

## Bulletin No. 87-07 Appendices

Rule 17. Appendix A reads as follows:

### APPENDIX A

Michigan Prima Facie Credit Accident and Health Single Premium Rates

rates per \$100.00 initial insured indebtedness per year

<b>Months</b>	<b>14EX</b>	<b>30EX</b>	<b>14RX</b>	<b>30RX</b>
1-12	1.50	1.15	2.20	1.50
13-24	2.15	1.50	3.00	2.15
25-36	2.90	2.05	3.80	2.85
37-48	3.25	2.35	4.30	3.20
49-60	3.60	2.70	4.70	3.55
61-72	3.90	2.85	5.05	3.75
73-84	4.20	3.05	5.40	3.95
85-96	4.45	3.25	5.70	4.05
97-108	4.75	3.45	6.00	4.20
109-120	4.95	3.60	6.30	4.35

14EX = 14 day nonretroactive, excluding preexisting conditions

30EX = 30 day nonretroactive, excluding preexisting conditions

14RX = 14 day retroactive, excluding preexisting conditions

30RX = 30 day retroactive, excluding preexisting conditions

R 550.218 APPENDIX B

Rule 18. Appendix B reads as follows:

**APPENDIX B**

Michigan Prima Facie Credit Accident and Health Monthly Outstanding Balance Rates  
rates per \$1000.00 outstanding balance

<b>Months</b>	<b>14EX</b>	<b>30EX</b>	<b>14RX</b>	<b>30RX</b>
1	0.88	0.00	3.23	0.00
2	2.15	0.80	4.68	2.45
3	2.63	1.42	4.90	3.00
4	2.78	1.74	4.80	3.10
5	2.80	1.88	4.61	3.05
6	2.76	1.94	4.40	2.94
7	2.69	1.95	4.20	2.83
8	2.61	1.94	4.00	2.71
9	2.53	1.91	3.83	2.59
10	2.46	1.87	3.67	2.49
11	2.38	1.82	3.52	2.39
12	2.31	1.77	3.38	2.31
13	2.24	1.72	3.26	2.23
14	2.17	1.66	3.15	2.16
15	2.11	1.60	3.04	2.09
16	2.05	1.54	2.95	2.04
17	2.00	1.49	2.86	1.98
18	1.95	1.43	2.77	1.93
19	1.90	1.38	2.70	1.89
20	1.86	1.34	2.63	1.85
21	1.82	1.29	2.56	1.81
22	1.78	1.26	2.50	1.78
23	1.75	1.23	2.45	1.75
24	1.72	1.20	2.40	1.72
25	1.70	1.18	2.36	1.69
26	1.68	1.16	2.32	1.67
27	1.66	1.15	2.28	1.66
28	1.65	1.14	2.25	1.64
29	1.64	1.14	2.22	1.63
30	1.63	1.13	2.20	1.61
31	1.62	1.13	2.17	1.60
32	1.61	1.13	2.15	1.59
33	1.60	1.13	2.13	1.58
34	1.59	1.12	2.10	1.57
35	1.58	1.12	2.08	1.56
36	1.57	1.11	2.05	1.54
37	1.55	1.10	2.03	1.52

