



NYCIRB

New York Compensation
Insurance Rating Board
733 Third Avenue
New York, NY 10017
Tel: (212) 697-3535

July 28, 2017

R.C. 2439

Re: Workers' Compensation Premium Credits to Reflect 2017 Reforms

Members of the Rating Board:

I write to provide you with information relating to the statutory premium adjustment requirement contained within the 2017 workers' compensation reforms.

By way of brief background, Part NNN of the enacted 2017 New York State Budget (S.2009C / A.3009C) directs the Rating Board to make a filing with the New York State Department of Financial Services ("DFS") requiring that the final premiums charged (i) on workers' compensation policies with an effective date between April 10, 2017 and September 30, 2017, and (ii) on the unexpired portion of workers' compensation policies in force after April 10, 2017 with an effective date on or after October 1, 2016, reflect the cost impact of the 2017 reform. The law also requires that differences between premiums charged and the final premium on such policies be settled on or before December 31, 2018.

To satisfy this statutory mandate, the Rating Board made a filing reflecting a loss cost decrease of 1.7% reflecting the cost impact of the 2017 reform. DFS has approved the Rating Board's filing, and the resulting 1.7% decrease in loss costs apply to:

- (1) policies with an effective date between April 10, 2017 and September 30, 2017; and
- (2) the unexpired portion of policies in force after April 10, 2017 with an effective date on or after October 1, 2016.

The 1.7% loss cost decrease does not apply to:

- (1) Expense Constants and Minimum Premiums;
- (2) Rates for Foreign Terrorism;
- (3) Rates for Domestic Terrorism, Industrial Catastrophes and Natural Disasters;
- (4) Three-Year Fixed Rate Policies;
- (5) New York State Assessment Percentage in effect at policy inception;
- (6) Vessel, Dredging and Marine Wrecking Classifications; or
- (7) Volunteer Firefighter and Volunteer Ambulance Classifications.



In applying the outstanding rate decrease, insurers are permitted to use a ratio method rather than make separate audits for the period before April 10, 2017, and for the period after April 10, 2017. To simplify auditing and billing procedures on affected policies, a reference table for application with the ratio method is enclosed as Exhibit A. While the ratio method is optional, it should not be used on short-term policies or when operations of a risk are seasonal. In such cases, the audits should be split as of April 10, 2017.

Please note that ex-medical policies are subject to only the indemnity portion of the outstanding change, which amounts to a decrease of 2.7%. To simplify auditing and billing procedures on these policies, a reference table of factors for the application of the decrease to outstanding ex-medical policies is enclosed as Exhibit B. All other rules regarding the treatment of the outstanding decrease, as set forth in this memorandum, also apply to ex-medical policies.

The premium resulting from a flat decrease on outstanding policies must be reported under Statistical Code 0994, in accordance with Part III, Rule 7, of the New York Workers Compensation Statistical Plan.

Since an outstanding rate change must be endorsed on affected policies, the Rate Change Endorsement (WC 00 04 07) must be issued. Please note that the United States Longshore and Harbor Workers' Compensation Coverage percentage does not apply on an outstanding basis and should, therefore, not be shown on this endorsement. Copies of these endorsements should not be filed with the Rating Board. If a policy is rewritten or rereated and the policy was already submitted to the Rating Board, it should not be re-submitted.

Very truly yours,

A handwritten signature in blue ink, appearing to read "Jeremy Attie", is written over a light blue horizontal line.

Jeremy Attie
President and CEO

Enclosures

Exhibit A



New York Workers Compensation
 Outstanding Rate Decrease Percentage - By Policy Effective Date*
 1.7% Decrease Effective April 10, 2017

