

State: District of Columbia **Filing Company:** Sun Life Assurance Company of Canada
TOI/Sub-TOI: H11G Group Health - Disability Income/H11G.003 Long Term
Product Name: Group LTD
Project Name/Number: LTD Rate Study 2013/LTD Rate Study 2013

Filing at a Glance

Company: Sun Life Assurance Company of Canada
Product Name: Group LTD
State: District of Columbia
TOI: H11G Group Health - Disability Income
Sub-TOI: H11G.003 Long Term
Filing Type: Rate
Date Submitted: 10/16/2013
SERFF Tr Num: SNLF-129182126
SERFF Status: Assigned
State Tr Num:
State Status:
Co Tr Num: LTD RATE STUDY 2013

Implementation
Date Requested:
Author(s): Margaret Carvalho, Thomas Miele, Christopher McAuliffe, Pat Squillacioti, Lori Chilcote, Pauline Michaud, Ellen Thibodeau, Linda Murphy, Stacy Amos, Stacy Amos, Lori Minchoff
Reviewer(s): Darniece Shirley (primary), Alula Selassie, Donghan Xu
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

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General Information

Project Name: LTD Rate Study 2013	Status of Filing in Domicile: Not Filed
Project Number: LTD Rate Study 2013	Date Approved in Domicile:
Requested Filing Mode:	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Small and Large
Group Market Type: Employer	Overall Rate Impact:
Filing Status Changed: 10/24/2013	
State Status Changed:	Deemer Date:
Created By: Lori Chilcote	Submitted By: Lori Chilcote
Corresponding Filing Tracking Number:	

Filing Description:
October 16, 2013

To: Officer in Charge of Rate Filings

Re: Sun Life Assurance Company of Canada
 Group Long Term Disability Income Rate Filing
 Company Filing # SNLF-129182126

Dear Sir/Madam:

The purpose of this filing is to obtain approval for several updates to our current LTD rate manual. The proposed effective date for the changes is November 1, 2013.

The overall impact to the manual rate of District of Columbia policyholders is a 5.1% increase.

Thank you for your prompt attention to this submission. Should you have any questions, please do not hesitate to contact me.

Sincerely,

Jeffrey D. Bresson, ASA, MAAA
 Telephone: 781-446-1852

Company and Contact

Filing Contact Information

Lori Chilcote, State Filing Associate Lori.Chilcote@sunlife.com

State: District of Columbia **Filing Company:** Sun Life Assurance Company of Canada
TOI/Sub-TOI: H11G Group Health - Disability Income/H11G.003 Long Term
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175 Addison Road 860-737-1467 [Phone]
 P.O. Box 725 860-737-6598 [FAX]
 Windsor, CT 06095-0725

Filing Company Information

Sun Life Assurance Company of Canada	CoCode: 80802	State of Domicile: Michigan
175 Addison Road	Group Code: 549	Company Type:
Windsor, CT 06095	Group Name:	State ID Number:
(860) 737-1000 ext. [Phone]	FEIN Number: 38-1082080	

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:

State: District of Columbia

Filing Company:

Sun Life Assurance Company of Canada

TOI/Sub-TOI: H11G Group Health - Disability Income/H11G.003 Long Term

Product Name: Group LTD

Project Name/Number: LTD Rate Study 2013/LTD Rate Study 2013

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Pages	93P-LH	New		2013 LTD SLOC Rate Manual - Changes Only Update.pdf,

11. Adjusted Claim Cost (ACC)

The Adjusted Claim Cost equals the UCC times the following factor adjustments (where applicable):

Adjustment	Table
Area Table	D
Industry Factor	E
Benefit Percent Factor	F.1
Benefit Limitation Factors	F.2
Benefit Maximum Factor	F.3
Cost of Living Factor	F.4
Contribution Percent Factor	G.1
Contribution Tax Factor	G.2
Participation Percentage Factor	G.3
Pre-Existing Factor	H
Survivor Benefit Factor	I
SSDI Integration Option Factor	J.1
SSDI Integration Method Factor	J.2
SS Incentive Benefit Factor	K
Workers' Compensation Factor	L
Definition of Disability Factor	M.1
Return to Work Incentive Factor	M.2
Own Occupation Duration Factor	N
Occupation Class Factor	O.2
Rate Guarantee Factor	P
Gainful Occupation Factor	Q
Employer FICA Match Factor	R
Assisted Living Benefit Factor	S
Claim Adjustment Factor	T
Case Size Factor	U
Experience Rating Factor	V
Mandatory Rehabilitation Factor	V
Nurse Recruitment Benefit Factor	V
Progressive Illness Benefit Factor	V
Accidental Dismemberment & Loss of Sight Benefit Factor	V
Family Care Credit Benefit Factor	V
Retro Disability Benefit Factor	V
Continuing Education Benefit Factor	V
Child Care Benefit Factor	V
Portability Benefit Factor	V
Business Protection Benefit Base Factor	X.1
Business Protection Benefit Maximum Factor	X.2
Extended Earnings Protection Benefit Factor	Y
Infectious and Contagious Disease Benefit Factor	Z
Richness of Benefit Factor	AA.1
Conversion Option factor	AD
State Teacher's Retirement Systems Factor	AF
Public Employee Retirement Systems Factor	AG

12. Annualized Total Adjusted Claim Cost (TACC)

$$TACC = 12 \times \sum ACC$$

13. Retention

Retention varies by amount of Annualized Total Adjusted Claim Cost [W].

Table B.2

SS Offset Table

	Salary	Range	Age									
			<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69
Male	0	499	288	288	288	288	288	288	288	288	288	288
	500	666	360	360	360	360	360	360	360	360	360	360
	667	832	480	480	480	480	480	480	480	480	480	480
	833	999	600	600	600	600	600	600	600	600	600	600
	1000	1166	714	714	714	714	714	714	714	714	714	714
	1167	1332	757	757	757	757	757	757	757	757	757	757
	1333	1499	800	800	800	800	800	800	800	800	800	800
	1500	1666	842	842	842	842	842	842	842	842	842	842
	1667	1832	885	885	885	885	885	885	885	885	885	885
	1833	1999	928	928	928	928	928	928	928	928	928	928
	2000	2166	970	970	970	970	970	970	970	970	970	970
	2167	2332	1013	1013	1013	1013	1013	1013	1013	1013	1013	1013
	2333	2499	1056	1056	1056	1056	1056	1056	1056	1056	1056	1056
	2500	2666	1098	1098	1098	1098	1098	1098	1098	1098	1098	1098
	2667	2832	1141	1141	1141	1141	1141	1141	1141	1141	1141	1141
	2833	2999	1184	1184	1184	1184	1184	1184	1184	1184	1184	1184
	3000	3166	1226	1226	1226	1226	1226	1226	1226	1226	1226	1226
	3167	3332	1269	1269	1269	1269	1269	1269	1269	1269	1269	1269
	3333	3499	1312	1312	1312	1312	1312	1312	1312	1312	1312	1312
	3500	3666	1354	1354	1354	1354	1354	1354	1354	1354	1354	1354
	3667	3832	1397	1397	1397	1397	1397	1397	1397	1397	1397	1397
	3833	3999	1440	1440	1440	1440	1440	1440	1440	1440	1440	1440
	4000	4166	1482	1482	1482	1482	1482	1482	1482	1482	1482	1482
	4167	4332	1525	1525	1525	1525	1525	1525	1525	1525	1525	1525
	4333	4499	1568	1568	1568	1568	1568	1568	1568	1568	1568	1568
	4500	4666	1610	1610	1610	1610	1610	1610	1610	1610	1610	1610
	4667	4832	1653	1653	1653	1653	1653	1653	1653	1653	1653	1653
	4833	4999	1696	1696	1696	1696	1696	1696	1696	1696	1696	1696
	5000	5166	1738	1738	1738	1738	1738	1738	1738	1738	1738	1738
	5167	5332	1781	1781	1781	1781	1781	1781	1781	1781	1781	1781
	5333	5499	1824	1824	1824	1824	1824	1824	1824	1824	1824	1824
	5500	5666	1866	1866	1866	1866	1866	1866	1866	1866	1866	1866
	5667	5832	1909	1909	1909	1909	1909	1909	1909	1909	1909	1909
	5833	5999	1952	1952	1952	1952	1952	1952	1952	1952	1952	1952
	6000	6166	1989	1989	1989	1989	1989	1989	1989	1989	1989	1989
	6167	6332	2009	2009	2009	2009	2009	2009	2009	2009	2009	2009
	6333	6499	2029	2029	2029	2029	2029	2029	2029	2029	2029	2029
	6500	6666	2049	2049	2049	2049	2049	2049	2049	2049	2049	2049
	6667	6832	2069	2069	2069	2069	2069	2069	2069	2069	2069	2069
	6833	6999	2089	2089	2089	2089	2089	2089	2089	2089	2089	2089
7000	7166	2109	2109	2109	2109	2109	2109	2109	2109	2109	2109	
7167	7332	2129	2129	2129	2129	2129	2129	2129	2129	2129	2129	
7333	7499	2149	2149	2149	2149	2149	2149	2149	2149	2149	2149	
7500	7666	2169	2169	2169	2169	2169	2169	2169	2169	2169	2169	
7667	7832	2189	2189	2189	2189	2189	2189	2189	2189	2189	2189	
7833	7999	2209	2209	2209	2209	2209	2209	2209	2209	2209	2209	
8000	8166	2229	2229	2229	2229	2229	2229	2229	2229	2229	2229	
8167	8332	2249	2249	2249	2249	2249	2249	2249	2249	2249	2249	
8333	8499	2269	2269	2269	2269	2269	2269	2269	2269	2269	2269	
8500	8666	2289	2289	2289	2289	2289	2289	2289	2289	2289	2289	
8667	or more	2309	2309	2309	2309	2309	2309	2309	2309	2309	2309	

Table B.2 (continued)

	Salary	Range	Age										
			<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
	0	499	288	288	288	288	288	288	288	288	288	288	288
	500	666	360	360	360	360	360	360	360	360	360	360	360
	667	832	480	480	480	480	480	480	480	480	480	480	480
	833	999	600	600	600	600	600	600	600	600	600	600	600
	1000	1166	714	714	714	714	714	714	714	714	714	714	714
	1167	1332	757	757	757	757	757	757	757	757	757	757	757
	1333	1499	800	800	800	800	800	800	800	800	800	800	800
	1500	1666	842	842	842	842	842	842	842	842	842	842	842
	1667	1832	885	885	885	885	885	885	885	885	885	885	885
	1833	1999	928	928	928	928	928	928	928	928	928	928	928
	2000	2166	970	970	970	970	970	970	970	970	970	970	970
	2167	2332	1013	1013	1013	1013	1013	1013	1013	1013	1013	1013	1013
	2333	2499	1056	1056	1056	1056	1056	1056	1056	1056	1056	1056	1056
	2500	2666	1098	1098	1098	1098	1098	1098	1098	1098	1098	1098	1098
	2667	2832	1141	1141	1141	1141	1141	1141	1141	1141	1141	1141	1141
	2833	2999	1184	1184	1184	1184	1184	1184	1184	1184	1184	1184	1184
	3000	3166	1226	1226	1226	1226	1226	1226	1226	1226	1226	1226	1226
	3167	3332	1269	1269	1269	1269	1269	1269	1269	1269	1269	1269	1269
	3333	3499	1312	1312	1312	1312	1312	1312	1312	1312	1312	1312	1312
	3500	3666	1354	1354	1354	1354	1354	1354	1354	1354	1354	1354	1354
	3667	3832	1397	1397	1397	1397	1397	1397	1397	1397	1397	1397	1397
	3833	3999	1440	1440	1440	1440	1440	1440	1440	1440	1440	1440	1440
	4000	4166	1482	1482	1482	1482	1482	1482	1482	1482	1482	1482	1482
	4167	4332	1525	1525	1525	1525	1525	1525	1525	1525	1525	1525	1525
	4333	4499	1568	1568	1568	1568	1568	1568	1568	1568	1568	1568	1568
	4500	4666	1610	1610	1610	1610	1610	1610	1610	1610	1610	1610	1610
	4667	4832	1653	1653	1653	1653	1653	1653	1653	1653	1653	1653	1653
	4833	4999	1696	1696	1696	1696	1696	1696	1696	1696	1696	1696	1696
	5000	5166	1738	1738	1738	1738	1738	1738	1738	1738	1738	1738	1738
	5167	5332	1781	1781	1781	1781	1781	1781	1781	1781	1781	1781	1781
	5333	5499	1824	1824	1824	1824	1824	1824	1824	1824	1824	1824	1824
	5500	5666	1866	1866	1866	1866	1866	1866	1866	1866	1866	1866	1866
	5667	5832	1909	1909	1909	1909	1909	1909	1909	1909	1909	1909	1909
	5833	5999	1952	1952	1952	1952	1952	1952	1952	1952	1952	1952	1952
	6000	6166	1989	1989	1989	1989	1989	1989	1989	1989	1989	1989	1989
	6167	6332	2009	2009	2009	2009	2009	2009	2009	2009	2009	2009	2009
	6333	6499	2029	2029	2029	2029	2029	2029	2029	2029	2029	2029	2029
	6500	6666	2049	2049	2049	2049	2049	2049	2049	2049	2049	2049	2049
	6667	6832	2069	2069	2069	2069	2069	2069	2069	2069	2069	2069	2069
	6833	6999	2089	2089	2089	2089	2089	2089	2089	2089	2089	2089	2089
	7000	7166	2109	2109	2109	2109	2109	2109	2109	2109	2109	2109	2109
	7167	7332	2129	2129	2129	2129	2129	2129	2129	2129	2129	2129	2129
	7333	7499	2149	2149	2149	2149	2149	2149	2149	2149	2149	2149	2149
	7500	7666	2169	2169	2169	2169	2169	2169	2169	2169	2169	2169	2169
	7667	7832	2189	2189	2189	2189	2189	2189	2189	2189	2189	2189	2189
	7833	7999	2209	2209	2209	2209	2209	2209	2209	2209	2209	2209	2209
	8000	8166	2229	2229	2229	2229	2229	2229	2229	2229	2229	2229	2229
	8167	8332	2249	2249	2249	2249	2249	2249	2249	2249	2249	2249	2249
	8333	8499	2269	2269	2269	2269	2269	2269	2269	2269	2269	2269	2269
	8500	8666	2289	2289	2289	2289	2289	2289	2289	2289	2289	2289	2289
	8667	or more	2309	2309	2309	2309	2309	2309	2309	2309	2309	2309	2309

Female

Table B.5 SS Dependent Benefit Percentage

Plan Design	Percentage
Primary Only	0.00
50% Dependent	0.25
Full Family	0.50

Table C.1 State Benefit Offset Table*

State	Benefit %	Minimum	Maximum	Duration
CA	55.0%	\$ 217	\$ 4,624	12 Months
HI	58.0%	\$ 61	\$ 2,318	6 Months
NJ	66.7%	\$ -	\$ 2,531	6 Months
NY	50.0%	\$ 87	\$ 737	6 Months
RI	60.0%	\$ 299	\$ 3,189	6 Months
PR	65.0%	\$ 52	\$ 490	3 Months

* Updated annually based on state legal limits.

