

Subject: short rate table

SHORT RATE CANCELLATION TABLE

Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect	Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect	Days in Policy Period	Short Rate Percentages
1	5%	18.2482	46	23%	1.8250	91	35%
2	6	10.9489	47	23	1.7861	92	36
3	7	8.5158	48	24	1.8250	93	36
4	7	6.3869	49	24	1.7877	94	36
5	8	5.8394	50	24	1.7520	95	37
6	8	4.8662	51	24	1.7176	96	37
7	9	4.6924	52	25	1.7548	97	37
8	9	4.1058	53	25	1.7216	98	37
9	10	4.0552	54	25	1.6899	99	38
10	10	3.6496	55	26	1.7255	100	38
11	11	3.6496	56	26	1.6947	101	38
12	11	3.3455	57	26	1.6650	102	38
13	12	3.3689	58	26	1.6362	103	39
14	12	3.1283	59	27	1.6704	104	39
15	13	3.1630	60	27	1.6425	105	39
16	13	2.9653	61	27	1.6156	106	40
17	14	3.0056	62	27	1.5895	107	40
18	14	2.8386	63	28	1.6222	108	40
19	15	2.8818	64	28	1.5969	109	40
20	15	2.7377	65	28	1.5723	110	41
21	16	2.7812	66	29	1.6038	111	41
22	16	2.6547	67	29	1.5799	112	41
23	17	2.6980	68	29	1.5566	113	41
24	17	2.5856	69	29	1.5341	114	42
25	17	2.4821	70	30	1.5643	115	42
26	18	2.5270	71	30	1.5423	116	42
27	18	2.4334	72	30	1.5208	117	43
28	18	2.3465	73	30	1.5000	118	43
29	18	2.2656	74	31	1.5291	119	43
30	19	2.3117	75	31	1.5087	120	43
31	19	2.2371	76	31	1.4888	121	44
32	19	2.1672	77	32	1.5169	122	44
33	20	2.2121	78	32	1.4974	123	44
34	20	2.1471	79	32	1.4785	124	44
35	20	2.0857	80	32	1.4600	125	45
36	20	2.0278	81	33	1.4870	126	45
37	21	2.0716	82	33	1.4689	127	45
38	21	2.0171	83	33	1.4512	128	46
39	21	1.9654	84	34	1.4774	129	46
40	21	1.9162	85	34	1.4600	130	46
41	22	1.9585	86	34	1.4430	131	46
42	22	1.9119	87	34	1.4264	132	47
43	22	1.8674	88	35	1.4517	133	47
44	23	1.9079	89	35	1.4354	134	47
45	23	1.8655	90	35	1.4194	135	47