Effective Date	Refund	Effective Date	Refund	Effective Date	Refund	Effective Date	Refund	Effective Date	Refund	Effective Date	Refund
1-Oct-16	0.8%	1-Dec-16	1.1%	1-Feb-17	1.4%	1-Apr-17	1.7%	1-Jun-17	1.7%	1-Aug-17	1.7%
2-Oct-16	0.8%	2-Dec-16	1.1%	2-Feb-17	1.4%	2-Apr-17	1.7%	2-Jun-17	1.7%	2-Aug-17	1.7%
3-Oct-16	0.8%	3-Dec-16	1.1%	3-Feb-17	1.4%	3-Apr-17	1.7%	3-Jun-17	1.7%	3-Aug-17	1.7%
4-Oct-16	0.8%	4-Dec-16	1.1%	4-Feb-17	1.4%	4-Apr-17	1.7%	4-Jun-17	1.7%	4-Aug-17	1.7%
5-Oct-16	0.8%	5-Dec-16	1.1%	5-Feb-17	1.4%	5-Apr-17	1.7%	5-Jun-17	1.7%	5-Aug-17	1.7%
6-Oct-16	0.8%	6-Dec-16	1.1%	6-Feb-17	1.4%	6-Apr-17	1.7%	6-Jun-17	1.7%	6-Aug-17	1.7%
7-Oct-16	0.8%	7-Dec-16	1.1%	7-Feb-17	1.4%	7-Apr-17	1.7%	7-Jun-17	1.7%	7-Aug-17	1.7%
8-Oct-16	0.8%	8-Dec-16	1.1%	8-Feb-17	1.4%	8-Apr-17	1.7%	8-Jun-17	1.7%	8-Aug-17	1.7%
9-Oct-16	0.8%	9-Dec-16	1.1%	9-Feb-17	1.4%	9-Apr-17	1.7%	9-Jun-17	1.7%	9-Aug-17	1.7%
10-Oct-16	0.9%	10-Dec-16	1.1%	10-Feb-17	1.4%	10-Apr-17	1.7%	10-Jun-17	1.7%	10-Aug-17	1.7%
11-Oct-16	0.9%	11-Dec-16	1.1%	11-Feb-17	1.4%	11-Apr-17	1.7%	11-Jun-17	1.7%	11-Aug-17	1.7%
12-Oct-16	0.9%	12-Dec-16	1.1%	12-Feb-17	1.4%	12-Apr-17	1.7%	12-Jun-17	1.7%	12-Aug-17	1.7%
13-Oct-16	0.9%	13-Dec-16	1.2%	13-Feb-17	1.4%	13-Apr-17	1.7%	13-Jun-17	1.7%	13-Aug-17	1.7%
14-Oct-16	0.9%	14-Dec-16	1.2%	14-Feb-17	1.4%	14-Apr-17	1.7%	14-Jun-17	1.7%	14-Aug-17	1.7%
15-Oct-16	0.9%	15-Dec-16	1.2%	15-Feb-17	1.4%	15-Apr-17	1.7%	15-Jun-17	1.7%	15-Aug-17	1.7%
16-Oct-16	0.9%	16-Dec-16	1.2%	16-Feb-17	1.5%	16-Apr-17	1.7%	16-Jun-17	1.7%	16-Aug-17	1.7%
17-Oct-16	0.9%	17-Dec-16	1.2%	17-Feb-17	1.5%	17-Apr-17	1.7%	17-Jun-17	1.7%	17-Aug-17	1.7%
18-Oct-16	0.9%	18-Dec-16	1.2%	18-Feb-17	1.5%	18-Apr-17	1.7%	18-Jun-17	1.7%	18-Aug-17	1.7%
19-Oct-16	0.9%	19-Dec-16	1.2%	19-Feb-17	1.5%	19-Apr-17	1.7%	19-Jun-17	1.7%	19-Aug-17	1.7%
20-Oct-16	0.9%	20-Dec-16	1.2%	20-Feb-17	1.5%	20-Apr-17	1.7%	20-Jun-17	1.7%	20-Aug-17	1.7%
21-Oct-16	0.9%	21-Dec-16	1.2%	21-Feb-17	1.5%	21-Apr-17	1.7%	21-Jun-17	1.7%	21-Aug-17	1.7%
22-Oct-16	0.9%	22-Dec-16	1.2%	22-Feb-17	1.5%	22-Apr-17	1.7%	22-Jun-17	1.7%	22-Aug-17	1.7%
23-Oct-16	0.9%	23-Dec-16	1.2%	23-Feb-17	1.5%	23-Apr-17	1.7%	23-Jun-17	1.7%	23-Aug-17	1.7%
24-Oct-16	0.9%	24-Dec-16	1.2%	24-Feb-17	1.5%	24-Apr-17	1.7%	24-Jun-17	1.7%	24-Aug-17	1.7%
25-Oct-16	0.9%	25-Dec-16	1.2%	25-Feb-17	1.5%	25-Apr-17	1.7%	25-Jun-17	1.7%	25-Aug-17	1.7%
26-Oct-16	0.9%	26-Dec-16	1.2%	26-Feb-17	1.5%	26-Apr-17	1.7%	26-Jun-17	1.7%	26-Aug-17	1.7%
27-Oct-16	0.9%	27-Dec-16	1.2%	27-Feb-17	1.5%	27-Apr-17	1.7%	27-Jun-17	1.7%	27-Aug-17	1.7%