Table C.2 State Benefit Probability

Gross Benefit	Factor
-	1.00
4,000	1.00

Table C.3 State Annuity Factors

Elim. Period	Ages	30 Days		60 Days		90 Days		120 Days		150 Days		180 Days		270 Days		360 Days	
		M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F
3 Month Benefit Duration	< 25	1.31	0.79	0.84	0.75	-	-	-	-	-	-	-	-	-	-	-	-
	25-29	1.34	0.80	0.85	0.71	-	-	-	-	-	-	-	-	-	-	-	-
	30-34	1.36	0.81	0.86	0.73	-	-	-	-	-	-	-	-	-	-	-	-
	35-39	1.38	0.90	0.86	0.78	-	-	-	-	-	-	-	-	-	-	-	-
	40-44	1.40	1.19	0.87	0.80	-	-	-	-	-	-	-	-	-	-	-	-
	45-49	1.41	1.25	0.87	0.81	-	-	-	-	-	-	-	-	-	-	-	-
	50-54	1.42	1.33	0.88	0.83	-	-	-	-	-	-	-	-	-	-	-	-
	55-59	1.53	1.54	0.90	0.82	-	-	-	-	-	-	-	-	-	-	-	-
	60-64	1.55	1.70	0.90	0.91	-	-	-	-	-	-	-	-	-	-	-	-
65-69	1.56	1.75	0.91	0.89	-	-	-	-	-	-	-	-	-	-	-	-	
>70	1.56	1.75	0.91	0.89	-	-	-	-	-	-	-	-	-	-	-	-	
6 Month Benefit Duration	< 25	2.24	1.01	2.40	1.75	1.81	1.58	1.20	1.05	0.60	0.53	-	-	-	-	-	-
	25-29	2.32	1.06	2.45	1.48	2.00	1.79	1.33	1.19	0.67	0.60	-	-	-	-	-	-
	30-34	2.41	1.12	2.53	1.65	2.07	2.00	1.38	1.33	0.69	0.67	-	-	-	-	-	-
	35-39	2.49	1.35	2.61	2.02	2.15	2.28	1.43	1.52	0.72	0.76	-	-	-	-	-	-
	40-44	2.60	2.00	2.71	2.15	2.34	2.32	1.56	1.54	0.78	0.77	-	-	-	-	-	-
	45-49	2.64	2.23	2.74	2.23	2.44	2.45	1.62	1.63	0.81	0.82	-	-	-	-	-	-
	50-54	2.69	2.54	2.78	2.44	2.46	2.52	1.64	1.68	0.82	0.84	-	-	-	-	-	-
	55-59	3.13	3.15	3.07	2.43	2.51	2.57	1.67	1.71	0.84	0.86	-	-	-	-	-	-
	60-64	3.22	3.66	3.13	3.17	2.57	2.58	1.71	1.72	0.86	0.86	-	-	-	-	-	-
65-69	3.28	3.91	3.19	3.04	2.61	2.48	1.74	1.65	0.87	0.83	-	-	-	-	-	-	
>70	3.28	3.91	3.19	3.04	2.61	2.48	1.74	1.65	0.87	0.83	-	-	-	-	-	-	
12 Month Benefit Duration	< 25	5.41	1.88	7.02	4.65	6.16	3.92	6.41	4.65	6.67	5.38	6.92	6.11	3.82	3.35	-	-
	25-29	5.68	2.08	7.24	3.59	7.14	5.11	7.15	5.51	7.19	5.91	7.22	6.31	3.97	3.47	-	-
	30-34	6.08	2.32	7.72	4.30	7.55	6.34	7.60	6.52	7.65	6.69	7.70	6.86	4.23	3.77	-	-
	35-39	6.44	3.00	8.13	5.86	8.25	8.37	8.27	8.17	8.28	7.97	8.28	7.77	4.57	4.28	-	-
	40-44	6.96	4.76	8.68	6.44	9.43	8.60	9.08	8.33	8.73	8.07	8.38	7.82	4.61	4.30	-	-
	45-49	7.14	5.71	8.91	6.84	9.98	9.63	9.50	9.15	9.00	8.67	8.50	8.18	4.68	4.50	-	-
	50-54	7.44	6.96	9.25	7.80	10.14	10.31	9.64	9.63	9.16	8.95	8.67	8.27	4.76	4.55	-	-
	55-59	9.35	9.03	10.82	7.98	10.66	10.57	10.01	9.94	9.36	9.30	8.72	8.67	4.80	4.76	-	-
	60-64	9.81	11.01	11.27	11.77	11.11	10.71	10.39	10.01	9.69	9.33	9.00	8.65	4.95	4.75	-	-
65-69	10.11	12.17	11.62	11.11	11.39	10.09	10.59	9.61	9.79	9.13	9.00	8.65	4.95	4.75	-	-	
>70	10.11	12.17	11.62	11.11	11.39	10.09	10.59	9.61	9.79	9.13	9.00	8.65	4.95	4.75	-	-	

Table D Area Factors

State	3-Digit Zip	Risk Factor	Premium Tax	Cost of Living	State	3-Digit Zip	Risk Factor	Premium Tax	Cost of Living	State	3-Digit Zip	Risk Factor	Premium Tax	Cost of Living
AK	0AK	0.840	2.70%	1.025	CA	911	0.635	2.35%	1.025	CO	814	0.650	2.00%	1.025
AK	995	0.840	2.70%	1.025	CA	912	0.635	2.35%	1.025	CO	815	0.650	2.00%	1.025
AK	996	0.840	2.70%	1.025	CA	913	0.635	2.35%	1.025	CO	816	0.650	2.00%	1.025
AK	997	0.840	2.70%	1.025	CA	914	0.635	2.35%	1.025	CT	060	0.855	1.75%	1.052
AK	998	0.840	2.70%	1.025	CA	915	0.635	2.35%	1.025	CT	061	0.855	1.75%	1.052
AK	999	0.840	2.70%	1.025	CA	916	0.635	2.35%	1.025	CT	062	0.855	1.75%	1.052
AL	0AL	1.050	1.76%	0.964	CA	917	0.635	2.35%	1.025	CT	063	0.855	1.75%	1.052
AL	350	1.050	1.76%	0.964	CA	918	0.635	2.35%	1.025	CT	064	0.855	1.75%	1.052
AL	351	1.050	1.76%	0.964	CA	919	0.635	2.35%	1.025	CT	065	0.855	1.75%	1.052
AL	352	1.050	1.76%	0.964	CA	920	0.635	2.35%	1.025	CT	066	0.855	1.75%	1.052
AL	354	1.050	1.76%	0.964	CA	921	0.635	2.35%	1.025	CT	067	0.855	1.75%	1.052
AL	355	1.050	1.76%	0.964	CA	922	0.635	2.35%	1.025	CT	068	0.855	1.75%	1.052
AL	356	1.050	1.76%	0.964	CA	923	0.635	2.35%	1.025	CT	069	0.855	1.75%	1.052
AL	357	1.050	1.76%	0.964	CA	924	0.635	2.35%	1.025	CT	069	0.855	1.75%	1.052
AL	358	1.050	1.76%	0.964	CA	925	0.635	2.35%	1.025	DC	0DC	0.580	2.00%	0.964
AL	359	1.050	1.76%	0.964	CA	926	0.635	2.35%	1.025	DC	200	0.580	2.00%	0.964
AL	360	1.050	1.76%	0.964	CA	927	0.635	2.35%	1.025	DC	202	0.580	2.00%	0.964
AL	361	1.050	1.76%	0.964	CA	928	0.635	2.35%	1.025	DC	203	0.580	2.00%	0.964
AL	362	1.050	1.76%	0.964	CA	930	0.635	2.35%	1.025	DC	204	0.580	2.00%	0.964
AL	363	1.050	1.76%	0.964	CA	931	0.635	2.35%	1.025	DC	205	0.580	2.00%	0.964
AL	364	1.050	1.76%	0.964	CA	932	0.635	2.35%	1.025	DE	0DE	0.700	2.00%	1.052
AL	365	1.050	1.76%	0.964	CA	933	0.635	2.35%	1.025	DE	197	0.700	2.00%	1.052
AL	366	1.050	1.76%	0.964	CA	934	0.635	2.35%	1.025	DE	198	0.700	2.00%	1.052
AL	367	1.050	1.76%	0.964	CA	935	0.635	2.35%	1.025	DE	199	0.700	2.00%	1.052
AL	368	1.050	1.76%	0.964	CA	936	0.635	2.35%	1.025	FL	0FL	0.720	1.75%	0.964
AL	369	1.050	1.76%	0.964	CA	937	0.635	2.35%	1.025	FL	320	0.720	1.75%	0.964
AR	0AR	0.825	2.50%	0.964	CA	938	0.635	2.35%	1.025	FL	321	0.720	1.75%	0.964
AR	716	0.825	2.50%	0.964	CA	939	0.635	2.35%	1.025	FL	322	0.720	1.75%	0.964
AR	717	0.825	2.50%	0.964	CA	940	0.635	2.35%	1.025	FL	323	0.720	1.75%	0.964
AR	718	0.825	2.50%	0.964	CA	941	0.635	2.35%	1.025	FL	324	0.720	1.75%	0.964
AR	719	0.825	2.50%	0.964	CA	942	0.635	2.35%	1.025	FL	325	0.720	1.75%	0.964
AR	720	0.825	2.50%	0.964	CA	943	0.635	2.35%	1.025	FL	326	0.720	1.75%	0.964
AR	721	0.825	2.50%	0.964	CA	944	0.635	2.35%	1.025	FL	327	0.720	1.75%	0.964
AR	722	0.825	2.50%	0.964	CA	945	0.635	2.35%	1.025	FL	328	0.720	1.75%	0.964
AR	723	0.825	2.50%	0.964	CA	946	0.635	2.35%	1.025	FL	329	0.720	1.75%	0.964
AR	724	0.825	2.50%	0.964	CA	947	0.635	2.35%	1.025	FL	330	0.720	1.75%	0.964
AR	725	0.825	2.50%	0.964	CA	948	0.635	2.35%	1.025	FL	331	0.720	1.75%	0.964
AR	726	0.825	2.50%	0.964	CA	949	0.635	2.35%	1.025	FL	332	0.720	1.75%	0.964
AR	727	0.825	2.50%	0.964	CA	950	0.635	2.35%	1.025	FL	333	0.720	1.75%	0.964
AR	728	0.825	2.50%	0.964	CA	951	0.635	2.35%	1.025	FL	334	0.720	1.75%	0.964
AR	729	0.825	2.50%	0.964	CA	952	0.635	2.35%	1.025	FL	335	0.720	1.75%	0.964
AZ	0AZ	0.700	2.00%	1.025	CA	953	0.635	2.35%	1.025	FL	336	0.720	1.75%	0.964
AZ	850	0.700	2.00%	1.025	CA	954	0.635	2.35%	1.025	FL	337	0.720	1.75%	0.964
AZ	851	0.700	2.00%	1.025	CA	955	0.635	2.35%	1.025	FL	338	0.720	1.75%	0.964
AZ	852	0.700	2.00%	1.025	CA	956	0.635	2.35%	1.025	FL	339	0.720	1.75%	0.964
AZ	853	0.700	2.00%	1.025	CA	957	0.635	2.35%	1.025	FL	341	0.720	1.75%	0.964
AZ	855	0.700	2.00%	1.025	CA	958	0.635	2.35%	1.025	FL	342	0.720	1.75%	0.964
AZ	856	0.700	2.00%	1.025	CA	959	0.635	2.35%	1.025	FL	344	0.720	1.75%	0.964
AZ	857	0.700	2.00%	1.025	CA	960	0.635	2.35%	1.025	FL	346	0.720	1.75%	0.964
AZ	859	0.700	2.00%	1.025	CA	961	0.635	2.35%	1.025	FL	347	0.720	1.75%	0.964
AZ	860	0.700	2.00%	1.025	CO	0CO	0.650	2.00%	1.025	FL	349	0.720	1.75%	0.964
AZ	863	0.700	2.00%	1.025	CO	800	0.650	2.00%	1.025	GA	0GA	0.830	3.25%	0.964
AZ	864	0.700	2.00%	1.025	CO	801	0.650	2.00%	1.025	GA	300	0.680	3.25%	0.964
AZ	865	0.700	2.00%	1.025	CO	802	0.650	2.00%	1.025	GA	301	0.680	3.25%	0.964
CA	0CA	0.635	2.35%	1.025	CO	803	0.650	2.00%	1.025	GA	302	0.680	3.25%	0.964
CA	900	0.635	2.35%	1.025	CO	804	0.650	2.00%	1.025	GA	303	0.680	3.25%	0.964
CA	901	0.635	2.35%	1.025	CO	805	0.650	2.00%	1.025	GA	304	0.830	3.25%	0.964
CA	902	0.635	2.35%	1.025	CO	806	0.650	2.00%	1.025	GA	305	0.830	3.25%	0.964
CA	903	0.635	2.35%	1.025	CO	807	0.650	2.00%	1.025	GA	306	0.830	3.25%	0.964
CA	904	0.635	2.35%	1.025	CO	808	0.650	2.00%	1.025	GA	307	0.830	3.25%	0.964
CA	905	0.635	2.35%	1.025	CO	809	0.650	2.00%	1.025	GA	308	0.830	3.25%	0.964
CA	906	0.635	2.35%	1.025	CO	810	0.650	2.00%	1.025	GA	309	0.830	3.25%	0.964
CA	907	0.635	2.35%	1.025	CO	811	0.650	2.00%	1.025	GA	310	0.830	3.25%	0.964
CA	908	0.635	2.35%	1.025	CO	812	0.650	2.00%	1.025	GA	311	0.830	3.25%	0.964
CA	910	0.635	2.35%	1.025	CO	813	0.650	2.00%	1.025	GA	312	0.830	3.25%	0.964

Table D (continued)

