

Agreement

between

The Town of Carver

and



Carver Town Employees Chapter

July 1, 2008 – June 30, 2011

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ARTICLE 1 – PREAMBLE

The purpose of this Agreement is to promote good relationships between the Town of Carver (“Town”), the Union, and the employees in the bargaining unit represented by the Union, and to make clear the basic provisions upon which such relations depend. It is the intent of both the Town and the Union to work together to provide and maintain mutually satisfactory terms and conditions of employment, and to prevent, as well as adjust misunderstandings or grievances relating to employment.

ARTICLE 2 – RECOGNITION

The Town recognizes the Service Employees International Union, Local 888, CTW-CLC (“Union”) as the exclusive collective bargaining representative with respect to wages, hours, and other working conditions of employment for all regular full-time and regular part-time administrative, clerical, custodial, library, and maintenance employees working nineteen (19) hours or more per week. The Town and the Union agree that there are not managerial or confidential employees as described by Chapter 150E included in this bargaining unit.

ARTICLE 3 – MANAGEMENT RIGHTS

The Town of Carver (“Town”) reserves and retains unto themselves all management rights, powers, and authority to manage, control, and direct its employees in their work and the operations, including the right to hire, promote, transfer temporarily, assign, discipline, or transfer for just cause, to relieve employees from duties because of lack of work, or other legitimate reasons and to take whatever reasonable action they deem necessary in the discharge of their statutory authority; except those which are officially covered by the terms of this Agreement or established by mandatory General Laws of the Commonwealth of Massachusetts or Administrative Agencies thereof.

ARTICLE 4 – UNION MEMBERSHIP

The Selectmen agree that all employees presently employed, as a condition of employment, join the Union within in thirty (30) calendar days after the effective date of this Agreement and shall continue their membership in good standing during the life of this Agreement. All new employees shall join the Union within thirty (30) days after their employment and shall, as a condition of employment, continue their membership in good standing during the life of this Agreement.

In accordance with the provisions of General Laws, Chapter 150E, Section 12, any employee who is not a member of the Union on the thirtieth (30th) day following the beginning of his/her employment or the effective date of this Agreement, whichever is later, shall be required as a condition of employment to pay a service fee to the Union, such fee to be deducted from the salary of each employee in the bargaining unit if such employee signs an authorization therefore

as set forth in Section 17G of Chapter 180 of the Massachusetts General Laws. The said service fee shall be proportionately commensurate with the cost of collective bargaining and contract administration.

The town will notify the stewards of newly hired members.

ARTICLE 5 – DUES DEDUCTIONS

The Selectmen, upon written authorization signed by each employee, shall deduct the monthly dues from earned wages and remit to the Union membership dues as set in accordance with the Constitution of the Union. The Selectmen also agree upon such authorization to deduct the Union initiation fee and remit same to the Union.

The Selectmen shall require, as a condition of employment during the terms of this Agreement, that employees who are not members of the Union pay a service fee to the Union. Payment of this service fee must be made within thirty (30) days after an employee begins employment or after the effective day of this Agreement, whichever is later.

All such dues, agency service fees, and initiation fees shall be made payable from the Selectmen to the Secretary-Treasurer of the Union no later than the last day of the month in which the dues and fees are deducted.

ARTICLE 6 – GRIEVANCE PROCEDURE

A Grievance shall mean any dispute concerning the application of interpretation of the terms of this Agreement.

The Grievance procedure shall be as follows:

Step I - An employee and/or the Union shall submit a Grievance in writing to the Department Head not later than five (5) days after the date on which the alleged violation occurred. The Department Head shall respond, in writing, within ten (10) working days.

Step II - If the Grievance has not been resolved at Step I, it may be presented to the Town Administrator. The Town Administrator shall respond in fifteen (15) working days.

Step III – If the Grievance has not been resolved at Step II, it may be presented to the Board of Selectmen. The Board of Selectmen shall respond in fifteen (15) working days after its next regularly scheduled meeting.

Step IV – If the Grievance is not settled at Step III, the Union may submit the Grievance to arbitration within twenty-one (21) days of the Step III response. The matter shall be submitted to the American Arbitration Association. The decision or award of the arbitrator shall be final and binding.

The parties may mutually agree to extend any of the time limits set forth herein.