<b>Months</b>	<b>14EX</b>	<b>30EX</b>	<b>14RX</b>	<b>30RX</b>
38	1.53	1.09	2.00	1.50
39	1.51	1.07	1.98	1.48
40	1.49	1.06	1.95	1.46
41	1.47	1.05	1.92	1.44
42	1.45	1.03	1.90	1.42
43	1.42	1.02	1.87	1.40
44	1.40	1.00	1.85	1.38
45	1.38	0.99	1.82	1.36
46	1.36	0.98	1.80	1.34
47	1.34	0.97	1.78	1.32
48	1.33	0.96	1.76	1.31
49	1.31	0.95	1.73	1.29
50	1.30	0.94	1.71	1.28
51	1.28	0.94	1.70	1.27
52	1.27	0.93	1.68	1.25
53	1.26	0.93	1.66	1.24
54	1.25	0.92	1.64	1.23
55	1.23	0.92	1.62	1.22
56	1.22	0.91	1.61	1.21
57	1.21	0.90	1.59	1.20
58	1.20	0.90	1.57	1.19
59	1.19	0.89	1.56	1.18
60	1.18	0.89	1.54	1.16
61	1.17	0.88	1.53	1.15
62	1.16	0.87	1.51	1.14
63	1.15	0.86	1.50	1.13
64	1.14	0.85	1.48	1.12
65	1.13	0.84	1.47	1.10
66	1.12	0.83	1.46	1.09
67	1.11	0.82	1.44	1.08
68	1.10	0.81	1.43	1.07
69	1.09	0.80	1.42	1.06
70	1.08	0.80	1.41	1.05
71	1.08	0.79	1.39	1.04
72	1.07	0.78	1.38	1.03
73	1.06	0.77	1.37	1.02
74	1.05	0.77	1.36	1.01
75	1.05	0.76	1.35	1.00
76	1.04	0.76	1.34	0.99
77	1.03	0.75	1.33	0.98
78	1.03	0.75	1.32	0.98
79	1.02	0.74	1.31	0.97
80	1.01	0.74	1.31	0.96
81	1.01	0.73	1.30	0.95
82	1.00	0.73	1.29	0.95

<b>Months</b>	<b>14EX</b>	<b>30EX</b>	<b>14RX</b>	<b>30RX</b>
83	0.99	0.72	1.28	0.94
84	0.99	0.72	1.27	0.93
85	0.98	0.71	1.26	0.92
86	0.98	0.71	1.25	0.91
87	0.97	0.70	1.25	0.90
88	0.96	0.70	1.24	0.90
89	0.96	0.70	1.23	0.89
90	0.95	0.69	1.22	0.88
91	0.94	0.69	1.21	0.87
92	0.94	0.68	1.20	0.86
93	0.93	0.68	1.20	0.86
94	0.93	0.68	1.19	0.85
95	0.92	0.67	1.18	0.84
96	0.92	0.67	1.18	0.84
97	0.91	0.67	1.17	0.83
98	0.91	0.66	1.16	0.82
99	0.90	0.66	1.15	0.82
100	0.90	0.66	1.15	0.81
101	0.90	0.65	1.14	0.81
102	0.89	0.65	1.14	0.80
103	0.89	0.65	1.13	0.80
104	0.89	0.65	1.12	0.79
105	0.88	0.64	1.12	0.79
106	0.88	0.64	1.11	0.78
107	0.88	0.64	1.11	0.78
108	0.87	0.63	1.10	0.77
109	0.87	0.63	1.10	0.77
110	0.86	0.63	1.09	0.76
111	0.86	0.62	1.08	0.76
112	0.85	0.62	1.08	0.75
113	0.85	0.62	1.07	0.75
114	0.84	0.61	1.07	0.74
115	0.84	0.61	1.06	0.74
116	0.84	0.61	1.06	0.73
117	0.83	0.60	1.06	0.73
118	0.83	0.60	1.05	0.73
119	0.83	0.60	1.05	0.72
120	0.82	0.60	1.04	0.72

14EX = 14 day nonretroactive, excluding preexisting conditions

30EX = 30 day nonretroactive, excluding preexisting conditions

14RX = 14 day retroactive, excluding preexisting conditions

30RX = 30 day retroactive, excluding preexisting conditions

R 550.219 APPENDIX C

Rule 19. Appendix C reads as follows:

**APPENDIX C**

Michigan Prima Facie Credit Accident and Health Single Premium Rates

rates per \$100.00 initial insured indebtedness per year

<b>Months</b>	<b>14EC</b>	<b>30EC</b>	<b>14RC</b>	<b>30RC</b>
1-12	1.65	1.30	2.45	1.65
13-24	2.40	1.65	3.35	2.40
25-36	3.20	2.30	4.20	3.15
37-48	3.60	2.60	4.80	3.55
49-60	4.00	3.00	5.20	3.95
61-72	4.35	3.15	5.60	4.15
73-84	4.65	3.40	6.00	4.40
85-96	4.95	3.60	6.35	4.50
97-108	5.30	3.85	6.65	4.65
109-120	5.50	4.00	7.00	4.85