State	3-Digit Zip	Risk Factor	Premium Tax	Cost of Living	State	3-Digit Zip	Risk Factor	Premium Tax	Cost of Living	State	3-Digit Zip	Risk Factor	Premium Tax	Cost of Living
GA	313	0.830	3.25%	0.964	IL	617	0.730	0.40%	0.969	KY	411	0.930	7.50%	0.964
GA	314	0.830	3.25%	0.964	IL	618	0.730	0.40%	0.969	KY	412	0.930	7.50%	0.964
GA	315	0.830	3.25%	0.964	IL	619	0.730	0.40%	0.969	KY	413	0.930	7.50%	0.964
GA	316	0.830	3.25%	0.964	IL	620	0.730	0.40%	0.969	KY	414	0.930	7.50%	0.964
GA	317	0.830	3.25%	0.964	IL	622	0.730	0.40%	0.969	KY	415	0.930	7.50%	0.964
GA	318	0.830	3.25%	0.964	IL	623	0.730	0.40%	0.969	KY	416	0.930	7.50%	0.964
GA	319	0.830	3.25%	0.964	IL	624	0.730	0.40%	0.969	KY	417	0.930	7.50%	0.964
GA	398	0.830	3.25%	0.964	IL	625	0.730	0.40%	0.969	KY	418	0.930	7.50%	0.964
GA	399	0.680	3.25%	0.964	IL	626	0.730	0.40%	0.969	KY	420	0.930	7.50%	0.964
HI	0HI	0.840	4.27%	1.025	IL	627	0.730	0.40%	0.969	KY	421	0.930	7.50%	0.964
HI	967	0.840	4.27%	1.025	IL	628	0.730	0.40%	0.969	KY	422	0.930	7.50%	0.964
HI	968	0.840	4.27%	1.025	IL	629	0.730	0.40%	0.969	KY	423	0.930	7.50%	0.964
IA	0IA	0.570	1.00%	0.969	IN	0IN	0.690	1.30%	0.969	KY	424	0.930	7.50%	0.964
IA	500	0.570	1.00%	0.969	IN	460	0.690	1.30%	0.969	KY	425	0.930	7.50%	0.964
IA	501	0.570	1.00%	0.969	IN	461	0.690	1.30%	0.969	KY	426	0.930	7.50%	0.964
IA	502	0.570	1.00%	0.969	IN	462	0.690	1.30%	0.969	KY	427	0.930	7.50%	0.964
IA	503	0.570	1.00%	0.969	IN	463	0.690	1.30%	0.969	LA	0LA	0.830	2.95%	0.964
IA	504	0.570	1.00%	0.969	IN	464	0.690	1.30%	0.969	LA	700	0.830	2.95%	0.964
IA	505	0.570	1.00%	0.969	IN	465	0.690	1.30%	0.969	LA	701	0.830	2.95%	0.964
IA	506	0.570	1.00%	0.969	IN	466	0.690	1.30%	0.969	LA	703	0.830	2.95%	0.964
IA	507	0.570	1.00%	0.969	IN	467	0.690	1.30%	0.969	LA	704	0.830	2.95%	0.964
IA	508	0.570	1.00%	0.969	IN	468	0.690	1.30%	0.969	LA	705	0.830	2.95%	0.964
IA	509	0.570	1.00%	0.969	IN	469	0.690	1.30%	0.969	LA	706	0.830	2.95%	0.964
IA	510	0.570	1.00%	0.969	IN	470	0.690	1.30%	0.969	LA	707	0.830	2.95%	0.964
IA	511	0.570	1.00%	0.969	IN	471	0.690	1.30%	0.969	LA	708	0.830	2.95%	0.964
IA	512	0.570	1.00%	0.969	IN	472	0.690	1.30%	0.969	LA	710	0.830	2.95%	0.964
IA	513	0.570	1.00%	0.969	IN	473	0.690	1.30%	0.969	LA	711	0.830	2.95%	0.964
IA	514	0.570	1.00%	0.969	IN	474	0.690	1.30%	0.969	LA	712	0.830	2.95%	0.964
IA	515	0.570	1.00%	0.969	IN	475	0.690	1.30%	0.969	LA	713	0.830	2.95%	0.964
IA	516	0.570	1.00%	0.969	IN	476	0.690	1.30%	0.969	LA	714	0.830	2.95%	0.964
IA	520	0.570	1.00%	0.969	IN	477	0.690	1.30%	0.969	MA	010	0.850	2.00%	1.052
IA	521	0.570	1.00%	0.969	IN	478	0.690	1.30%	0.969	MA	011	0.850	2.00%	1.052
IA	522	0.570	1.00%	0.969	IN	479	0.690	1.30%	0.969	MA	012	0.850	2.00%	1.052
IA	523	0.570	1.00%	0.969	KS	0KS	0.736	2.00%	0.969	MA	013	0.850	2.00%	1.052
IA	524	0.570	1.00%	0.969	KS	660	0.736	2.00%	0.969	MA	014	0.850	2.00%	1.052
IA	525	0.570	1.00%	0.969	KS	661	0.736	2.00%	0.969	MA	015	0.850	2.00%	1.052
IA	526	0.570	1.00%	0.969	KS	662	0.736	2.00%	0.969	MA	016	0.850	2.00%	1.052
IA	527	0.570	1.00%	0.969	KS	664	0.736	2.00%	0.969	MA	017	0.850	2.00%	1.052
IA	528	0.570	1.00%	0.969	KS	665	0.736	2.00%	0.969	MA	018	0.850	2.00%	1.052
ID	0ID	0.710	1.50%	1.025	KS	666	0.736	2.00%	0.969	MA	019	0.850	2.00%	1.052
ID	832	0.710	1.50%	1.025	KS	667	0.736	2.00%	0.969	MA	020	0.850	2.00%	1.052
ID	833	0.710	1.50%	1.025	KS	668	0.736	2.00%	0.969	MA	021	0.850	2.00%	1.052
ID	834	0.710	1.50%	1.025	KS	669	0.736	2.00%	0.969	MA	022	0.850	2.00%	1.052
ID	835	0.710	1.50%	1.025	KS	670	0.736	2.00%	0.969	MA	023	0.850	2.00%	1.052
ID	836	0.710	1.50%	1.025	KS	671	0.736	2.00%	0.969	MA	024	0.850	2.00%	1.052
ID	837	0.710	1.50%	1.025	KS	672	0.736	2.00%	0.969	MA	025	0.850	2.00%	1.052
ID	838	0.710	1.50%	1.025	KS	673	0.736	2.00%	0.969	MA	026	0.850	2.00%	1.052
IL	0IL	0.730	0.40%	0.969	KS	674	0.736	2.00%	0.969	MA	027	0.850	2.00%	1.052
IL	600	0.490	0.40%	0.969	KS	675	0.736	2.00%	0.969	MA	055	0.850	2.00%	1.052
IL	601	0.490	0.40%	0.969	KS	676	0.736	2.00%	0.969	MA	0MA	0.850	2.00%	1.052
IL	602	0.490	0.40%	0.969	KS	677	0.736	2.00%	0.969	MD	0MD	0.860	2.00%	1.052
IL	603	0.490	0.40%	0.969	KS	678	0.736	2.00%	0.969	MD	206	0.860	2.00%	1.052
IL	604	0.490	0.40%	0.969	KS	679	0.736	2.00%	0.969	MD	207	0.860	2.00%	1.052
IL	605	0.490	0.40%	0.969	KY	0KY	0.720	7.50%	0.964	MD	208	0.860	2.00%	1.052
IL	606	0.490	0.40%	0.969	KY	400	0.720	7.50%	0.964	MD	209	0.860	2.00%	1.052
IL	607	0.490	0.40%	0.969	KY	401	0.720	7.50%	0.964	MD	210	0.790	2.00%	1.052
IL	608	0.490	0.40%	0.969	KY	402	0.720	7.50%	0.964	MD	211	0.790	2.00%	1.052
IL	609	0.730	0.40%	0.969	KY	403	0.720	7.50%	0.964	MD	212	0.790	2.00%	1.052
IL	610	0.730	0.40%	0.969	KY	404	0.720	7.50%	0.964	MD	214	0.790	2.00%	1.052
IL	611	0.730	0.40%	0.969	KY	405	0.720	7.50%	0.964	MD	215	0.790	2.00%	1.052
IL	612	0.730	0.40%	0.969	KY	406	0.720	7.50%	0.964	MD	216	0.790	2.00%	1.052
IL	613	0.730	0.40%	0.969	KY	407	0.720	7.50%	0.964	MD	217	0.790	2.00%	1.052
IL	614	0.730	0.40%	0.969	KY	408	0.720	7.50%	0.964	MD	218	0.790	2.00%	1.052
IL	615	0.730	0.40%	0.969	KY	409	0.720	7.50%	0.964	MD	219	0.790	2.00%	1.052
IL	616	0.730	0.40%	0.969	KY	410	0.720	7.50%	0.964	ME	039	0.775	2.00%	1.052

Table D (continued)

State	3-Digit Zip	Risk Factor	Premium Tax	Cost of Living	State	3-Digit Zip	Risk Factor	Premium Tax	Cost of Living	State	3-Digit Zip	Risk Factor	Premium Tax	Cost of Living
ME	040	0.775	2.00%	1.052	MO	647	0.500	2.00%	0.969	ND	586	0.565	1.75%	0.969
ME	041	0.775	2.00%	1.052	MO	648	0.500	2.00%	0.969	ND	587	0.565	1.75%	0.969
ME	042	0.775	2.00%	1.052	MO	649	0.500	2.00%	0.969	ND	588	0.565	1.75%	0.969
ME	043	0.775	2.00%	1.052	MO	650	0.500	2.00%	0.969	NE	0NE	0.550	0.50%	0.969
ME	044	0.775	2.00%	1.052	MO	651	0.500	2.00%	0.969	NE	680	0.550	0.50%	0.969
ME	045	0.775	2.00%	1.052	MO	652	0.500	2.00%	0.969	NE	681	0.550	0.50%	0.969
ME	046	0.775	2.00%	1.052	MO	653	0.500	2.00%	0.969	NE	683	0.550	0.50%	0.969
ME	047	0.775	2.00%	1.052	MO	654	0.500	2.00%	0.969	NE	684	0.550	0.50%	0.969
ME	048	0.775	2.00%	1.052	MO	655	0.500	2.00%	0.969	NE	685	0.550	0.50%	0.969
ME	049	0.775	2.00%	1.052	MO	656	0.500	2.00%	0.969	NE	686	0.550	0.50%	0.969
ME	0ME	0.775	2.00%	1.052	MO	657	0.500	2.00%	0.969	NE	687	0.550	0.50%	0.969
MI	0MI	0.800	1.25%	0.969	MO	658	0.500	2.00%	0.969	NE	688	0.550	0.50%	0.969
MI	480	0.800	1.25%	0.969	MS	0MS	0.750	3.00%	0.964	NE	689	0.550	0.50%	0.969
MI	481	0.800	1.25%	0.969	MS	386	0.750	3.00%	0.964	NE	690	0.550	0.50%	0.969
MI	482	0.800	1.25%	0.969	MS	387	0.750	3.00%	0.964	NE	691	0.550	0.50%	0.969
MI	483	0.800	1.25%	0.969	MS	388	0.750	3.00%	0.964	NE	692	0.550	0.50%	0.969
MI	484	0.800	1.25%	0.969	MS	389	0.750	3.00%	0.964	NE	693	0.775	0.50%	0.969
MI	485	0.800	1.25%	0.969	MS	390	0.750	3.00%	0.964	NH	030	0.600	2.00%	1.052
MI	486	0.800	1.25%	0.969	MS	391	0.750	3.00%	0.964	NH	031	0.600	2.00%	1.052
MI	487	0.800	1.25%	0.969	MS	392	0.750	3.00%	0.964	NH	032	0.600	2.00%	1.052
MI	488	0.800	1.25%	0.969	MS	393	0.750	3.00%	0.964	NH	033	0.600	2.00%	1.052
MI	489	0.800	1.25%	0.969	MS	394	0.750	3.00%	0.964	NH	034	0.600	2.00%	1.052
MI	490	0.800	1.25%	0.969	MS	395	0.750	3.00%	0.964	NH	035	0.600	2.00%	1.052
MI	491	0.800	1.25%	0.969	MS	396	0.750	3.00%	0.964	NH	036	0.600	2.00%	1.052
MI	492	0.800	1.25%	0.969	MS	397	0.750	3.00%	0.964	NH	037	0.600	2.00%	1.052
MI	493	0.800	1.25%	0.969	MT	0MT	0.625	2.75%	1.025	NH	038	0.600	2.00%	1.052
MI	494	0.800	1.25%	0.969	MT	590	0.625	2.75%	1.025	NH	0NH	0.750	2.00%	1.052
MI	495	0.800	1.25%	0.969	MT	591	0.625	2.75%	1.025	NJ	070	0.720	1.05%	1.052
MI	496	0.800	1.25%	0.969	MT	592	0.625	2.75%	1.025	NJ	071	0.720	1.05%	1.052
MI	497	0.800	1.25%	0.969	MT	593	0.625	2.75%	1.025	NJ	072	0.720	1.05%	1.052
MI	498	0.800	1.25%	0.969	MT	594	0.625	2.75%	1.025	NJ	073	0.720	1.05%	1.052
MI	499	0.800	1.25%	0.969	MT	595	0.625	2.75%	1.025	NJ	074	0.720	1.05%	1.052
MN	0MN	0.630	2.00%	0.969	MT	596	0.625	2.75%	1.025	NJ	075	0.720	1.05%	1.052
MN	550	0.630	2.00%	0.969	MT	597	0.625	2.75%	1.025	NJ	076	0.720	1.05%	1.052
MN	551	0.630	2.00%	0.969	MT	598	0.625	2.75%	1.025	NJ	077	0.720	1.05%	1.052
MN	553	0.630	2.00%	0.969	MT	599	0.625	2.75%	1.025	NJ	078	0.720	1.05%	1.052
MN	554	0.630	2.00%	0.969	NA	0ZZ	0.870	2.00%	1.000	NJ	079	0.720	1.05%	1.052
MN	555	0.630	2.00%	0.969	NC	0NC	0.820	1.90%	0.964	NJ	080	0.720	1.05%	1.052
MN	556	0.630	2.00%	0.969	NC	270	0.820	1.90%	0.964	NJ	081	0.720	1.05%	1.052
MN	557	0.630	2.00%	0.969	NC	271	0.820	1.90%	0.964	NJ	082	0.720	1.05%	1.052
MN	558	0.630	2.00%	0.969	NC	272	0.820	1.90%	0.964	NJ	083	0.720	1.05%	1.052
MN	559	0.630	2.00%	0.969	NC	273	0.820	1.90%	0.964	NJ	084	0.720	1.05%	1.052
MN	560	0.630	2.00%	0.969	NC	274	0.820	1.90%	0.964	NJ	085	0.720	1.05%	1.052
MN	561	0.630	2.00%	0.969	NC	275	0.820	1.90%	0.964	NJ	086	0.720	1.05%	1.052
MN	562	0.630	2.00%	0.969	NC	276	0.820	1.90%	0.964	NJ	087	0.720	1.05%	1.052
MN	563	0.630	2.00%	0.969	NC	277	0.820	1.90%	0.964	NJ	088	0.720	1.05%	1.052
MN	564	0.630	2.00%	0.969	NC	278	0.820	1.90%	0.964	NJ	089	0.720	1.05%	1.052
MN	565	0.630	2.00%	0.969	NC	279	0.820	1.90%	0.964	NJ	0NJ	0.755	1.05%	1.052
MN	566	0.630	2.00%	0.969	NC	280	0.820	1.90%	0.964	NM	0NM	0.680	3.00%	1.025
MN	567	0.630	2.00%	0.969	NC	281	0.820	1.90%	0.964	NM	870	0.680	3.00%	1.025
MO	0MO	0.500	2.00%	0.969	NC	282	0.820	1.90%	0.964	NM	871	0.680	3.00%	1.025
MO	630	0.500	2.00%	0.969	NC	283	0.820	1.90%	0.964	NM	872	0.680	3.00%	1.025
MO	631	0.500	2.00%	0.969	NC	284	0.820	1.90%	0.964	NM	873	0.680	3.00%	1.025
MO	633	0.500	2.00%	0.969	NC	285	0.820	1.90%	0.964	NM	874	0.680	3.00%	1.025
MO	634	0.500	2.00%	0.969	NC	286	0.820	1.90%	0.964	NM	875	0.680	3.00%	1.025
MO	635	0.500	2.00%	0.969	NC	287	0.820	1.90%	0.964	NM	877	0.680	3.00%	1.025
MO	636	0.500	2.00%	0.969	NC	288	0.820	1.90%	0.964	NM	878	0.680	3.00%	1.025
MO	637	0.500	2.00%	0.969	NC	289	0.700	1.90%	0.964	NM	879	0.680	3.00%	1.025
MO	638	0.500	2.00%	0.969	ND	0ND	0.565	1.75%	0.969	NM	880	0.680	3.00%	1.025
MO	639	0.500	2.00%	0.969	ND	580	0.565	1.75%	0.969	NM	881	0.680	3.00%	1.025
MO	640	0.500	2.00%	0.969	ND	581	0.565	1.75%	0.969	NM	882	0.680	3.00%	1.025
MO	641	0.500	2.00%	0.969	ND	582	0.565	1.75%	0.969	NM	883	0.680	3.00%	1.025
MO	644	0.500	2.00%	0.969	ND	583	0.565	1.75%	0.969	NM	884	0.680	3.00%	1.025
MO	645	0.500	2.00%	0.969	ND	584	0.565	1.75%	0.969	NV	0NV	0.790	3.50%	1.025
MO	646	0.500	2.00%	0.969	ND	585	0.565	1.75%	0.969	NV	889	0.790	3.50%	1.025

