



**AUTORITÉ  
DES MARCHÉS  
FINANCIERS**

# Case Study

## GROUP INSURANCE PLANS

**January, 2016**

Important information for supervisors:

This case study model is optional and can be adapted for specific circumstances. The *Autorité des marchés financiers* recommends however that the model contain the same process steps and similar questions.

Name of trainee: \_\_\_\_\_

Personal Identification Number: \_\_\_\_\_

Date document remitted: \_\_\_\_\_

**1<sup>st</sup> Edition, 2016**

**Written by**

Normand Larivière

**Consultation**

Rita Calabrese, Marie Ladouceur and Roger Richard

**Project management**

Alain Deschamps and Lucie Regimbald

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## Group insurance plans

### Introduction

As part of the group insurance certification process, section 49.1 of the Regulation respecting the issuance and renewal of representatives' certificates (CQLR, c. D-9.2, r. 7) (the "Regulation") stipulates that the trainee must complete a case study during the probationary period. The *Autorité des marchés financiers* (the "AMF") is proposing this case study model for group insurance of persons supervisors and trainees. The firm may choose to develop its own model that is more representative of its clients' reality, provided that this model contain the same process steps and similar questions and will be included in the trainee's file.

Supervisors use this tool to validate trainees' understanding of the process that requires them to prepare a group insurance recommendation.

Supervisors can access the *answer key* document by submitting a written request to the AMF. The document is confidential, and its use must remain limited.

### Procedure

Around the fifth week of the training period, the supervisor gives the case study to the trainee. The proposed duration of the activity is three days, but can vary depending on each employer's situation (training area).

The AMF strongly suggests that the trainee complete the case study on his own. This step enables the supervisor to validate the trainee's understanding of the process to prepare a recommendation and identify the aspects he has not mastered. The supervisor can therefore address any weaknesses observed and evaluate the success of the training period.

The supervisor files the case study documents in the trainee's file in accordance with section 49.1 of the Regulation.

The supervisor can then issue his recommendation regarding the successful completion of the training period and submit his report to the firm for approval. He must send his recommendation and report to the AMF within 10 days of the end of the probationary period by online services or to the following address:

**Autorité des marchés financiers**  
Place de la Cité, tour Cominar  
2640, boulevard Laurier, bureau 400  
Québec (Québec) G1V 5C1

## Contents

The case study covers the following steps of the process to prepare a group insurance recommendation.

1. Solicitation and representation
2. Analysis of client needs
3. Preparation of insurance quote tender
4. Analysis of quotes received
5. Preparation of recommendation
6. Implementation of recommendation
7. After-sales service

### Presentation of case study

Anne-Sophie, a group insurance representative, must develop a group insurance recommendation adapted to the needs of a client, *Équipements Plein Air plus*, a sports equipment manufacturer.

The company has 42 full-time employees. The employees contribute to a group insurance plan that has been in place for the past seven years with the same insurer. However, the premiums payable by the employer and the employees have risen in the past few years. In addition, the employees have had problems with their claims.

### Step 1: Solicitation and representation

#### Case study – cont.

Anne-Sophie has been a group insurance representative for the past six months. In order to solicit a new client and offer her services as a group insurance adviser, Anne-Sophie calls Luc, the financial services director at *Équipements Plein Air plus*.

During their discussion, Luc tells Anne-Sophie that he has just received the renewal conditions for his plan. Given the premium hikes and the claims problems, he agrees to meet with Anne-Sophie to discuss the group insurance plan. They plan to meet the following week.

Anne-Sophie prepares some documents that she will give to Luc at the meeting: a summary sheet presenting her group insurance services and a sample mandate that Luc will have to complete and sign to formalize her appointment as an exclusive representative.

**Instructions 1-A**

**Prepare a sample sheet presenting the group insurance representative's services. (5 points)**

**Instructions 1-B**

**Prepare a sample exclusive representation mandate. (2,5 points)**

***Exclusive representation mandate***

Date

To: Anne-Sophie, group insurance representative

Dear Madam:

Subject: \_\_\_\_\_

Yours truly,

Luc, Director, Financial Services (contact person) Signature

Anne-Sophie (representative's signature)      Date

### Case study – cont.

The following week, Anne-Sophie meets with Luc, the financial services director at *Équipements Plein Air plus*.

