
Nebraska Comprehensive Health Insurance Pool

Development of January 2012 Rates

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LEIF ASSOCIATES, INC.

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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, 2012. 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. For 2012 and later years, 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. This is a change from 2011, when the same rules applied except that pool rates were calculated as 145% of the standard risk rate.

Summary of Calculated Rate Change

A rate change averaging 11% is indicated. The components of the rate change are as follows:

- The increase in the multiplier from 145% to 150% produces an increase of approximately 3% for all members.
- The remaining 8% increase reflects the rate changes taken by the top ten carriers over the last year.

There is considerable variation in the rate change by rating cell, caused primarily by changes in age slope and significant rate increases in children's rates over the last year, likely due to the guarantee issue requirements of PPACA. The rate increases vary from a low of 3% to a high of 33%. The average increase for children is 28%, while the average increase for adults is 11%. There were 268 children on the plan in April 2011, which represents about 6% of the membership.

Trend Factor

To assist in determining if the alternate trend approach might be appropriate, we examined the cost trends currently in use by the ten carriers. We found that the carriers are currently using annual trends that average 13% and range from 8% to 19%. The average trend is 1% less than last year. The distribution of trends for the ten carriers is shown in the following table. The carriers have been de-identified to protect confidentiality.

Carrier	Trend
A	8%
B	9%
C	10%
D	12%
E	12%
F	13%
G	14%
H	16%
I	18%
J	19%
Average	13%



Based on the statute, the board could choose to implement an increase based on trend rather than 150% of the standard risk rate. If the board chooses to use the measure of trend indicated by the ten surveyed carriers, the rates could be increased by 13% rather than 11%.

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 2012.

1. In conjunction with the Nebraska Department of Insurance, we identified the ten insurers writing the largest amount of individual health insurance coverage in Nebraska. They were identified based on their 2010 premium for medically underwritten comprehensive individual and association group business. The ten largest insurers, listed in decreasing order of premium, are as follows:
 - Blue Cross and Blue Shield of Nebraska
 - Assurant/Time
 - Golden Rule
 - United Security
 - American Enterprise
 - Coventry Health Care
 - Aetna
 - Humana
 - US Health Group/Freedom Life Insurance
 - Celtic

This is the third year we have used ten carriers for establishing the standard risk rate. The ten companies are the same as used in the development of the 2011 rates.

2. The ten 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
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 2012) using carrier-specific trend factors. For those companies using geographic rating factors, we blended the factors using population statistics



NE CHIP 2012 Rate Development

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.

6. The rates for the ten companies were averaged using a simple average to arrive at the standard risk rates.
7. To produce the proposed January 2012 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 2011 CHIP enrollment from the CHIP administrator, Blue Cross Blue Shield. 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 2011 earned premium was approximately \$2.7 million. We then weighted the proposed 2012 rates by the current membership, producing total revenue of \$3.0 million, an increase of 11%.

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

- Rate Development Methodology: The change in the multiplier from 1.40 to 1.45 added 3.4% to the rate. The underlying trend increase was 8%, less than the average market trend of 13%. 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 rate changes are fairly consistent across the plan designs, with the exception of the \$500 deductible plan which is getting the largest rate increase. The table below shows the average rate change for each plan design.

Plan Design	2012 Rate Change	April 2011 Members
\$500 Deductible	19%	244
\$1,000 Deductible	11%	446
\$1,500 Deductible	8%	190
\$2,000 Deductible	11%	681
\$2,000 Deductible HDHP	11%	332
\$3,000 Deductible	11%	393
\$4,000 Deductible	12%	447
\$5,000 Deductible	11%	781
\$7,500 Deductible	8%	191
\$10,000 Deductible	10%	627
Combined	11%	4,332

- Age / Gender Slopes: The rate changes are much higher for children than for adults, averaging 28%. In the current CHIP membership, 6% are children. The number of children covered is 268, down by over 20% from last year's count of 342. The total membership is down about 9%. Approximately 48% of members are female and 58% of the members are over age 50.
- Child Rates: Nine of the ten 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 58% of the child members are male.

