
Nebraska Comprehensive Health Insurance Pool

Development of January 2013 Rates

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Background

Leif Associates was engaged by the Nebraska Comprehensive Health Insurance Pool (CHIP) to calculate the Pool's rates for the twelve-month period beginning January 1, 2013. This report summarizes our work and presents the recommended rate changes.

The CHIP rate calculation methodology is specified in the Nebraska Comprehensive Health Insurance Pool Act, Section 44-4227. The law requires that the standard risk rate be determined by calculating the average individual rate charged by the ten insurers writing the largest amount of individual health insurance coverage in the state, actuarially adjusted to be comparable with the pool coverage. In the event ten insurers do not offer comparable coverage, the standard risk rate is to be established using reasonable actuarial techniques. The premium rates for pool coverage are to be calculated as: (1) 150% of the standard risk rate, or (2) the rates established for the previous calendar year adjusted by a trend factor reflecting medical economic factors as the board deems appropriate, whichever is greater.

Summary of Calculated Rate Change

A rate change averaging 9% is indicated for calendar year 2013. The rate change varies across the rating cells from a low of -2% to a high of +14%. The variations are caused by a change in mix of carriers as well as changes in the carrier rates by age, gender, and plan.

It was not possible to use ten carriers in this year's calculation of the standard risk rate. Of the ten carriers used in last year's rate development, two have withdrawn from selling individual coverage in Nebraska. We used eight carriers in this year's calculation, which we believe is a reasonable actuarial technique as required by law.

Trend Factor

Based on the statute, the board could choose to implement an increase based on trend rather than 150% of the standard risk rate. To assist in determining if the alternate trend approach might be appropriate, we examined four different trend approaches, as follows:

1. Medical CPI-U Midwest as of April 2012: 3.7%
2. NE CHIP allowed claim trend 2011 vs 2010: 17.4%
3. Eight carrier simple average: 12.3%
4. Eight carrier weighted average: 9.5%

We believe the NE CHIP allowed claim trend may be exaggerated due to the shrinking enrollment of the plan. In both of the last two years, the plan enrollment has dropped by around 10%. It is likely that claims are escalating due to adverse selection, with the healthier policyholders dropping out while the less healthy stay in the plan.

The distribution of trends for the eight carriers is shown in the following table. The carriers have been de-identified to protect confidentiality.

A	B	C	D	E	F	G	H	Average
8%	10%	10%	11%	12%	14%	15%	18%	12%

Details of the Standard Risk Rate Calculation

Based on the guidance provided by statute, we followed these steps in calculating the standard risk rate change for January 2013.



1. In conjunction with the Nebraska Department of Insurance, we identified the eight insurers writing comprehensive individual health insurance coverage in Nebraska. They were identified based on their 2011 premium for medically underwritten comprehensive individual and association group business. The eight insurers, listed in decreasing order of premium, are as follows:

- Blue Cross and Blue Shield of Nebraska
- Golden Rule
- Assurant/Time
- United Security
- Coventry Health Care
- Humana
- US Health Group/Freedom Life Insurance
- Celtic

We were unable to identify additional carriers writing comprehensive individual health insurance in the state. Two carriers that were included last year, Aetna and American Enterprise, withdrew from the market during the past year. The law states that in the event ten insurers do not offer comparable coverage, the standard risk rate shall be established using reasonable actuarial techniques. We believe that using eight carriers rather than ten is a reasonable approach.

2. The eight carriers were asked to submit rates and benefit descriptions for all individual policy forms that are currently being marketed in Nebraska. We reviewed the benefits submitted by each company compared to the CHIP benefits and identified all benefit differences determined to have a meaningful impact on rates. While there were many benefit differences, the items that were determined to warrant an actuarial adjustment were as follows:

- Pre-existing conditions limitations
- Deductibles
- Coinsurance percentages
- Annual out-of-pocket maximums
- Prescription drug copays
- Emergency room copays
- Office visit copays

We found that two of the eight carriers had stopped selling the plan designs used in last year's rate development and had introduced new plans. Two additional carriers modified their pharmacy benefit, one eliminating it completely and the other making prescription drugs subject to the medical deductible and coinsurance.

3. We evaluated the cost impact of the benefit differences noted above. To put a value on the benefit differences, we used industry standard cost and utilization values and actuarial judgment.
4. Based on the rates and factors provided by each of the benchmark companies, we determined the base rates by age and gender for each of the companies for each of the ten CHIP plan designs.
5. We adjusted the rates for each company by the values calculated in Step 3 to develop actuarially equivalent rates for the Nebraska CHIP benefits. We trended them forward to the midpoint of the rating period (July 2013) using carrier-specific trend factors. For those companies using geographic rating factors, we blended the factors using population statistics to estimate a statewide average rate. For those companies using child rates that vary by age we blended the ages to create one child rate.



