

## **Appendix A**

District of Columbia Age Factors and Rating Curve

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AGE	DC AGE FACTORS	DISB Age Curve -3:1 Ratio Req'd	PREMIUM RATIO
0-20	<b>0.654</b>		
21	<b>0.727</b>	<b>1.000</b>	1.0000
22	<b>0.727</b>	<b>1.000</b>	1.0000
23	<b>0.727</b>	<b>1.000</b>	1.0000
24	<b>0.727</b>	<b>1.000</b>	1.0000
25	<b>0.727</b>	<b>1.000</b>	1.0000
26	<b>0.727</b>	<b>1.000</b>	1.0000
27	<b>0.727</b>	<b>1.023</b>	1.0000
28	<b>0.744</b>	<b>1.045</b>	1.0234
29	<b>0.760</b>	<b>1.072</b>	1.0215
30	<b>0.779</b>	<b>1.099</b>	1.0250
31	<b>0.799</b>	<b>1.124</b>	1.0257
32	<b>0.817</b>	<b>1.150</b>	1.0225
33	<b>0.836</b>	<b>1.177</b>	1.0233
34	<b>0.856</b>	<b>1.205</b>	1.0239
35	<b>0.876</b>	<b>1.232</b>	1.0234
36	<b>0.896</b>	<b>1.260</b>	1.0228
37	<b>0.916</b>	<b>1.275</b>	1.0223
38	<b>0.927</b>	<b>1.290</b>	1.0120
39	<b>0.938</b>	<b>1.341</b>	1.0119
40	<b>0.975</b>	<b>1.393</b>	1.0390
41	<b>1.013</b>	<b>1.448</b>	1.0395
42	<b>1.053</b>	<b>1.505</b>	1.0389
43	<b>1.094</b>	<b>1.564</b>	1.0393
44	<b>1.137</b>	<b>1.624</b>	1.0387
45	<b>1.181</b>	<b>1.688</b>	1.0390
46	<b>1.227</b>	<b>1.754</b>	1.0391
47	<b>1.275</b>	<b>1.823</b>	1.0392
48	<b>1.325</b>	<b>1.894</b>	1.0392
49	<b>1.377</b>	<b>1.968</b>	1.0392
50	<b>1.431</b>	<b>2.045</b>	1.0391
51	<b>1.487</b>	<b>2.125</b>	1.0390
52	<b>1.545</b>	<b>2.208</b>	1.0388
53	<b>1.605</b>	<b>2.294</b>	1.0393
54	<b>1.668</b>	<b>2.384</b>	1.0390
55	<b>1.733</b>	<b>2.477</b>	1.0392
56	<b>1.801</b>	<b>2.574</b>	1.0389
57	<b>1.871</b>	<b>2.674</b>	1.0390
58	<b>1.944</b>	<b>2.779</b>	1.0391
59	<b>2.020</b>	<b>2.887</b>	1.0391
60	<b>2.099</b>	<b>3.000</b>	1.0391
61	<b>2.181</b>	<b>3.000</b>	1.0000
62	<b>2.181</b>	<b>3.000</b>	1.0000
63	<b>2.181</b>	<b>3.000</b>	1.0000
64 and Older	<b>2.181</b>		