- Tobacco Use Factor: The ten companies use a variety of approaches for tobacco use rate loads, varying by age, gender, and product type and ranging from 10% to 75%. The average rate load for tobacco users is approximately 33%. About 10% of the current membership is categorized as tobacco users.
- Geographic Factors: The CHIP rates do not vary by geographic area. Nine of the ten 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 ten 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: 0.63, 0.77, 0.81, 0.91, 1.00, 1.04, 1.05, 1.14, 1.14, 1.51.

The proposed 2012 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: Last year we pointed out that most carriers use child rates that vary by age, with nine of the top ten 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 ten largest carriers are typically using \$2,000 to \$3,000. A few of the carriers raised their maximums in the last year.

Prescription Drug Deductibles: Six of the ten individual carriers have separate up front deductibles for prescription drug benefits. Five of the six carriers apply the deductible only to brand name drugs. The most common brand name drug deductible is \$500, although \$100 and \$200 deductibles are also seen. The CHIP benefits do not include a prescription drug deductible.

Emergency Room Copay: Eight of the ten individual carriers have higher emergency room copays than CHIP. While the emergency room copays vary from \$75 to \$250, the most prevalent is a \$100 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, 2012 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	26.8%	26.8%	26.7%	26.7%	24.2%	24.2%	30.7%	30.7%	28.8%	28.8%	29.8%	29.8%	33.6%	33.6%	31.7%	31.7%	27.5%	27.5%	28.0%	28.0%
18	20.1%	19.0%	18.1%	17.5%	16.5%	16.2%	20.8%	21.4%	21.0%	20.7%	21.9%	21.5%	24.9%	26.9%	25.5%	26.0%	20.9%	21.5%	23.6%	23.7%
19	18.3%	19.8%	14.6%	16.9%	13.0%	15.6%	17.2%	20.0%	16.8%	19.4%	18.1%	20.1%	20.3%	24.9%	20.8%	24.0%	16.2%	19.7%	19.3%	22.1%
