daily Limit 50%+ of total max	115.00%	115.00%	115.00%	115.00%	115.00%	115.00%	115.00%	115.00%	115.00%	115.00%	115.00%	115.00%	115.00%	115.00%	115.00%
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%	100.00%	100.00%	100.00%
Escort Expense Sub limit is 10%-20% of Evacuation Limit	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%
Escort Expense Sub limit is 21%+ of Evacuation Limit	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%
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%	100.00%	100.00%	100.00%
Return of a Minor Child Sub limit is 10%-20% of Evacuation Limit	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%
Return of a Minor Child Sub limit is 21%+ of Evacuation Limit	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%
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%	100.00%	100.00%	100.00%
Return of Traveling Companion Sub limit is 10%-20% of Evacuation Limit	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%
Return of Traveling Companion Sub limit is 21%+ of Evacuation Limit	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%
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%	100.00%	100.00%	100.00%
Visit by Family Member/Friend Sub limit is 10%-20% of Evacuation Limit	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%
Visit by Family Member/Friend Sub limit is 21%+ of Evacuation Limit	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%
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%	100.00%	100.00%	100.00%
Return of Vehicle Sub limit is 10%-20% of Evacuation Limit	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%	101.00%
Return of Vehicle Sub limit is 21%+ of Evacuation Limit	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%	102.00%
	(1)	applied to Reference Loss Cost in Table 7					(5)	applied to maximum benefit							
	(2)	per \$1,000 Principal Sum					(6)	per \$25 daily benefit							
	(3)	per \$100 maximum benefit					(7)	per day use with maximum and deductible table							
	(4)	per \$100 daily benefit/\$500 total max					(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				
<i>Applies to the following coverages:</i>				
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%

<i>Table 18 - Dependent Children Factors</i>	
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

<i>Table 19 - Emergency Evacuation and Security Coverage Adjustment Factors</i>						
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 (Including Example)

Part A. Trip Cancellation/Interruption as % of RLC

Reason #	Reason	Yes/ No	% of RLC	End Factor
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 the Insured, [Traveling Companion], [or] [Family Member] [or Business Partner;] which results in medically imposed restrictions as certified by a Physician at the time of loss preventing your continued participation in the Trip. [A Physician must advise cancellation of the Trip on or before the Scheduled Departure Date]. [(1) The Insured's or the Traveling Companion's Sickness or Injury. The severity or acuteness of the condition must be so disabling as to reasonably cause the Trip to be cancelled and a Physician has recommended that due to the severity of the condition it is Medically Necessary that the Insured or the Traveling Companion cancels the trip. The Insured or the Traveling Companion must be under the direct care and attendance of a Physician.] [(2) The Insured or the Traveling Companion's death.] [(3) The Insured or the Traveling Companion's spouse or child's Sickness or Injury. The severity or acuteness of his or her condition or the circumstances surrounding that condition is/are such that an ordinarily prudent person must cancel the Trip.] [(4) Death of the Insured or the Traveling Companion's legal spouse; child; son-in-law; daughter-in-law; sibling; parent; parent-in-law; or grandparents.] For all of the above situations, the incident that causes cancellation must occur within [30] days of the scheduled travel dates.]]	1	89.852%	89.852%
2	The Insured [and/or] [Traveling Companion] being hijacked, quarantined [in the location where the Insured is intending to travel][at the Insured's or Traveling Companion's home], [required to serve on a jury], [subpoenaed],[required to appear as a witness in a legal action, provided the Insured [a Traveling Companion] is not a [party to the legal action][or][appearing as a law enforcement officer] [the victim of felonious assault within [10] days of departure]; [or having his/her principal place of residence made uninhabitable by fire, flood or other natural disaster;]; [or burglary of his/her principal place of residence within [10] days of departure.]	1	0.486%	0.486%
3	The Insured or Traveling Companion being [directly involved in] [indirectly involved in] [or] [delayed due to] a traffic accident substantiated by a police report, while en route to departure].	1	0.065%	0.065%
4	The death or hospitalization of the Insured's Host at Destination;]	1	0.351%	0.351%
5	If within [45 days] of the departure of an Insured, a politically motivated Terrorist Attack occurs within [a [50 mile] radius of] the territorial limits of the City listed on the Insured's itinerary. The Terrorist Attack must occur after the Effective Date of the Insured's Trip Cancellation coverage.][This coverage only applies if the protection plan was purchased within [15] calendar days of initial Trip payment.]	0	3.225%	0.000%