The arbitration shall be conducted by the American Arbitration Association under its existing rules of procedure. The decision of the arbitrator shall be final and binding upon the parties except that the arbitrator shall make no decisions which alter, amend, add or detract from this Agreement. Costs of the arbitration proceedings, excepts for transcripts requested by a party, shall be shared equally the Town and the Union.

Any disciplinary action taken against an employee shall be stated in writing.

Notwithstanding any contrary provisions of this Agreement, any matter concerning the discipline or discharge of a probationary employee shall not be subject to the Grievance and Arbitration provisions of this Agreement.

ARTICLE 7 – EQUAL OPPORTUNITY/NON-DISCRIMINATION

As required by law, neither the Union nor the Town shall discriminate against any employee on the basis of race, creed, color, religion, sex, mental or physical handicap, national origin, marital status, age, or Union activity.

ARTICLE 8 – SICK LEAVE

All regular full-time and part-time employees will accrue sick leave at the rate of one and one-quarter (1 ¼) days per month. Sick leave not used in the year in which it accrues, together with any accumulated sick leave standing to the employee's credit and not used in the current year, may be accumulated for use in subsequent years to a maximum of one hundred sixty-five (165) days.

An employee's annual sick leave allotment, up to seven (7) days in succession, may be used for family illness (an immediate relative, or another relative within the household), if the employee's presence is necessary to care for the relative.

After applying for and receiving retirement benefits through Plymouth County Retirement, employees shall be paid 50% of all unused sick days up to a maximum of one hundred sixty-five (165) days, equivalent of 37 ½ hours, after ten (10) years of employment 50% of all unused sick days, up to one hundred sixty-five (165) days.

Employees who maintain the maximum accumulation of one hundred sixty-five (165) days of sick leave at the end of any given contract year shall receive payment of 50% of any additional sick leave accrued beyond one hundred sixty-five (165) days.

The repeated use of sick leave the day before or the day after scheduled use of benefit time may be considered a pattern of abuse. In the event that the Department Head determines a pattern, a doctor's note may be requested. Requests for a doctor's note shall not be capricious or arbitrary.

ARTICLE 9 – DEFINITIONS

Full-time employees are regularly scheduled for thirty-five (35) hours or more per week.

Part-time employees are regularly scheduled for nineteen (19) hours or more but less than thirty-five (35) hours per week.

ARTICLE 10 – VACATION

Regular full-time employees covered by this Agreement shall be granted vacation leave as follows:

1 – 3 years	10 days per year
4 – 6 years	15 days per year
7 – 19 years	20 days per year
20 years and over	25 days per year
*15 th , 20 th 25 th , 30 th years	5 days extra in anniversary year

Employees hired after July 1, 2005 shall be granted vacation leave as follows:

1 – 3 years	10 days per year
4 – 6 years	15 days per year
7+ years	20 days per year

Employees hired prior to June 30, 2005 shall still be covered under the previous Agreement and allowed the five (5) extra days' vacation in their respective anniversary years of 15th, 20th, 25th, and 30th years of service.

Accrued vacation time may be used after six (6) months of employment.

Vacation shall be accrued upon the 1st of July annually.

A ONE-TIME ACCRUAL OF VACATION BENEFITS TO BE CALCULATED AS FOLLOWS:

FROM ANNIVERSARY DATE TO JUNE 30TH – PRO-RATED ACCORDING TO EXPECTED ACCRUAL ON NEXT ANNIVERSARY DATE.

EXAMPLE: WORKS 35 HOURS A WEEK

HAS 3 WEEKS' VACATION
ANNIVERSARY DATE NOVEMBER 14, 2004

35 X 3	= 105 HOURS A YEAR
105 / 12	= 8.75 HOURS A MONTH
8.75 / 30 DAYS	= .29 MINUTES PER DAY
4.93	= HOURS FOR NOVEMBER (.29 X 17)
61.25	= HOURS FOR DECEMBER THROUGH JUNE (8.75 X 7)
4.93	= HOURS FOR NOVEMBER
61.25	= HOURS FOR DECEMBER THROUGH JUNE
<u>+105.00</u>	= 3 WEEKS VACATION DUE
171.18	= HOURS VACATION DUE JULY 1, 2005

NOTE: Due to the fact that this one-time accrual could result in a larger than normal accrued amount of time on the books, the Administration agrees to allow the Union members to carry forward up to three (3) weeks of time for the duration of this Agreement.