Anne-Sophie thanks him for meeting with her and gives him the sheet describing her group insurance services.

Luc tells her about the company and the group insurance plan that it has had for the past seven years.

The company manufactures specialized outdoor sports equipment that is distributed mainly in Canada, but also in the United States. The company has 42 full-time employees, all of whom work in Canada. No seasonal or part-time employees are covered by the group insurance plan.

The plan provides a full range of coverage. Currently, it is funded equally by the employees and the employer. Luc gives Anne-Sophie a summary of the plan's coverage and the renewal rates proposed by the current insurer.

### Description of current employee group insurance plan of *Équipements Plein Air plus*

#### **Employee life insurance**

Scale	2 × annual salary
Non-evidence maximum	\$100,000
Evidence maximum	\$250,000
Reduction and termination	50% reduction at age 65 Termination at retirement or age 70
Waiver of premiums	Yes

#### **Dependant life insurance**

Scale	\$10,000 on death of spouse and \$5,000 on death of a child
Waiver of premiums	Yes
Termination	At retirement or age 70

**Optional life insurance**

Available in units of	\$10,000
Maximum	\$500,000
Evidence of insurability	Required
Waiver of premiums	No
Termination	At age 65

**Accidental death and dismemberment insurance (AD&D)**

Scale	2 × annual salary
Loss of use	Included
Reduction and termination	50% reduction at age 65
Waiver of premiums	Yes
Termination	At retirement or age 70

**Short-term disability insurance**

Scale	75% of weekly salary
Taxation of benefits	Taxable
Non-evidence maximum	\$600
Evidence maximum	\$1,000
Integration with employment insurance	No
Waiting period	Accident: 0 days Hospitalization: 7 days Sickness: 7 days
Maximum duration	17 weeks
Termination	Age 70 or at retirement

**Long-term disability insurance**

Scale	66.67% of first \$2,000 of monthly salary and 50% of excess
Maximum benefits	\$3,000/month
Non-evidence maximum	\$2,500
Cost of living adjustment	Not applicable
Definition of total disability	24 months for own occupation and thereafter, for any occupation
Waiting period	17 weeks
Maximum duration of benefits	Until age 65
Taxation of benefits	Non-taxable
QPP/ CPP integration	Yes, direct integration: 85%
Waiver of premiums	Yes
Termination	At age 65

**Healthcare****Drug insurance**

Deductible	No deductible
Percentage of reimbursement	90%
Method of payment	Deferred payment card
List of drugs	Regular drugs, including life-saving drugs

**Accident/sickness insurance**

Hospital coverage	100% no deductible
Medical and paramedical expenses	100% no deductible
Healthcare professionals	\$500 per calendar year per professional
Termination	Age 70 or at retirement
Higher premium at age 65 (drugs)	Yes

**Dental insurance**

Deductible	\$50 individual/\$100 family
Percentage of reimbursement	80% (prevention and basic care)
Major restoration	Not covered
Orthodontics	Not covered
Maximum	\$1,500 per calendar year
Fee guide	Current rates
Termination	At retirement or age 70
Electronic submission	Yes

**Case study – cont.**

As the company's financial services director, Luc is concerned about the ever-increasing premium that the employer and the employees must pay. He thinks that the proposed rates are high in view of current claims experience and the fact that no changes have been made to the plan's coverage.

In addition, employees who have had problems with their claims are not satisfied with the current insurer (too long to pay some benefits, claims refused without justification, etc.).

Since the plan from the same insurer has been in place for seven years, Anne-Sophie says that it would be justified to do a market study to ensure that the rates are appropriate and that employees are satisfied with the plan.

Anne-Sophie explains how she will go about getting quotes and shows Luc the sample mandate that he must complete and sign to formalize her designation as the representative. Luc is satisfied with Anne-Sophie's presentation and signs the mandate designating her as the exclusive representative.

## Step 2: Analysis of client needs

### Case study – cont.

Anne-Sophie obtains the relevant information from Luc and gathers all the documents needed to analyze the group insurance needs of the employees of *Équipements Plein Air plus*.