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6	The Insured's Traveling Companion or Family Member, who are military personnel, and are called to emergency duty for a natural disaster other than war [Military duty (if within [30] days of departure, the Insured has his/her leave revoked or the Insured is reassigned.)) [(g) the Insured or Traveling Companion being called into active military service by having his/her leave revoked. Coverage does not apply if leave is revoked within [7] days of departure] [The Insured or a Traveling Companion, who are on active military duty in the United States Armed Forces: has their personal leave revoked within 10 days prior to the departure date (as long as such revocation is in writing by a superior officer and is not due to war-related situations, invocation of the War Powers Act, base or unit mobilization, unit reassignment for any reason, or disciplinary action); or are personally reassigned within 10 days prior to the departure date, whether temporary or permanent.]]	1	0.119%	0.119%
7	Strike that causes complete cessation of services for at least [48] consecutive hours.]	0	0.049%	0.000%
8	Weather [at the departure site] which causes complete cessation of services [of the Common Carrier] [for at least [48] consecutive hours] [and prevents the Insured from reaching their destination].]	1	0.827%	0.827%
9	Bankruptcy and/or Default of the Insured's Travel Supplier which occurs more than [14 days] following the Insured's Effective Date. [Coverage is not provided for the Bankruptcy or Default of the travel agent or Travel Supplier that solicited this protection plan and from whom the Insured purchased their Land/Sea Arrangements] [The Insured's Scheduled Departure Date must be no more than [15] months beyond the Insured's Effective Date. Benefits will be paid due to Bankruptcy or Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow the Insured to transfer to another airline in order to get to the Insured's intended destination.] [This coverage only applies if the protection plan was purchased within [15] calendar days of initial Trip payment.]	1	4.838%	4.838%
10	An Insured is terminated, or laid off from employment subject to [five] years of continuous employment at the place of employment where terminated.]	1	0.145%	0.145%
11	Natural Disaster or documented man-made disaster at the site of the Insured's destination which renders their destination accommodations uninhabitable [limited to the cost of the airfare of the Insured's Covered Trip.]]	1	0.043%	0.043%
12	A cancellation of the Insured's Covered Trip if the Insured's arrival on the Trip is delayed and causes the Insured to lose [50%] or more of the scheduled Covered Trip duration due to the reasons covered under the Trip Delay Benefit;]]	1	0.250%	0.250%

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13	[Adverse weather] [or] [natural disasters] [or] [Terrorist Attacks] resulting in the complete cessation of travel services.]	1	0.250%	0.250%
14	Adverse weather or natural disaster resulting in the obstruction of public roadways, or curtailment of public transportation, which prevents the Insured's ability to arrive at their Land/Sea Arrangements.]	1	0.250%	0.250%
15	Mandatory evacuation ordered by local authorities at the Insured's final destination due to hurricane or other natural disaster. The Insured must have [four (4)] days or [50%] of their total Covered Trip length or less remaining on the Covered Trip, at the time the mandatory evacuation ends, in order to cancel the Covered Trip.] [The Company will not pay any benefits for property that is accessible or habitable for [more than [48 hours] [50% of the Insured's trip length]] [any time during the evacuation period.] [The Company will not pay any benefits if the Insured has more than [48 hours] remaining of their Trip at the time the evacuation is lifted. [This benefit only applies if purchased within [7 days] [24 hours] of the initial trip payment.] [This benefit is subject to a [\$100] deductible.] [The maximum limit of coverage payable will be the lesser of [\$1,000 per person or 50% of the Insured's trip cost.]	0	0.250%	0.000%
16	Hurricane warning causing cancellation of travel. Claims are not payable if a hurricane is foreseeable prior to an Insured's effective date. A hurricane is foreseeable on the date it becomes a named storm. The Insurer will not pay any benefits [14] calendar days after the incident occurs. [In order to cancel or interrupt the Insured's trip, he/she must have [4] days or [50%] of his/her total Trip length remaining or less.] [This benefits only applies if purchased within [7] [days] [24 hours] of the initial trip payment]. [This benefit is subject to a [\$100] deductible.] [The Maximum Limit of coverage payable will be the lesser of [\$1000 per person or 50% of the Insured's trip cost.]	0	1.803%	0.000%
17	Named hurricane causing cancellation of travel to the Insured's destination that is uninhabitable for the greater of: (1) 4 days or (2) 50% of the Insured's trip length. The Company will only pay benefits for losses occurring within 14 calendar days after the named hurricane makes the Insured's destination accommodations uninhabitable. An Insured's destination is uninhabitable if: (i) the building structure itself is unstable and there is a risk of collapse in whole or in part; (ii) there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail or flood; (iii) immediate safety hazards have yet to be cleared, such as debris on roofs or downed electrical lines; or (iv) the rental property is without electricity or water. Benefits are not payable if a hurricane is named on or before the effective date of the Insured's Trip Cancellation coverage or less than 14 days after the effective date of the Insured's Trip Cancellation coverage. [This coverage applies only if insurance was purchased within [15] calendar days of initial Trip payment.]	1	0.362%	0.362%
18	a documented theft of passports or visas]	1	0.250%	0.250%
19	a road closure causing a delay in reaching the Insured's destination for at least [12] hours.	1	0.250%	0.250%