Part-time employees shall be entitled to vacation benefits on a pro-rated basis.

Regular part-time employees shall be paid at the average daily rate of pay using a 5-day work week for the prior six (6) months. As an example, an employee working twenty (20) hours per week would have an average daily rate of four (4) hours' compensation, regardless of the number of days worked.

To further illustrate, a part-time employee with 1 – 3 years of service working seventeen (17) hours per week would be entitled to ten (10) days' vacation leave at seventeen (17) hours per week.

Employees shall be paid any unused vacation leave upon retirement, layoff disability or termination not for just causes. In the event of death, payment shall be made to beneficiary.

Two (2) weeks of vacation leave may be carried into the next fiscal year with written notice to the Department Heads before the end of the fiscal year. All vacation leaves may, with advanced notice, be approved by Department Heads and shall not be unreasonably denied.

* An additional week of vacation shall be granted in the 15th, 20th, 25th, and 30th years. This extra week shall be used within the year earned and may not be carried over. This extra vacation week shall not affect vacation accrual.

ARTICLE 11 – HOLIDAYS & PERSONAL DAYS

The following shall be considered paid holidays:

New Year's Day**	Martin Luther King Day	Washington's Birthday
Patriots' Day	Memorial Day	Independence Day
Labor Day	Columbus Day	Veterans' Day
Thanksgiving*	Day after Thanksgiving	Christmas Day**

** ½ day before

If a holiday falls on a Saturday or Sunday it shall be celebrated on Monday as designated by the Town.

In addition to the above listed holidays, employees are entitled to three (3) personal days annually. Personal days are not cumulative and must be used by the end of the fiscal year. Personal days are pro-rated for employees hired after January 1st of each year as follows:

Pro-Rated Schedule

<u>HIRE DATE BETWEEN</u>	<u>PERSONAL DAYS EARNED</u>
July 1st – December 31st	3 days
January 1st – March 31st	2 days
April 1st – June 30th	1 day

Personal days shall be used as full day increments.

Regular part-time employees shall be paid at the average daily rate of pay, using a 5-day work week for the prior six (6) months. As an example, an employee working twenty (20) hours per week shall have an average daily rate of four (4) hours' compensation, regardless of the number of days worked.

Employees required to work on a designated holiday shall be paid time and one-half (1/2) for each hour worked in addition to holiday pay.

ARTICLE 12 – HOURS

All hours worked in excess of thirty-five (35) hours per week shall be paid at the rate of one and one-half (1 ½) the regular rate of pay.

Employees required to work when the Town Hall is closed due to any emergency, shall be paid at the rate of one and one-half (1 ½) his/her regular rate of pay regardless of having met the thirty-five (35) hour requirements as stated in paragraph one.

The regular work week for full-time employees shall be thirty-five (35) hours per week, with one fifteen (15) minute break and one (1) hour lunch period. Part-time employees shall be granted one fifteen (15) minute break.

At the discretion of the employee, compensatory time may be granted in lieu of overtime payment.

Compensatory time shall be granted for all hours worked in excess of regularly scheduled hours up to a maximum of thirty-five (35) hours per week as follows:

Full-time employees shall receive compensatory time at the rate of time and one-half for all hours worked in excess of their regularly scheduled hours, up to a maximum of thirty-five (35) hours per week.

Part-time employees shall receive compensatory time for all hours worked in excess of their regularly scheduled hours, up to a maximum of thirty-five (35) hours per week.

Compensatory time may not be accrued in excess of thirty-five (35) hours.

ARTICLE 13 – JOB POSTING & BIDDING

When a position covered by this Agreement becomes vacant, such vacancy shall be posted in a conspicuous place listing the pay, duties, and qualifications prior to advertising. This notice of vacancy shall remain posted for seven (7) days. Employees interested shall apply in writing within the 7-day period. Copies of all postings will be provided to the union stewards.

Selection shall be made on the basis of qualification, ability, and seniority. Present employees shall be granted preference. If no employee is qualified, the position may be filled from outside the bargaining unit. Interviews will be granted to all bargaining unit members who apply for union positions.

ARTICLE 14 – SENIORITY

Seniority shall be defined as length of continuous service in a bargaining unit position. A seniority list shall be established and posted in a conspicuous place within the Town Hall; the list shall be updated upon written request by the Union. Seniority shall not be affected by vacations, sick, or military leave, industrial accident leave, or any other approved leave of absence.