20	17.8%	19.5%	13.3%	16.1%	11.6%	14.1%	16.1%	19.1%	15.8%	18.5%	16.8%	19.3%	19.3%	24.0%	19.4%	22.9%	14.9%	18.7%	17.9%	21.0%
21	17.4%	18.8%	12.6%	15.4%	11.0%	13.2%	15.2%	18.5%	15.0%	17.9%	15.9%	18.7%	18.1%	23.1%	18.2%	22.0%	13.8%	17.9%	16.7%	20.2%
22	16.3%	17.7%	11.4%	14.8%	10.0%	12.5%	14.0%	17.3%	14.0%	17.3%	15.0%	18.0%	16.4%	22.3%	16.7%	21.1%	12.5%	17.1%	15.2%	19.3%
23	15.6%	17.3%	10.7%	14.4%	9.2%	12.1%	13.2%	17.3%	13.2%	17.1%	14.2%	17.5%	15.4%	21.7%	15.7%	20.6%	11.5%	16.5%	14.3%	18.7%
24	14.6%	17.1%	9.9%	14.5%	8.4%	12.2%	12.7%	17.3%	12.7%	17.0%	13.8%	17.5%	14.7%	21.7%	15.0%	20.5%	10.9%	16.4%	13.6%	18.6%
25	14.6%	17.2%	9.9%	14.7%	8.2%	12.4%	12.3%	17.5%	12.5%	17.4%	13.0%	17.6%	14.8%	22.0%	14.7%	20.9%	10.6%	16.8%	13.2%	18.9%
26	14.7%	17.1%	10.1%	15.0%	8.4%	12.7%	12.2%	17.7%	12.5%	17.9%	12.8%	17.8%	14.9%	22.5%	14.6%	21.3%	10.6%	17.2%	13.0%	19.2%
27	14.0%	17.3%	9.3%	15.0%	7.8%	12.6%	12.2%	17.6%	12.5%	17.8%	12.7%	17.6%	14.9%	22.2%	14.6%	21.0%	10.6%	17.0%	13.0%	18.9%
28	14.3%	17.2%	10.1%	15.0%	8.3%	12.6%	12.3%	17.5%	12.7%	17.8%	12.9%	17.5%	14.9%	22.5%	14.7%	21.2%	10.8%	17.1%	13.1%	19.0%
29	14.0%	16.6%	9.9%	14.6%	8.2%	12.3%	12.4%	17.5%	12.9%	17.9%	12.9%	17.4%	15.2%	22.2%	15.0%	21.1%	11.1%	17.1%	13.3%	18.9%
30	13.6%	16.0%	10.1%	14.4%	8.0%	12.2%	12.6%	17.3%	13.1%	18.0%	13.1%	17.2%	15.3%	22.2%	15.2%	21.0%	11.3%	17.0%	13.4%	18.7%
31	13.5%	15.5%	10.2%	14.0%	8.1%	12.0%	12.7%	17.2%	13.3%	17.7%	13.1%	16.7%	15.6%	22.4%	15.3%	20.8%	11.5%	16.9%	13.5%	18.4%
32	13.6%	15.4%	9.3%	13.8%	7.3%	11.8%	12.0%	16.3%	12.0%	16.9%	11.9%	15.8%	13.9%	21.5%	13.6%	19.9%	9.9%	15.8%	11.9%	17.4%
33	13.9%	15.9%	10.4%	14.0%	8.2%	11.7%	12.1%	16.0%	12.9%	16.7%	12.5%	15.8%	15.1%	21.0%	14.6%	19.7%	10.8%	16.0%	12.8%	17.3%
34	14.3%	16.2%	10.5%	13.9%	8.4%	11.7%	12.2%	15.9%	13.0%	16.7%	12.8%	15.8%	14.9%	20.9%	14.6%	19.7%	10.9%	15.9%	12.9%	17.2%
35	14.9%	15.9%	10.8%	13.2%	8.5%	10.8%	11.9%	15.2%	12.7%	16.1%	12.6%	15.0%	14.4%	20.2%	14.0%	18.6%	10.4%	15.0%	12.5%	16.3%