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20	Documented theft of an Insured's automobile that results in an Insured's inability to take their Trip.	0	0.250%	0.000%
21	The Insured's normal pregnancy as long as the pregnancy occurs after the Insured's effective date of coverage and can be verified by medical records]	0	0.250%	0.000%
22	The Insured will be attending a Family Member's childbirth as long as the pregnancy occurs after the Insured's effective date of coverage and can be verified by medical records.	0	0.250%	0.000%
23	The Insured or a Traveling Companion become legally separated or divorced after the purchase of insurance and prior to the departure date, [provided that the insurance was purchased within 14 calendar days of the initial Trip deposit or payment.]]	0	0.250%	0.000%
24	the primary or secondary school where the Insured or Traveling Companion attend(s) must extend its operating session beyond the pre-defined school year, due to Unforeseen events commencing during the policy effective period, and the travel dates for the Covered Trip fall within the period of the school year extension. Extensions due to extra-curricular or athletic events are not covered;]	0	0.250%	0.000%
25	the Company will pay up to \$50 per day, up to a maximum of \$300 for the cost of transport organized by the tour operator to an alternative site if lack of snow conditions or avalanche results in the closure of skiing facilities (excluding cross-country skiing) in the Insured's resort and it is not possible to ski. The cover only applies:a) to the resort which the Insured has pre-booked for a period exceeding 12 hours and for so long as such conditions prevail at the resort, but not exceeding the pre-booked period of the Insured's Trip.	0	0.250%	0.000%
26	loss or theft of the Insured's ski pass.	1	0.250%	0.250%
27	Lack of snow fall or adverse weather in the pre-booked Winter Sports resort if there is no alternative Winter Sports facility available which results in the inability to ski for at least 12 hours. A benefit will be paid for each full 24 hour period in which the Insured is unable to ski, up to the maximum as shown in the Schedule of Benefits. The Insured must obtain written confirmation from the tour operator (or their representative) of the number of days skiing facilities were closed in the resort and the reason for the closure. The resort must have at least 75% of trails closed from lack of snow, severe weather or trail conditions, or Natural Disaster. [This coverage is only available if the Insured purchases the insurance at least [thirty days] prior to their departure date. Coverage is only available If the ski resort has snow makers and is more than 3, 000 feet above sea level, or if the ski resort does not have snow makers and is more than 4,500 feet above sea level. This coverage is available from December 15 through March 30 for ski resorts in the Northern Hemisphere and June 15 through September 30 for ski resorts in the Southern Hemisphere.]	1	0.250%	0.250%
28	A serious Injury incurred by the Insured that causes them to be medically unable to continue their activity. An actual examination by a Physician must take place and the Physician must advise the Insured to discontinue the activity.]	1	0.250%	0.250%

	End Factor	99.088%

<i>Part B. Trip Cancellation/Interruption Triggers as Flat Fee</i>				
Reason #	Reason	Yes/ No	Flat Fee	End Factor
A	B	C	D	E
1	Work - related triggers:	1	\$24.00	\$24.00
(1)	A transfer of the Insured by the employer with whom the Insured is employed on their Effective Date which requires his/her principal residence to be relocated;]			
(2)	An Insured is terminated, or laid off from employment subject to [five] years of continuous employment at the place of employment where terminated.]			
(3)	The Insured or a Traveling Companion are required to work during the scheduled Trip. The Insured or Traveling Companion must demonstrate proof of requirement to work, such as a notarized statement signed by an officer of the Insured's or Traveling Companion's employer.]			
(4)	The Insured's company is directly involved in a merger or acquisition. The Insured must be an active employee of the company that is merging and the Insured must be directly involved in such an event.]			
(5)	The Insured's business operations are interrupted by fire, flood, burglary, vandalism, product recall, bankruptcy or financial default.]			
End Flat Fee				\$24.00

