

TITLE 16

DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS

CHAPTER 6

CREDIT LIFE AND CREDIT DISABILITY INSURANCE

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Historical Note: Chapter 6 of title 16, Administrative Rules, is based substantially upon Chapter 7, title V, Department of Regulatory Agencies entitled "Credit Life and Credit Disability Insurance." [Eff 6/1/75; R 6/22/81]

SUBCHAPTER 1

GENERAL PROVISION

§16-6-1 Purpose and authority. The purpose of this chapter is to protect the interests of debtors and the public in this State by providing a system of rate, policy form, and operating standards for the transaction of credit life and credit disability insurance. [Eff 6/22/81; comp 12/16/88] (Auth: HRS §§431:2-201, 431:10B-113) (Imp: HRS §431:10B-101)

SUBCHAPTER 2

RIGHTS AND TREATMENT OF DEBTORS

§16-6-2 Multiple plans of insurance. If a creditor makes available to the debtors more than one plan of credit life insurance or more than one plan of credit disability insurance, all debtors must be informed of all available plans. [Eff 6/22/81; comp 12/16/88] (Auth: HRS §§431:2-201, 431:10B-113) (Imp: HRS §431:10B-107)

§16-6-3 Substitution. When a creditor requires credit life insurance, credit disability insurance, or both, as additional security for an indebtedness, the debtor shall be given the option of furnishing the required amount of insurance through existing policies of insurance owned or controlled by the debtor or procuring and furnishing the required coverage through any insurer authorized to transact insurance business in this State. If this section is applicable, the debtor shall be informed by the creditor of the right to provide alternative coverage before the transaction is completed. The creditor shall give the borrower written notice that the borrower is free to procure the required insurance coverage from any insurance company authorized to do business in the State as required by section 479-2, HRS. [Eff 6/22/81; comp 12/16/88] (Auth: HRS §§431:2-201, 431:10B-113) (Imp: HRS §431:10B-107)

§16-6-4 Evidence of coverage. (a) All credit insurance shall be evidenced by an individual policy, or, in the case of group insurance, by a certificate of insurance. The individual policy or certificate of insurance shall be delivered to the debtor in accordance with section 431:10B-107(a), HRS.

(b) Each individual policy or certificate of insurance shall set forth such information as is required by sections 431:10B-107(b), 431:10B-109(b), and any other appropriate sections of the HRS. [Eff 6/22/81; am and comp 12/16/88] (Auth: HRS §§431:2-201, 431:10B-113) (Imp: HRS §§431:10B-107(b), 431:10B-109(b))

§16-6-5 Claims processing. All credit insurance claims shall be processed in accordance with the appropriate sections of the HRS. [Eff 6/22/81; comp 12/16/88] (Auth: HRS §§431:201, 431:10B-113) (Imp: HRS §431:10B-111)

§16-6-6 Termination of coverage. (a) If a debtor is covered by a group credit insurance policy providing for the payment of single premiums to the insurer, then provision shall be made by the insurer that in the event of termination of the policy for any reason, insurance coverage with respect to any debtor insured under such policy shall be continued for the entire period for which the single premium has been paid, subject to the debtor's right to cancel the insurance at any time by express action.

(b) If a debtor is covered by a group credit insurance policy providing for the payment of premiums to the insurer on a monthly outstanding balance basis, then the policy shall provide that, in the event of termination of such policy for whatever reason, the insured debtor shall be notified that coverage will continue for thirty days from the date of notice, except where replacement of the coverage by the same or another insurer in the same or greater amount takes place without lapse of coverage. The notice required in this section shall be given by the insurer or, at the option of the insurer, by the creditor. [Eff 6/22/81; comp 12/16/88] (Auth: HRS §§431:2-201, 431:10B-113) (Imp: HRS §431:10B-107)