36	14.9%	16.2%	10.2%	12.6%	7.7%	10.5%	11.4%	14.4%	12.3%	15.4%	12.1%	14.4%	13.8%	18.9%	13.5%	17.4%	9.9%	13.9%	12.0%	15.2%
37	15.3%	16.6%	9.5%	11.9%	7.3%	9.9%	10.9%	13.4%	11.7%	14.5%	11.8%	13.6%	13.0%	17.5%	12.7%	16.1%	9.2%	12.7%	11.4%	13.9%
38	15.8%	16.9%	10.0%	11.5%	7.6%	9.4%	11.1%	12.9%	11.9%	13.9%	11.9%	12.9%	13.3%	16.9%	12.9%	15.3%	9.4%	12.0%	11.7%	13.3%
39	16.2%	16.8%	10.0%	11.5%	7.8%	8.9%	11.2%	12.4%	12.1%	13.5%	12.1%	12.4%	13.4%	16.4%	13.1%	14.7%	9.6%	11.4%	11.9%	12.7%
40	16.6%	16.8%	10.5%	11.3%	8.1%	8.8%	11.5%	12.1%	12.4%	13.3%	12.5%	12.1%	13.6%	15.9%	13.3%	14.3%	9.9%	11.1%	12.1%	12.3%
41	17.3%	17.4%	11.1%	11.6%	8.4%	9.0%	11.7%	11.9%	12.7%	13.1%	12.8%	12.0%	13.8%	15.6%	13.6%	14.1%	10.1%	10.9%	12.4%	12.2%
42	17.6%	17.4%	11.3%	11.6%	8.7%	9.0%	11.9%	11.8%	12.9%	13.1%	13.0%	12.1%	14.2%	15.6%	13.9%	13.9%	10.4%	10.8%	12.8%	12.1%
43	18.1%	17.3%	11.8%	11.2%	9.1%	8.4%	12.1%	11.3%	13.1%	12.4%	13.3%	11.4%	14.4%	14.9%	14.2%	13.2%	10.7%	10.1%	13.1%	11.3%
44	18.7%	17.0%	12.2%	10.8%	9.4%	8.0%	12.4%	10.7%	13.2%	11.7%	13.6%	10.8%	14.8%	14.3%	14.5%	12.5%	11.1%	9.4%	13.4%	10.6%
45	19.2%	17.2%	12.4%	10.5%	9.5%	7.8%	12.5%	10.2%	13.3%	11.0%	13.5%	10.4%	15.1%	13.4%	14.6%	11.8%	11.2%	8.7%	13.4%	10.1%
46	19.5%	16.8%	12.5%	9.8%	9.7%	7.1%	12.6%	9.6%	13.3%	10.4%	13.4%	10.2%	15.4%	12.3%	14.7%	11.1%	11.3%	8.0%	13.5%	9.5%
47	19.9%	16.5%	12.7%	9.3%	9.8%	6.4%	12.7%	9.1%	13.3%	9.7%	13.5%	9.7%	15.5%	11.9%	14.8%	10.5%	11.4%	7.4%	13.6%	8.9%
48	19.9%	17.1%	12.2%	9.4%	9.3%	6.5%	12.3%	9.2%	12.9%	9.8%	13.2%	9.8%	15.0%	11.9%	14.2%	10.5%	10.9%	7.4%	13.1%	9.1%
49	19.9%	17.5%	12.0%	9.5%	9.0%	6.7%	11.9%	9.2%	12.6%	9.9%	12.8%	10.0%	14.5%	11.8%	13.7%	10.5%	10.4%	7.4%	12.6%	9.2%
50	19.8%	17.9%	11.5%	9.5%	8.6%	6.8%	11.5%	9.3%	12.3%	10.0%	12.3%	10.1%	14.1%	11.8%	13.2%	10.6%	10.0%	7.5%	12.2%	9.4%
51	20.0%	18.3%	11.5%	9.8%	8.5%	7.0%	11.2%	9.4%	12.0%	10.2%	12.1%	10.3%	13.7%	11.8%	12.8%	10.6%	9.6%	7.5%	11.8%	9.5%
52	20.1%	18.2%	11.6%	9.5%	8.4%	6.8%	11.0%	9.6%	11.8%	10.3%	11.8%	10.5%	13.5%	11.9%	12.5%	10.8%	9.3%	7.7%	11.5%	9.7%