The Town recognizes the principle of seniority for the following purpose:

Layoff & Recall
Vacation Time Requests
Promotions & Transfers

The recall period for layoffs shall be two (2) years.

ARTICLE 15 – PROBATION

No employee who has been employed by the Town for six (6) consecutive months or more shall be disciplined or discharged without just cause. An employee who severs his/her employment with the Town must serve an additional probationary period upon reemployment.

ARTICLE 16 – LONGEVITY

Full-time employees covered by this Agreement shall receive longevity pay as follows:

10 – 14 yrs of service	\$1,000.00
15 – 19 yrs of service	\$1,250.00
20 – 29 yrs of service	\$1,500.00
30+ years of service	\$1,750.00

*Existing 5 – 9 year employees shall be grandfathered in and continue to receive the \$250 annual longevity allotment.

The calculation of longevity for less than full-time members of the unit will be based upon the member's full-time equivalent (FTE) status. For example: A 19-hour employee is considered a 54% full-time equivalent (FTE). He/She would receive longevity pay of 54% of \$1,000.00 in their 10th year of service.

Longevity payments shall be made on the first (1st) payday after the anniversary date.

ARTICLE 17 – BEREAVEMENT LEAVE

Employees will be entitled to bereavement leave of up to three (3) days at any one time in the event of death of an employee's spouse, child, stepchild, parent, parent-in-law, daughter/son-in-law, grandparent, brother, sister, grandchild, brother-in-law, sister-in-law, legal guardian, grandparent-in-law and partner/significant other. Supervisor may allow an additional day of bereavement for all stated family relations based upon special circumstances. In addition, at the discretion of the Supervisor, bereavement leave of up to 1 - 3 days may be granted in the event of a death not included in the above categories. An employee will apply for bereavement leave as soon as possible.

ARTICLE 18 – JURY DUTY

Every employee covered by this Agreement who is required to serve on a jury shall be granted leave of absence without loss of pay. Upon presentation of satisfactory evidence relating to jury service and payment therefore, the Committee will pay such employee such sum of money as, when added to the amount received by such employee as compensation for jury service, will result in the payment to him/her of his/her full salary for any particular workweek.

ARTICLE 19 – MILITARY LEAVE

Members of the National Guard or Reserve on temporary duty will be granted time off with pay, not deductible from annual vacations either in pay or time, not to exceed seventeen (17) days. Notwithstanding the provisions of General Laws, Chapter 33, Section 59, members of the National Guard or Reserve on temporary duty will be paid the difference between their normal salary and their military salary, excluding military allowances for dependents and travel, and will reimburse the Town for such pay received above their normal weekly salary.

ARTICLE 20 – LEAVE OF ABSENCE

Unpaid leave of absence may be granted upon request, based on individual circumstances and the needs of the Town.

ARTICLE 21 – FAMILY LEAVE

A twelve (12) week family leave without pay shall be granted to an employee for the purpose of pregnancy, adoption, and dependent care specified by the Family Leave Act. The length of leave may be extended by the amount of benefit remaining beyond the twelve (12) weeks or by request of the employee for just cause with the approval of the Board of Selectmen.

ARTICLE 22 – UNION BUSINESS LEAVE

Upon request by the Union an employee may be granted a leave of absence without pay to perform full-time official duties on behalf of the Union. Such leave shall be for a period of up to one (1) year and may be extended for one or more additional periods of one (1) year or less at the request of the Union.

Paid leaves of absence for Union Business without loss of benefits or other privileges to attend meetings, conventions and Executive Board meetings of the local, city, state, regional, and parent organizations, or hearings before the Legislature and state agencies concerning matters of importance to the Union, will not be unreasonably denied for Union officers, stewards and members designated by the Union.

The Town shall provide forty (40) hours in the aggregate of paid release time, annually, for the Union officials and representatives to attend Union training, bargaining preparation meetings and for other Union business with prior notification to the Department Head.

ARTICLE 23 – GROUP INSURANCE

The Town agrees to offer full-time employees a group health and life insurance plan. The Town shall pay 75% of the cost of the plans. Effective July 1, 2009, the Town is implementing a change in the co-pays and deductibles structure of the current health insurance plans. (See attached rate sheet).