Table D (continued)

State	3-Digit Zip	Risk Factor	Premium Tax	Cost of Living	State	3-Digit Zip	Risk Factor	Premium Tax	Cost of Living	State	3-Digit Zip	Risk Factor	Premium Tax	Cost of Living
NV	890	0.790	3.50%	1.025	OH	435	0.725	1.40%	0.969	PA	160	0.680	2.00%	1.052
NV	891	0.790	3.50%	1.025	OH	436	0.725	1.40%	0.969	PA	161	0.680	2.00%	1.052
NV	893	0.790	3.50%	1.025	OH	437	0.725	1.40%	0.969	PA	162	0.680	2.00%	1.052
NV	894	0.790	3.50%	1.025	OH	438	0.725	1.40%	0.969	PA	163	0.680	2.00%	1.052
NV	895	0.790	3.50%	1.025	OH	439	0.725	1.40%	0.969	PA	164	0.680	2.00%	1.052
NV	897	0.790	3.50%	1.025	OH	440	0.725	1.40%	0.969	PA	165	0.680	2.00%	1.052
NV	898	0.790	3.50%	1.025	OH	441	0.725	1.40%	0.969	PA	166	0.680	2.00%	1.052
NY	005	0.440	2.00%	1.052	OH	442	0.725	1.40%	0.969	PA	167	0.680	2.00%	1.052
NY	0NY	0.440	2.00%	1.052	OH	443	0.725	1.40%	0.969	PA	168	0.680	2.00%	1.052
NY	100	0.405	2.00%	1.052	OH	444	0.725	1.40%	0.969	PA	169	0.680	2.00%	1.052
NY	101	0.405	2.00%	1.052	OH	445	0.725	1.40%	0.969	PA	170	0.680	2.00%	1.052
NY	102	0.405	2.00%	1.052	OH	446	0.725	1.40%	0.969	PA	171	0.680	2.00%	1.052
NY	103	0.440	2.00%	1.052	OH	447	0.725	1.40%	0.969	PA	172	0.680	2.00%	1.052
NY	104	0.440	2.00%	1.052	OH	448	0.725	1.40%	0.969	PA	173	0.680	2.00%	1.052
NY	105	0.440	2.00%	1.052	OH	449	0.725	1.40%	0.969	PA	174	0.680	2.00%	1.052
NY	106	0.440	2.00%	1.052	OH	450	0.725	1.40%	0.969	PA	175	0.680	2.00%	1.052
NY	107	0.440	2.00%	1.052	OH	451	0.725	1.40%	0.969	PA	176	0.680	2.00%	1.052
NY	108	0.440	2.00%	1.052	OH	452	0.725	1.40%	0.969	PA	177	0.680	2.00%	1.052
NY	109	0.440	2.00%	1.052	OH	453	0.725	1.40%	0.969	PA	178	0.680	2.00%	1.052
NY	110	0.440	2.00%	1.052	OH	454	0.725	1.40%	0.969	PA	179	0.680	2.00%	1.052
NY	111	0.440	2.00%	1.052	OH	455	0.725	1.40%	0.969	PA	180	0.680	2.00%	1.052
NY	112	0.440	2.00%	1.052	OH	456	0.725	1.40%	0.969	PA	181	0.680	2.00%	1.052
NY	113	0.440	2.00%	1.052	OH	457	0.725	1.40%	0.969	PA	182	0.680	2.00%	1.052
NY	114	0.440	2.00%	1.052	OH	458	0.725	1.40%	0.969	PA	183	0.680	2.00%	1.052
NY	115	0.440	2.00%	1.052	OH	459	0.725	1.40%	0.969	PA	184	0.680	2.00%	1.052
NY	116	0.440	2.00%	1.052	OK	00K	0.610	2.25%	0.964	PA	185	0.680	2.00%	1.052
NY	117	0.440	2.00%	1.052	OK	730	0.610	2.25%	0.964	PA	186	0.680	2.00%	1.052
NY	118	0.440	2.00%	1.052	OK	731	0.610	2.25%	0.964	PA	187	0.680	2.00%	1.052
NY	119	0.440	2.00%	1.052	OK	734	0.610	2.25%	0.964	PA	188	0.680	2.00%	1.052
NY	120	0.695	2.00%	1.052	OK	735	0.610	2.25%	0.964	PA	189	0.840	2.00%	1.052
NY	121	0.695	2.00%	1.052	OK	736	0.610	2.25%	0.964	PA	190	0.840	2.00%	1.052
NY	122	0.695	2.00%	1.052	OK	737	0.610	2.25%	0.964	PA	191	0.840	2.00%	1.052
NY	123	0.695	2.00%	1.052	OK	738	0.610	2.25%	0.964	PA	192	0.840	2.00%	1.052
NY	124	0.695	2.00%	1.052	OK	739	0.610	2.25%	0.964	PA	193	0.840	2.00%	1.052
NY	125	0.695	2.00%	1.052	OK	740	0.610	2.25%	0.964	PA	194	0.840	2.00%	1.052
NY	126	0.695	2.00%	1.052	OK	741	0.610	2.25%	0.964	PA	195	0.680	2.00%	1.052
NY	127	0.695	2.00%	1.052	OK	743	0.610	2.25%	0.964	PA	196	0.680	2.00%	1.052
NY	128	0.695	2.00%	1.052	OK	744	0.610	2.25%	0.964	RI	028	0.700	2.00%	1.052
NY	129	0.695	2.00%	1.052	OK	745	0.610	2.25%	0.964	RI	029	0.700	2.00%	1.052
NY	130	0.695	2.00%	1.052	OK	746	0.610	2.25%	0.964	RI	0RI	0.700	2.00%	1.052
NY	131	0.695	2.00%	1.052	OK	747	0.610	2.25%	0.964	SC	0SC	0.760	2.00%	0.964
NY	132	0.695	2.00%	1.052	OK	748	0.610	2.25%	0.964	SC	290	0.760	2.00%	0.964
NY	133	0.695	2.00%	1.052	OK	749	0.610	2.25%	0.964	SC	291	0.760	2.00%	0.964
NY	134	0.695	2.00%	1.052	OR	00R	0.625	0.00%	1.025	SC	292	0.760	2.00%	0.964
NY	135	0.695	2.00%	1.052	OR	970	0.625	0.00%	1.025	SC	293	0.760	2.00%	0.964
NY	136	0.695	2.00%	1.052	OR	971	0.625	0.00%	1.025	SC	294	0.760	2.00%	0.964
NY	137	0.695	2.00%	1.052	OR	972	0.625	0.00%	1.025	SC	295	0.760	2.00%	0.964
NY	138	0.695	2.00%	1.052	OR	973	0.625	0.00%	1.025	SC	296	0.760	2.00%	0.964
NY	139	0.695	2.00%	1.052	OR	974	0.625	0.00%	1.025	SC	297	0.760	2.00%	0.964
NY	140	0.695	2.00%	1.052	OR	975	0.625	0.00%	1.025	SC	298	0.760	2.00%	0.964
NY	141	0.695	2.00%	1.052	OR	976	0.625	0.00%	1.025	SC	299	0.760	2.00%	0.964
NY	142	0.695	2.00%	1.052	OR	977	0.625	0.00%	1.025	SD	0SD	0.525	2.50%	0.969
NY	143	0.695	2.00%	1.052	OR	978	0.625	0.00%	1.025	SD	570	0.525	2.50%	0.969
NY	144	0.695	2.00%	1.052	OR	979	0.625	0.00%	1.025	SD	571	0.525	2.50%	0.969
NY	145	0.695	2.00%	1.052	PA	0PA	0.840	2.00%	1.052	SD	572	0.525	2.50%	0.969
NY	146	0.695	2.00%	1.052	PA	150	0.680	2.00%	1.052	SD	573	0.525	2.50%	0.969
NY	147	0.695	2.00%	1.052	PA	151	0.680	2.00%	1.052	SD	574	0.525	2.50%	0.969
NY	148	0.695	2.00%	1.052	PA	152	0.680	2.00%	1.052	SD	575	0.525	2.50%	0.969
NY	149	0.695	2.00%	1.052	PA	153	0.680	2.00%	1.052	SD	576	0.525	2.50%	0.969
OH	00H	0.725	1.40%	0.969	PA	154	0.680	2.00%	1.052	SD	577	0.525	2.50%	0.969
OH	430	0.725	1.40%	0.969	PA	155	0.680	2.00%	1.052	TN	0TN	0.953	1.75%	0.964
OH	431	0.725	1.40%	0.969	PA	156	0.680	2.00%	1.052	TN	370	0.760	1.75%	0.964
OH	432	0.725	1.40%	0.969	PA	157	0.680	2.00%	1.052	TN	371	0.760	1.75%	0.964
OH	433	0.725	1.40%	0.969	PA	158	0.680	2.00%	1.052	TN	372	0.760	1.75%	0.964
OH	434	0.725	1.40%	0.969	PA	159	0.680	2.00%	1.052	TN	373	0.953	1.75%	0.964

Table D (continued)