28-Oct-16	0.9%	28-Dec-16	1.2%	28-Feb-17	1.5%	28-Apr-17	1.7%	28-Jun-17	1.7%	28-Aug-17	1.7%
29-Oct-16	0.9%	29-Dec-16	1.2%	1-Mar-17	1.5%	29-Apr-17	1.7%	29-Jun-17	1.7%	29-Aug-17	1.7%
30-Oct-16	0.9%	30-Dec-16	1.2%	2-Mar-17	1.5%	30-Apr-17	1.7%	30-Jun-17	1.7%	30-Aug-17	1.7%
31-Oct-16	1.0%	31-Dec-16	1.2%	3-Mar-17	1.5%	1-May-17	1.7%	1-Jul-17	1.7%	31-Aug-17	1.7%
1-Nov-16	1.0%	1-Jan-17	1.2%	4-Mar-17	1.5%	2-May-17	1.7%	2-Jul-17	1.7%	1-Sep-17	1.7%
2-Nov-16	1.0%	2-Jan-17	1.2%	5-Mar-17	1.5%	3-May-17	1.7%	3-Jul-17	1.7%	2-Sep-17	1.7%
3-Nov-16	1.0%	3-Jan-17	1.2%	6-Mar-17	1.5%	4-May-17	1.7%	4-Jul-17	1.7%	3-Sep-17	1.7%
4-Nov-16	1.0%	4-Jan-17	1.3%	7-Mar-17	1.5%	5-May-17	1.7%	5-Jul-17	1.7%	4-Sep-17	1.7%
5-Nov-16	1.0%	5-Jan-17	1.3%	8-Mar-17	1.5%	6-May-17	1.7%	6-Jul-17	1.7%	5-Sep-17	1.7%
6-Nov-16	1.0%	6-Jan-17	1.3%	9-Mar-17	1.6%	7-May-17	1.7%	7-Jul-17	1.7%	6-Sep-17	1.7%
7-Nov-16	1.0%	7-Jan-17	1.3%	10-Mar-17	1.6%	8-May-17	1.7%	8-Jul-17	1.7%	7-Sep-17	1.7%
8-Nov-16	1.0%	8-Jan-17	1.3%	11-Mar-17	1.6%	9-May-17	1.7%	9-Jul-17	1.7%	8-Sep-17	1.7%
9-Nov-16	1.0%	9-Jan-17	1.3%	12-Mar-17	1.6%	10-May-17	1.7%	10-Jul-17	1.7%	9-Sep-17	1.7%
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11-Nov-16	1.0%	11-Jan-17	1.3%	14-Mar-17	1.6%	12-May-17	1.7%	12-Jul-17	1.7%	11-Sep-17	1.7%
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15-Nov-16	1.0%	15-Jan-17	1.3%	18-Mar-17	1.6%	16-May-17	1.7%	16-Jul-17	1.7%	15-Sep-17	1.7%
16-Nov-16	1.0%	16-Jan-17	1.3%	19-Mar-17	1.6%	17-May-17	1.7%	17-Jul-17	1.7%	16-Sep-17	1.7%
17-Nov-16	1.0%	17-Jan-17	1.3%	20-Mar-17	1.6%	18-May-17	1.7%	18-Jul-17	1.7%	17-Sep-17	1.7%
18-Nov-16	1.0%	18-Jan-17	1.3%	21-Mar-17	1.6%	19-May-17	1.7%	19-Jul-17	1.7%	18-Sep-17	1.7%
19-Nov-16	1.0%	19-Jan-17	1.3%	22-Mar-17	1.6%	20-May-17	1.7%	20-Jul-17	1.7%	19-Sep-17	1.7%
20-Nov-16	1.0%	20-Jan-17	1.3%	23-Mar-17	1.6%	21-May-17	1.7%	21-Jul-17	1.7%	20-Sep-17	1.7%
21-Nov-16	1.0%	21-Jan-17	1.3%	24-Mar-17	1.6%	22-May-17	1.7%	22-Jul-17	1.7%	21-Sep-17	1.7%
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24-Nov-16	1.1%	24-Jan-17	1.3%	27-Mar-17	1.6%	25-May-17	1.7%	25-Jul-17	1.7%	24-Sep-17	1.7%
25-Nov-16	1.1%	25-Jan-17	1.4%	28-Mar-17	1.6%	26-May-17	1.7%	26-Jul-17	1.7%	25-Sep-17	1.7%
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27-Nov-16	1.1%	27-Jan-17	1.4%	30-Mar-17	1.6%	28-May-17	1.7%	28-Jul-17	1.7%	27-Sep-17	1.7%
28-Nov-16	1.1%	28-Jan-17	1.4%	31-Mar-17	1.7%	29-May-17	1.7%	29-Jul-17	1.7%	28-Sep-17	1.7%
29-Nov-16	1.1%	29-Jan-17	1.4%			30-May-17	1.7%	30-Jul-17	1.7%	29-Sep-17	1.7%
30-Nov-16	1.1%	30-Jan-17	1.4%			31-May-17	1.7%	31-Jul-17	1.7%	30-Sep-17	1.7%
		31-Jan-17	1.4%								