#### Instructions 2-A

Using the information provided in the above case study, indicate the client's main needs with respect to the group insurance plan. (2 points)

#### Instructions 2-B

Using the information in the plan description, determine some options to the current coverage that could be considered as a way of reducing costs. (4 points)

## Step 3: Preparation of insurance quote tender

### Case study – cont.

To be able to prepare her tender, Anne-Sophie must obtain all necessary information from Luc to be sent to the insurers.

#### Instructions 3-A

What general information about the company does Anne-Sophie have to obtain from Luc? (3 points)



**Instructions 3-C**

**What information must be included in the list of disabled employees that Anne-Sophie has to give to the insurers so they can prepare their quotes?**

**Prepare a sample list of employees on disability to give to the insurers.**

**(5 points)**

Employee 1

--

Employee 2

--

**Instructions 3-D****Prepare a sample table of historical unit rates (5 points)*****Table – Historical unit rates******Équipements Plein Air plus employee group insurance plan***

<b>Coverage</b>	<b>October 1, 2015 Rate</b>	<b>October 1, 2014 Rate</b>	<b>October 1, 2013 Rate</b>
<b>Pooled coverage</b> <i>Enter types of coverage</i>			
<b>Coverage experience</b> <i>Enter types of coverage</i>			

**Instructions 3-E****Prepare a sample plan experience table (12 points)*****Table – Plan experience******Équipements Plein Air plus Employee Group Insurance Plan***

July 2014 - June 2015			
July 2013 - June 2014			
July 2012 - June 2013			

July 2014 - June 2015			
July 2013 - June 2014			
July 2012 - June 2013			

July 2014 - June 2015			
July 2013 - June 2014			
July 2012 - June 2013			

**Instructions 3-F**

**What specific information does Anne-Sophie need from Luc for the quote tender? (3 points)**

**Case study – cont.**

Since she has all the information needed to prepare her quote tender, Anne-Sophie drafts the tender (specifications) and sends it to six insurers, asking them to respond within 15 days.

**Instructions 3-G**

**What specific information must Anne-Sophie ask the insurers to confirm in order to compare their quotes? (2,5 points)**

## Step 4: Analysis of quotes received

### Case study – cont.

In response to Anne-Sophie's tender, three insurers submitted quotes and three declined.

When she receives the three insurers' quotes, Anne-Sophie begins her analysis by comparing the coverage they are offering. She prepares a table comparing the coverage under the current plan with the coverage proposed by the three insurers in order to identify any differences. She then prepares a cost comparison table.

### Comparison table - Insurers' coverage

#### *Équipements Plein Air plus employee group insurance plan*

	Current plan	Insurer A	Insurer B	Insurer C
<b>Administration</b>				
<b>Billing</b>	Prepared by the insurer	Same	Same	Same
<b>Claims</b>	Validated by the insurer	Same	Same	Same
<b>Categories of eligible employees</b>	All employees working at least 20 hours per week	Same	Same	Same
<b>Eligibility period</b>	3 months of service	Same	Same	Same
<b>Employee life insurance</b>				
<b>Scale</b>	2 × annual salary			
<b>Maximum</b>	\$250,000	\$250,000	\$250,000	\$250,000
<b>Non-evidence maximum</b>	\$100,000	\$100,000	\$100,000	\$100,000
<b>Reduction and termination</b>	50% reduction at age 65 and termination at retirement or age 70	50% reduction at age 65 and termination at retirement or age 70	50% reduction at age 65 and termination at retirement or age 70	50% reduction at age 65 and termination at retirement or age 70
<b>Waiver of premiums/ disability</b>	After 4 months of total disability			
<b>Dependant life insurance</b>				
<b>Scale</b>	\$10,000 on death of spouse and \$5,000 on death of a child	\$10,000 on death of spouse and \$5,000 on death of a child	\$10,000 on death of spouse and \$5,000 on death of a child	\$10,000 on death of spouse and \$5,000 on death of a child
<b>Reduction in spousal amount</b>	None	None	None	None
<b>Termination</b>	Retirement or age 70			
<b>Extension for survivors</b>	24 months, without payment of premiums			
<b>Conversion privileges for spouse</b>	Available	Not available	Available	Not available
<b>Waiver of premiums/ disability</b>	Applicable	Not applicable	Applicable	Not applicable
<b>Optional life insurance</b>				
<b>Available in units of</b>	\$10,000	\$10,000	\$10,000	\$10,000
<b>Maximum</b>	\$500,000	\$500,000	\$500,000	\$500,000