State	3-Digit Zip	Risk Factor	Premium Tax	Cost of Living	State	3-Digit Zip	Risk Factor	Premium Tax	Cost of Living	State	3-Digit Zip	Risk Factor	Premium Tax	Cost of Living
TN	374	0.953	1.75%	0.964	UT	0UT	0.700	2.25%	1.025	WI	531	0.710	0.00%	0.969
TN	375	0.953	1.75%	0.964	UT	840	0.700	2.25%	1.025	WI	532	0.710	0.00%	0.969
TN	376	0.953	1.75%	0.964	UT	841	0.700	2.25%	1.025	WI	534	0.710	0.00%	0.969
TN	377	0.953	1.75%	0.964	UT	842	0.700	2.25%	1.025	WI	535	0.710	0.00%	0.969
TN	378	0.953	1.75%	0.964	UT	843	0.700	2.25%	1.025	WI	537	0.710	0.00%	0.969
TN	379	0.953	1.75%	0.964	UT	844	0.700	2.25%	1.025	WI	538	0.710	0.00%	0.969
TN	380	0.760	1.75%	0.964	UT	845	0.700	2.25%	1.025	WI	539	0.710	0.00%	0.969
TN	381	0.760	1.75%	0.964	UT	846	0.700	2.25%	1.025	WI	540	0.710	0.00%	0.969
TN	382	0.953	1.75%	0.964	UT	847	0.700	2.25%	1.025	WI	541	0.710	0.00%	0.969
TN	383	0.953	1.75%	0.964	VA	0VA	0.850	2.25%	0.964	WI	542	0.710	0.00%	0.969
TN	384	0.953	1.75%	0.964	VA	201	0.575	2.25%	0.964	WI	543	0.710	0.00%	0.969
TN	385	0.953	1.75%	0.964	VA	220	0.575	2.25%	0.964	WI	544	0.710	0.00%	0.969
TX	0TX	0.580	1.75%	0.964	VA	221	0.575	2.25%	0.964	WI	545	0.710	0.00%	0.969
TX	733	0.580	1.75%	0.964	VA	222	0.575	2.25%	0.964	WI	546	0.710	0.00%	0.969
TX	750	0.580	1.75%	0.964	VA	223	0.575	2.25%	0.964	WI	547	0.710	0.00%	0.969
TX	751	0.580	1.75%	0.964	VA	224	0.850	2.25%	0.964	WI	548	0.710	0.00%	0.969
TX	752	0.580	1.75%	0.964	VA	225	0.850	2.25%	0.964	WI	549	0.710	0.00%	0.969
TX	753	0.580	1.75%	0.964	VA	226	0.850	2.25%	0.964	WV	0WV	0.875	3.00%	0.964
TX	754	0.580	1.75%	0.964	VA	227	0.850	2.25%	0.964	WV	247	0.875	3.00%	0.964
TX	755	0.580	1.75%	0.964	VA	228	0.850	2.25%	0.964	WV	248	0.875	3.00%	0.964
TX	756	0.580	1.75%	0.964	VA	229	0.850	2.25%	0.964	WV	249	0.875	3.00%	0.964
TX	757	0.580	1.75%	0.964	VA	230	0.850	2.25%	0.964	WV	250	0.875	3.00%	0.964
TX	758	0.580	1.75%	0.964	VA	231	0.850	2.25%	0.964	WV	251	0.875	3.00%	0.964
TX	759	0.580	1.75%	0.964	VA	232	0.850	2.25%	0.964	WV	252	0.875	3.00%	0.964
TX	760	0.580	1.75%	0.964	VA	233	0.850	2.25%	0.964	WV	253	0.875	3.00%	0.964
TX	761	0.580	1.75%	0.964	VA	234	0.850	2.25%	0.964	WV	254	0.875	3.00%	0.964
TX	762	0.580	1.75%	0.964	VA	235	0.850	2.25%	0.964	WV	255	0.875	3.00%	0.964
TX	763	0.580	1.75%	0.964	VA	236	0.850	2.25%	0.964	WV	256	0.875	3.00%	0.964
TX	764	0.580	1.75%	0.964	VA	237	0.850	2.25%	0.964	WV	257	0.875	3.00%	0.964
TX	765	0.580	1.75%	0.964	VA	238	0.850	2.25%	0.964	WV	258	0.875	3.00%	0.964
TX	766	0.580	1.75%	0.964	VA	239	0.850	2.25%	0.964	WV	259	0.875	3.00%	0.964
TX	767	0.580	1.75%	0.964	VA	240	0.850	2.25%	0.964	WV	260	0.875	3.00%	0.964
TX	768	0.580	1.75%	0.964	VA	241	0.850	2.25%	0.964	WV	261	0.875	3.00%	0.964
TX	769	0.580	1.75%	0.964	VA	242	0.850	2.25%	0.964	WV	262	0.875	3.00%	0.964
TX	770	0.580	1.75%	0.964	VA	243	0.850	2.25%	0.964	WV	263	0.875	3.00%	0.964
TX	771	0.580	1.75%	0.964	VA	244	0.850	2.25%	0.964	WV	264	0.875	3.00%	0.964
TX	772	0.580	1.75%	0.964	VA	245	0.850	2.25%	0.964	WV	265	0.875	3.00%	0.964
TX	773	0.580	1.75%	0.964	VA	246	0.850	2.25%	0.964	WV	266	0.875	3.00%	0.964
TX	774	0.580	1.75%	0.964	VT	050	0.775	2.00%	1.052	WV	267	0.875	3.00%	0.964
TX	775	0.580	1.75%	0.964	VT	051	0.775	2.00%	1.052	WV	268	0.875	3.00%	0.964
TX	776	0.580	1.75%	0.964	VT	052	0.775	2.00%	1.052	WY	0WY	0.640	0.75%	1.025
TX	777	0.580	1.75%	0.964	VT	053	0.775	2.00%	1.052	WY	820	0.640	0.75%	1.025
TX	778	0.580	1.75%	0.964	VT	054	0.775	2.00%	1.052	WY	821	0.640	0.75%	1.025
TX	779	0.580	1.75%	0.964	VT	056	0.775	2.00%	1.052	WY	822	0.640	0.75%	1.025
TX	780	0.580	1.75%	0.964	VT	057	0.775	2.00%	1.052	WY	823	0.640	0.75%	1.025
TX	781	0.580	1.75%	0.964	VT	058	0.775	2.00%	1.052	WY	824	0.640	0.75%	1.025
TX	782	0.580	1.75%	0.964	VT	059	0.775	2.00%	1.052	WY	825	0.640	0.75%	1.025
TX	783	0.580	1.75%	0.964	VT	0VT	0.775	2.00%	1.052	WY	826	0.640	0.75%	1.025
TX	784	0.580	1.75%	0.964	WA	0WA	0.470	2.00%	1.025	WY	827	0.640	0.75%	1.025
TX	785	0.580	1.75%	0.964	WA	980	0.470	2.00%	1.025	WY	828	0.640	0.75%	1.025
TX	786	0.580	1.75%	0.964	WA	981	0.470	2.00%	1.025	WY	829	0.640	0.75%	1.025
TX	787	0.580	1.75%	0.964	WA	982	0.470	2.00%	1.025	WY	830	0.640	0.75%	1.025
TX	788	0.580	1.75%	0.964	WA	983	0.470	2.00%	1.025	WY	831	0.640	0.75%	1.025
TX	789	0.580	1.75%	0.964	WA	984	0.470	2.00%	1.025					
TX	790	0.580	1.75%	0.964	WA	985	0.470	2.00%	1.025					
TX	791	0.580	1.75%	0.964	WA	986	0.470	2.00%	1.025					
TX	792	0.580	1.75%	0.964	WA	988	0.470	2.00%	1.025					
TX	793	0.580	1.75%	0.964	WA	989	0.470	2.00%	1.025					
TX	794	0.580	1.75%	0.964	WA	990	0.470	2.00%	1.025					
TX	795	0.580	1.75%	0.964	WA	991	0.470	2.00%	1.025					
TX	796	0.580	1.75%	0.964	WA	992	0.470	2.00%	1.025					
TX	797	0.580	1.75%	0.964	WA	993	0.470	2.00%	1.025					
TX	798	0.580	1.75%	0.964	WA	994	0.470	2.00%	1.025					
TX	799	0.580	1.75%	0.964	WI	0WI	0.710	0.00%	0.969					
TX	885	0.580	1.75%	0.964	WI	530	0.710	0.00%	0.969					

Table E Industry Factors

SIC Code	LTD Factor	SIC Code	LTD Factor	SIC Code	LTD Factor	SIC Code	LTD Factor	SIC Code	LTD Factor	SIC Code	LTD Factor
0111	1.60	1041	1.60	2026	0.84	2281	1.35	2519	0.90	2875	1.10
0112	1.60	1044	1.60	2032	0.84	2282	1.35	2521	0.90	2879	1.10
0115	1.60	1061	1.60	2033	0.84	2284	1.35	2522	0.90	2891	1.10
0116	1.60	1081	1.60	2034	0.84	2295	1.35	2531	0.90	2892	1.10
0119	1.60	1094	1.60	2035	0.84	2296	1.35	2541	0.90	2893	1.10
0131	1.60	1099	1.60	2037	0.84	2297	1.35	2542	0.90	2895	1.10
0132	1.60	1221	1.60	2038	0.84	2298	1.35	2591	0.90	2899	1.10
0133	1.60	1222	1.60	2041	0.84	2299	1.35	2599	0.90	2911	1.60
0134	1.60	1231	1.60	2043	0.84	2311	1.05	2611	1.35	2951	1.10
0139	1.60	1241	1.60	2044	0.84	2321	1.05	2621	1.35	2952	1.10
0161	1.60	1311	1.10	2045	0.84	2322	1.05	2631	1.35	2992	1.60
0171	1.60	1321	1.10	2046	0.84	2323	1.05	2652	1.05	2999	1.60
0172	1.60	1381	1.10	2047	0.84	2325	1.05	2653	1.05	3011	1.10
0173	1.60	1382	0.95	2048	0.84	2326	1.05	2655	1.05	3021	1.10
0174	1.60	1389	0.95	2051	0.84	2329	1.05	2656	1.05	3052	1.10
0175	1.60	1411	1.60	2052	0.84	2331	1.05	2657	1.05	3053	1.10
0179	1.60	1422	1.60	2053	0.84	2335	1.05	2671	1.05	3061	1.10
0181	1.00	1423	1.60	2061	0.84	2337	1.05	2672	1.05	3069	1.10
0182	1.00	1429	1.60	2062	0.84	2339	1.05	2673	1.05	3081	1.05
0191	1.60	1442	1.60	2063	0.84	2341	1.05	2674	1.05	3082	1.05
0211	1.60	1446	1.60	2064	0.84	2342	1.05	2675	1.05	3083	1.05
0212	1.60	1455	1.60	2066	0.84	2353	1.05	2676	1.05	3084	1.05
0213	1.60	1459	1.60	2067	0.84	2361	1.05	2677	1.05	3085	1.05
0214	1.60	1474	1.60	2068	0.84	2369	1.05	2678	1.05	3086	1.05
0219	1.60	1475	1.60	2074	0.84	2371	1.05	2679	1.05	3087	1.05
0241	1.60	1479	1.60	2075	0.84	2381	1.05	2711	0.90	3088	1.05
0251	1.60	1481	1.60	2076	0.84	2384	1.05	2721	0.90	3089	1.05
0252	1.60	1499	1.60	2077	0.84	2385	1.05	2731	0.90	3111	1.60
0253	1.60	1521	1.10	2079	0.84	2386	1.05	2732	0.90	3131	1.05
0254	1.60	1522	1.15	2082	0.84	2387	1.05	2741	0.90	3142	1.05
0259	1.60	1531	1.15	2083	0.84	2389	1.05	2752	0.90	3143	1.05
0271	1.60	1541	1.15	2084	0.84	2391	1.05	2754	0.90	3144	1.05
0272	1.60	1542	1.15	2085	0.84	2392	1.05	2759	0.90	3149	1.05
0273	1.60	1611	1.00	2086	0.84	2393	1.05	2761	0.90	3151	1.05
0279	1.60	1622	1.00	2087	0.84	2394	1.05	2771	0.90	3161	1.05
0291	1.60	1623	1.00	2091	0.84	2395	1.05	2782	0.90	3171	1.05
0711	1.60	1629	1.00	2092	0.84	2396	1.05	2789	0.90	3172	1.05
0721	1.60	1711	1.60	2095	0.84	2397	1.05	2791	0.90	3199	1.05
0722	1.60	1721	1.60	2096	0.84	2399	1.05	2796	0.90	3211	1.25
0723	1.60	1731	1.60	2097	0.84	2411	1.05	2812	1.10	3221	1.25
0724	1.60	1741	1.60	2098	0.84	2421	1.05	2813	1.10	3229	1.25
0741	1.00	1742	1.60	2099	0.84	2426	1.05	2816	1.10	3231	1.25
0742	1.00	1743	1.60	2111	1.60	2429	1.05	2819	1.10	3241	1.25
0751	1.60	1751	1.60	2121	1.60	2431	1.05	2821	1.00	3251	1.25
0752	1.60	1752	1.60	2131	1.60	2434	1.05	2822	1.00	3253	1.25
0761	1.60	1761	1.60	2141	1.60	2435	1.05	2823	1.00	3255	1.25
0762	1.60	1771	1.60	2211	1.35	2436	1.05	2824	1.00	3259	1.25
0781	1.00	1781	1.60	2221	1.35	2439	1.05	2833	1.00	3261	1.25
0782	1.00	1791	1.60	2231	1.35	2441	1.05	2834	1.00	3262	1.25
0783	1.00	1793	1.60	2241	1.35	2448	1.05	2835	1.10	3263	1.25
0811	1.60	1794	1.60	2251	1.35	2449	1.05	2836	1.10	3264	1.25
0831	1.60	1795	1.60	2252	1.35	2451	1.05	2841	1.10	3269	1.25
0851	1.60	1796	1.60	2253	1.35	2452	1.05	2842	1.10	3271	1.25
0912	1.60	1799	1.60	2254	1.35	2491	1.05	2843	1.10	3272	1.25
0913	1.60	2011	0.89	2257	1.35	2493	1.05	2844	1.10	3273	1.25
0919	1.60	2013	0.89	2258	1.35	2499	1.05	2851	1.10	3274	1.25
0921	1.00	2015	0.89	2259	1.35	2511	0.90	2861	1.10	3275	1.25
0971	1.60	2021	0.84	2261	1.35	2512	0.90	2865	1.10	3281	1.25
1011	1.60	2022	0.84	2262	1.35	2514	0.90	2869	1.10	3291	1.25
1021	1.60	2023	0.84	2269	1.35	2515	0.90	2873	1.10	3292	1.25
1031	1.60	2024	0.84	2273	1.35	2517	0.90	2874	1.10	3295	1.25

Table E (continued)