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	5,000	
50	34.26%	37.16%	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%	70.32%	
150		89.16%	98.06%	100.00%	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%	127.16%	
250		123.49%	143.77%	149.09%	151.34%	152.41%	152.41%	152.41%	152.41%	152.41%	
300			159.55%	169.66%	173.34%	175.12%	176.04%	176.04%	176.04%	176.04%	
350			174.43%	189.04%	193.59%	195.54%	197.35%	198.15%	198.15%	198.15%	
400			188.61%	205.35%	211.98%	213.93%	217.24%	219.00%	219.00%	219.00%	
450			202.16%	218.90%	229.50%	231.45%	235.85%	238.12%	238.71%	238.71%	
500			215.30%	232.04%	246.36%	248.32%	253.72%	256.44%	257.53%	257.53%	
No Daily Limit	55.05%	123.49%	215.30%	291.06%	355.92%	412.13%	460.60%	538.97%	596.43%	627.42%	

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

Program Feature	Program A or A100	Program B or B100	Program C or C100	Program D
Trip Cancellation	100% trip cost	100% trip cost	100% trip cost	100% trip cost
Trip Interruption	150% Trip cost	150% Trip cost	150% Trip cost	100% Trip cost
Missed Connection	\$750; minimum 3 hour delay	\$750; minimum 3 hour delay	\$750; minimum 3 hour delay	\$300; minimum 3 hour delay
Trip Delay	\$750; max \$200 per day; minimum delay 6 hours	\$1,500; max \$200 per day; minimum delay 6 hours	\$750; max \$200 per day; minimum delay 6 hours	\$500; max \$100 per day; minimum delay 6 hours
Baggage + Personnel Effects	\$1,500	\$2,500	\$1,500	\$1,000
Baggage Delay	\$300	\$500	\$500	\$300
Pet Care	\$300	\$300	\$300	
Emergency Medical	\$50,000 maximum; \$50 deductible; Excess	\$250,000 maximum; \$50 deductible; Excess	\$50,000 maximum; \$50 deductible; Primary	\$10,000 maximum; \$50 deductible; Excess
Emergency Evacuation	\$500,000 maximum; Excess	\$1,000,000 maximum; Excess	\$1,000,000 maximum; Excess	\$100,000 maximum; Excess
AD+D	\$25,000	\$50,000	\$25,000	
Flight AD&D		\$200,000		
24 Hour Travel Assistance	Included	Included	Included	Included
Pre-X waiver	Purchase within 14 days	Purchase within 14 days	Purchase within 14 days	N/A
Financial Default	Purchase within 14 days	Purchase within 14 days	Purchase within 14 days	N/A
School Day Extension	Purchase within 14 days	Purchase within 14 days	Purchase within 14 days	N/A
Terrorism Coverage	Included	Included	Included	Included
Missed Port of Call	Included up to \$750 (missed connection)	Included up to \$750 (missed connection)	Included up to \$750 (missed connection)	Included up to \$750 (missed connection)
Kids Under 18 Free	When related to primary insured all children insured Up to maximum benefit of trip cost paid or \$10,000, whichever is less	When related to primary insured all children insured Up to maximum benefit of trip cost paid or \$10,000, whichever is less	When related to primary insured all children insured Up to maximum benefit of trip cost paid or \$10,000, whichever is less	When related to primary insured 1 child insured up to maximum benefit of trip cost paid or \$10,000, whichever is less

ARCH Insurance Company

Program Feature	Program E	Program F	Program G
Trip Cancellation	100% trip cost	100% trip cost	100% trip cost
Trip Interruption	100% Trip cost	150% Trip cost	150% Trip cost
Missed Connection	\$300; minimum 3 hour delay	\$300; minimum 3 hour delay	\$300; minimum 3 hour delay
Trip Delay	\$500; max \$100 per day; minimum delay 6 hours	\$750; max \$150 per day; minimum delay 6 hours	\$1,250; max \$150 per day; minimum delay 6 hours
Baggage + Personnel Effects	\$1,500	\$1,000	\$1,000
Baggage Delay	\$500	\$200	\$200
Pet Care			
Emergency Medical	\$25,000 maximum; \$50 deductible; Excess	\$50,000 maximum; \$0 deductible; Other than Excess	\$100,000 maximum; \$0 deductible; Other Than Excess
Emergency Evacuation	\$100,000 maximum; Excess	\$500,000 maximum; Other than Excess	\$1,000,000 maximum; Other than Excess
AD+D		\$10,000	\$25,000
Flight AD&D			
24 Hour Travel Assistance	Included	Included	Included
Pre-X waiver	Purchase within 14 days	Purchase within 14 days	Purchase within 14 days
Financial Default	Purchase within 14 days	Purchase within 14 days	Purchase within 14 days
School Day Extension	Purchase within 14 days	N/A	N/A
Terrorism Coverage	Included	Included	Included
Missed Port of Call	Included up to \$750 (missed connection)	N/A	N/A
Kids Under 18 Free	When related to primary insured 1 child insured up to maximum benefit of trip cost paid or \$10,000, whichever is less	N/A	N/A