§16-6-7 Renewal or refinancing of indebtedness. If the indebtedness is discharged due to renewal or refinancing prior to the scheduled maturity date, the insurance in force shall be terminated before any new insurance may be issued in connection with the renewed or refinanced indebtedness. In all cases of such termination prior to scheduled maturity, a refund shall be paid or credited to the debtor as provided in section 16-6-13. In any renewal or refinancing of the indebtedness, the effective date of the coverage as respects any policy provision shall be deemed to be the first date on which the debtor became insured under the policy covering the indebtedness which was renewed or refinanced, at least to the extent of the amount and term of the indebtedness outstanding at the time of

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renewal and refinancing of the debt. [Eff 6/22/81; comp 12/16/88] (Auth: HRS §§431:2-201, 431:10B-113) (Imp: HRS §431:10B-106)

§16-6-8 Voluntary prepayment of indebtedness. If a debtor prepays the indebtedness other than as a result of the debtor's death or through a lump sum disability payment:

- (1) Any credit life insurance covering such indebtedness shall be terminated and an appropriate refund of the credit life insurance premium shall be paid to the debtor in accordance with section 16-6-13; provided insurance furnished by a prepaid individual policy may be continued if the debtor so elects in a separate written instrument signed and delivered to the insurer at the time of the prepayment;
- (2) Any credit disability insurance covering the indebtedness shall be terminated and an appropriate refund of the credit disability insurance premium shall be paid to the debtor in accordance with section 16-6-13, and if a claim under such coverage is in progress at the time of prepayment, the claim shall continue as if there had been no prepayment; provided insurance furnished by a prepaid individual policy may be continued if the debtor so elects in a separate written instrument signed and delivered to the insurer at the time of the prepayment. [Eff 6/22/81; comp 12/16/88] (Auth: HRS §§431:2-201, 431:10B-113) (Imp: HRS §431:10B-109)

§16-6-9 Involuntary prepayment of indebtedness. If an indebtedness is prepaid by the proceeds of a credit life insurance policy covering the debtor or by a lump sum payment of a disability claim under a credit insurance policy covering the debtor, then it shall be the responsibility of the insurer to see that the following refunds are paid to the beneficiary, other than the creditor, named by the debtor or to the debtor's estate:

- (1) In the case of prepayment by the proceeds of a credit life insurance policy, an appropriate refund of the credit disability premium in accordance with section 16-6-13;
- (2) In the case of prepayment by a lump sum disability claim, an appropriate refund of the credit life insurance premium in accordance with section 16-6-13; and
- (3) In either case, a refund of the unearned finance charge computed in accordance with the applicable finance laws or rules of this State which apply to voluntary prepayment provided that premiums paid

to the insurer are based on an amount of insurance which includes unearned finance charges. [Eff 6/22/81; comp 12/16/88] (Auth: HRS §§431:2-201, 431:10B-113) (Imp: HRS §431:10B-109)

SUBCHAPTER 3

PREMIUMS, RATE DEVIATIONS, REFUNDS, AND COLLECTION AND REMITTANCE OF PREMIUMS

§16-6-10 Premium rates. Benefits provided by credit life and credit disability insurance policies must be reasonable in relation to the premium charged. This requirement is assumed to be satisfied without any actuarial or statistical filing if the premium rates do not exceed the provisions of sections 16-6-11 and 16-6-12. [Eff 6/22/81; comp 12/16/88] (Auth: HRS §§431:2-201, 431:10B-113) (Imp: HRS §§431:10B-108, 431:10B-109)

§16-6-11 Credit life insurance premium rates. (a) For declining balance term credit life insurance, a single premium of forty cents per \$100 of initial insured indebtedness repayable in equal monthly installments over a one-year period. Single premium rates for indebtedness repayable in equal monthly installments other than twelve in number shall be one-twelfth of the foregoing premium rate multiplied by the number of full months in the scheduled repayment period.

(b) When monthly premiums are charged on the basis of the then outstanding loan balance, a monthly premium rate not to exceed 61.8 cents per \$1,000 of outstanding balance will be deemed the actuarial equivalent of the forty cents rate.

(c) For single life level term credit life insurance, a single premium of seventy-four cents per \$100 per annum.

(d) For joint life declining balance term credit life insurance, a single premium rate of seventy cents per \$100 of initial insured indebtedness repayable in twelve equal monthly installments over a one-year period.