NE CHIP 2013 Rate Development

6. The rates for the eight companies were averaged using a simple average to arrive at the standard risk rates.
7. To produce the proposed January 2013 rates, we multiplied the standard risk rates by 1.50 for both adults and children. The gender-specific child rates were blended to produce a unisex child rate.
8. We secured the April 2012 CHIP enrollment from the CHIP administrator, Coventry. The enrollment was broken down by age, gender, plan, and smoker/non-smoker status. We weighted the current rates by the enrollment and determined that the April 2012 earned premium was approximately \$2.75 million. We then weighted the proposed 2013 rates by the current enrollment, producing total revenue of \$3.0 million, an increase of 9%.

The following bullets summarize observations and issues regarding the rate development process.

- **Rate Development Methodology:** There was no change in the multiplier this year, as the maximum multiplier of 1.50 was reached last year. The 9% average rate increase reflects the average market trend. This is less than the reported average pricing trend of 12% for the eight carriers. We assume this is due to carriers closing old blocks of business and opening new ones in order to maximize the impact of medical underwriting on the rates for currently marketed products. The rate development uses currently marketed products only.
- **Plan Design Rate Relativities:** The table below shows the average rate change for each plan design, as well as the distribution of enrollment by plan.

Plan Design	2013 Rate Change	April 2012 Policyholders
\$500 Deductible	6%	193
\$1,000 Deductible	9%	367
\$1,500 Deductible	9%	172
\$2,000 Deductible	9%	516
\$2,000 Deductible HDHP	7%	372
\$3,000 Deductible	11%	386
\$4,000 Deductible	11%	343
\$5,000 Deductible	9%	672
\$7,500 Deductible	7%	220
\$10,000 Deductible	10%	597
Combined	9%	3,838

- **Age / Gender Slopes:** The rate changes are somewhat larger for older ages. The number of children covered is 194, down by 11% from last year's count of 268. The total enrollment is also down about 11%. Approximately 47% of policyholders are female and 62% of the policyholders are over age 50.
- **Child Rates:** Six of the eight companies use child rates that vary by age and/or gender. Since CHIP uses a single rate for children, we blended the carrier rates based on the child enrollment distribution to produce a unisex single-age child rate, in order to maintain consistency with prior year rates. Approximately 52% of the child policyholders are male.



NE CHIP 2013 Rate Development

- Tobacco Use Factor: The eight companies use a variety of approaches for tobacco use rate loads, varying by age, gender, and product type and ranging from 4% to 75%. The average rate load for tobacco users is approximately 32%. About 9% of the current enrollment is categorized as tobacco users.
- Geographic Factors: The CHIP rates do not vary by geographic area. Seven of the eight companies use geographic factors in their rating. The rate differentials across the state tend to be minimal and the differences by location are inconsistent. We believe the current statewide rating approach used by the pool continues to be appropriate.
- Rate Ranges: The relativity of rates between the eight carriers varied by age, gender, tobacco use, and plan design. To provide an example, the rate range for non-tobacco males aged 40 in the \$5,000 deductible plan was as follows: 0.64, 0.70, 0.84, 0.88, 0.96, 1.09, 1.17, 1.72.

The proposed 2013 rates based on 150% of the standard risk rate are shown in the attached Exhibit A. The rate changes by cell are shown in Exhibit B.

Issues for Consideration

Child Rates By Age: Again we point out that most carriers use child rates that vary by age, with six of the eight companies using this approach. The most common approach is still a three-tier approach with separate rates for ages 0-2, 3-16, and 17.

Out-of-Pocket Maximums: The CHIP plans have generally lower out-of-pocket maximums than what is available in the marketplace. The coinsurance maximum for plans 1 through 9 is \$1,500, while the eight carriers are typically using \$2,000 to \$3,000.

Prescription Drug Deductibles: Several of the carriers have separate up front deductibles for prescription drug benefits. Most apply the deductible only to brand name drugs. The most common brand name drug deductible is \$500, although \$100 and \$250 deductibles are also seen. The CHIP benefits do not include a prescription drug deductible.

Emergency Room Copay: All eight of the individual carriers have higher emergency room copays than CHIP. While the emergency room copays vary from \$75 to \$250, the average is a \$150 copay. The CHIP has a \$50 emergency room copay.

Preventive Services: Due to federal insurance reforms, insurance plans are now required to cover preventive services with no cost sharing. In CHIP, preventive benefits are limited to \$150 per year.

If you have any questions about this report, please let us know.