	Current plan	Insurer A	Insurer B	Insurer C
<b>Spouse eligible for insurance</b>	Yes	Yes	Yes	Yes
<b>Proof of good health</b>	Required	Required	Required	Required
<b>Termination</b>	Age 65	Age 65	Age 65	Age 65
<b>Waiver of premiums/ disability</b>	50% reduction at age 65 and termination at retirement or age 70	50% reduction at age 65 and termination at retirement or age 70	50% reduction at age 65 and termination at retirement or age 70	50% reduction at age 65 and termination at retirement or age 70
<b>Reduction and termination</b>	Applicable	Applicable	Applicable	Applicable
<b>Short-term disability insurance</b>				
<b>Scale</b>	66.67% of weekly salary			
<b>Non-evidence maximum benefits</b>	\$600	\$600	\$700	\$700
<b>Evidence maximum benefits</b>	\$1,000	\$1,000	\$1,250	\$1,200
<b>Waiting period - accident/ hospitalization/sickness</b>	0/7/7 days	0/7/7 days	0/7/7 days	0/7/7 days
<b>Maximum duration of benefits</b>	17 weeks	17 weeks	17 weeks	17 weeks
<b>Termination</b>	Retirement or age 70			
<b>Taxation of benefits</b>	Taxable	Taxable	Taxable	Taxable
<b>Integration with employment insurance</b>	No	No	No	No
<b>Long-term disability insurance</b>				
<b>Scale</b>	66.67% of first \$2,000 of monthly salary and 50% of excess	66.67% of first \$2,000 of monthly salary and 50% of excess	66.67% of first \$2,000 of monthly salary and 50% of excess	66.67% of first \$2,000 of monthly salary and 50% of excess
<b>Maximum benefits</b>	\$3,000 per month	\$3,500 per month	\$3,500 per month	\$3,000 per month
<b>Non-evidence maximum</b>	\$2,500 per month	\$3,000 per month	\$3,000 per month	\$2,500 per month
<b>Cost of living adjustment</b>	Not applicable	Not applicable	Not applicable	Not applicable
<b>Definition of total disability</b>	24 months for own occupation and thereafter, for any occupation	24 months for own occupation and thereafter, for any occupation	24 months for own occupation and thereafter, for any occupation	24 months for own occupation and thereafter, for any occupation
<b>Waiting period</b>	17 weeks	17 weeks	17 weeks	17 weeks
<b>Maximum duration of benefits</b>	Until age 65	Until age 65	Until age 65	Until age 65
<b>Taxation of benefits</b>	Non-taxable	Non-taxable	Non-taxable	Non-taxable
<b>QPP/CCP integration</b>	Yes (pension is reduced by disability benefits payable under QPP/CCP)			
<b>Coordination with benefits from other sources</b>	Without exceeding 85% of gross salary			
<b>Rehabilitation</b>	Applicable	Applicable	Applicable	Applicable
<b>Healthcare</b>				
<b>Deductible</b>	None	None	None	None
<b>Percentage of reimbursement</b>	90%	90%	90%	90%
<b>Termination</b>	Retirement or age 70			
<b>Hospitalization</b>	Semi-private – 100%	Semi-private - 100%	Semi-private – 100%	Semi-private - 100%