SIC Code	LTD Factor	SIC Code	LTD Factor	SIC Code	LTD Factor	SIC Code	LTD Factor	SIC Code	LTD Factor	SIC Code	LTD Factor
3296	1.25	3494	1.15	3625	0.88	3842	0.80	4613	1.60	5087	0.90
3297	1.25	3495	1.15	3629	0.88	3843	0.80	4619	1.60	5088	0.90
3299	1.25	3496	1.15	3631	0.88	3844	0.80	4724	1.05	5091	0.95
3312	1.60	3497	1.15	3632	0.88	3845	0.80	4725	1.05	5092	0.95
3313	1.60	3498	1.15	3633	0.88	3851	0.80	4729	1.05	5093	1.10
3315	1.60	3499	1.15	3634	0.88	3861	0.80	4731	1.05	5094	0.90
3316	1.60	3511	0.95	3635	0.88	3873	0.80	4741	1.05	5099	0.95
3317	1.60	3519	0.95	3639	0.88	3911	1.00	4783	1.00	5111	0.85
3321	1.60	3523	0.95	3641	0.88	3914	1.00	4785	1.00	5112	0.85
3322	1.60	3524	0.95	3643	0.88	3915	1.00	4789	1.00	5113	0.85
3324	1.60	3531	0.95	3644	0.88	3931	1.00	4812	0.90	5122	0.85
3325	1.60	3532	0.95	3645	0.88	3942	1.00	4813	0.90	5131	0.85
3331	1.60	3533	0.95	3646	0.88	3944	1.00	4822	0.90	5136	0.85
3334	1.60	3534	0.95	3647	0.88	3949	1.00	4832	0.90	5137	0.85
3339	1.60	3535	0.95	3648	0.88	3951	1.00	4833	0.90	5139	0.85
3341	1.60	3536	0.95	3651	0.88	3952	1.00	4841	0.90	5141	0.85
3351	1.60	3537	0.95	3652	0.88	3953	1.00	4899	0.90	5142	0.85
3353	1.60	3541	0.95	3661	0.88	3955	1.00	4911	1.05	5143	0.85
3354	1.60	3542	0.95	3663	0.88	3961	1.00	4922	1.05	5144	0.85
3355	1.60	3543	0.95	3669	0.88	3965	1.00	4923	1.05	5145	0.85
3356	1.60	3544	0.95	3671	0.88	3991	1.00	4924	1.05	5146	0.85
3357	1.60	3545	0.95	3672	0.88	3993	1.00	4925	1.05	5147	0.85
3363	1.60	3546	0.95	3674	0.88	3995	1.00	4931	1.05	5148	0.85
3364	1.60	3547	0.95	3675	0.88	3996	1.00	4932	1.05	5149	0.85
3365	1.60	3548	0.95	3676	0.88	3999	1.00	4939	1.05	5153	0.85
3366	1.60	3549	0.95	3677	0.88	4011	1.60	4941	1.05	5154	0.85
3369	1.60	3552	0.95	3678	0.88	4013	1.60	4952	1.30	5159	0.85
3398	1.60	3553	0.95	3679	0.88	4111	1.60	4953	1.30	5162	0.85
3399	1.60	3554	0.95	3691	0.88	4119	1.60	4959	1.30	5169	0.85
3411	1.15	3555	0.95	3692	0.88	4121	1.60	4961	1.05	5171	0.85
3412	1.15	3556	0.95	3694	0.88	4131	1.60	4971	1.05	5172	0.85
3421	1.15	3559	0.95	3695	0.88	4141	1.60	5012	1.00	5181	1.30
3423	1.15	3561	0.89	3699	0.88	4142	1.60	5013	1.00	5182	1.30
3425	1.15	3562	0.89	3711	1.25	4151	1.60	5014	1.00	5191	0.85
3429	1.15	3563	0.89	3713	1.25	4173	1.60	5015	1.00	5192	0.85
3431	1.15	3564	0.89	3714	1.25	4212	1.40	5021	1.00	5193	0.85
3432	1.15	3565	0.89	3715	1.25	4213	1.40	5023	1.00	5194	1.60
3433	1.15	3566	0.89	3716	1.25	4214	1.40	5031	1.00	5198	0.85
3441	1.15	3567	0.89	3721	1.25	4215	1.40	5032	1.00	5199	0.85
3442	1.15	3568	0.89	3724	1.25	4221	1.60	5033	1.00	5211	0.85
3443	1.15	3569	0.89	3728	1.25	4222	1.00	5039	1.00	5231	0.85
3444	1.15	3571	0.79	3731	1.25	4225	1.00	5043	1.00	5251	0.85
3446	1.15	3572	0.79	3732	1.25	4226	1.00	5044	0.85	5261	0.85
3448	1.15	3575	0.79	3743	1.25	4231	1.40	5045	0.85	5271	0.85
3449	1.15	3577	0.79	3751	1.25	4311	1.60	5046	0.85	5311	1.00
3451	1.15	3578	0.79	3761	1.25	4412	1.00	5047	0.85	5331	1.00
3452	1.15	3579	0.79	3764	1.25	4424	1.00	5048	0.85	5399	1.00
3462	1.15	3581	0.89	3769	1.25	4432	1.00	5049	0.85	5411	1.30
3463	1.15	3582	0.89	3792	1.25	4449	1.00	5051	1.10	5421	1.30
3465	1.15	3585	0.89	3795	1.25	4481	1.00	5052	1.10	5431	1.30
3466	1.15	3586	0.89	3799	1.25	4482	1.00	5063	0.90	5441	1.30
3469	1.15	3589	0.89	3812	0.80	4489	1.00	5064	0.90	5451	1.30
3471	1.15	3592	0.89	3821	0.80	4491	1.00	5065	0.90	5461	1.30
3479	1.15	3593	0.89	3822	0.80	4492	1.00	5072	0.90	5499	1.30
3482	1.15	3594	0.89	3823	0.80	4493	1.00	5074	0.90	5511	1.38
3483	1.15	3596	0.89	3824	0.80	4499	1.00	5075	0.90	5521	1.76
3484	1.15	3599	0.89	3825	0.80	4512	1.00	5078	0.90	5531	1.21
3489	1.15	3612	0.88	3826	0.80	4513	1.00	5082	0.90	5541	1.32
3491	1.15	3613	0.88	3827	0.80	4522	1.00	5083	0.90	5551	1.60
3492	1.15	3621	0.88	3829	0.80	4581	1.00	5084	0.90	5561	1.60
3493	1.15	3624	0.88	3841	0.80	4612	1.60	5085	0.90	5571	1.60

Table E (continued)

SIC Code	LTD Factor	SIC Code	LTD Factor	SIC Code	LTD Factor	SIC Code	LTD Factor	SIC Code	LTD Factor
5599	1.60	6211	1.00	7334	1.00	7992	1.17	8999	1.00
5611	1.05	6221	1.00	7335	1.00	7993	1.17	9111	1.00
5621	1.05	6231	1.00	7336	1.00	7996	1.17	9121	1.00
5632	1.05	6282	1.00	7338	1.00	7997	1.17	9131	1.00
5641	1.05	6289	1.00	7342	1.60	7999	1.17	9199	1.00
5651	1.05	6311	1.00	7349	1.60	8011	1.00	9211	1.60
5661	1.05	6321	1.00	7352	1.00	8021	1.00	9221	1.60
5699	1.05	6324	1.00	7353	1.00	8031	1.00	9222	1.60
5712	1.25	6331	1.00	7359	1.00	8041	1.00	9223	1.60
5713	1.25	6351	1.00	7361	0.95	8042	1.00	9224	1.60
5714	1.25	6361	1.00	7363	0.95	8043	1.00	9229	1.60
5719	1.25	6371	1.00	7371	0.75	8049	1.55	9311	1.60
5722	1.25	6399	1.00	7372	0.75	8051	1.60	9411	1.60
5731	1.25	6411	0.90	7373	0.75	8052	1.60	9431	1.60
5734	1.25	6512	1.00	7374	0.75	8059	1.60	9441	1.60
5735	1.25	6513	1.00	7375	0.75	8062	1.30	9451	1.60
5736	1.25	6514	1.00	7376	0.75	8063	1.60	9511	1.60
5812	1.25	6515	1.00	7377	0.75	8069	1.60	9512	1.60
5813	1.25	6517	1.00	7378	0.75	8071	1.00	9531	1.60
5912	1.30	6519	1.00	7379	0.75	8072	1.00	9532	1.60
5921	1.60	6531	1.00	7381	1.60	8082	1.75	9611	1.00
5932	0.85	6541	0.81	7382	1.05	8092	1.30	9621	1.60
5941	0.85	6552	0.90	7383	1.00	8093	1.30	9631	1.60
5942	0.85	6553	0.90	7384	1.00	8099	1.30	9641	1.60
5943	0.85	6712	1.00	7389	1.00	8111	1.20	9651	1.60
5944	0.85	6719	1.00	7513	1.10	8211	0.67	9661	1.60
5945	0.85	6722	1.00	7514	1.10	8221	0.59	9711	1.60
5946	0.85	6726	1.00	7515	1.10	8222	0.59	9721	1.60
5947	0.85	6732	1.00	7519	1.10	8231	0.71	9999	1.60
5948	0.85	6733	1.00	7521	1.60	8243	0.71		
5949	0.85	6792	1.00	7532	1.10	8244	0.71		
5961	0.85	6794	1.00	7533	1.10	8249	0.71		
5962	0.85	6798	1.00	7534	1.10	8299	0.71		
5963	0.85	6799	1.00	7536	1.10	8322	1.40		
5983	1.20	7011	1.00	7537	1.10	8331	1.20		
5984	1.20	7021	1.00	7538	1.10	8351	1.40		
5989	1.20	7032	1.00	7539	1.10	8361	1.75		
5992	0.90	7033	1.00	7542	1.10	8399	1.35		
5993	0.90	7041	1.00	7549	1.10	8412	0.90		
5994	0.90	7211	1.10	7622	1.20	8422	1.00		
5995	0.90	7212	1.10	7623	1.20	8611	0.90		
5999	0.90	7213	1.10	7629	1.20	8621	0.90		
6011	0.85	7215	1.10	7631	1.20	8631	1.00		
6019	0.85	7216	1.10	7641	1.20	8641	1.00		
6021	0.70	7217	1.10	7692	1.20	8651	1.00		
6022	0.70	7218	1.10	7694	1.20	8661	1.15		
6029	0.70	7219	1.10	7699	1.20	8699	1.00		
6035	0.85	7221	1.05	7812	0.90	8711	0.90		
6036	0.85	7231	1.05	7819	0.90	8712	0.80		
6061	1.10	7241	1.05	7822	0.90	8713	0.80		
6062	1.10	7251	1.05	7829	0.90	8721	0.65		
6081	0.85	7261	1.35	7832	0.90	8731	0.75		
6082	0.85	7291	1.05	7833	0.90	8732	0.75		
6091	0.70	7299	1.05	7841	1.00	8733	0.75		
6099	1.60	7311	0.75	7911	1.17	8734	0.75		
6111	0.85	7312	0.75	7922	1.17	8741	0.95		
6141	0.85	7313	0.75	7929	1.17	8742	0.95		
6153	0.85	7319	0.75	7933	1.17	8743	0.95		
6159	0.85	7322	0.95	7941	1.17	8744	1.00		
6162	0.85	7323	0.95	7948	1.17	8748	0.85		
6163	0.85	7331	1.00	7991	1.17	8811	1.60		

Table F.1 Benefit Percent Factors

Salary	Benefit Percent					
	0%	41%	51%	61%	67%	71%
\$0	0.880	0.880	0.920	1.000	1.050	1.150
\$2,501	0.880	0.880	0.920	1.000	1.050	1.150
\$5,001	0.880	0.880	0.920	1.000	1.050	1.150
\$7,501	0.880	0.880	0.920	1.000	1.050	1.150
\$10,001	0.880	0.880	0.920	1.000	1.050	1.150

Table F.2 Benefit Limitation Factors

Option	Factor
12 month Mental & Nervous	0.990
24 month Mental & Nervous	1.000
No Mental & Nervous Limit	1.110
12 month Self-Reporting Diagnosis	0.915
24 month Self-Reporting Diagnosis	0.940
No Self-Reporting Diagnosis Limit	1.000
12 month Drug & Alcohol	0.990
24 month Drug & Alcohol	1.000
No Drug & Alcohol Limit	1.040

Table F.3 Benefit Maximum Factors

Max	Factor	Max	Factor	Max	Factor	Max	Factor
\$1	1.00	\$8,001	1.01	\$12,001	1.02	\$16,001	1.02
\$5,001	1.00	\$9,001	1.01	\$13,001	1.02	\$17,001	1.02
\$6,001	1.01	\$10,001	1.01	\$14,001	1.02	\$18,001	1.02
\$7,001	1.01	\$11,001	1.01	\$15,001	1.02	\$19,001	1.02

Table F.4 Cost of Living Adjustment Factors

COLA Option	Maximum Duration of COLA Increases & Age of Insured								
	Age <50			Age 50-59			Age 60+		
	5 Year	10 Year	T65	5 Year	10 Year	T65	5 Year	10 Year	T65
1%	1.03	1.05	1.07	1.03	1.04	1.04	1.01	1.01	1.01
2%	1.06	1.10	1.15	1.06	1.08	1.08	1.02	1.02	1.02
3%	1.10	1.16	1.25	1.09	1.12	1.12	1.03	1.03	1.03
4%	1.13	1.22	1.36	1.12	1.16	1.16	1.04	1.04	1.04
5%	1.16	1.29	1.48	1.16	1.20	1.21	1.05	1.05	1.05
6%	1.20	1.36	1.63	1.19	1.25	1.26	1.07	1.07	1.06
7%	1.24	1.44	1.81	1.22	1.30	1.31	1.08	1.08	1.07
8%	1.28	1.52	2.02	1.26	1.36	1.36	1.09	1.09	1.08
None	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Table P Rate Guarantee Factors

Option	Elimination Period				
	30 day	60 day	90 day	180 day	360 day
1 Year	1.000	1.000	1.000	1.000	1.000
1 Year and 3 Months	1.020	1.020	1.020	1.020	1.020
1 Year and 6 Months	1.020	1.020	1.020	1.020	1.020
1 Year and 9 Months	1.020	1.020	1.020	1.020	1.020
2 Years	1.020	1.020	1.020	1.020	1.020
2 Year and 3 Months	1.050	1.050	1.050	1.050	1.050
2 Year and 6 Months	1.050	1.050	1.050	1.050	1.050
2 Year and 9 Months	1.050	1.050	1.050	1.050	1.050
3 Years +	1.050	1.050	1.050	1.050	1.050

Table Q Gainful Occupation Factors

Option	Factor
Benefit % Only	1.000
Benefit % and Max Cap	1.000
80% and No Max Cap	1.050
99% and No Max Cap	1.100
None	1.000

Table R Employer FICA Benefit Factors

Elimination Period	Factor
30	1.000
60	1.000
90	1.000
120	1.000
150	1.000
180+	1.000

Table S Assisted Living Benefit Factors

Benefit	Factor
10%	1.040
20%	1.080
each additional 10%	add 4%

Table T Claim Adjustment Factor

State	Factor
all	1.129

Table U Case Size Factors

Case Size	Factor
1 - 4 Lives	1.250
5 - 9 Lives	1.150
10 - 99 Lives	0.900
100 - 299 Lives	0.950
300 plus Lives	1.000

Table V Other Factors

Option	No	Yes
Experience Rating Refund	1.000	1.050
Mandatory Rehabilitation	1.000	0.960
Nurse Recruitment Benefit	1.000	1.050
Progressive Illness Benefit	1.000	1.020
Acc. Dismemberment & Loss of Sight Benefit	1.000	1.010
Family Care Credit Benefit	1.000	1.010
Retro Disability Benefit w/o Felonious Assault	1.000	1.010
Retro Disability Benefit with Felonious Assault	1.000	1.011
Continuing Education Benefit	1.000	1.040
Child Care Benefit	1.000	1.020
Portability Benefit	1.000	1.030

State:	District of Columbia	Filing Company:	Sun Life Assurance Company of Canada
TOI/Sub-TOI:	H11G Group Health - Disability Income/H11G.003 Long Term		
Product Name:	Group LTD		
Project Name/Number:	LTD Rate Study 2013/LTD Rate Study 2013		

Supporting Document Schedules

Satisfied - Item:	Cover Letter All Filings
Comments:	
Attachment(s):	2013 LTD Cover Letter-DC.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Certificate of Authority to File
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	2013 LTD Actuarial Memo - DC.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Justification
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
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State: District of Columbia
TOI/Sub-TOI: H11G Group Health - Disability Income/H11G.003 Long Term
Product Name: Group LTD
Project Name/Number: LTD Rate Study 2013/LTD Rate Study 2013

Filing Company: Sun Life Assurance Company of Canada

Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Memorandum and Certifications
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Unified Rate Review Template
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	



Jeffrey Bresson
Senior Actuarial Specialist,
Group Actuarial

Sun Life Assurance
Company of Canada
One Sun Life Executive
Park
Wellesley Hills, MA 02481

October 16, 2013

To: Officer in Charge of Rate Filings

Re: Sun Life Assurance Company of Canada
Group Long Term Disability Income Rate Filing
Company Filing # SNLF-129182126

Dear Sir/Madam:

The purpose of this filing is to obtain approval for several updates to our current LTD rate manual. The proposed effective date for the changes is November 1, 2013.