**Nebraska CHIP
January 1, 2013 Rate Changes Percentage**

Non-Tobacco

AGE	\$500		\$1,000		\$1,500		\$2,000		\$2,000 HDHP		\$3,000		\$4,000		\$5,000		\$7,500		\$10,000	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
00-17	7.3%	7.3%	6.3%	6.3%	6.0%	6.0%	4.4%	4.4%	3.5%	3.5%	7.1%	7.1%	2.9%	2.9%	1.9%	1.9%	1.0%	1.0%	4.9%	4.9%
18	2.8%	5.5%	4.7%	6.0%	4.3%	5.6%	2.8%	4.3%	0.8%	2.8%	5.0%	6.7%	2.2%	3.2%	0.5%	0.2%	-0.9%	-0.6%	3.5%	1.9%
19	2.9%	5.9%	5.9%	7.5%	5.5%	7.0%	3.9%	5.8%	2.1%	4.1%	6.2%	7.9%	3.8%	4.9%	2.3%	2.2%	0.7%	1.1%	5.0%	3.5%
20	3.4%	6.3%	6.8%	8.3%	6.5%	7.9%	4.9%	6.6%	3.3%	4.9%	7.2%	8.7%	5.0%	6.0%	3.5%	3.2%	1.9%	2.0%	6.0%	4.5%
21	4.1%	6.9%	7.7%	8.9%	7.3%	8.5%	5.8%	7.3%	4.3%	5.5%	8.0%	9.3%	6.2%	6.7%	4.3%	3.9%	2.6%	2.8%	6.6%	5.2%
22	4.8%	7.7%	8.2%	9.3%	7.9%	8.9%	6.3%	7.6%	5.0%	5.9%	8.7%	9.7%	7.0%	7.2%	5.2%	4.4%	3.4%	3.2%	7.2%	5.7%
23	4.8%	7.8%	8.5%	9.4%	8.1%	9.0%	6.6%	7.7%	5.2%	6.0%	8.9%	9.8%	7.2%	7.3%	5.5%	4.5%	4.0%	3.3%	7.4%	5.8%
24	4.7%	7.8%	8.4%	9.1%	8.0%	8.7%	6.6%	7.5%	5.3%	6.0%	9.0%	9.5%	7.5%	7.2%	5.7%	4.4%	4.0%	3.2%	7.5%	5.7%
25	4.7%	7.7%	8.5%	8.8%	8.1%	8.4%	6.7%	7.2%	5.4%	5.6%	9.2%	9.3%	7.3%	6.6%	5.5%	3.9%	3.8%	2.7%	7.2%	5.2%
26	4.2%	6.9%	7.9%	7.8%	7.5%	7.4%	6.0%	6.2%	4.6%	4.4%	8.4%	8.3%	6.5%	5.4%	4.7%	2.7%	2.8%	1.4%	6.3%	3.9%
27	3.5%	6.2%	7.0%	7.3%	6.6%	6.9%	5.1%	5.7%	3.6%	3.9%	7.6%	7.8%	5.7%	5.1%	4.0%	2.4%	2.1%	1.1%	5.7%	3.5%
28	3.2%	5.4%	6.0%	6.3%	6.0%	5.9%	4.5%	4.7%	3.0%	2.8%	6.9%	6.8%	4.8%	3.9%	3.3%	1.2%	1.3%	-0.1%	4.9%	2.3%
29	2.9%	4.8%	5.8%	5.4%	5.4%	4.9%	3.9%	3.7%	2.2%	1.9%	6.3%	6.0%	4.1%	3.0%	2.7%	0.3%	0.5%	-1.1%	4.2%	1.3%
30	2.7%	4.4%	5.1%	4.8%	4.7%	4.3%	3.4%	3.1%	1.6%	1.1%	5.8%	5.3%	3.4%	2.1%	2.1%	-0.3%	0.0%	-1.8%	3.5%	0.4%
31	3.0%	4.3%	4.9%	4.4%	4.5%	4.3%	3.2%	3.2%	1.5%	0.9%	5.8%	5.2%	3.4%	2.1%	2.0%	-0.5%	-0.2%	-2.2%	3.6%	0.1%
32	3.2%	4.2%	5.9%	4.4%	5.5%	3.9%	4.3%	2.8%	2.6%	0.9%	6.8%	5.1%	4.8%	1.9%	3.3%	-0.6%	1.3%	-2.2%	4.9%	0.1%
33	3.7%	4.5%	5.7%	4.5%	5.2%	4.0%	4.1%	3.0%	2.2%	1.1%	6.5%	5.2%	4.2%	2.2%	2.8%	-0.3%	0.7%	-2.2%	4.3%	0.4%