(e) A combination of the appropriate rate for level term and the appropriate rate for declining balance term (with equal decrements), if coverage provided is a combination of level term and declining balance term (with equal decrements).

(f) The actuarial equivalent of the rates in subsections (a), (b), (c), (d) and (e) if the benefits provided are other than those described in these five

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subsections, or if premiums are to be determined according to the age of the insured debtor or by age bracket.

(g) The premium rates specified above are presumed reasonable only in relation to a plan of death benefits:

- (1) Which does not contain any exclusions or exceptions, other than suicide within one year of the incurred indebtedness; and
- (2) Which does not contain any age restrictions, or only age restrictions making ineligible for coverage debtors age sixty-five or over at the time the indebtedness is incurred, or debtors who will have attained age sixty-six or over on the maturity date of the indebtedness.

(h) If any insurer files for approval any form providing coverage more restrictive than that described in subsection (g) above, the insurer shall demonstrate to the satisfaction of the insurance commissioner that the premium rates to be charged for such restricted coverage shall produce a loss ratio not less than that contemplated for standard coverage at the premium rates described in sections (a) to (f) above. [Eff 6/22/81; am and comp 12/16/88] (Auth: HRS §§431:2-201, 431:10B-113) (Imp: HRS §431:10B-109)

§16-6-12 Credit disability insurance premium rates. (a) If premiums are paid in one sum for the entire duration of the indebtedness, the rates for \$100 of initial insured indebtedness repayable in equal installments as shown in the exhibit entitled "Credit Disability Insurance Premium Rates," dated July 1, 1988, located at the end of this chapter and which is made a part of this section, shall be deemed reasonable in relation to the benefits provided. Premium rates for all indebtedness repayable in installments shall be consistent with the rates in the exhibit entitled "Credit Disability Insurance Premium Rates," dated July 1, 1988, located at the end of this chapter.

(b) If premiums are paid on the basis of a premium per month per \$1,000 of outstanding indebtedness, these premiums shall be computed according to the following formula:

$$O_{pn} = \frac{20}{n+1} SP_n$$

where SP_n = Single premium rate per \$100 of initial insured indebtedness repayable in n equal monthly installments.

O_{pn} = Monthly outstanding balance premium rate per \$1,000.

n = Original repayment period in months.

(c) The actuarial equivalent of sections 16-6-11 and 16-6-12 if the coverage provided is a constant maximum indemnity for a given period of time.

(d) An appropriate combination of the premium rate for a constant maximum indemnity for a given period of time and the premium rate for a maximum indemnity which decreases in even amounts per month, if the coverage period is a combination of a constant maximum indemnity for a given period of time after which the maximum indemnity begins to decrease in even amounts per month.

(e) The actuarial equivalent of the rates in subsections (a), (b), (c) and (d) if the benefits provided are other than those described in these four subsections.

(f) The outstanding balance rate for credit disability insurance, unlike credit life insurance, varies by term (months). Because of this, it is difficult or impossible to compute a single maximum outstanding balance rate applicable to all loans made under an open-end or revolving credit plan. If the term of the loan is clearly defined, an appropriate rate or rates can be computed. However, this is not the case in most revolving credit situations.

(g) The premium rates specified in the table at the end of this chapter are considered reasonable for policies which:

- (1) Do not contain any exclusions except disabilities resulting from intentional self-inflicted injury, pregnancy, foreign residence, flights in non-scheduled aircraft, and pre-existing illness, disease or physical condition for which the debtor received or was professionally advised to obtain medical advice, consultations or treatment during the six-month period preceding the effective date of the debtor's coverage and which caused disabilities within the six months following the effective date of coverage.
- (2) Do not contain any age restrictions, or only age restrictions making ineligible for coverage those debtors sixty-five or over at the time the indebtedness is incurred, or debtors who will have attained age sixty-six or over on the maturity date of the indebtedness.
- (3) May condition coverage on the debtor's being in active employment at the time the indebtedness is incurred.
- (4) Provide for a daily benefit equal in amount to one-thirtieth of the scheduled monthly payments on the indebtedness.