* The chart above is for one-year policies only. For other policies use the following formula:
 ((Number of days remaining on policy after April 10, 2017)/(Total number of days on the policy)) x 1.7%

Exhibit B



New York Workers Compensation
 Outstanding Rate Decrease Percentage on Ex-Medical Policies - By Policy Effective Date*
 2.7% Decrease Effective April 10, 2017

Effective Date	Refund	Effective Date	Refund	Effective Date	Refund	Effective Date	Refund	Effective Date	Refund	Effective Date	Refund
1-Oct-16	1.3%	1-Dec-16	1.7%	1-Feb-17	2.2%	1-Apr-17	2.6%	1-Jun-17	2.7%	1-Aug-17	2.7%
2-Oct-16	1.3%	2-Dec-16	1.7%	2-Feb-17	2.2%	2-Apr-17	2.6%	2-Jun-17	2.7%	2-Aug-17	2.7%
3-Oct-16	1.3%	3-Dec-16	1.8%	3-Feb-17	2.2%	3-Apr-17	2.6%	3-Jun-17	2.7%	3-Aug-17	2.7%
4-Oct-16	1.3%	4-Dec-16	1.8%	4-Feb-17	2.2%	4-Apr-17	2.7%	4-Jun-17	2.7%	4-Aug-17	2.7%
5-Oct-16	1.3%	5-Dec-16	1.8%	5-Feb-17	2.2%	5-Apr-17	2.7%	5-Jun-17	2.7%	5-Aug-17	2.7%
6-Oct-16	1.3%	6-Dec-16	1.8%	6-Feb-17	2.2%	6-Apr-17	2.7%	6-Jun-17	2.7%	6-Aug-17	2.7%
7-Oct-16	1.3%	7-Dec-16	1.8%	7-Feb-17	2.2%	7-Apr-17	2.7%	7-Jun-17	2.7%	7-Aug-17	2.7%
8-Oct-16	1.3%	8-Dec-16	1.8%	8-Feb-17	2.2%	8-Apr-17	2.7%	8-Jun-17	2.7%	8-Aug-17	2.7%
9-Oct-16	1.3%	9-Dec-16	1.8%	9-Feb-17	2.3%	9-Apr-17	2.7%	9-Jun-17	2.7%	9-Aug-17	2.7%
10-Oct-16	1.4%	10-Dec-16	1.8%	10-Feb-17	2.3%	10-Apr-17	2.7%	10-Jun-17	2.7%	10-Aug-17	2.7%
11-Oct-16	1.4%	11-Dec-16	1.8%	11-Feb-17	2.3%	11-Apr-17	2.7%	11-Jun-17	2.7%	11-Aug-17	2.7%
12-Oct-16	1.4%	12-Dec-16	1.8%	12-Feb-17	2.3%	12-Apr-17	2.7%	12-Jun-17	2.7%	12-Aug-17	2.7%
13-Oct-16	1.4%	13-Dec-16	1.8%	13-Feb-17	2.3%	13-Apr-17	2.7%	13-Jun-17	2.7%	13-Aug-17	2.7%
14-Oct-16	1.4%	14-Dec-16	1.8%	14-Feb-17	2.3%	14-Apr-17	2.7%	14-Jun-17	2.7%	14-Aug-17	2.7%
15-Oct-16	1.4%	15-Dec-16	1.8%	15-Feb-17	2.3%	15-Apr-17	2.7%	15-Jun-17	2.7%	15-Aug-17	2.7%
16-Oct-16	1.4%	16-Dec-16	1.8%	16-Feb-17	2.3%	16-Apr-17	2.7%	16-Jun-17	2.7%	16-Aug-17	2.7%
17-Oct-16	1.4%	17-Dec-16	1.9%	17-Feb-17	2.3%	17-Apr-17	2.7%	17-Jun-17	2.7%	17-Aug-17	2.7%
18-Oct-16	1.4%	18-Dec-16	1.9%	18-Feb-17	2.3%	18-Apr-17	2.7%	18-Jun-17	2.7%	18-Aug-17	2.7%