14EC = 14 day nonretroactive, covering preexisting conditions

30EC = 30 day nonretroactive, covering preexisting conditions

14RC = 14 day retroactive, covering preexisting conditions

30RC = 30 day retroactive, covering preexisting conditions

R 550.220 APPENDIX D

Rule 20. Appendix D reads as follows:

**APPENDIX D**

Michigan Prima Facie Credit Accident and Health Monthly Outstanding Balance Rates  
rates per \$1000.00 outstanding balance

<b>Months</b>	<b>14EX</b>	<b>30EX</b>	<b>14RX</b>	<b>30RX</b>
1	0.97	0.00	3.60	0.00
2	2.36	0.90	5.22	2.69
3	2.89	1.61	5.46	3.30
4	3.06	1.97	5.35	3.41
5	3.08	2.13	5.13	3.35
6	3.03	2.20	4.90	3.24
7	2.96	2.21	4.67	3.11
8	2.87	2.20	4.46	2.97
9	2.78	2.16	4.26	2.85
10	2.70	2.11	4.08	2.74
11	2.62	2.06	3.92	2.63
12	2.54	2.00	3.77	2.54
13	2.46	1.94	3.63	2.45
14	2.40	1.87	3.51	2.38
15	2.33	1.80	3.39	2.31
16	2.27	1.73	3.28	2.25
17	2.21	1.66	3.19	2.19
18	2.16	1.59	3.09	2.14
19	2.11	1.53	3.01	2.10
20	2.07	1.48	2.93	2.06
21	2.02	1.43	2.86	2.02
22	1.99	1.39	2.80	1.98
23	1.95	1.35	2.74	1.95
24	1.92	1.32	2.68	1.92
25	1.89	1.30	2.63	1.89
26	1.87	1.28	2.58	1.87
27	1.85	1.27	2.54	1.85
28	1.83	1.26	2.51	1.83
29	1.82	1.26	2.47	1.81
30	1.81	1.26	2.44	1.79
31	1.80	1.26	2.41	1.78
32	1.79	1.26	2.38	1.77
33	1.77	1.26	2.35	1.75
34	1.76	1.26	2.33	1.74
35	1.75	1.25	2.30	1.72
36	1.73	1.24	2.27	1.70
37	1.71	1.23	2.24	1.68

<b>Months</b>	<b>14EX</b>	<b>30EX</b>	<b>14RX</b>	<b>30RX</b>
38	1.69	1.22	2.21	1.66
39	1.67	1.20	2.19	1.64
40	1.64	1.19	2.16	1.62
41	1.62	1.17	2.13	1.59
42	1.60	1.15	2.11	1.57
43	1.57	1.13	2.08	1.55
44	1.55	1.12	2.06	1.53
45	1.53	1.10	2.03	1.51
46	1.51	1.09	2.01	1.48
47	1.49	1.07	1.98	1.47
48	1.47	1.06	1.96	1.45
49	1.45	1.05	1.94	1.43
50	1.44	1.04	1.91	1.42
51	1.42	1.04	1.89	1.41
52	1.41	1.03	1.87	1.39
53	1.40	1.03	1.85	1.38
54	1.38	1.02	1.82	1.37
55	1.37	1.01	1.80	1.36
56	1.36	1.01	1.78	1.34
57	1.35	1.00	1.76	1.33
58	1.33	1.00	1.74	1.32
59	1.32	0.99	1.72	1.31
60	1.31	0.98	1.70	1.30
61	1.30	0.97	1.69	1.28
62	1.29	0.96	1.67	1.27
63	1.28	0.95	1.66	1.25
64	1.27	0.94	1.64	1.24
65	1.26	0.93	1.63	1.23
66	1.25	0.92	1.61	1.21
67	1.24	0.91	1.60	1.20
68	1.23	0.90	1.58	1.18
69	1.22	0.89	1.57	1.17
70	1.21	0.88	1.56	1.16
71	1.20	0.87	1.55	1.15
72	1.19	0.86	1.53	1.14
73	1.18	0.86	1.52	1.13
74	1.17	0.85	1.51	1.12
75	1.17	0.84	1.50	1.11
76	1.16	0.84	1.49	1.10
77	1.15	0.83	1.48	1.09
78	1.14	0.83	1.47	1.08
79	1.13	0.82	1.46	1.08
80	1.12	0.82	1.45	1.07
81	1.12	0.81	1.44	1.06
82	1.11	0.81	1.43	1.05