34	4.1%	4.7%	5.9%	4.8%	5.5%	4.2%	4.3%	3.2%	2.5%	1.4%	6.8%	5.3%	4.4%	2.4%	2.9%	-0.2%	1.0%	-1.7%	4.6%	0.5%
35	4.5%	4.5%	6.6%	5.1%	6.1%	4.5%	5.0%	3.6%	3.2%	2.0%	7.3%	5.7%	5.3%	3.2%	3.9%	0.9%	1.9%	-0.8%	5.4%	1.4%
36	4.7%	4.8%	7.1%	6.0%	6.7%	5.5%	5.7%	4.6%	3.8%	3.0%	8.1%	6.8%	6.2%	4.5%	5.0%	2.2%	2.8%	0.4%	6.5%	2.4%
37	5.0%	5.2%	8.0%	7.3%	7.6%	6.8%	6.6%	5.2%	4.7%	4.4%	9.0%	8.7%	7.4%	6.3%	6.1%	3.4%	3.8%	1.7%	7.3%	4.0%
38	5.3%	5.4%	8.3%	7.7%	7.9%	7.1%	6.9%	6.4%	4.9%	4.7%	9.4%	8.6%	7.8%	6.9%	6.5%	4.3%	4.3%	2.4%	7.8%	4.6%
39	5.5%	5.4%	8.4%	7.9%	8.0%	7.3%	7.1%	6.7%	5.2%	4.9%	9.6%	9.1%	8.1%	7.5%	6.9%	5.0%	4.6%	2.8%	8.0%	5.1%
40	5.3%	5.3%	8.1%	8.0%	7.7%	7.4%	6.9%	6.9%	5.1%	4.9%	9.4%	9.4%	7.9%	7.8%	6.7%	5.4%	4.4%	3.3%	8.0%	5.4%
41	5.5%	5.8%	8.2%	8.5%	7.8%	8.0%	7.1%	7.6%	5.3%	5.6%	9.7%	9.8%	8.2%	8.4%	6.9%	6.1%	4.6%	3.9%	8.2%	6.1%
42	5.7%	6.0%	8.3%	8.7%	7.9%	8.2%	7.2%	7.8%	5.4%	5.7%	9.7%	10.2%	8.1%	8.8%	7.1%	6.4%	4.8%	4.2%	8.1%	6.3%
43	5.7%	6.1%	8.2%	8.8%	7.8%	8.3%	7.1%	7.8%	5.3%	5.8%	9.7%	10.3%	8.2%	9.1%	7.1%	6.8%	4.7%	4.8%	8.1%	6.8%
44	5.9%	6.0%	8.3%	8.7%	7.9%	8.2%	7.3%	7.9%	5.5%	5.7%	9.9%	10.3%	8.3%	9.1%	7.2%	6.6%	4.7%	4.4%	8.2%	6.7%
45	6.0%	6.1%	8.4%	8.9%	8.0%	8.4%	7.4%	8.0%	5.5%	5.9%	9.9%	10.4%	8.5%	9.2%	7.2%	7.0%	4.7%	4.6%	8.1%	6.9%
46	6.0%	6.2%	8.4%	9.1%	8.1%	8.7%	7.5%	8.3%	5.6%	6.1%	10.0%	10.8%	8.6%	9.5%	7.0%	6.1%	4.5%	5.8%	8.0%	8.1%
47	6.1%	6.2%	8.6%	9.3%	8.3%	8.9%	7.7%	8.5%	5.8%	6.3%	10.2%	11.1%	8.9%	10.2%	7.2%	8.4%	4.7%	5.9%	8.2%	8.4%
48	6.3%	6.5%	8.9%	9.8%	8.6%	9.3%	8.0%	8.9%	6.2%	6.7%	10.7%	11.4%	9.4%	10.7%	7.7%	9.0%	5.1%	6.3%	8.6%	8.7%
49	6.6%	6.7%	9.3%	10.2%	9.0%	9.8%	8.4%	9.4%	6.6%	7.0%	11.0%	11.8%	9.8%	11.2%	8.1%	9.5%	5.6%	6.7%	9.0%	9.2%
50	6.7%	6.5%	9.5%	10.3%	9.1%	9.8%	8.5%	9.4%	6.9%	7.2%	11.2%	11.8%	10.1%	11.3%	8.4%	9.7%	5.8%	6.8%	9.2%	9.3%
51	6.9%	6.6%	9.7%	10.7%	9.3%	10.2%	8.8%	9.8%	7.0%	7.4%	11.4%	12.1%	10.2%	11.8%	8.7%	10.1%	6.1%	7.2%	9.5%	9.8%
52	7.0%	6.5%	9.7%	10.7%	9.4%	10.3%	8.9%	9.8%	7.2%	7.4%	11.4%	12.2%	10.4%	11.9%	8.7%	10.2%	6.1%	7.3%	9.6%	9.9%
