

**SEH Age Curve (for contracts issued 01/01/2018 or later)**

<b>Ages</b>	<b>Age Rating Factors</b>	<b>Ages</b>	<b>Age Rating Factors</b>
0-14	0.765	40	1.393
15	0.833	41	1.410
16	0.859	42	1.427
17	0.885	43	1.450
18	0.913	44	1.478
19	0.941	45	1.511
20	0.970	46	1.550
21	1.250	47	1.593
22	1.250	48	1.641
23	1.250	49	1.688
24	1.250	50	1.741
25	1.250	51	1.792
26	1.250	52	1.847
27	1.250	53	1.902
28	1.250	54	1.961
29	1.275	55	2.019
30	1.287	56	2.080
31	1.305	57	2.142
32	1.323	58	2.206
33	1.334	59	2.280
34	1.346	60	2.280
35	1.352	61	2.280
36	1.358	62	2.280
37	1.363	63	2.280
38	1.369	64 and older	2.280
39	1.381		