	Current plan	Insurer A	Insurer B	Insurer C
<b>Drugs</b>	Prescription	Prescription	Prescription	Prescription
<b>Drug card</b>	Deferred payment	Deferred payment	Deferred payment	Deferred payment
<b>Paramedical services</b>	\$500 per calendar year per professional	\$500 per calendar year per professional Orthotherapist: not covered	\$500 per calendar year per professional	\$500 per calendar year per professional Occupational therapist: not covered
<b>X-rays</b>	\$50 per calendar year	Unlimited	Maximum: \$300 per calendar year	Maximum: \$300 per calendar year
<b>In-home private nurse</b>	\$10,000 per calendar year			
<b>Hearing aids</b>	\$500/36 consecutive months	\$750/48 consecutive months	\$750/36 consecutive months	\$500/36 consecutive months
<b>Eye exams</b>	\$50/24 consecutive months	\$50/24 consecutive months	1 exam per calendar year	\$75/24 consecutive months
<b>Medical fees outside Canada</b>	Lifetime maximum per insured: \$5,000,000 Maximum duration of stay: 60 days	Lifetime maximum per insured: \$3,000,000 Maximum duration of stay: 30 days	Lifetime maximum per insured: \$5,000,000 Maximum duration of stay: 60 days	Lifetime maximum per insured: \$3,000,000 Maximum duration of stay: 30 days
<b>Trip cancellation or interruption</b>	\$5,000 per claim per insured	\$3,000 per claim per insured	\$5,000 per claim per insured	\$3,000 per claim per insured
<b>Dental care</b>				
<b>Deductible</b>	\$50 individual/ \$100 per family			
<b>Percentage of reimbursement</b>				
<b>Preventive care</b>	80%	80%	80%	80%
<b>Basic care</b>	80%	80%	80%	80%
<b>Maximum overall</b>	\$1,500 per calendar year			
<b>Method of payment</b>	Electronic transfer	Electronic transfer	Electronic transfer	Electronic transfer

**Instructions 4-A**

Using the table of monthly rates proposed by the insurers, complete the cost comparison table. (107 points)

**Table – Monthly rates proposed by insurers**

	Current insurer	Insurer A	Insurer B	Insurer C
<b>Life insurance and AD&amp;D</b> Per \$1,000 of insurance Volume: \$4,200,000	\$0.50	\$0.45	\$0.53	\$0.61
<b>Dependant life insurance</b> Per family and single parent: 28	\$2.35	\$2.10	\$2.19	\$2.30
<b>Long-term disability</b> Per \$100 of monthly benefits Volume: \$101,000	\$2.52	\$2.25	\$2.42	\$2.38
<b>Short-term disability</b> Per \$10 of weekly benefits Volume: \$36,060	\$0.67	\$0.60	\$0.76	\$0.85
<b>Healthcare</b> Individual (10) Single parent (2) Family (18)	\$101.05 \$246.59 \$357.76	\$90.22 \$220.17 \$319.43	\$95.17 \$230.45 \$330.25	\$94.56 \$228.65 \$327.78
<b>Dental insurance</b> Individual (10) Single parent (2) Family (18)	\$19.94 \$65.18 \$81.87	\$17.80 \$58.20 \$73.10	\$18.60 \$63.45 \$79.85	\$20.25 \$68.75 \$80.50

**Cost comparison table with rates and volumes  
Équipements Plein Air plus Group Insurance Plan**

	Current insurer	Insurer A	Insurer B	Insurer C
<b>Life insurance and AD&amp;D</b> Per \$1,000 of insurance Volume: \$4,200,000				
<b>Dependant life insurance</b> Per family and single parent: 28				
<b>Long-term disability</b> Per \$100 of monthly benefits Volume: \$101,000				
<b>Short-term disability</b> Per \$10 of weekly benefits Volume: \$36,060				
<b>Healthcare</b> Individual (10) Single parent (2) Family (18)				
<b>Dental insurance</b> Individual (10) Single parent (2) Family (18)				
<b>Total monthly premium</b>				
<b>Percentage difference with lowest tenderer</b>				

### Case study – cont.

After comparing the plan costs for the current coverages, Anne-Sophie prepares a cost comparison table for certain options requested in her specifications.

#### Instructions 4-B

Using the following rates proposed by the insurers for the two options requested by Anne-Sophie in her specifications, complete the cost comparison table for options 1 and 2 for each insurer. (68 points)

Since the options considered apply only to healthcare, only a portion of the table is reproduced.