53	6.8%	6.3%	9.5%	10.8%	9.1%	10.3%	8.7%	9.8%	6.9%	7.3%	11.4%	12.1%	10.3%	11.8%	8.8%	10.1%	6.1%	7.2%	9.5%	9.8%
54	6.9%	6.1%	9.5%	10.7%	9.1%	10.3%	8.6%	9.7%	6.9%	7.2%	11.3%	12.0%	10.2%	11.8%	8.7%	10.1%	6.0%	7.1%	9.4%	9.7%
55	7.1%	6.1%	9.6%	10.8%	9.2%	10.3%	8.8%	9.7%	7.0%	7.2%	11.5%	12.1%	10.5%	12.0%	8.9%	10.1%	6.3%	7.1%	9.7%	9.8%
56	7.2%	6.0%	9.7%	10.8%	9.3%	10.4%	8.9%	9.7%	7.1%	7.3%	11.6%	12.1%	10.6%	12.1%	9.0%	10.3%	6.3%	7.2%	9.8%	10.0%
57	7.4%	5.9%	9.9%	10.8%	9.5%	10.4%	9.1%	9.7%	7.2%	7.2%	11.7%	12.1%	10.8%	12.0%	9.2%	10.3%	6.4%	7.1%	9.9%	9.9%
58	7.2%	5.8%	9.8%	10.8%	9.4%	10.4%	9.0%	9.6%	7.0%	7.2%	11.6%	12.0%	10.6%	11.9%	9.1%	10.1%	6.3%	7.0%	9.8%	9.8%
59	7.5%	5.9%	10.1%	11.0%	9.7%	10.6%	9.3%	9.7%	7.3%	7.3%	11.8%	12.1%	10.9%	12.1%	9.4%	10.2%	6.5%	7.0%	10.1%	9.9%
60	7.4%	6.0%	10.1%	11.1%	9.7%	10.6%	9.3%	9.8%	7.3%	7.3%	11.8%	12.0%	10.9%	12.1%	9.4%	10.3%	6.5%	7.1%	10.1%	9.8%
61	7.4%	5.5%	10.2%	11.0%	9.8%	10.6%	9.4%	9.8%	7.3%	7.3%	11.8%	12.1%	10.9%	12.1%	9.5%	10.2%	6.6%	7.0%	10.2%	9.8%
62	7.0%	4.9%	9.9%	10.9%	9.5%	10.4%	9.1%	9.6%	7.0%	7.1%	11.6%	11.9%	10.6%	11.9%	9.4%	10.2%	6.5%	7.0%	10.1%	9.7%
63	7.0%	4.4%	10.0%	10.9%	9.5%	10.4%	9.1%	9.7%	7.0%	7.1%	11.6%	11.9%	10.7%	11.8%	9.4%	10.2%	6.5%	7.0%	10.1%	9.6%
64	6.6%	3.7%	9.7%	10.6%	9.2%	10.1%	8.8%	9.4%	6.6%	6.8%	11.2%	11.6%	10.3%	10.9%	9.0%	9.9%	6.1%	6.7%	9.8%	9.3%
65	6.6%	3.7%	9.7%	10.6%	9.2%	10.1%	8.8%	9.4%	6.6%	6.8%	11.2%	11.6%	10.3%	10.9%	9.0%	9.9%	6.1%	6.7%	9.8%	9.3%
66	6.6%	3.7%	9.7%	10.6%	9.2%	10.1%	8.8%	9.4%	6.6%	6.8%	11.2%	11.6%	10.3%	10.9%	9.0%	9.9%	6.1%	6.7%	9.8%	9.3%
67	6.6%	3.7%	9.7%	10.6%	9.2%	10.1%	8.8%	9.4%	6.6%	6.8%	11.2%	11.6%	10.3%	10.9%	9.0%	9.9%	6.1%	6.7%	9.8%	9.3%
68	6.6%	3.7%	9.7%	10.6%	9.2%	10.1%	8.8%	9.4%	6.6%	6.8%	11.2%	11.6%	10.3%	10.9%	9.0%	9.9%	6.1%	6.7%	9.8%	9.3%
69	6.6%	3.7%	9.7%	10.6%	9.2%	10.1%	8.8%	9.4%	6.6%	6.8%	11.2%	11.6%	10.3%	10.9%	9.0%	9.9%	6.1%	6.7%	9.8%	9.3%
70	6.6%	3.7%	9.7%	10.6%	9.2%	10.1%	8.8%	9.4%	6.6%	6.8%	11.2%	11.6%	10.3%	10.9%	9.0%	9.9%	6.1%	6.7%	9.8%	9.3%