<b>Months</b>	<b>14EX</b>	<b>30EX</b>	<b>14RX</b>	<b>30RX</b>
83	1.10	0.80	1.42	1.04
84	1.09	0.80	1.41	1.04
85	1.09	0.79	1.40	1.03
86	1.08	0.79	1.39	1.02
87	1.07	0.78	1.38	1.01
88	1.07	0.78	1.38	1.00
89	1.06	0.77	1.37	0.99
90	1.05	0.77	1.36	0.98
91	1.05	0.76	1.35	0.97
92	1.04	0.76	1.34	0.96
93	1.04	0.75	1.33	0.95
94	1.03	0.75	1.33	0.94
95	1.03	0.75	1.32	0.94
96	1.02	0.74	1.31	0.93
97	1.02	0.74	1.30	0.92
98	1.01	0.74	1.29	0.91
99	1.01	0.73	1.29	0.91
100	1.00	0.73	1.28	0.90
101	1.00	0.73	1.27	0.89
102	1.00	0.72	1.26	0.89
103	0.99	0.72	1.25	0.88
104	0.99	0.72	1.25	0.88
105	0.99	0.72	1.24	0.87
106	0.98	0.71	1.23	0.86
107	0.98	0.71	1.23	0.86
108	0.97	0.71	1.22	0.85
109	0.97	0.70	1.21	0.85
110	0.96	0.70	1.21	0.84
111	0.96	0.70	1.20	0.84
112	0.95	0.69	1.20	0.83
113	0.95	0.69	1.19	0.83
114	0.94	0.68	1.19	0.83
115	0.93	0.68	1.18	0.82
116	0.93	0.68	1.18	0.82
117	0.92	0.67	1.17	0.81
118	0.92	0.67	1.17	0.81
119	0.91	0.66	1.16	0.81
120	0.91	0.66	1.16	0.80

14EC = 14 day nonretroactive, covering preexisting conditions

30EC = 30 day nonretroactive, covering preexisting conditions

14RC = 14 day retroactive, covering preexisting conditions

30RC = 30 day retroactive, covering preexisting conditions



R 550.221 APPENDIX E

Rule 21. Appendix E reads as follows:

**APPENDIX E**

CREDIBILITY TABLE

<b>Credit Life*</b>	<b>Credit Disability Plans Waiting Period (14 Day)*</b>	<b>Credit Disability Plans Waiting Period (30 Day)*</b>	<b>Incurred Claim Count</b>	<b>Life Earned Premium**</b>	<b>Health Earned Premium**</b>	<b>Credibility Factor C</b>
1	1	1	1	0	0	.00
2,000	156	232	10	45,300	10,500	.25
2,400	190	283	12	54,400	12,700	.30
3,000	232	346	15	68,000	15,500	.35
3,600	284	423	18	81,500	19,000	.40
4,400	347	516	22	99,700	23,200	.45
5,400	424	630	27	122,300	28,400	.50
6,600	517	770	33	149,500	34,600	.55
8,100	632	940	40	183,500	42,300	.60
9,900	772	1,149	49	224,200	51,700	.65
12,100	943	1,403	60	274,100	63,200	.70
14,700	1,151	1,714	74	333,000	77,100	.75
18,000	1,406	2,093	90	407,700	94,200	.80
22,000	1,718	2,556	110	498,300	115,100	.85
26,900	2,098	3,122	134	609,300	140,500	.90
32,800	2,562	3,814	164	742,900	171,600	.95
40,000	3,130	4,658	200	906,000	209,600	1.00

\*Average Number of Life Years

\*\*Prima Facie Basis (\$0.48/100/yr credit life rate and credit health rates in effect April 1, 1986).

The above integral numbers represent the lower end of the bracket for each C factor. The upper end is 1 less than the lower end for the next higher C factor.