53	20.1%	18.2%	11.5%	9.2%	8.3%	6.5%	11.1%	9.3%	11.9%	10.0%	11.9%	10.1%	13.6%	11.6%	12.7%	10.4%	9.5%	7.3%	11.7%	9.3%
54	20.4%	18.0%	11.7%	8.8%	8.7%	6.1%	11.2%	9.0%	12.0%	9.7%	12.1%	9.8%	13.7%	11.2%	12.8%	10.1%	9.6%	7.0%	11.9%	9.0%
55	20.8%	17.5%	12.2%	8.2%	9.1%	5.6%	11.4%	8.8%	12.1%	9.4%	12.2%	9.7%	13.9%	10.9%	13.0%	9.8%	9.8%	6.8%	12.1%	8.7%
56	21.3%	17.1%	12.6%	7.8%	9.2%	5.4%	11.6%	8.7%	12.2%	9.2%	12.4%	9.5%	14.1%	10.9%	13.3%	9.6%	10.0%	6.6%	12.5%	8.7%
57	21.3%	16.9%	12.6%	7.6%	9.3%	5.2%	11.7%	8.6%	12.4%	9.1%	12.5%	9.5%	14.3%	10.7%	13.5%	9.6%	10.3%	6.6%	12.8%	8.6%
58	20.9%	17.0%	12.1%	7.7%	8.7%	5.3%	11.2%	8.7%	12.0%	9.3%	12.0%	9.5%	13.6%	10.9%	12.9%	9.7%	9.7%	6.7%	12.2%	8.7%
59	20.6%	17.1%	11.6%	7.7%	8.3%	5.4%	10.8%	8.8%	11.6%	9.3%	11.5%	9.6%	13.2%	11.0%	12.5%	9.8%	9.2%	6.9%	11.9%	8.9%
60	20.3%	17.3%	11.2%	7.9%	7.9%	5.7%	10.4%	9.0%	11.2%	9.5%	11.1%	9.8%	12.7%	11.2%	12.1%	10.1%	8.8%	7.1%	11.6%	9.2%
61	19.7%	17.3%	10.5%	7.6%	7.2%	5.3%	9.9%	8.8%	10.6%	9.3%	10.5%	9.3%	12.0%	11.0%	11.4%	10.0%	8.2%	7.0%	10.9%	9.0%
62	19.0%	17.3%	9.8%	7.4%	6.5%	5.2%	9.3%	8.8%	10.1%	9.2%	9.9%	9.5%	11.4%	10.9%	10.8%	10.0%	7.7%	7.0%	10.3%	8.9%
63	18.9%	17.1%	9.6%	6.9%	6.3%	4.6%	9.2%	8.2%	10.0%	8.7%	9.8%	8.9%	11.4%	10.3%	10.8%	9.4%	7.7%	6.4%	10.2%	8.2%
64	18.9%	17.2%	9.6%	6.5%	6.4%	4.1%	9.0%	7.6%	9.8%	8.1%	9.6%	8.2%	11.2%	7.9%	10.8%	8.8%	7.7%	5.8%	10.2%	7.5%
65	18.9%	17.2%	9.6%	6.5%	6.4%	4.1%	9.0%	7.6%	9.8%	8.1%	9.6%	8.2%	11.2%	7.9%	10.8%	8.8%	7.7%	5.8%	10.2%	7.5%
66	18.9%	17.2%	9.6%	6.5%	6.4%	4.1%	9.0%	7.6%	9.8%	8.1%	9.6%	8.2%	11.2%	7.9%	10.8%	8.8%	7.7%	5.8%	10.2%	7.5%
67	18.9%	17.2%	9.6%	6.5%	6.4%	4.1%	9.0%	7.6%	9.8%	8.1%	9.6%	8.2%	11.2%	7.9%	10.8%	8.8%	7.7%	5.8%	10.2%	7.5%
68	18.9%	17.2%	9.6%	6.5%	6.4%	4.1%	9.0%	7.6%	9.8%	8.1%	9.6%	8.2%	11.2%	7.9%	10.8%	8.8%	7.7%	5.8%	10.2%	7.5%
69	18.9%	17.2%	9.6%	6.5%	6.4%	4.1%	9.0%	7.6%	9.8%	8.1%	9.6%	8.2%	11.2%	7.9%	10.8%	8.8%	7.7%	5.8%	10.2%	7.5%
70	18.9%	17.2%	9.6%	6.5%	6.4%	4.1%	9.0%	7.6%	9.8%	8.1%	9.6%	8.2%	11.2%	7.9%	10.8%	8.8%	7.7%	5.8%	10.2%	7.5%