The overall impact to the manual rate of District of Columbia policyholders is a 5.1% increase.

Thank you for your prompt attention to this submission. Should you have any questions, please do not hesitate to contact me.

Sincerely,

A handwritten signature in black ink, appearing to read "Jeffrey Bresson", written over a horizontal line.

Jeffrey D. Bresson, ASA, MAAA
Telephone: 781-446-1852

**ACTUARIAL MEMORANDUM
SUN LIFE ASSURANCE COMPANY OF CANADA
GROUP LONG TERM DISABILITY POLICY FORM**

SCOPE AND PURPOSE

This is the actuarial memorandum for the group long term disability product of the U.S. Operations of Sun Life Assurance Company of Canada.

The purpose of this actuarial memorandum is to update our Group Long Term Disability (LTD) rates for forms 93P-LH et.al. We consider this memorandum and the rate manual to be proprietary and confidential. In completing this memorandum I have recognized all pertinent plan provisions and have checked to make sure that our business plan assumptions are consistent with the assumptions in the filing. I am satisfied that these assumptions are reasonable in aggregate. To the extent past experience is used I have adjusted for material differences in elements affecting expected future results. To the extent that past data is used, I have also reviewed it for reasonableness and consistency in construction over the applicable time periods.

A. BENEFIT DESCRIPTION

Group long term disability policies provide for the partial replacement of a covered employee's salary for long term illnesses and accidents while satisfying the contractual definition of disability. Benefit payments do not begin until the claimant has satisfied the elimination period as indicated by the purchased plan.

B. RENEWABILITY CLAUSE

The premium rates are applicable to group long term disability business. This coverage is term insurance and is optionally renewable.

C. APPLICABILITY

Premium rates are applicable to new business.

D. MARKETING METHOD

The market targeted by group long term disability is employer-employee groups. The policies are marketed throughout the United States by full-time group sales representatives employed by Sun Life Assurance Company of Canada.

E. UNDERWRITING

Group long term disability prospective policies are underwritten using the pricing manual.

F. ISSUE AGE RANGES

Employees are covered regardless of age provided they are actively at work on the effective date of coverage.

G. PREMIUM CLASSES

The rate manual covers the attributes upon which the premium rates vary.

H. NATURE OF RATE CHANGE AND PROPOSED RATE/METHODOLOGY CHANGE

For this filing, we are making certain modifications which are applicable to medical/physician groups only, and other modifications which are applicable only to non-medical/physician groups. For clarity we consider medical/physician groups to be those with SIC codes of 8011 to 8043, 8049, 8071, 8072, 8092, and 8093.

A. The changes which apply to medical/physician groups are listed below:

No changes

B. For non-medical/physician groups we are modifying the following:

1. Benefit Limitation Factors
2. Industry Factors
3. Social Security Offset Table
4. State Benefit Offset Table
5. Area Factors

C. For non-medical/physician groups we are adding a factor for the following:

1. Portability Factor

Revised pages K2009.3, K2009.9 to K2009.10, K2009.17 to K2009.26, and K2009.30 will therefore replace the current pages.

The overall impact to the manual rate of District of Columbia policyholders is a 5.1% increase.

I. NEW OR MODIFIED CHANGES

The first five changes listed in Section H are updates to current factors. The new Portability factors are for benefits we plan to begin offering.

J. & K. COMPARISON OF CHANGE TO STATUS QUO AND SUMMARY OF HOW THEY DIFFER

The reason for making each of the factor updates is discussed below. For details regarding the specific adjustments, please refer to the Appendix at the end of this memorandum.

- 1.. The adjustments made to the Benefit Limitation factors were based on the results of a rate study done for the years 2008-2012.
- 2.. The adjustments made to the Industry factors were based on the results of a rate study done for the years 2008-2012.
3. Social Security Offset Table factors were updated based on changes to expected increases in social security benefits.

4. Adjustments were made to the maximum benefits of the states in the State Benefit Offset table consistent with the changes made by the mandated benefits of those states.

5. The adjustments made to the Area factors were based on the results of a rate study done for the years 2008-2012.

L. SUMMARY OF EACH PROPOSED NEW RULE

There are no new rules proposed with this filing.

M. OVERALL PREMIUM IMPACT OF FILING ON DC POLICYHOLDERS

The average annual premium for the District of Columbia (DC) is \$251 per employee covered for all forms issued in DC. The total impact of these changes results in a 5.1% increase in rates for DC policyholders; the average annual premium would correspondingly increase to \$264.

N. FILED MINIMUM REQUIRED LOSS RATIO

I am unaware of any minimum required loss ratio for group disability policies in the District of Columbia.

O. INTEREST RATES

Interest rate assumption of 4% was used for discounting purposes.

P. TREND

Long term disability does not use a trend assumption. The premium is directly proportional to an employee's covered salary, and premiums increase as the employee's covered salary increases.

Q. PERSISTENCY

Policy lapse assumptions are based on company experience and apply only to the amortization of acquisition expenses.

R. LONG TERM CARE FILING ASSUMPTIONS

Not applicable.

S. ACTUARIAL CERTIFICATION

I certify that to the best of my knowledge and judgment, this rate manual filing is in compliance with the applicable laws of your state and the rules of the Department of Insurance, and the benefits provided are reasonable in relation to the premiums charged. I also certify that the rates are not excessive, inadequate, or unfairly discriminatory. This certification conforms to Actuarial Standard of Practice No. 8 as adopted by the Actuarial Standards Board of the American Academy of Actuaries.



Jeffrey D Bresson, ASA, MAAA
Senior Actuarial Specialist, Group Actuarial

October 16, 2013

Date

**Appendix
Supplement to Sections J and K**

Benefit Limitation Factors

Option	Proposed Factor	Current Factor	% Change
12 month Mental & Nervous	0.990	0.950	4%
24 month Mental & Nervous	1.000	0.980	2%
No Mental & Nervous Limit	1.110	1.080	3%
12 month Self-Reporting Diagnosis	0.915	0.915	0%
24 month Self-Reporting Diagnosis	0.940	0.940	0%
No Self-Reporting Diagnosis Limit	1.000	1.000	0%
12 month Drug & Alcohol	0.990	0.970	2%
24 month Drug & Alcohol	1.000	0.970	3%
No Drug & Alcohol Limit	1.040	1.000	4%

State Benefit Offset Table

State	Proposed	Current	% Change
CA	4624	4381	6%
HI	2318	2271	2%
NJ	2531	2479	2%
NY	737	737	0%
PR	490	490	0%
RI	3189	3189	0%

Appendix (continued)

Industry Factors

SIC Code	Proposed Factor	Current Factor	% Change	SIC Code	Proposed Factor	Current Factor	% Change
1711	1.600	1.323	21%	3082	1.050	0.950	11%
1721	1.600	1.323	21%	3083	1.050	0.950	11%
1731	1.600	1.323	21%	3084	1.050	0.950	11%
1741	1.600	1.323	21%	3085	1.050	0.950	11%
1742	1.600	1.323	21%	3086	1.050	0.950	11%
1743	1.600	1.323	21%	3087	1.050	0.950	11%
1751	1.600	1.323	21%	3088	1.050	0.950	11%
1752	1.600	1.323	21%	3089	1.050	0.950	11%
1761	1.600	1.323	21%	3211	1.250	1.150	9%
1771	1.600	1.323	21%	3221	1.250	1.150	9%
1781	1.600	1.323	21%	3229	1.250	1.150	9%
1791	1.600	1.323	21%	3231	1.250	1.150	9%
1793	1.600	1.323	21%	3241	1.250	1.150	9%
1794	1.600	1.323	21%	3251	1.250	1.150	9%
1795	1.600	1.323	21%	3253	1.250	1.150	9%
1796	1.600	1.323	21%	3255	1.250	1.150	9%
1799	1.600	1.323	21%	3259	1.250	1.150	9%
2311	1.050	1.100	-5%	3261	1.250	1.150	9%
2321	1.050	1.100	-5%	3262	1.250	1.150	9%
2322	1.050	1.100	-5%	3263	1.250	1.150	9%
2323	1.050	1.100	-5%	3264	1.250	1.150	9%
2325	1.050	1.100	-5%	3269	1.250	1.150	9%
2326	1.050	1.100	-5%	3271	1.250	1.150	9%
2329	1.050	1.100	-5%	3272	1.250	1.150	9%
2331	1.050	1.100	-5%	3273	1.250	1.150	9%
2335	1.050	1.100	-5%	3274	1.250	1.150	9%
2337	1.050	1.100	-5%	3275	1.250	1.150	9%
2339	1.050	1.100	-5%	3281	1.250	1.150	9%
2341	1.050	1.100	-5%	3291	1.250	1.150	9%
2342	1.050	1.100	-5%	3292	1.250	1.150	9%
2353	1.050	1.100	-5%	3295	1.250	1.150	9%
2361	1.050	1.100	-5%	3296	1.250	1.150	9%
2369	1.050	1.100	-5%	3297	1.250	1.150	9%
2371	1.050	1.100	-5%	3299	1.250	1.150	9%
2381	1.050	1.100	-5%	3312	1.600	1.500	7%
2384	1.050	1.100	-5%	3313	1.600	1.500	7%
2385	1.050	1.100	-5%	3315	1.600	1.500	7%
2386	1.050	1.100	-5%	3316	1.600	1.500	7%
2387	1.050	1.100	-5%	3317	1.600	1.500	7%
2389	1.050	1.100	-5%	3321	1.600	1.500	7%
3081	1.050	0.950	11%	3322	1.600	1.500	7%

**Appendix (continued)
Industry Factors**

SIC Code	Proposed Factor	Current Factor	% Change	SIC Code	Proposed Factor	Current Factor	% Change
3324	1.600	1.500	7%	3469	1.150	1.050	10%
3325	1.600	1.500	7%	3471	1.150	1.050	10%
3331	1.600	1.500	7%	3479	1.150	1.050	10%
3334	1.600	1.500	7%	3482	1.150	1.050	10%
3339	1.600	1.500	7%	3483	1.150	1.050	10%
3341	1.600	1.500	7%	3484	1.150	1.050	10%
3351	1.600	1.500	7%	3489	1.150	1.050	10%
3353	1.600	1.500	7%	3491	1.150	1.050	10%
3354	1.600	1.500	7%	3492	1.150	1.050	10%
3355	1.600	1.500	7%	3493	1.150	1.050	10%
3356	1.600	1.500	7%	3494	1.150	1.050	10%
3357	1.600	1.500	7%	3495	1.150	1.050	10%
3363	1.600	1.500	7%	3496	1.150	1.050	10%
3364	1.600	1.500	7%	3497	1.150	1.050	10%
3365	1.600	1.500	7%	3498	1.150	1.050	10%
3366	1.600	1.500	7%	3499	1.150	1.050	10%
3369	1.600	1.500	7%	3612	0.880	0.800	10%
3398	1.600	1.500	7%	3613	0.880	0.800	10%
3399	1.600	1.500	7%	3621	0.880	0.800	10%
3411	1.150	1.050	10%	3624	0.880	0.800	10%
3412	1.150	1.050	10%	3625	0.880	0.800	10%
3421	1.150	1.050	10%	3629	0.880	0.800	10%
3423	1.150	1.050	10%	3631	0.880	0.800	10%
3425	1.150	1.050	10%	3632	0.880	0.800	10%
3429	1.150	1.050	10%	3633	0.880	0.800	10%
3431	1.150	1.050	10%	3634	0.880	0.800	10%
3432	1.150	1.050	10%	3635	0.880	0.800	10%
3433	1.150	1.050	10%	3639	0.880	0.800	10%
3441	1.150	1.050	10%	3641	0.880	0.800	10%
3442	1.150	1.050	10%	3643	0.880	0.800	10%
3443	1.150	1.050	10%	3644	0.880	0.800	10%
3444	1.150	1.050	10%	3645	0.880	0.800	10%
3446	1.150	1.050	10%	3646	0.880	0.800	10%
3448	1.150	1.050	10%	3647	0.880	0.800	10%
3449	1.150	1.050	10%	3648	0.880	0.800	10%
3451	1.150	1.050	10%	3651	0.880	0.800	10%
3452	1.150	1.050	10%	3652	0.880	0.800	10%
3462	1.150	1.050	10%	3661	0.880	0.800	10%
3463	1.150	1.050	10%	3663	0.880	0.800	10%
3465	1.150	1.050	10%	3669	0.880	0.800	10%
3466	1.150	1.050	10%	3671	0.880	0.800	10%

Appendix (continued)
Industry Factors

SIC Code	Proposed Factor	Current Factor	% Change	SIC Code	Proposed Factor	Current Factor	% Change
3672	0.880	0.800	10%	5192	0.850	0.800	6%
3674	0.880	0.800	10%	5193	0.850	0.800	6%
3675	0.880	0.800	10%	5198	0.850	0.800	6%
3676	0.880	0.800	10%	5199	0.850	0.800	6%
3677	0.880	0.800	10%	5211	0.850	0.800	6%
3678	0.880	0.800	10%	5231	0.850	0.800	6%
3679	0.880	0.800	10%	5251	0.850	0.800	6%
3691	0.880	0.800	10%	5261	0.850	0.800	6%
3692	0.880	0.800	10%	5271	0.850	0.800	6%
3694	0.880	0.800	10%	6411	0.900	0.850	6%
3695	0.880	0.800	10%	6512	1.000	0.903	11%
3699	0.880	0.800	10%	6513	1.000	0.903	11%
4731	1.050	1.100	-5%	6514	1.000	0.903	11%
4741	1.050	1.100	-5%	6515	1.000	0.903	11%
5084	0.900	0.800	13%	6517	1.000	0.903	11%
5085	0.900	0.800	13%	6519	1.000	0.903	11%
5111	0.850	0.800	6%	7011	1.000	1.050	-5%
5112	0.850	0.800	6%	7021	1.000	1.050	-5%
5113	0.850	0.800	6%	7032	1.000	1.050	-5%
5122	0.850	0.800	6%	7033	1.000	1.050	-5%
5131	0.850	0.800	6%	7041	1.000	1.050	-5%
5136	0.850	0.800	6%	7371	0.750	0.650	15%
5137	0.850	0.800	6%	7372	0.750	0.650	15%
5139	0.850	0.800	6%	7373	0.750	0.650	15%
5141	0.850	0.800	6%	7374	0.750	0.650	15%
5142	0.850	0.800	6%	7375	0.750	0.650	15%
5143	0.850	0.800	6%	7376	0.750	0.650	15%
5144	0.850	0.800	6%	7377	0.750	0.650	15%
5145	0.850	0.800	6%	7378	0.750	0.650	15%
5146	0.850	0.800	6%	7379	0.750	0.650	15%
5147	0.850	0.800	6%	8221	0.590	0.618	-5%
5148	0.850	0.800	6%	8222	0.590	0.618	-5%
5149	0.850	0.800	6%	8399	1.350	1.400	-4%
5153	0.850	0.800	6%	8741	0.950	0.850	12%
5154	0.850	0.800	6%	8742	0.950	0.850	12%
5159	0.850	0.800	6%	8743	0.950	0.850	12%
5162	0.850	0.800	6%	8999	1.000	0.950	5%
5169	0.850	0.800	6%	9111	1.000	0.950	5%
5171	0.850	0.800	6%	9121	1.000	0.950	5%
5172	0.850	0.800	6%	9131	1.000	0.950	5%
5191	0.850	0.800	6%	9199	1.000	0.950	5%