Option 1: modify the reimbursement percentage for drugs from 90% to 80%

Option 2: modify the reimbursement percentage for paramedical care from 90% to 80%

		Current coverage	Option 1	Option 2
<b>Current insurer</b>	<b>Healthcare</b>			
	Individual (10)	\$101.05	\$92.97	\$96.48
	Single parent (2)	\$246.59	\$229.25	\$234.26
	Family (18)	\$357.76	\$332.61	\$339.87
<b>Insurer A</b>	<b>Healthcare</b>			
	Individual (10)	\$90.22	\$82.55	\$85.26
	Single parent (2)	\$220.17	\$201.45	\$209.84
	Family (18)	\$319.43	\$294.75	\$304.35
<b>Insurer B</b>	<b>Healthcare</b>			
	Individual (10)	\$95.17	\$87.56	\$90.41
	Single parent (2)	\$230.45	\$212.01	\$218.50
	Family (18)	\$330.25	\$303.83	\$313.74
<b>Insurer C</b>	<b>Healthcare</b>			
	Individual (10)	\$94.56	\$87.94	\$90.77
	Single parent (2)	\$228.65	\$214.93	\$219.51
	Family (18)	\$327.78	\$317.51	\$314.67

**Cost comparison table for current insurer with rates and volumes**

	Current coverage	Option 1	Option 2
<b>Healthcare</b> Individual (10) Single parent (2) Family (18)			
<b>Monthly healthcare premium</b>			
<b>Total monthly premium</b>			
<b>Percentage difference</b>			

**Cost comparison table for Insurer A with rates and volumes**

	Current coverage	Option 1	Option 2
<b>Healthcare</b> Individual (10) Single parent (2) Family (18)			
<b>Monthly healthcare premium</b>			
<b>Total monthly premium</b>			
<b>Percentage difference</b>			

**Cost comparison table for Insurer B with rates and volumes**

	Current coverage	Option 1	Option 2
<b>Healthcare</b> Individual (10) Single parent (2) Family (18)			
<b>Monthly healthcare premium</b>			
<b>Total monthly premium</b>			
<b>Percentage difference</b>			

**Cost comparison table for Insurer C with rates and volumes**

	Current coverage	Option 1	Option 2
<b>Healthcare</b> Individual (10) Single parent (2) Family (18)			
<b>Monthly healthcare premium</b>			
<b>Total monthly premium</b>			
<b>Percentage difference</b>			

## Step 5: Preparation of recommendation

### Case study – cont.

After examining the insurers' submissions and comparing coverage and costs, Anne-Sophie prepares an analysis and recommendation report which she gives to Luc.

#### Instructions 5-A

Based on the results obtained from the tenderers, which insurer should be recommended? (1 points)

#### Instructions 5-B

Which tables should Anne-Sophie include in her analysis and recommendation report? (3 points)

### Case study – cont.

Luc accepts Anne-Sophie's recommendation.

#### Instructions 5-C

Based on coverage and costs, should Anne-Sophie recommend one of the requested options? (3 points)

## Step 6: Implementation of recommendation

### Case study – cont.

Since Luc has accepted Anne-Sophie's recommendation, she must now implement it.

#### Instructions 6-A

**What other steps are needed to implement the selected insurer's group insurance plan? (5 points)**

**Instructions 6-B**

**Prepare a sample termination letter to send to the previous insurer. (5 points)**

***Sample termination letter***

Date

**Personal and confidential**

First name Last Name

Title

Current insurer

Address

Dear Sir or Madam:

**Subject: Our group insurance contract #**

We wish to thank you for your services provided to date. Please contact us if you have any questions.

Yours truly,

Officer in charge

Title

c.c.: Group insurance representative

## Step 7: After-sales service

### Case study – cont.

To ensure that her client is fully satisfied with her services and those of the selected insurer, Anne-Sophie must do the necessary follow-up on the plan.

#### Instructions 7-A

**What aspects must Anne-Sophie follow up on to ensure that the client is satisfied with the plan? (7 points)**

This completes the group insurance plans case study.  
Please give this document to your training supervisor.

## Scorecard

The total number of points is 250. You must divide your total by 5 and multiply by 2 to obtain a total out of 100 points. The passing grade is 70%.

Instruction number	Points obtained	Total points
1-A		5
1-B		2,5
2-A		2
2-B		4
3-A		3
3-B		7
3-C		5
3-D		5
3-E		12
3-F		3
3-G		2,5
4-A		107
4-B		68
5-A		1
5-B		3
5-C		3
6-A		5
6-B		5
7-A		7
Total	_____	/250
	_____ /5 × 2	_____