**Nebraska CHIP
January 1, 2012 Rate Changes Percentage**

Tobacco

	\$500		\$1,000		\$1,500		\$2,000		\$2,000 HDHP		\$3,000		\$4,000		\$5,000		\$7,500		\$10,000	
AGE	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
00-17	23.6%	23.6%	23.4%	23.4%	21.1%	21.1%	27.6%	27.6%	24.5%	24.5%	27.2%	27.2%	29.9%	29.9%	27.7%	27.7%	23.2%	23.2%	23.1%	23.1%
18	19.8%	18.0%	14.6%	13.1%	13.1%	11.9%	17.1%	16.6%	15.4%	15.3%	18.3%	17.2%	20.3%	21.4%	21.0%	20.4%	15.5%	15.7%	18.0%	17.2%
19	17.9%	18.6%	11.3%	12.5%	9.8%	11.2%	13.6%	15.3%	11.5%	13.9%	14.7%	15.9%	16.0%	19.7%	16.6%	18.7%	11.1%	14.1%	13.9%	15.7%
20	17.4%	18.3%	10.2%	11.9%	8.5%	9.9%	12.7%	14.7%	10.6%	13.2%	13.6%	15.2%	15.1%	19.0%	15.4%	17.8%	9.9%	13.3%	12.7%	14.9%
21	17.0%	17.6%	9.6%	11.4%	8.0%	9.1%	11.9%	14.1%	9.9%	12.7%	12.9%	14.7%	14.2%	18.3%	14.3%	17.2%	9.0%	12.7%	11.7%	14.3%
22	15.8%	16.4%	8.5%	10.8%	7.1%	8.5%	10.8%	13.5%	9.0%	12.1%	12.0%	14.1%	12.6%	17.6%	16.4%	17.9%	7.7%	11.9%	10.3%	13.5%
23	15.1%	16.0%	7.8%	10.4%	6.3%	8.2%	10.0%	13.1%	8.2%	12.0%	11.3%	13.6%	11.6%	17.0%	11.9%	15.8%	6.8%	11.4%	9.3%	12.9%
24	14.1%	15.8%	6.9%	10.5%	5.5%	8.2%	9.5%	13.0%	7.7%	11.8%	10.7%	13.5%	10.9%	16.9%	11.2%	15.7%	6.1%	11.3%	8.6%	12.7%
25	14.1%	15.9%	7.0%	10.6%	5.2%	8.3%	9.1%	13.1%	7.5%	12.1%	9.9%	13.6%	10.9%	17.1%	10.9%	16.0%	5.8%	11.5%	8.2%	13.0%
26	14.2%	15.8%	7.0%	10.8%	5.4%	8.5%	9.0%	13.3%	7.3%	12.3%	9.8%	13.7%	10.9%	17.5%	10.8%	16.3%	5.6%	11.6%	8.0%	13.1%
27	13.4%	15.9%	6.2%	10.7%	4.8%	8.4%	8.9%	13.2%	7.2%	12.0%	9.8%	13.6%	10.9%	17.2%	10.7%	16.0%	5.6%	11.3%	7.9%	12.7%
28	13.7%	15.8%	6.9%	10.6%	5.2%	8.4%	9.0%	13.1%	7.2%	11.7%	9.9%	13.4%	10.8%	17.3%	10.7%	16.0%	5.6%	11.2%	7.8%	12.6%
29	13.3%	15.2%	6.6%	10.1%	5.1%	8.0%	9.1%	13.0%	7.3%	11.6%	10.0%	13.3%	11.0%	17.0%	10.9%	15.9%	5.6%	10.9%	7.9%	12.4%
30	12.8%	14.7%	6.6%	10.0%	4.8%	7.9%	9.2%	12.8%	7.5%	11.5%	10.2%	13.1%	11.1%	17.0%	11.0%	15.7%	5.8%	10.7%	7.9%	12.1%
31	12.6%	14.1%	6.7%	9.5%	4.7%	7.7%	9.2%	12.6%	7.7%	11.2%	10.1%	12.6%	11.3%	17.2%	11.1%	15.5%	6.0%	10.5%	8.0%	11.8%
32	12.6%	14.1%	5.9%	9.4%	4.1%	7.6%	8.2%	12.0%	6.8%	10.7%	9.3%	12.0%	9.9%	14.8%	9.7%	14.8%	4.7%	9.7%	6.7%	11.0%