19-Oct-16	1.4%	19-Dec-16	1.9%	19-Feb-17	2.3%	19-Apr-17	2.7%	19-Jun-17	2.7%	19-Aug-17	2.7%
20-Oct-16	1.4%	20-Dec-16	1.9%	20-Feb-17	2.3%	20-Apr-17	2.7%	20-Jun-17	2.7%	20-Aug-17	2.7%
21-Oct-16	1.4%	21-Dec-16	1.9%	21-Feb-17	2.3%	21-Apr-17	2.7%	21-Jun-17	2.7%	21-Aug-17	2.7%
22-Oct-16	1.4%	22-Dec-16	1.9%	22-Feb-17	2.4%	22-Apr-17	2.7%	22-Jun-17	2.7%	22-Aug-17	2.7%
23-Oct-16	1.4%	23-Dec-16	1.9%	23-Feb-17	2.4%	23-Apr-17	2.7%	23-Jun-17	2.7%	23-Aug-17	2.7%
24-Oct-16	1.5%	24-Dec-16	1.9%	24-Feb-17	2.4%	24-Apr-17	2.7%	24-Jun-17	2.7%	24-Aug-17	2.7%
25-Oct-16	1.5%	25-Dec-16	1.9%	25-Feb-17	2.4%	25-Apr-17	2.7%	25-Jun-17	2.7%	25-Aug-17	2.7%
26-Oct-16	1.5%	26-Dec-16	1.9%	26-Feb-17	2.4%	26-Apr-17	2.7%	26-Jun-17	2.7%	26-Aug-17	2.7%
27-Oct-16	1.5%	27-Dec-16	1.9%	27-Feb-17	2.4%	27-Apr-17	2.7%	27-Jun-17	2.7%	27-Aug-17	2.7%
28-Oct-16	1.5%	28-Dec-16	1.9%	28-Feb-17	2.4%	28-Apr-17	2.7%	28-Jun-17	2.7%	28-Aug-17	2.7%
29-Oct-16	1.5%	29-Dec-16	1.9%	1-Mar-17	2.4%	29-Apr-17	2.7%	29-Jun-17	2.7%	29-Aug-17	2.7%
30-Oct-16	1.5%	30-Dec-16	2.0%	2-Mar-17	2.4%	30-Apr-17	2.7%	30-Jun-17	2.7%	30-Aug-17	2.7%
31-Oct-16	1.5%	31-Dec-16	2.0%	3-Mar-17	2.4%	1-May-17	2.7%	1-Jul-17	2.7%	31-Aug-17	2.7%
1-Nov-16	1.5%	1-Jan-17	2.0%	4-Mar-17	2.4%	2-May-17	2.7%	2-Jul-17	2.7%	1-Sep-17	2.7%
2-Nov-16	1.5%	2-Jan-17	2.0%	5-Mar-17	2.4%	3-May-17	2.7%	3-Jul-17	2.7%	2-Sep-17	2.7%
3-Nov-16	1.5%	3-Jan-17	2.0%	6-Mar-17	2.4%	4-May-17	2.7%	4-Jul-17	2.7%	3-Sep-17	2.7%
4-Nov-16	1.5%	4-Jan-17	2.0%	7-Mar-17	2.4%	5-May-17	2.7%	5-Jul-17	2.7%	4-Sep-17	2.7%
5-Nov-16	1.5%	5-Jan-17	2.0%	8-Mar-17	2.5%	6-May-17	2.7%	6-Jul-17	2.7%	5-Sep-17	2.7%
6-Nov-16	1.6%	6-Jan-17	2.0%	9-Mar-17	2.5%	7-May-17	2.7%	7-Jul-17	2.7%	6-Sep-17	2.7%
7-Nov-16	1.6%	7-Jan-17	2.0%	10-Mar-17	2.5%	8-May-17	2.7%	8-Jul-17	2.7%	7-Sep-17	2.7%
8-Nov-16	1.6%	8-Jan-17	2.0%	11-Mar-17	2.5%	9-May-17	2.7%	9-Jul-17	2.7%	8-Sep-17	2.7%
9-Nov-16	1.6%	9-Jan-17	2.0%	12-Mar-17	2.5%	10-May-17	2.7%	10-Jul-17	2.7%	9-Sep-17	2.7%
10-Nov-16	1.6%	10-Jan-17	2.0%	13-Mar-17	2.5%	11-May-17	2.7%	11-Jul-17	2.7%	10-Sep-17	2.7%