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- (5) Contain a definition of "disability" which provides coverage during the initial twelve months of disability even though the insured is able to perform an occupation other than the one he held at the time disability occurred, except this paragraph shall not apply to lump sum disability coverage.

(h) If any insurer files for approval any forms providing coverage more restrictive than that described in subsection (g) the insurer shall demonstrate to the satisfaction of the insurance commissioner that the premium rates to be charged for such restricted coverage will produce a loss ratio not less than the contemplated for standard coverage at the premium rates described in subsections (a), (b), (c), (d), (e) and (f). [Eff 6/22/81; am and comp 12/16/88] (Auth: HRS §§431:2-201, 431:10B-113) (Imp: HRS §§431:10B-108, 431:10B-109)

§16-6-13 Refunds. (a) Section 431:10B-109, HRS, requires that the formula to be used in computing refunds be filed with and approved by the insurance commissioner.

- (1) Schedules used to compute the refund in connection with single premium declining balance term credit life insurance and single premium credit disability insurance must provide for a refund at least equal to that which would be provided by application of the so-called "Rule of 78" (also called the "sum of the digits" method).
- (2) Schedules used to compute the refund in connection with single premium level term credit life insurance must provide for a refund at least equal to the amount which would be provided by the "pro rata" method.
- (3) An appropriate combination of the pro rata method for level term and the Rule of 78 method for declining balance term if the coverage provided is a combination of level term and declining balance term.
- (b) At the option of the insurer but consistent with subsection (a) either:
 - (1) No charge for credit insurance be made for the first fifteen days of a month and full month be charged for sixteen days or more of a month; or
 - (2) A refund be made on a pro rata basis for each day within the month.
 - (c) A refund or credit need not be made where the amount thereof is less than one dollar.

(d) The requirements for filing refund formulas shall be considered met if they are set forth in the individual policy or group certificate filed with and approved by the insurance commissioner. [Eff 6/22/81; am and comp 12/16/88] (Auth: HRS §§431:2-201, 431:10B-113) (Imp: HRS §431:10B-109)

§16-6-14 Collection and remittance of premiums. If the creditor adds identifiable insurance charges or premiums for credit insurance to the indebtedness, and any direct or indirect finance, carrying, credit, or service charge is made to the debtor on such insurance charges or premiums, the creditor must remit and the insurer shall collect on a single premium basis only. [Eff 6/22/81; comp 12/16/88] (Auth: HRS §§431:2-201, 431:10B-113) (Imp: HRS §431:10B-108)

SUBCHAPTER 4

SUPERVISION OF CREDIT INSURANCE OPERATIONS AND PROHIBITED TRANSACTIONS

§16-6-15 Responsibility of insurer to review each lender's account. (a) Each insurer transacting credit insurance in this State shall be responsible to make a reasonable review of each creditor's procedures, at least annually, with respect to its credit insurance business with such creditor to assure compliance with the laws of this State and shall be prepared to exhibit the results of such review upon request of the insurance commissioner.

(b) The review required in subsection (a) shall include but shall not be limited to:

- (1) A determination that the proper rates are being charged by the creditor;
- (2) A determination that the proper refunds are being made;
- (3) A determination that all claims are being filed and properly handled;
- (4) A determination that amounts of insurance payable on death in excess of the amounts necessary to discharge the indebtedness are properly refunded; and
- (5) A determination that the creditor is promptly and fairly processing complaints concerning its credit insurance operations and is maintaining proper procedures for and records of the complaints processed. [Eff 6/22/81; comp 12/16/88] (Auth: HRS §§431:2-201, 431:10B-113) (Imp: HRS §§431:10B-105, 431:10B-106, 431:10B-108, 431:10B-109, 431:10B-111)

§16-6-16 Prohibited transactions. The following practices, when engaged in by insurers in connection with the sale or placement of credit insurance, or as an inducement thereto, shall constitute unfair methods of competition and shall be subject to section 431:13-102, HRS:

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- (1) The offer or grant by an insurer to a creditor of any special advantage or any service not set out in either the group insurance contract or in the agency contract, other than the payment of agents' commissions;
- (2) Agreement by an insurer to deposit with a bank or financial institution money or securities of the insurer with the design or intent that the same shall affect or take the place of a deposit of money or securities which otherwise would be required of the creditor by such bank or financial institution as a compensating balance or offsetting deposit for a loan or other advancement; and
- (3) Deposit by an insurer of money or securities without interest or at a lesser rate of interest than is currently being paid by the creditor bank or financial institution to other depositors of like amounts. This paragraph shall not be construed to prohibit the maintenance by an insurer of such demand deposits or premium deposit accounts as are reasonably necessary for use in the ordinary course of the insurer's business. [Eff 6/22/81; am and comp 12/16/88] (Auth: HRS §§431:2-201, 431:10B-113) (Imp: HRS §431:13-103)

DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS

Amendment and Compilation of Chapter 16-6
Hawaii Administrative Rules
November 1, 1988

SUMMARY

1. Title amended.
2. §16-6-4 is amended.
3. §§16-6-11 to 16-6-13 are amended.
4. §16-6-16 is amended.
5. Chapter 16-6 is compiled.

CREDIT DISABILITY INSURANCE PREMIUM RATES

7/1/88

| Original Number of Equal Monthly Installments | Benefits Payable After: | | | | |
|---|---|-------------------------------|---------------------|-------------------------------|---------------------|
| | The 7th Day of Disability Retroactive to 1st Day | The 14th Day of Disability | | The 30th Day of Disability | |
| | | Retroactive to 1st Day | Non- Retroactive | Retroactive to 1st Day | Non- Retroactive |
| 6 | \$1.23 | \$1.22 | \$.93 | \$.80 | \$.46 |
| 7 | 1.33 | 1.31 | 1.07 | .87 | .54 |
| 8 | 1.42 | 1.41 | 1.15 | .94 | .60 |
| 9 | 1.51 | 1.50 | 1.23 | 1.01 | .65 |
