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 4 discount percentages based on actuarial indications, with higher rate decreases  
 5 allocated to those DSR levels in most need. *Figure DSR-1* below depicts the scenarios  
 6 MPI considered for this GRA:

**Figure DSR-1 Proposed Scenarios**

Line No.	DSR Level	Average Rate					
		Current	Indicated	Scn1	Scn2	Scn3	Scn4
1	17	-	-	53%	39%	39%	38%
2	16	37%	-	52%	39%	39%	38%
3	15	37%	56%	50%	39%	37%	37%
4	14	32%	45%	49%	34%	36%	34%
5	13	31%	44%	47%	33%	35%	32%
6	12	30%	43%	45%	32%	34%	31%
7	11	29%	42%	42%	31%	33%	30%
8	10	27%	40%	40%	29%	31%	28%
9	9	25%	37%	37%	27%	27%	26%
10	8	25%	35%	34%	27%	25%	25%
11	7	25%	32%	31%	27%	25%	25%
12	6	20%	28%	27%	21%	20%	20%
13	5	15%	25%	24%	16%	15%	15%
14	4	15%	20%	20%	16%	15%	15%
15	3	10%	16%	16%	11%	10%	10%
16	2	10%	11%	11%	11%	10%	10%
17	1	5%	6%	7%	7%	5%	5%
18	<b>DSR Impact</b>	<b>0.0%</b>	<b>-16.5%</b>	<b>-14.9%</b>	<b>-2.2%</b>	<b>-2.1%</b>	<b>-0.9%</b>
19	<b>Rate Impact</b>	<b>-0.9%</b>	<b>15.6%</b>	<b>14.1%</b>	<b>1.3%</b>	<b>1.3%</b>	<b>0.0%</b>
20	<b>Overall</b>	<b>-0.9%</b>	<b>-0.9%</b>	<b>-0.9%</b>	<b>-0.9%</b>	<b>-0.9%</b>	<b>-0.9%</b>

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11	7	25%	32%	31%	27%	25%	25%
12	6	20%	28%	27%	21%	20%	20%
13	5	15%	25%	24%	16%	15%	15%
14	4	15%	20%	20%	16%	15%	15%
15	3	10%	16%	16%	11%	10%	10%
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2 **Capping rules and proposed adjustments**

3 While MPI seeks approval for the creation of DSR levels +17, +18, +19 and +20, MPI  
 4 intends to make use of one new level each rating year, seeking approval of specific  
 5 DSR discounts and rates in each GRA to ensure that DSR discounts and surcharges are  
 6 based on actuarial indications (the "Transition Plan"). MPI will seek adjustments to  
 7 DSR discounts depending on the size of the overall rate indication in each GRA.

8 While MPI intends to fast-forward to actuarial indicated percentages and quickly  
 9 resolve the cross-subsidization between DSR tiers, its plan includes a reassessment of  
 10 the discounts every year. The pace of the changes will be determined or heavily  
 11 influenced by the rate indication of the GRA. Where possible, MPI intends to continue  
 12 allocating rate decreases towards higher discounts to DSR levels that are furthest  
 13 away from the actuarially indicated percentage.

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