Nebraska CHIP
January 1, 2013 Rate Changes Percentage

Tobacco

AGE	\$500		\$1,000		\$1,500		\$2,000		\$2,000 HDHP		\$3,000		\$4,000		\$5,000		\$7,500		\$10,000	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
00-17	6.7%	6.7%	7.9%	7.9%	7.7%	7.7%	5.9%	5.9%	5.5%	5.5%	8.7%	8.7%	5.0%	5.0%	3.7%	3.7%	3.6%	3.6%	7.3%	7.3%
18	0.1%	2.9%	4.7%	6.7%	4.3%	6.2%	3.1%	5.2%	1.7%	3.6%	5.4%	7.6%	3.5%	5.0%	1.5%	1.9%	1.1%	1.6%	5.5%	3.9%
19	0.2%	3.3%	5.8%	7.9%	5.4%	7.5%	4.1%	6.5%	2.8%	4.8%	6.5%	8.6%	4.9%	6.3%	3.1%	3.6%	2.6%	3.1%	6.7%	5.4%
20	0.7%	3.7%	6.6%	8.6%	6.2%	8.2%	4.9%	7.1%	3.9%	5.5%	7.3%	9.3%	5.9%	7.3%	4.2%	4.4%	3.7%	3.9%	7.7%	6.3%
21	1.3%	4.3%	7.4%	9.2%	7.0%	8.7%	5.7%	7.7%	4.8%	6.1%	8.0%	9.8%	7.0%	7.9%	4.9%	5.1%	4.3%	4.6%	8.2%	6.9%
22	2.0%	5.1%	7.8%	9.5%	7.4%	9.1%	6.2%	8.0%	5.5%	6.3%	8.6%	10.1%	7.6%	8.4%	5.6%	5.5%	5.0%	5.0%	8.7%	7.3%
23	2.1%	5.3%	8.1%	9.6%	7.7%	9.1%	6.5%	8.1%	5.8%	6.5%	8.8%	10.2%	7.9%	8.5%	6.0%	5.6%	5.6%	5.1%	9.0%	7.4%
24	1.9%	5.3%	8.0%	9.4%	7.6%	9.0%	6.4%	7.9%	5.9%	6.5%	9.0%	10.1%	8.1%	8.4%	6.1%	5.5%	5.6%	5.0%	9.1%	7.3%
25	2.0%	5.2%	8.2%	9.2%	7.8%	8.8%	6.6%	7.8%	6.1%	6.3%	9.2%	9.9%	8.1%	8.0%	6.1%	5.2%	5.5%	4.6%	9.0%	7.0%
26	1.8%	4.4%	7.8%	8.3%	7.4%	7.8%	6.2%	6.8%	5.6%	5.3%	8.7%	9.0%	7.5%	7.1%	5.5%	4.2%	4.9%	3.7%	8.4%	6.1%
27	1.1%	3.8%	7.1%	7.8%	6.7%	7.4%	5.5%	6.4%	4.8%	5.0%	8.1%	8.6%	7.0%	6.9%	5.0%	4.1%	4.5%	3.6%	8.0%	6.0%
28	1.1%	3.2%	6.7%	7.1%	6.3%	6.4%	5.1%	5.6%	4.5%	4.2%	7.5%	7.9%	6.4%	6.0%	4.7%	3.2%	4.0%	2.8%	7.5%	5.1%
29	0.9%	2.8%	6.3%	6.4%	5.9%	5.9%	4.8%	5.0%	4.0%	3.7%	7.2%	7.3%	6.0%	5.4%	4.3%	2.6%	3.6%	2.3%	7.2%	4.6%
30	1.0%	2.7%	6.0%	6.1%	5.6%	5.6%	4.5%	4.6%	3.7%	3.3%	7.0%	6.8%	5.6%	4.9%	4.0%	2.3%	3.4%	1.9%	6.9%	4.2%
31	1.5%	3.0%	6.1%	6.1%	5.7%	5.6%	4.6%	4.6%	3.8%	3.3%	7.3%	7.0%	5.9%	5.0%	4.2%	2.3%	3.6%	1.9%	7.2%	4.2%
32	2.0%	3.2%	7.2%	6.3%	6.8%	5.8%	5.8%	4.8%	4.9%	3.6%	8.3%	7.1%	7.3%	5.2%	5.6%	2.5%	5.1%	2.1%	8.5%	4.5%
33	2.8%	3.7%	4.8%	3.8%	4.3%	3.3%	3.4%	2.4%	2.3%	1.2%	6.0%	4.7%	3.8%	1.9%	2.2%	-0.8%	1.8%	-1.2%	5.2%	1.2%
34	3.3%	4.0%	5.1%	4.1%	4.7%	3.6%	3.7%	2.7%	2.7%	1.6%	6.4%	4.9%	4.1%	2.2%	2.5%	-0.6%	2.2%	-0.6%	5.6%	1.5%