11-Nov-16	1.6%	11-Jan-17	2.0%	14-Mar-17	2.5%	12-May-17	2.7%	12-Jul-17	2.7%	11-Sep-17	2.7%
12-Nov-16	1.6%	12-Jan-17	2.0%	15-Mar-17	2.5%	13-May-17	2.7%	13-Jul-17	2.7%	12-Sep-17	2.7%
13-Nov-16	1.6%	13-Jan-17	2.1%	16-Mar-17	2.5%	14-May-17	2.7%	14-Jul-17	2.7%	13-Sep-17	2.7%
14-Nov-16	1.6%	14-Jan-17	2.1%	17-Mar-17	2.5%	15-May-17	2.7%	15-Jul-17	2.7%	14-Sep-17	2.7%
15-Nov-16	1.6%	15-Jan-17	2.1%	18-Mar-17	2.5%	16-May-17	2.7%	16-Jul-17	2.7%	15-Sep-17	2.7%
16-Nov-16	1.6%	16-Jan-17	2.1%	19-Mar-17	2.5%	17-May-17	2.7%	17-Jul-17	2.7%	16-Sep-17	2.7%
17-Nov-16	1.6%	17-Jan-17	2.1%	20-Mar-17	2.5%	18-May-17	2.7%	18-Jul-17	2.7%	17-Sep-17	2.7%
18-Nov-16	1.6%	18-Jan-17	2.1%	21-Mar-17	2.6%	19-May-17	2.7%	19-Jul-17	2.7%	18-Sep-17	2.7%
19-Nov-16	1.6%	19-Jan-17	2.1%	22-Mar-17	2.6%	20-May-17	2.7%	20-Jul-17	2.7%	19-Sep-17	2.7%
20-Nov-16	1.7%	20-Jan-17	2.1%	23-Mar-17	2.6%	21-May-17	2.7%	21-Jul-17	2.7%	20-Sep-17	2.7%
21-Nov-16	1.7%	21-Jan-17	2.1%	24-Mar-17	2.6%	22-May-17	2.7%	22-Jul-17	2.7%	21-Sep-17	2.7%
22-Nov-16	1.7%	22-Jan-17	2.1%	25-Mar-17	2.6%	23-May-17	2.7%	23-Jul-17	2.7%	22-Sep-17	2.7%
23-Nov-16	1.7%	23-Jan-17	2.1%	26-Mar-17	2.6%	24-May-17	2.7%	24-Jul-17	2.7%	23-Sep-17	2.7%
24-Nov-16	1.7%	24-Jan-17	2.1%	27-Mar-17	2.6%	25-May-17	2.7%	25-Jul-17	2.7%	24-Sep-17	2.7%
25-Nov-16	1.7%	25-Jan-17	2.1%	28-Mar-17	2.6%	26-May-17	2.7%	26-Jul-17	2.7%	25-Sep-17	2.7%
26-Nov-16	1.7%	26-Jan-17	2.2%	29-Mar-17	2.6%	27-May-17	2.7%	27-Jul-17	2.7%	26-Sep-17	2.7%
27-Nov-16	1.7%	27-Jan-17	2.2%	30-Mar-17	2.6%	28-May-17	2.7%	28-Jul-17	2.7%	27-Sep-17	2.7%
28-Nov-16	1.7%	28-Jan-17	2.2%	31-Mar-17	2.6%	29-May-17	2.7%	29-Jul-17	2.7%	28-Sep-17	2.7%
29-Nov-16	1.7%	29-Jan-17	2.2%			30-May-17	2.7%	30-Jul-17	2.7%	29-Sep-17	2.7%
30-Nov-16	1.7%	30-Jan-17	2.2%			31-May-17	2.7%	31-Jul-17	2.7%	30-Sep-17	2.7%
		31-Jan-17	2.2%								

* The chart above is for one-year policies only. For other policies use the following formula:

$$\left(\frac{\text{Number of days remaining on policy after April 10, 2017}}{\text{Total number of days on the policy}} \right) \times 2.7\%$$