ARTICLE 24 – TRAVEL TIME

If an employee is required by their Department Head to attend a workshop, seminar, conference, or meeting out of town, the employee shall receive compensatory time for travel time, if said travel time occurs at a time that the employee is not scheduled to work.

ARTICLE 25 – BULLETIN BOARD

The Town shall provide a Union bulletin board.

ARTICLE 26 – UNION REPRESENTATIVE ACCESS

Union staff representatives shall be given access to the premises of the Employer for the performance of official Union business.

ARTICLE 27 – TUITION REIMBURSEMENT

All full-time and part-time regular employees will be eligible for tuition reimbursement, up to twenty-five hundred dollars (\$2,500.00) per fiscal year per member. The course of study, degree program or certificate program will be approved for reimbursement provided that the course is deemed appropriate and pertinent to the employee's career with the Town of Carver. Reimbursement is contingent upon the student earning a passing grade that is accepted by the school for credit, or confirmation of satisfactory completion of the course. Full reimbursement will be made for tuition, required fees, and required books, provided a request is made in conjunction with the budget process to allow the Town of Carver sufficient time to plan for the expense.

ARTICLE 28 – STEP INCREASES

Step increases are not automatic, but are based upon an employee's satisfactory performance during the prior 12-month period. An employee's performance shall be evaluated by his/her supervisor/Department Head and the Town Administrator in a format acceptable to the Town Administrator.

Should the overall performance of an employee be satisfactory, the employee shall receive an annual Step increase. Should the employee object to his/her overall rating, the decision is only grievable up to the level of the Board of Selectmen. The decision of the Board of Selectmen is final and not subject to any further grievance or arbitration procedure.

The evaluation period shall be based on the calendar year with earned Step increases to become effective for the following July 1st.

An employee hired prior to January 1st shall have earned the first of any scheduled Step increase on the following July 1st (6 months later). For an employee hired after January 1st he/she shall have earned the first of any scheduled Step increase on the second July 1st following the date of hire (up to 18 months later).

ARTICLE 29 – SAVINGS CLAUSE

In the event that any Article, Selection, or portion of this Agreement is found to be invalid or shall have the effect of loss of funds made available through federal laws, rules, or regulations, then such specific Article, Section, or portion shall be amended to the extent necessary to conform with such law, rule, or regulation. The remainder of this Agreement shall continue in full force and effect. Disputes arising under this Article shall be discussed with the employer and may be submitted by the Union to expedited arbitration.

ARTICLE 30 – WAGES

Effective July 1, 2008 – 0%

Effective July 1, 2009 – 2%

Effective July 1, 2010 – 3%

Effective upon agreement with all Town bargaining units, the Town shall implement a bi-weekly payroll calendar.

Effective July 1, 2009, the Union agrees to freeze the two percent (2%) wage increase scheduled for July 1, 2009.

ARTICLE 31 – RECALL

Any employee called back to work, as designated by Supervisor, shall be paid at the rate of one-time and one-half for all hours worked and shall be guaranteed a minimum of one (1) hour pay at time and one-half for such time worked.

ARTICLE 32 – DURATION

This Agreement shall, upon execution by the authorized representation of the Union and the Town, take effect on July 1, 2008 and remain in effect until June 30, 2011 and thereafter from that date from year to year unless either party by written notice to the other given in less than sixty (60) days prior to any date of expiration, of a desire to change or amend the terms or conditions thereof.

FOR THE LOCAL 888, SEIU:

Bruce J. Broof, President

Deborah A. Cole

Donna LeBarnes

Patricia E. Mastri

Peggy A. McLaughlin

FOR THE TOWN OF CARVER:

Timothy J. Cox

John H. Dwyer

Richard F. Ward

John W. Wohl

APPENDIX A

SALARY SCHEDULE

Effective July 1, 2008 – 0%							
GRADE	STEP 1	STEP 2	STEP 3	STEP 4	STEP 5	STEP 6	STEP 7
ADM 2	13.20	13.46	13.73	14.00	14.28	14.57	14.86
ADM 3	13.92	14.19	14.48	14.77	15.06	15.36	15.67
ADM 4	15.38	15.68	16.00	16.32	16.64	16.98	17.32
ADM 5	19.33	19.72	20.11	20.52	20.92	21.34	21.77
Maint/Cust	16.16	16.49	16.83	17.17	17.51	17.86	18.22