35	3.8%	3.9%	5.9%	4.5%	5.5%	4.0%	4.6%	3.1%	3.6%	2.4%	6.9%	5.4%	5.1%	3.1%	3.7%	0.6%	3.1%	0.4%	6.5%	2.5%
36	4.1%	4.2%	6.5%	5.4%	6.1%	4.9%	5.3%	4.1%	4.2%	3.5%	7.8%	6.4%	6.1%	4.4%	4.9%	1.8%	4.1%	1.8%	7.5%	3.7%
37	4.5%	4.6%	7.5%	6.7%	7.1%	6.2%	6.3%	5.5%	5.2%	5.0%	8.8%	7.7%	7.4%	6.1%	6.0%	3.0%	5.1%	3.1%	8.4%	5.4%
38	4.8%	4.8%	7.8%	7.0%	7.4%	6.5%	6.6%	5.9%	5.4%	5.4%	9.2%	8.2%	7.8%	6.8%	6.5%	3.9%	5.7%	4.0%	8.8%	6.1%
39	5.1%	4.8%	8.1%	7.2%	7.6%	6.7%	6.9%	6.2%	5.8%	5.7%	9.5%	8.7%	8.2%	7.4%	6.9%	4.6%	6.0%	4.4%	9.1%	6.7%
40	4.2%	4.0%	7.1%	6.6%	6.6%	6.0%	6.1%	5.8%	4.8%	4.8%	8.7%	8.3%	7.3%	7.1%	6.1%	4.3%	5.2%	4.2%	8.5%	6.3%
41	4.5%	4.5%	7.4%	7.2%	6.9%	6.6%	6.4%	6.5%	5.2%	5.6%	9.0%	8.8%	7.8%	7.7%	6.4%	5.1%	5.5%	5.0%	8.7%	7.1%
42	4.9%	4.8%	7.5%	7.5%	7.1%	6.9%	6.6%	6.9%	5.3%	5.9%	9.2%	9.3%	7.8%	8.3%	6.8%	5.6%	5.7%	5.4%	8.7%	7.4%
43	5.0%	5.0%	7.6%	7.7%	7.1%	7.1%	6.7%	7.1%	5.4%	6.1%	9.3%	9.5%	8.0%	8.6%	6.9%	6.1%	5.8%	5.8%	8.8%	8.0%
44	5.4%	5.0%	7.9%	7.7%	7.4%	7.1%	7.0%	7.2%	5.6%	6.1%	9.6%	9.6%	8.2%	8.7%	7.1%	6.0%	5.8%	5.8%	9.0%	7.9%
45	5.6%	5.2%	8.1%	7.9%	7.6%	7.4%	7.2%	7.4%	5.9%	6.4%	9.7%	9.7%	8.5%	9.0%	7.2%	6.5%	6.0%	6.1%	9.1%	8.2%
46	5.6%	5.2%	8.1%	8.1%	7.6%	7.5%	7.2%	7.7%	6.0%	6.7%	9.8%	10.2%	8.6%	9.4%	7.0%	7.7%	5.8%	7.0%	9.3%	9.3%
47	5.6%	5.1%	8.2%	8.2%	7.7%	7.6%	7.4%	7.8%	6.3%	6.9%	9.9%	10.4%	8.9%	9.9%	7.1%	7.9%	6.1%	7.3%	9.2%	9.7%
48	5.7%	5.3%	8.4%	8.6%	8.0%	8.0%	7.7%	8.2%	6.7%	7.2%	10.3%	10.7%	9.3%	10.3%	7.5%	8.4%	6.5%	7.7%	9.7%	9.9%
49	6.1%	5.5%	8.8%	9.0%	8.4%	8.5%	8.1%	8.6%	7.1%	7.5%	10.7%	11.1%	9.7%	10.8%	8.0%	8.9%	7.0%	8.1%	10.1%	10.3%
50	6.4%	5.5%	9.2%	9.2%	8.7%	8.7%	8.5%	8.9%	7.7%	7.9%	11.1%	11.3%	10.3%	11.1%	8.5%	9.4%	7.5%	8.4%	10.7%	10.7%
51	6.6%	5.8%	9.5%	9.8%	9.0%	9.2%	8.8%	9.4%	8.1%	8.4%	11.4%	11.8%	10.5%	11.7%	9.0%	9.9%	8.1%	9.1%	11.2%	11.4%
52	7.0%	6.0%	9.8%	10.1%	9.3%	9.5%	9.2%	9.7%	8.5%	8.6%	11.7%	12.1%	11.0%	12.1%	9.3%	10.3%	8.4%	9.4%	11.5%	11.7%
53	7.0%	6.0%	9.7%	10.3%	9.3%	9.8%	9.2%	9.9%	8.4%	8.7%	11.9%	12.2%	11.2%	12.2%	9.5%	10.5%	8.6%	9.4%	11.6%	11.7%