33	12.8%	14.7%	9.4%	12.9%	7.4%	10.8%	11.4%	15.2%	10.3%	14.0%	12.2%	15.3%	14.5%	20.3%	13.9%	19.0%	8.7%	13.7%	10.6%	15.0%
34	13.2%	15.2%	9.5%	12.8%	7.5%	10.8%	11.4%	15.1%	10.4%	13.8%	12.5%	15.3%	14.2%	20.3%	13.9%	18.9%	8.8%	13.5%	10.7%	14.9%
35	13.9%	14.9%	9.7%	12.1%	7.6%	9.8%	11.1%	14.5%	10.0%	13.0%	12.3%	14.5%	13.7%	19.5%	13.3%	17.8%	8.3%	12.6%	10.2%	14.0%
36	13.8%	15.3%	9.1%	11.4%	6.7%	9.5%	10.7%	13.7%	9.8%	12.3%	11.8%	13.9%	13.1%	18.2%	12.7%	16.7%	7.9%	11.3%	9.8%	12.8%
37	14.3%	15.7%	8.4%	10.8%	6.3%	8.9%	10.2%	12.7%	9.2%	11.3%	11.5%	13.1%	12.3%	16.8%	11.9%	15.4%	7.3%	10.0%	9.2%	11.5%
38	14.8%	16.0%	8.9%	10.4%	6.5%	8.4%	10.3%	12.1%	9.4%	10.6%	11.6%	12.4%	12.5%	16.2%	12.0%	14.6%	7.5%	9.2%	9.4%	10.8%
39	15.3%	16.0%	8.9%	10.3%	6.7%	7.9%	10.4%	11.7%	9.6%	10.1%	11.8%	11.8%	12.7%	15.7%	12.2%	14.0%	7.7%	8.6%	9.7%	10.2%
40	15.7%	16.0%	9.5%	10.4%	7.3%	7.9%	10.8%	11.5%	10.2%	10.0%	12.3%	11.7%	13.0%	15.3%	12.6%	13.7%	8.2%	8.4%	10.1%	10.0%
41	16.4%	16.6%	10.2%	10.6%	7.5%	8.1%	11.0%	11.3%	10.4%	9.7%	12.6%	11.6%	13.2%	15.0%	12.9%	13.5%	8.4%	8.2%	10.3%	9.7%
42	16.7%	16.7%	10.3%	10.6%	7.7%	8.0%	11.2%	11.2%	10.7%	9.7%	12.7%	11.7%	13.5%	14.9%	13.1%	13.3%	8.8%	8.1%	10.7%	9.6%
43	17.2%	16.5%	10.8%	10.2%	8.1%	7.5%	11.4%	10.7%	10.9%	9.1%	13.1%	11.0%	13.7%	14.3%	13.4%	12.6%	9.1%	7.5%	11.0%	9.0%
44	17.8%	16.3%	11.2%	9.8%	8.4%	7.0%	11.6%	10.1%	11.1%	8.5%	13.3%	10.5%	14.1%	13.7%	13.7%	11.9%	9.4%	6.9%	11.3%	8.3%
45	18.2%	16.5%	11.4%	9.6%	8.4%	6.9%	11.8%	9.7%	11.1%	7.9%	13.2%	10.2%	14.5%	12.9%	13.8%	11.3%	9.4%	6.4%	11.3%	7.8%
46	18.6%	16.2%	11.5%	9.0%	8.6%	6.3%	11.9%	9.1%	10.9%	7.3%	13.1%	10.0%	14.8%	11.8%	14.0%	10.6%	9.5%	5.8%	11.4%	7.3%
47	19.1%	16.0%	11.6%	8.4%	8.7%	5.6%	12.0%	8.6%	10.8%	6.6%	13.2%	9.6%	14.9%	11.4%	14.0%	10.0%	9.4%	5.1%	11.4%	6.7%
48	19.1%	16.6%	11.1%	8.6%	8.2%	5.8%	11.6%	8.7%	10.3%	6.7%	13.4%	9.7%	14.3%	11.4%	13.5%	10.1%	8.9%	5.2%	10.9%	6.9%
49	19.2%	17.0%	11.0%	8.7%	8.0%	5.9%	11.2%	8.8%	10.1%	6.9%	12.5%	9.8%	13.9%	11.3%	13.0%	10.1%	8.5%	5.3%	10.5%	7.0%
50	19.2%	17.4%	10.5%	8.7%	7.6%	6.0%	10.9%	8.9%	9.7%	7.1%	12.1%	10.1%	13.6%	11.3%	12.6%	10.1%	8.0%	5.3%	10.0%	7.2%
51	19.4%	17.9%	10.5%	9.0%	7.5%	6.2%	10.6%	9.0%	9.4%	7.2%	12.0%	10.3%	13.1%	11.4%	12.2%	10.2%	7.6%	5.4%	9.6%	7.3%