Effective July 1, 2009 – 2%							
GRADE	STEP 1	STEP 2	STEP 3	STEP 4	STEP 5	STEP 6	STEP 7
ADM 2	13.46	13.73	14.00	14.28	14.57	14.86	15.16
ADM 3	14.20	14.47	14.77	15.07	15.36	15.67	15.98
ADM 4	15.69	15.99	16.32	16.65	16.97	17.32	17.67
ADM 5	19.72	20.11	20.51	20.93	21.34	21.77	22.21
Maint/Cust	16.48	16.82	17.17	17.51	17.86	18.22	18.58

Effective July 1, 2010 – 3%							
GRADE	STEP 1	STEP 2	STEP 3	STEP 4	STEP 5	STEP 6	STEP 7
ADM 2	13.87	14.14	14.42	14.71	15.00	15.31	15.61
ADM 3	14.62	14.91	15.21	15.52	15.82	16.14	16.46
ADM 4	16.16	16.47	16.81	17.15	17.48	17.84	18.20
ADM 5	20.31	20.72	21.13	21.56	21.98	22.42	22.87
Maint/Cust	16.98	17.32	17.68	18.04	18.40	18.76	19.14

APPENDIX B

DEPARTMENT ASSISTANTS

ADM 2	Board of Health Department Assistant Department of Public Works Department Assistant Building Department Assistant Library Children's Aide Library Circulation Aide
ADM 3	Tax Collector Department Assistant Town Clerk Records Technician Administrative Assistant/Council on Aging Head of Technical Services
ADM 4	Assessing Department Assistant Payroll/Benefits Coordinator Head of Circulation Assessing Technician Planning Department Assistant
ADM 5	Assistant Treasurer Assistant Collector Assistant Town Clerk Assistant Town Accountant
MAINT/CUST	Custodian

*Upgrade the position of Assessing Department Assistant from an ADM 2 to ADM 4 Step 1, retroactive to July 1, 2007.

APPENDIX C
GATEWAY HEALTH GROUP
Alternative Plan Design

	<u>Network Blue Current</u>	<u>Network Blue Proposed</u>	<u>BCEP Current</u>	<u>BCEP Proposed</u>	<u>HPHC Current</u>	<u>HPHC Proposed</u>	<u>BCBS Medex 3</u>	<u>HPHC Enhance</u>	<u>Mgd Blu For Senior</u>
Office Visits:	\$5	\$15	\$15	\$25	\$10	\$15		\$5	\$10
Specialist Visits:	\$5	\$25	\$15	\$25	\$10	\$25		\$5	\$10
Emergency Room Visits:	\$25	\$100	\$50	\$100	\$50	\$100		\$30	\$50
Outpatient Surgery Visits:	\$0	\$50	\$0	\$50	\$0	\$50		\$0	\$0
High Tech Imaging Visits:	\$0	\$50	\$0	\$50	\$0	\$50		\$0	\$0
Retail Prescriptions:									
Tier 1	\$10	\$10	\$10	\$10	\$5	\$10		\$5	\$10
Tier 2	\$20	\$25	\$20	\$25	\$15	\$25		\$15	\$25
Tier 3	\$35	\$45	\$35	\$45	\$35	\$45		\$35	\$45
Mail Order Prescriptions:									
Tier 1	\$10	\$20	\$10	\$20	\$5	\$20		\$5	\$20
Tier 2	\$20	\$50	\$20	\$50	\$15	\$50		\$15	\$50
Tier 3	\$35	\$90	\$35	\$90	\$35	\$90		\$35	\$90
Adjustment Factor:		0.9380		0.9515		0.9438			
Current Rates:	IND	\$494.87		\$682.12		\$557.18		\$398.90	\$495.60
	FAM	\$1,324.13		\$1,618.38		\$1,483.33		\$0.00	\$0.00
Renewal Rates:	IND	\$524.56	\$492.04	\$723.05	\$687.98	\$629.61	\$594.23	\$422.83	\$426.22
	FAM	\$1,403.58	\$1,316.56	\$1,715.48	\$1,632.28	\$1,676.16	\$1,581.96	\$0.00	\$0.00
Relationship to Inforce Rates:		-0.57%		0.86%		6.65%	6.00%	-14.00%	