

Excel Supplement

The following information serves to explain the functionality of the Excel workfiles and any complicated Excel functions that may cause any confusion.

Health and Benefits

- **2016 Claims Experience** – this page contains the raw claims of enrollees in 2016
- **Simulation and Rate Load** – this page contains the calculations that were used to obtain the simulated enrollment and rate load
- **Plan Design** – this page contains all the rates for each tier
- **Bronze Plan** – this page contains how deductibles and out of pocket max were calculated
- **Silver Plan** – same as above, but for a silver plan
- **Gold Plan** – same as above, but for gold plan
- **Platinum Plan** – same as above, but for platinum plan

Property and Casualty

- **InForce20161231** - given
- **InForce20171231** - given
- **2016 & 2017 Combined Data** – combined data from inforce2016 and inforce 2017
- **Date Proration (2016-2017)** – calculated the date proration from 2016-2017 for policyholders insured in 2016
- **Rating Program (Effect. 2017)** – given, but added interpolation for coverage
- **Rating Program (Effect. 2019)** – new rating program that was modified
- **Claim** - given
- **TimeSeriesAnalysis (LossPredict)** – predicted loss in 2018 and 2019 performing time series analysis
- **Avg. Rate Factors & Base Rate** – average of each relativity among policyholders
- **Distribution of Rate Classes** – distribution of rate classes
- **New Base Rate Calculation** – derived new base rate based on new rate relativities
- **Dislocation Rate Analysis** – forecast of policyholder dislocation based on previous data
- **Credit 50-35-15 Experiment** – analysis of credit distribution
- **Loss Ratio Analysis** – performed the loss ratio analysis to find new rate relativities

Retirement

- **Mortality Table** – provided by Social Security Administration and adjusted using actuarial methods to reflect mortality to retirement benefits.
- **Final Average** – contains calculations for lump sum, pension payment and goal seek for target amount in Final Average Pay plan.
- **Cash Balance** – contains calculations for lump sum, pension payment and goal seek for target amount in Cash Balance plan.
- **401(k)** – contains calculations for lump sum, pension payment and goal seek for target amount in 401(k) plan
- **Adequacy Test** – compares the amount values obtained from the three plans with the target amount
- **Sensitivity Analysis** – attempts to change one factor, while other factors are fixed, and observe the change.