**Section 202.ILLUSTRATION A Unearned Premium Factor to be Applied to Premiums In Force on Valuation Date**

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| --- | --- | --- | --- | --- | --- |
| Contract Year Current at Valuation Date | 2 Year Coverage Period | 3 Year Coverage Period | 4 Year Coverage Period | 5 Year Coverage Period | 6 Year Coverage Period |
| 1 | 88.8% | 93.9% | 95.7% | 96.5% | 97.0% |
| 2 | 38.7% | 66.7% | 76.4% | 81.0% | 83.7% |
| 3 |  | 22.9% | 45.3% | 56.0% | 62.2% |
| 4 |  |  | 14.5% | 31.3% | 41.1% |
| 5 |  |  |  |  9.8% | 22.7% |
| 6 |  |  |  |  |  7.1% |
| 7 |  |  |  |  |  |
| 8 |  |  |  |  |  |
| 9 |  |  |  |  |  |
| 10 |  |  |  |  |  |
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| Contract Year Current at Valuation Date | 7 Year Coverage Period | 8 Year Coverage Period | 9 Year Coverage Period | 10 Year Coverage Period | 11 Year Coverage Period |
| 1 | 97.3% | 97.5% | 97.7% | 97.7% | 97.8% |
| 2 | 85.4% | 86.5% | 87.3% | 87.6% | 87.9% |
| 3 | 66.2% | 68.8% | 70.4% | 71.3% | 71.9% |
| 4 | 47.4% | 51.3% | 53.8% | 55.3% | 56.1% |
| 5 | 31.0% | 36.2% | 39.4% | 41.3% | 42.5% |
| 6 | 17.1% | 23.3% | 27.2% | 29.5% | 30.9% |
| 7 |  5.4% | 12.5% | 16.9% | 19.6% | 21.2% |
| 8 |  |  3.8% |  8.6% | 11.6% | 13.3% |
| 9 |  |  |  2.5% |  5.6% |  7.5% |
| 10 |  |  |  |  1.6% |  3.4% |
| 11 |  |  |  |  |  0.9% |
| 12 |  |  |  |  |  |
| 13 |  |  |  |  |  |
| 14 |  |  |  |  |  |
| 15 |  |  |  |  |  |

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| --- | --- | --- | --- | --- |
| Contract Year Current at Valuation Date | 12 Year Coverage Period | 13 Year Coverage Period | 14 Year Coverage Period | 15 Year Coverage Period |
| 1 | 97.8% | 97.8% | 97.8% | 97.8% |
| 2 | 88.1% | 88.1% | 88.2% | 88.2% |
| 3 | 72.3% | 72.5% | 72.6% | 72.6% |
| 4 | 56.7% | 57.1% | 57.2% | 57.3% |
| 5 | 43.2% | 43.7% | 43.9% | 44.0% |
| 6 | 31.8% | 32.3% | 32.7% | 32.8% |
| 7 | 22.1% | 22.8% | 23.2% | 23.3% |
| 8 | 14.4% | 15.1% | 15.5% | 15.7% |
| 9 |  8.6% |  9.3% |  9.9% | 10.1% |
| 10 |  4.6% |  5.4% |  6.0% |  6.2% |
| 11 |  2.1% |  2.9% |  3.5% |  3.7% |
| 12 |  0.6% |  1.3% |  1.9% |  2.1% |
| 13 |  |  0.4% |  0.9% |  0.5% |
| 14 |  |  |  0.3% |  0.1% |
| 15 |  |  |  |  |