saif corporation

New business policy period change timeline

For October 1, 2015, policies changes

New business policy period

[10/01/2015] — 2015 RATES, OCCPAP, ER MOD, AND OGSERP — **[04/01/2016]**

JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR

2015 Rates, OCCPAP, ER mod, and OGSERP are applied to the October 1, 2015, policy period until the next anniversary rating date (ARD) of October 1, 2016.

Renewal policy period

[04/01/2016] — 2015 RATES, OCCPAP, ER MOD, AND OGSERP — **[10/01/2016]** — 2016 RATES, OCCPAP, ER MOD, AND OGSERP APPLIED — **[04/01/2017]**

JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR

2015 Rates, OCCPAP, ER mod and OGSERP are applied to the April 1, 2016, policy period until the next ARD of October 1, 2016, when the policy will be rerated with the 2016 rates, OCCPAP, ER Mod, and OGSERP.

Renewal policy period

[04/01/2017] — 2017 RATES, OCCPAP, ER MOD, AND OGSERP APPLY — **[04/01/2018]**

JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR

2017 Rates, OCCPAP, ER mod, and OGSERP apply to the April 1, 2017, policy period.

ER MOD EFFECTIVE DATE	OCT 1, 2015	OCT 1, 2016	APR 1, 2017	APR 1, 2018	APR 1, 2019	APR 1, 2020	APR 1, 2021
BASE PERIOD	OCT 1, 2011–OCT 1, 2013	OCT 1, 2012–OCT 1, 2014	OCT 1, 2012–OCT 1, 2014	OCT 1, 2013–APR 1, 2016	OCT 1, 2014–APR 1, 2017	OCT 1, 2015–APR 1, 2018	APR 1, 2017–APR 1, 2019
TOTAL MONTHS OF DATA	36	36	36	42	42	42	36
BASE PERIOD RANGE	JAN 1, 2011 – JAN 1, 2014	JAN 1, 2012 – JAN 1, 2015	JUL 1, 2012 – JUL 1, 2015	JUL 1, 2013 – JUL 1, 2016	JUL 1, 2014 – JUL 1, 2017	JUL 1, 2015 – JUL 1, 2018	JUL 1, 2016 – JUL 1, 2019

Example assumes intrastate-rated risk and October 1 policy periods for several years.