54	7.4%	6.2%	10.0%	10.6%	9.5%	10.1%	9.4%	10.2%	8.5%	8.7%	12.1%	12.5%	11.3%	12.5%	9.8%	10.8%	8.8%	9.6%	11.7%	11.9%
55	8.2%	6.9%	10.7%	11.4%	10.2%	10.8%	10.2%	10.8%	9.1%	9.2%	12.8%	13.2%	12.2%	13.4%	10.6%	11.5%	9.5%	10.1%	12.4%	12.3%
56	8.5%	7.0%	10.9%	11.7%	10.4%	11.2%	10.5%	11.1%	9.3%	9.3%	13.1%	13.4%	12.4%	13.6%	10.9%	11.9%	9.6%	10.4%	12.6%	12.7%
57	8.8%	7.2%	11.3%	11.9%	10.8%	11.4%	10.8%	11.3%	9.5%	9.4%	13.4%	13.6%	12.8%	13.8%	11.3%	12.0%	10.0%	10.4%	12.9%	12.7%
58	8.7%	7.1%	11.2%	12.0%	10.7%	11.4%	10.7%	11.3%	9.4%	9.5%	13.3%	13.5%	12.7%	13.7%	11.2%	12.0%	9.9%	10.3%	12.8%	12.6%
59	9.0%	7.3%	11.6%	12.2%	11.1%	11.7%	11.1%	11.5%	9.8%	9.6%	13.6%	13.7%	13.0%	13.9%	11.6%	12.2%	10.1%	10.4%	13.1%	12.7%
60	9.1%	7.5%	11.8%	12.4%	11.2%	11.9%	11.2%	11.7%	9.8%	9.8%	13.7%	13.8%	13.1%	14.1%	11.7%	12.3%	10.2%	10.5%	13.1%	12.7%
61	9.1%	7.1%	11.9%	12.5%	11.4%	11.9%	11.4%	11.9%	9.9%	9.8%	13.8%	13.8%	13.2%	14.1%	11.9%	12.3%	10.3%	10.5%	13.3%	12.8%
62	8.7%	6.6%	11.7%	12.3%	11.1%	11.8%	11.1%	11.6%	9.6%	9.6%	13.5%	13.7%	12.9%	13.9%	11.8%	12.3%	10.2%	10.4%	13.1%	12.6%
63	8.8%	6.2%	11.7%	12.4%	11.2%	11.8%	11.2%	11.6%	9.6%	9.6%	13.6%	13.7%	13.0%	13.8%	11.8%	12.3%	10.1%	10.4%	13.1%	12.6%
64	8.8%	5.9%	11.9%	12.5%	11.3%	11.9%	11.3%	11.8%	9.6%	9.6%	13.6%	13.8%	13.0%	13.3%	11.8%	12.4%	10.1%	10.4%	13.1%	12.5%
65	8.8%	5.9%	11.9%	12.5%	11.3%	11.9%	11.3%	11.8%	9.6%	9.6%	13.6%	13.8%	13.0%	13.3%	11.8%	12.4%	10.1%	10.4%	13.1%	12.5%
66	8.8%	5.9%	11.9%	12.5%	11.3%	11.9%	11.3%	11.8%	9.6%	9.6%	13.6%	13.8%	13.0%	13.3%	11.8%	12.4%	10.1%	10.4%	13.1%	12.5%
67	8.8%	5.9%	11.9%	12.5%	11.3%	11.9%	11.3%	11.8%	9.6%	9.6%	13.6%	13.8%	13.0%	13.3%	11.8%	12.4%	10.1%	10.4%	13.1%	12.5%
68	8.8%	5.9%	11.9%	12.5%	11.3%	11.9%	11.3%	11.8%	9.6%	9.6%	13.6%	13.8%	13.0%	13.3%	11.8%	12.4%	10.1%	10.4%	13.1%	12.5%
69	8.8%	5.9%	11.9%	12.5%	11.3%	11.9%	11.3%	11.8%	9.6%	9.6%	13.6%	13.8%	13.0%	13.3%	11.8%	12.4%	10.1%	10.4%	13.1%	12.5%
70	8.8%	5.9%	11.9%	12.5%	11.3%	11.9%	11.3%	11.8%	9.6%	9.6%	13.6%	13.8%	13.0%	13.3%	11.8%	12.4%	10.1%	10.4%	13.1%	12.5%