| 10 | 1.59 | 1.59 | 1.31 | 1.07 | .70 |
| 11 | 1.68 | 1.67 | 1.39 | 1.11 | .75 |
| 12 | 1.76 | 1.75 | 1.45 | 1.15 | .79 |
| 13 | 1.82 | 1.81 | 1.51 | 1.19 | .83 |
| 14 | 1.88 | 1.87 | 1.57 | 1.23 | .87 |
| 15 | 1.94 | 1.93 | 1.63 | 1.27 | .90 |
| 16 | 1.99 | 1.99 | 1.69 | 1.31 | .94 |
| 17 | 2.04 | 2.04 | 1.74 | 1.35 | .97 |
| 18 | 2.10 | 2.10 | 1.80 | 1.38 | 1.01 |
| 19 | 2.14 | 2.14 | 1.85 | 1.41 | 1.04 |
| 20 | 2.19 | 2.19 | 1.89 | 1.43 | 1.07 |
| 21 | 2.23 | 2.23 | 1.93 | 1.47 | 1.10 |
| 22 | 2.28 | 2.28 | 1.98 | 1.49 | 1.12 |
| 23 | 2.32 | 2.32 | 2.02 | 1.52 | 1.15 |
| 24 | 2.37 | 2.37 | 2.06 | 1.55 | 1.17 |
| 25 | 2.41 | 2.41 | 2.11 | 1.57 | 1.19 |
| 26 | 2.45 | 2.45 | 2.14 | 1.59 | 1.21 |
| 27 | 2.49 | 2.49 | 2.18 | 1.62 | 1.23 |
| 28 | 2.53 | 2.53 | 2.22 | 1.64 | 1.25 |
| 29 | 2.57 | 2.57 | 2.25 | 1.66 | 1.27 |
| 30 | 2.60 | 2.60 | 2.29 | 1.68 | 1.30 |
| 31 | 2.64 | 2.64 | 2.32 | 1.70 | 1.32 |
| 32 | 2.67 | 2.67 | 2.36 | 1.72 | 1.34 |
| 33 | 2.71 | 2.71 | 2.39 | 1.74 | 1.36 |
| 34 | 2.73 | 2.73 | 2.43 | 1.77 | 1.38 |
| 35 | 2.77 | 2.77 | 2.46 | 1.79 | 1.40 |
| 36 | 2.80 | 2.80 | 2.49 | 1.81 | 1.42 |
| 37 | 2.83 | 2.83 | 2.53 | 1.82 | 1.43 |
| 38 | 2.86 | 2.86 | 2.56 | 1.84 | 1.45 |
| 39 | 2.89 | 2.89 | 2.59 | 1.86 | 1.47 |
| 40 | 2.93 | 2.93 | 2.61 | 1.88 | 1.49 |
| 41 | 2.95 | 2.95 | 2.65 | 1.90 | 1.51 |
| 42 | 2.99 | 2.99 | 2.68 | 1.92 | 1.53 |
| 43 | 3.02 | 3.02 | 2.71 | 1.93 | 1.54 |
| 44 | 3.04 | 3.04 | 2.74 | 1.95 | 1.56 |
| 45 | 3.08 | 3.08 | 2.77 | 1.97 | 1.58 |
| 46 | 3.11 | 3.11 | 2.79 | 1.98 | 1.59 |
| 47 | 3.14 | 3.14 | 2.82 | 2.00 | 1.61 |
| 48 | 3.16 | 3.16 | 2.85 | 2.02 | 1.63 |
| 49 | 3.19 | 3.19 | 2.88 | 2.04 | 1.65 |
| 50 | 3.22 | 3.22 | 2.91 | 2.05 | 1.66 |
| 51 | 3.24 | 3.24 | 2.93 | 2.06 | 1.68 |
| 52 | 3.27 | 2.27 | 2.96 | 2.08 | 1.69 |
| 53 | 3.30 | 3.30 | 2.99 | 2.10 | 1.70 |
| 54 | 3.32 | 3.32 | 3.02 | 2.11 | 1.72 |
| 55 | 3.35 | 3.35 | 3.04 | 2.12 | 1.74 |
| 56 | 3.38 | 3.38 | 3.07 | 2.14 | 1.76 |
| 57 | 3.40 | 3.40 | 3.10 | 2.15 | 1.77 |
| 58 | 3.42 | 3.42 | 3.12 | 2.17 | 1.78 |
| 59 | 3.45 | 3.45 | 3.14 | 2.18 | 1.80 |
| 60 | 3.48 | 3.48 | 3.16 | 2.20 | 1.81 |