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136	48%	1.2882	181	60%	1.2099	226	70%	1.1305
137	48	1.2788	182	60	1.2033	227	70	1.1255
138	48	1.2696	183	61	1.2167	228	70	1.1206
139	49	1.2867	184	61	1.2101	229	71	1.1317
140	49	1.2775	185	61	1.2035	230	71	1.1267
141	49	1.2684	186	61	1.1970	231	71	1.1219
142	49	1.2595	187	61	1.1906	232	71	1.1170
143	50	1.2762	188	62	1.2037	233	72	1.1279
144	50	1.2674	189	62	1.1974	234	72	1.1231
145	50	1.2586	190	62	1.1910	235	72	1.1183
146	50	1.2500	191	62	1.1848	236	72	1.1136
147	51	1.2663	192	63	1.1977	237	72	1.1089
148	51	1.2578	193	63	1.1914	238	73	1.1195
149	51	1.2493	194	63	1.1853	239	73	1.1149
150	52	1.2653	195	63	1.1792	240	73	1.1102
151	52	1.2569	196	63	1.1732	241	73	1.1056
152	52	1.2487	197	64	1.1858	242	74	1.1161
153	52	1.2405	198	64	1.1798	243	74	1.1115
154	53	1.2562	199	64	1.1739	244	74	1.1070
155	53	1.2481	200	64	1.1680	245	74	1.1025
156	53	1.2401	201	65	1.1804	246	74	1.0980
157	54	1.2554	202	65	1.1745	247	75	1.1083
158	54	1.2475	203	65	1.1687	248	75	1.1038
159	54	1.2396	204	65	1.1630	249	75	1.0994
160	54	1.2319	205	65	1.1573	250	75	1.0950
161	55	1.2469	206	66	1.1694	251	76	1.1052
162	55	1.2392	207	66	1.1638	252	76	1.1008
163	55	1.2316	208	66	1.1582	253	76	1.0964
164	55	1.2241	209	66	1.1526	254	76	1.0921
165	56	1.2388	210	67	1.1645	255	76	1.0878
166	56	1.2313	211	67	1.1590	256	77	1.0979
167	56	1.2240	212	67	1.1535	257	77	1.0936
168	57	1.2384	213	67	1.1481	258	77	1.0893
169	57	1.2311	214	67	1.1428	259	77	1.0851
170	57	1.2238	215	68	1.1544	260	77	1.0810
171	57	1.2167	216	68	1.1491	261	78	1.0908
172	58	1.2308	217	68	1.1438	262	78	1.0866
173	58	1.2237	218	68	1.1385	263	78	1.0825
174	58	1.2167	219	69	1.1500	264	78	1.0784
175	58	1.2097	220	69	1.1448	265	79	1.0881
176	59	1.2236	221	69	1.1396	266	79	1.0840
177	59	1.2167	222	69	1.1345	267	79	1.0800
178	59	1.2098	223	69	1.1294	268	79	1.0759
179	60	1.2235	224	70	1.1406	269	79	1.0719
180	60	1.2167	225	70	1.1356	270	80	1.0815

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271	80%	1.0775	316	90%	1.0396	361	100%	1.0111
272	80	1.0735	317	90	1.0363	362	100	1.0083
273	80	1.0696	318	90	1.0330	363	100	1.0055
274	81	1.0790	319	90	1.0298	364	100	1.0027
275	81	1.0751	320	91	1.0380	365	100	1.0000
276	81	1.0712	321	91	1.0347			
277	81	1.0673	322	91	1.0315			
278	81	1.0635	323	91	1.0283			
279	82	1.0728	324	92	1.0364			
280	82	1.0689	325	92	1.0332			
281	82	1.0651	326	92	1.0301			
282	82	1.0614	327	92	1.0269			
283	83	1.0705	328	92	1.0238			
284	83	1.0667	329	93	1.0318			
285	83	1.0630	330	93	1.0286			
286	83	1.0593	331	93	1.0255			
287	83	1.0556	332	93	1.0224			
288	84	1.0646	333	94	1.0303			
289	84	1.0609	334	94	1.0272			
290	84	1.0572	335	94	1.0242			
291	84	1.0536	336	94	1.0211			
292	85	1.0625	337	94	1.0181			
293	85	1.0589	338	95	1.0259			
294	85	1.0553	339	95	1.0229			
295	85	1.0517	340	95	1.0198			
296	85	1.0481	341	95	1.0169			
297	86	1.0569	342	95	1.0139			
298	86	1.0534	343	96	1.0216			
299	86	1.0498	344	96	1.0186			
300	86	1.0463	345	96	1.0156			
301	86	1.0429	346	96	1.0127			
302	87	1.0515	347	97	1.0203			
303	87	1.0480	348	97	1.0174			
304	87	1.0446	349	97	1.0145			
305	87	1.0411	350	97	1.0116			
306	88	1.0497	351	97	1.0087			
307	88	1.0462	352	98	1.0162			
308	88	1.0429	353	98	1.0133			
309	88	1.0395	354	98	1.0105			
310	88	1.0361	355	98	1.0076			
311	89	1.0445	356	99	1.0150			
312	89	1.0412	357	99	1.0122			
313	89	1.0379	358	99	1.0094			
314	89	1.0346	359	99	1.0065			
315	90	1.0429	360	99	1.0038			

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