52	19.6%	17.7%	10.6%	8.7%	7.5%	5.9%	10.4%	9.2%	9.3%	7.5%	11.7%	10.5%	12.9%	11.5%	11.9%	10.3%	7.3%	5.6%	9.3%	7.5%
53	19.7%	17.7%	10.6%	8.4%	7.3%	5.7%	10.5%	8.9%	9.4%	7.3%	11.8%	10.2%	13.1%	11.2%	12.0%	10.0%	7.5%	5.3%	9.5%	7.2%
54	20.0%	17.4%	10.6%	7.9%	7.6%	5.3%	10.6%	8.6%	9.7%	7.4%	12.0%	10.0%	13.2%	10.9%	12.1%	9.6%	7.7%	5.2%	9.7%	6.9%
55	20.3%	16.6%	11.3%	7.3%	8.1%	4.8%	10.8%	8.5%	10.1%	7.5%	12.3%	10.0%	13.4%	10.7%	12.3%	9.4%	8.1%	5.3%	10.0%	6.9%
56	20.7%	16.0%	11.7%	6.8%	8.2%	4.5%	10.9%	8.4%	10.4%	7.5%	12.4%	9.8%	13.6%	10.8%	12.5%	9.2%	8.4%	5.2%	10.3%	6.8%
57	20.8%	15.8%	11.6%	6.6%	8.2%	4.3%	11.1%	8.3%	10.7%	7.6%	12.6%	9.8%	13.8%	10.6%	12.7%	9.1%	8.6%	5.2%	10.6%	6.7%
58	20.4%	15.8%	11.1%	6.6%	7.6%	4.3%	10.6%	8.4%	10.2%	7.7%	12.2%	9.9%	13.2%	10.8%	12.1%	9.3%	8.1%	5.4%	10.1%	6.8%
59	20.0%	15.8%	10.6%	6.6%	7.2%	4.4%	10.2%	8.5%	9.9%	7.8%	11.6%	9.9%	12.8%	10.9%	11.7%	9.4%	7.7%	5.5%	9.8%	7.0%
60	19.7%	15.9%	10.2%	6.7%	6.8%	4.5%	9.9%	8.7%	9.6%	8.0%	11.3%	10.0%	12.3%	11.1%	11.4%	9.7%	7.4%	5.8%	9.6%	7.4%
61	19.2%	15.8%	9.6%	6.4%	6.1%	4.2%	9.3%	8.4%	9.0%	7.7%	10.7%	9.8%	11.7%	10.9%	10.8%	9.6%	6.9%	5.7%	9.0%	7.1%
62	18.3%	15.7%	8.8%	6.1%	5.3%	3.8%	8.7%	8.2%	8.4%	7.5%	10.0%	9.6%	11.1%	10.7%	10.2%	9.4%	6.4%	5.6%	8.4%	7.0%
63	18.0%	15.3%	8.5%	5.4%	5.0%	3.1%	8.5%	7.5%	8.2%	6.9%	9.8%	8.9%	10.9%	9.9%	10.0%	8.7%	6.3%	5.0%	8.3%	6.3%
64	18.8%	15.9%	9.2%	5.6%	5.8%	3.2%	9.0%	7.6%	8.9%	7.1%	10.2%	8.7%	11.4%	8.0%	10.6%	8.7%	6.8%	5.0%	8.8%	6.2%
65	18.8%	15.9%	9.2%	5.6%	5.8%	3.2%	9.0%	7.6%	8.9%	7.1%	10.2%	8.7%	11.4%	8.0%	10.6%	8.7%	6.8%	5.0%	8.8%	6.2%
66	18.8%	15.9%	9.2%	5.6%	5.8%	3.2%	9.0%	7.6%	8.9%	7.1%	10.2%	8.7%	11.4%	8.0%	10.6%	8.7%	6.8%	5.0%	8.8%	6.2%
67	18.8%	15.9%	9.2%	5.6%	5.8%	3.2%	9.0%	7.6%	8.9%	7.1%	10.2%	8.7%	11.4%	8.0%	10.6%	8.7%	6.8%	5.0%	8.8%	6.2%
68	18.8%	15.9%	9.2%	5.6%	5.8%	3.2%	9.0%	7.6%	8.9%	7.1%	10.2%	8.7%	11.4%	8.0%	10.6%	8.7%	6.8%	5.0%	8.8%	6.2%
69	18.8%	15.9%	9.2%	5.6%	5.8%	3.2%	9.0%	7.6%	8.9%	7.1%	10.2%	8.7%	11.4%	8.0%	10.6%	8.7%	6.8%	5.0%	8.8%	6.2%
70	18.8%	15.9%	9.2%	5.6%	5.8%	3.2%	9.0%	7.6%	8.9%	7.1%	10.2%	8.7%	11.4%	8.0%	10.6%	8.7%	6.8%	5.0%	8.8%	6.2%