| Original Number of Equal Monthly Installments | Benefits Payable After: | | | | |
|---|---|-------------------------------|---------------------|-------------------------------|---------------------|
| | The 7th Day of Disability Retroactive to 1st Day | The 14th Day of Disability | | The 30th Day of Disability | |
| | | Retroactive to 1st Day | Non- Retroactive | Retroactive to 1st Day | Non- Retroactive |
| 61 | \$3.51 | \$3.51 | \$3.19 | \$2.22 | \$1.82 |
| 62 | 3.54 | 3.54 | 3.21 | 2.23 | 1.84 |
| 63 | 3.56 | 3.56 | 3.23 | 2.24 | 1.84 |
| 64 | 3.58 | 3.58 | 3.25 | 2.26 | 1.85 |
| 65 | 3.60 | 3.60 | 3.27 | 2.27 | 1.86 |
| 66 | 3.62 | 3.62 | 3.29 | 2.28 | 1.88 |
| 67 | 3.64 | 3.64 | 3.30 | 2.29 | 1.88 |
| 68 | 3.65 | 3.65 | 3.32 | 2.30 | 1.89 |
| 69 | 3.67 | 3.67 | 3.34 | 2.31 | 1.90 |
| 70 | 3.69 | 3.69 | 3.36 | 2.32 | 1.92 |
| 71 | 3.72 | 3.72 | 3.38 | 2.33 | 1.92 |
| 72 | 3.74 | 3.74 | 3.40 | 2.35 | 1.93 |
| 73 | 3.75 | 3.75 | 3.42 | 2.35 | 1.94 |
| 74 | 3.77 | 3.77 | 3.44 | 2.36 | 1.95 |
| 75 | 3.79 | 3.79 | 3.46 | 2.37 | 1.96 |
| 76 | 3.81 | 3.81 | 3.48 | 2.39 | 1.97 |
| 77 | 3.83 | 3.83 | 3.49 | 2.39 | 1.98 |
| 78 | 3.85 | 3.85 | 3.51 | 2.40 | 1.98 |
| 79 | 3.86 | 3.86 | 3.53 | 2.41 | 2.00 |
| 80 | 3.88 | 3.88 | 3.54 | 2.42 | 2.01 |
| 81 | 3.90 | 3.90 | 3.56 | 2.43 | 2.02 |
| 82 | 3.92 | 3.92 | 3.58 | 2.45 | 2.02 |
| 83 | 3.93 | 3.93 | 3.60 | 2.45 | 2.03 |
| 84 | 3.95 | 3.95 | 3.62 | 2.46 | 2.04 |
| 85 | 3.97 | 3.97 | 3.64 | 2.47 | 2.05 |
| 86 | 3.99 | 3.99 | 3.65 | 2.48 | 2.06 |
| 87 | 4.01 | 4.01 | 3.67 | 2.49 | 2.06 |
| 88 | 4.03 | 4.03 | 3.69 | 2.49 | 2.08 |
| 89 | 4.04 | 4.04 | 3.71 | 2.51 | 2.09 |
| 90 | 4.06 | 4.06 | 3.73 | 2.52 | 2.10 |
| 91 | 4.08 | 4.08 | 3.75 | 2.53 | 2.10 |
| 92 | 4.09 | 4.09 | 3.76 | 2.53 | 2.11 |
| 93 | 4.11 | 4.11 | 3.77 | 2.54 | 2.12 |
| 94 | 4.13 | 4.13 | 3.79 | 2.55 | 2.12 |
| 95 | 4.14 | 4.14 | 3.81 | 2.56 | 2.14 |
| 96 | 4.16 | 4.16 | 3.83 | 2.57 | 2.14 |
| 97 | 4.18 | 4.18 | 3.84 | 2.57 | 2.15 |
| 98 | 4.19 | 4.19 | 3.85 | 2.59 | 2.16 |
| 99 | 4.21 | 4.21 | 3.87 | 2.59 | 2.16 |
| 100 | 4.22 | 4.22 | 3.89 | 2.60 | 2.18 |
| 101 | 4.24 | 4.24 | 3.91 | 2.61 | 2.18 |
| 102 | 4.26 | 4.26 | 3.92 | 2.62 | 2.19 |
| 103 | 4.28 | 4.28 | 3.93 | 2.63 | 2.20 |
| 104 | 4.29 | 4.29 | 3.95 | 2.63 | 2.20 |
| 105 | 4.31 | 4.31 | 3.97 | 2.64 | 2.21 |
| 106 | 4.32 | 4.32 | 3.99 | 2.65 | 2.22 |
| 107 | 4.33 | 4.33 | 4.00 | 2.66 | 2.24 |
| 108 | 4.35 | 4.35 | 4.01 | 2.67 | 2.24 |
| 109 | 4.37 | 4.37 | 4.03 | 2.67 | 2.24 |
| 110 | 4.39 | 4.39 | 4.05 | 2.69 | 2.25 |
| 111 | 4.40 | 4.40 | 4.06 | 2.69 | 2.26 |
| 112 | 4.42 | 4.42 | 4.07 | 2.70 | 2.27 |
| 113 | 4.44 | 4.44 | 4.09 | 2.71 | 2.28 |
| 114 | 4.45 | 4.45 | 4.11 | 2.71 | 2.28 |
| 115 | 4.46 | 4.46 | 4.12 | 2.73 | 2.29 |
| 116 | 4.48 | 4.48 | 4.13 | 2.73 | 2.30 |
| 117 | 4.49 | 4.49 | 4.15 | 2.74 | 2.31 |
| 118 | 4.50 | 4.50 | 4.17 | 2.75 | 2.32 |
| 119 | 4.52 | 4.52 | 4.18 | 2.76 | 2.32 |
| 120 | 4.54 | 4.54 | 4.19 | 2.77 | 2.33 |