

DEDUCTIBLE OPTIONS

Code	Description	Alberta	Sask	Man
10D	10% Deductible Disappearing at 40%	85%	85%	85%
10IP	10% Deductible Increasing Payment	75%	75%	75%
20D	20% Deductible Disappearing at 60%	65%	65%	65%
25S	25% Straight Deductible	50%	50%	50%

10D Disappearing at 40%

% Loss	-	Deductible	=	Loss Payable
5	-	10	=	0
10	-	10	=	0
15	-	10	=	5
20	-	10	=	10
25	-	10	=	15
30	-	10	=	20
31	-	9	=	22
32	-	8	=	24
33	-	7	=	26
34	-	6	=	28
35	-	5	=	30
36	-	4	=	32
37	-	3	=	34
38	-	2	=	36
39	-	1	=	38
40	-	0	=	40

10IP Deductible Increasing Payment after 70%

% Loss	-	Deductible	+	Increasing Payment	=	Loss Payable
5	-	10	+	0	=	0
10	-	10	+	0	=	0
20	-	10	+	0	=	10
30	-	10	+	0	=	20
40	-	10	+	0	=	30
50	-	10	+	0	=	40
60	-	10	+	0	=	50
70	-	10	+	0	=	60
72	-	10	+	2	=	64
74	-	10	+	4	=	68
76	-	10	+	6	=	72
78	-	10	+	8	=	76
80	-	10	+	10	=	80
82	-	10	+	12	=	84
84	-	10	+	14	=	88
86	-	10	+	16	=	92
88	-	10	+	18	=	96
90	-	10	+	20	=	100

20D Deductible Disappearing at 60%

% Loss	-	Deductible	=	Loss Payable
5	-	20	=	0
10	-	20	=	0
15	-	20	=	0
20	-	20	=	0
25	-	20	=	5
30	-	20	=	10
35	-	20	=	15
40	-	20	=	20
42	-	18	=	24
44	-	16	=	28
46	-	14	=	32
48	-	12	=	36
50	-	10	=	40
52	-	8	=	44
54	-	6	=	48
56	-	4	=	52
58	-	2	=	56
60	-	0	=	60

25S Straight Deductible

% Loss	-	Deductible	=	Loss Payable
5	-	25	=	0
10	-	25	=	0
15	-	25	=	0
20	-	25	=	0
25	-	25	=	0
30	-	25	=	5
35	-	25	=	10
40	-	25	=	15
45	-	25	=	20
50	-	25	=	25
55	-	25	=	30
60	-	25	=	35
65	-	25	=	40
70	-	25	=	45
75	-	25	=	50
80	-	25	=	55
85	-	25	=	60
90	-	25	=	75
95	-	25	=	75
100	-	25	=	75