**Appendix (continued)
Social Security Offset Table**

Salary	Range	Sex	Proposed	Current	% Change	Salary	Range	Sex	Proposed	Current	% Change
0	499	F	288	288	0%	4500	4666	M	1610	1583	2%
0	499	M	288	288	0%	4667	4832	F	1653	1626	2%
500	666	F	360	360	0%	4667	4832	M	1653	1626	2%
500	666	M	360	360	0%	4833	4999	F	1696	1668	2%
667	832	F	480	480	0%	4833	4999	M	1696	1668	2%
667	832	M	480	480	0%	5000	5166	F	1738	1711	2%
833	999	F	600	600	0%	5000	5166	M	1738	1711	2%
833	999	M	600	600	0%	5167	5332	F	1781	1754	2%
1000	1166	F	714	687	4%	5167	5332	M	1781	1754	2%
1000	1166	M	714	687	4%	5333	5499	F	1824	1796	2%
1167	1332	F	757	730	4%	5333	5499	M	1824	1796	2%
1167	1332	M	757	730	4%	5500	5666	F	1866	1839	1%
1333	1499	F	800	772	4%	5500	5666	M	1866	1839	1%
1333	1499	M	800	772	4%	5667	5832	F	1909	1873	2%
1500	1666	F	842	815	3%	5667	5832	M	1909	1873	2%
1500	1666	M	842	815	3%	5833	5999	F	1952	1893	3%
1667	1832	F	885	858	3%	5833	5999	M	1952	1893	3%
1667	1832	M	885	858	3%	6000	6166	F	1989	1913	4%
1833	1999	F	928	900	3%	6000	6166	M	1989	1913	4%
1833	1999	M	928	900	3%	6167	6332	F	2009	1933	4%
2000	2166	F	970	943	3%	6167	6332	M	2009	1933	4%
2000	2166	M	970	943	3%	6333	6499	F	2029	1953	4%
2167	2332	F	1013	986	3%	6333	6499	M	2029	1953	4%
2167	2332	M	1013	986	3%	6500	6666	F	2049	1973	4%
2333	2499	F	1056	1028	3%	6500	6666	M	2049	1973	4%
2333	2499	M	1056	1028	3%	6667	6832	F	2069	1993	4%
2500	2666	F	1098	1071	3%	6667	6832	M	2069	1993	4%
2500	2666	M	1098	1071	3%	6833	6999	F	2089	2013	4%
2667	2832	F	1141	1114	2%	6833	6999	M	2089	2013	4%
2667	2832	M	1141	1114	2%	7000	7166	F	2109	2033	4%
2833	2999	F	1184	1156	2%	7000	7166	M	2109	2033	4%
2833	2999	M	1184	1156	2%	7167	7332	F	2129	2053	4%
3000	3166	F	1226	1199	2%	7167	7332	M	2129	2053	4%
3000	3166	M	1226	1199	2%	7333	7499	F	2149	2073	4%
3167	3332	F	1269	1242	2%	7333	7499	M	2149	2073	4%
3167	3332	M	1269	1242	2%	7500	7666	F	2169	2093	4%
3333	3499	F	1312	1284	2%	7500	7666	M	2169	2093	4%
3333	3499	M	1312	1284	2%	7667	7832	F	2189	2113	4%
3500	3666	F	1354	1327	2%	7667	7832	M	2189	2113	4%
3500	3666	M	1354	1327	2%	7833	7999	F	2209	2133	4%
3667	3832	F	1397	1370	2%	7833	7999	M	2209	2133	4%
3667	3832	M	1397	1370	2%	8000	8166	F	2229	2153	4%
3833	3999	F	1440	1412	2%	8000	8166	M	2229	2153	4%
3833	3999	M	1440	1412	2%	8167	8332	F	2249	2173	3%
4000	4166	F	1482	1455	2%	8167	8332	M	2249	2173	3%
4000	4166	M	1482	1455	2%	8333	8499	F	2269	2193	3%
4167	4332	F	1525	1498	2%	8333	8499	M	2269	2193	3%
4167	4332	M	1525	1498	2%	8500	8666	F	2289	2213	3%
4333	4499	F	1568	1540	2%	8500	8666	M	2289	2213	3%
4333	4499	M	1568	1540	2%	8667	99999999	F	2309	2230	4%
4500	4666	F	1610	1583	2%	8667	99999999	M	2309	2213	4%

Appendix (continued)

Area Factors

Area	Proposed	Current	% Change	Area	Proposed	Current	% Change	Area	Proposed	Current	% Change
0AL	1.050	0.990	6%	809	0.650	0.610	7%	619	0.730	0.713	2%
350	1.050	0.990	6%	810	0.650	0.610	7%	625	0.730	0.713	2%
351	1.050	0.990	6%	811	0.650	0.610	7%	626	0.730	0.713	2%
352	1.050	0.990	6%	812	0.650	0.610	7%	627	0.730	0.713	2%
354	1.050	0.990	6%	813	0.650	0.610	7%	0IN	0.690	0.685	1%
355	1.050	0.990	6%	814	0.650	0.610	7%	460	0.690	0.685	1%
356	1.050	0.990	6%	815	0.650	0.610	7%	461	0.690	0.685	1%
357	1.050	0.990	6%	816	0.650	0.610	7%	462	0.690	0.685	1%
358	1.050	0.990	6%	0IA	0.570	0.597	-5%	463	0.690	0.650	6%
359	1.050	0.990	6%	500	0.570	0.597	-5%	464	0.690	0.650	6%
360	1.050	0.990	6%	501	0.570	0.597	-5%	465	0.690	0.650	6%
361	1.050	0.990	6%	502	0.570	0.597	-5%	466	0.690	0.650	6%
362	1.050	0.990	6%	503	0.570	0.597	-5%	467	0.690	0.650	6%
363	1.050	0.990	6%	504	0.570	0.597	-5%	468	0.690	0.650	6%
364	1.050	0.990	6%	505	0.570	0.597	-5%	469	0.690	0.685	1%
365	1.050	0.990	6%	506	0.570	0.597	-5%	470	0.690	0.685	1%
366	1.050	0.990	6%	507	0.570	0.597	-5%	471	0.690	0.685	1%
367	1.050	0.990	6%	508	0.570	0.597	-5%	472	0.690	0.685	1%
368	1.050	0.990	6%	509	0.570	0.597	-5%	473	0.690	0.685	1%
369	1.050	0.990	6%	510	0.570	0.597	-5%	474	0.690	0.685	1%
0AR	0.825	0.775	6%	511	0.570	0.597	-5%	475	0.690	0.685	1%
716	0.825	0.775	6%	512	0.570	0.597	-5%	476	0.690	0.685	1%
717	0.825	0.775	6%	513	0.570	0.597	-5%	477	0.690	0.685	1%
718	0.825	0.775	6%	514	0.570	0.597	-5%	478	0.690	0.650	6%
719	0.825	0.775	6%	515	0.570	0.597	-5%	479	0.690	0.650	6%
720	0.825	0.775	6%	516	0.570	0.597	-5%	0KY	0.720	0.680	6%
721	0.825	0.775	6%	520	0.570	0.597	-5%	400	0.720	0.680	6%
722	0.825	0.775	6%	521	0.570	0.597	-5%	401	0.720	0.680	6%
723	0.825	0.775	6%	522	0.570	0.597	-5%	402	0.720	0.680	6%
724	0.825	0.775	6%	523	0.570	0.597	-5%	403	0.720	0.680	6%
725	0.825	0.775	6%	524	0.570	0.597	-5%	404	0.720	0.680	6%
726	0.825	0.775	6%	525	0.570	0.597	-5%	405	0.720	0.680	6%
727	0.825	0.775	6%	526	0.570	0.597	-5%	406	0.720	0.680	6%
728	0.825	0.775	6%	527	0.570	0.597	-5%	407	0.720	0.890	-19%
729	0.825	0.775	6%	528	0.570	0.597	-5%	408	0.720	0.890	-19%
0CO	0.650	0.610	7%	609	0.730	0.713	2%	409	0.720	0.890	-19%
800	0.650	0.610	7%	610	0.730	0.713	2%	410	0.720	0.680	6%
801	0.650	0.610	7%	611	0.730	0.713	2%	411	0.930	0.890	4%
802	0.650	0.610	7%	612	0.730	0.713	2%	412	0.930	0.890	4%
803	0.650	0.610	7%	613	0.730	0.713	2%	413	0.930	0.890	4%
804	0.650	0.610	7%	614	0.730	0.713	2%	414	0.930	0.890	4%
805	0.650	0.610	7%	615	0.730	0.713	2%	415	0.930	0.890	4%
806	0.650	0.610	7%	616	0.730	0.713	2%	416	0.930	0.890	4%
807	0.650	0.610	7%	617	0.730	0.713	2%	417	0.930	0.890	4%
808	0.650	0.610	7%	618	0.730	0.713	2%	418	0.930	0.890	4%

Appendix (continued)

Area Factors

Area	Proposed	Current	% Change	Area	Proposed	Current	% Change	Area	Proposed	Current	% Change
420	0.930	0.890	4%	488	0.800	0.760	5%	583	0.565	0.550	3%
421	0.930	0.890	4%	489	0.800	0.760	5%	584	0.565	0.550	3%
422	0.930	0.890	4%	490	0.800	0.760	5%	585	0.565	0.550	3%
423	0.930	0.890	4%	491	0.800	0.760	5%	586	0.565	0.550	3%
424	0.930	0.890	4%	492	0.800	0.760	5%	587	0.565	0.550	3%
425	0.930	0.890	4%	493	0.800	0.760	5%	588	0.565	0.580	-3%
426	0.930	0.890	4%	494	0.800	0.760	5%	070	0.720	0.690	4%
427	0.930	0.890	4%	495	0.800	0.760	5%	071	0.720	0.690	4%
OLA	0.830	0.810	2%	496	0.800	0.760	5%	072	0.720	0.690	4%
700	0.830	0.810	2%	497	0.800	0.760	5%	073	0.720	0.690	4%
701	0.830	0.810	2%	498	0.800	0.760	5%	074	0.720	0.690	4%
703	0.830	0.810	2%	499	0.800	0.760	5%	075	0.720	0.690	4%
704	0.830	0.810	2%	OMN	0.630	0.600	5%	076	0.720	0.690	4%
705	0.830	0.810	2%	550	0.630	0.600	5%	077	0.720	0.690	4%
706	0.830	0.810	2%	551	0.630	0.600	5%	078	0.720	0.690	4%
707	0.830	0.810	2%	553	0.630	0.600	5%	079	0.720	0.690	4%
708	0.830	0.810	2%	554	0.630	0.600	5%	080	0.720	0.690	4%
710	0.830	0.810	2%	555	0.630	0.600	5%	081	0.720	0.690	4%
711	0.830	0.810	2%	556	0.630	0.600	5%	082	0.720	0.690	4%
712	0.830	0.810	2%	557	0.630	0.600	5%	083	0.720	0.690	4%
713	0.830	0.810	2%	558	0.630	0.600	5%	084	0.720	0.690	4%
714	0.830	0.810	2%	559	0.630	0.600	5%	085	0.720	0.690	4%
OMD	0.860	0.835	3%	560	0.630	0.600	5%	086	0.720	0.690	4%
206	0.860	0.835	3%	561	0.630	0.600	5%	087	0.720	0.690	4%
207	0.860	0.835	3%	562	0.630	0.600	5%	088	0.720	0.690	4%
208	0.860	0.835	3%	563	0.630	0.600	5%	089	0.720	0.690	4%
209	0.860	0.835	3%	564	0.630	0.600	5%	0OH	0.725	0.680	7%
210	0.790	0.760	4%	565	0.630	0.600	5%	430	0.725	0.680	7%
211	0.790	0.760	4%	566	0.630	0.600	5%	431	0.725	0.680	7%
212	0.790	0.760	4%	567	0.630	0.600	5%	432	0.725	0.680	7%
214	0.790	0.760	4%	OMT	0.625	0.670	-7%	433	0.725	0.680	7%
215	0.790	0.760	4%	590	0.625	0.670	-7%	434	0.725	0.680	7%
216	0.790	0.760	4%	591	0.625	0.670	-7%	435	0.725	0.680	7%
217	0.790	0.760	4%	592	0.625	0.670	-7%	436	0.725	0.680	7%
218	0.790	0.760	4%	593	0.625	0.670	-7%	437	0.725	0.680	7%
219	0.790	0.760	4%	594	0.625	0.670	-7%	438	0.725	0.680	7%
OMI	0.800	0.760	5%	595	0.625	0.670	-7%	439	0.725	0.680	7%
480	0.800	0.760	5%	596	0.625	0.670	-7%	440	0.725	0.680	7%
481	0.800	0.760	5%	597	0.625	0.670	-7%	441	0.725	0.680	7%
482	0.800	0.760	5%	598	0.625	0.670	-7%	442	0.725	0.680	7%
483	0.800	0.760	5%	599	0.625	0.670	-7%	443	0.725	0.680	7%
484	0.800	0.760	5%	OND	0.565	0.550	3%	444	0.725	0.680	7%
485	0.800	0.760	5%	580	0.565	0.550	3%	445	0.725	0.680	7%
486	0.800	0.760	5%	581	0.565	0.550	3%	446	0.725	0.680	7%
487	0.800	0.760	5%	582	0.565	0.550	3%	447	0.725	0.680	7%

Appendix (continued)

Area Factors

Area	Proposed	Current	% Change	Area	Proposed	Current	% Change	Area	Proposed	Current	% Change
448	0.725	0.680	7%	172	0.680	0.670	1%	765	0.580	0.555	5%
449	0.725	0.680	7%	173	0.680	0.670	1%	766	0.580	0.555	5%
450	0.725	0.680	7%	174	0.680	0.670	1%	767	0.580	0.555	5%
451	0.725	0.680	7%	175	0.680	0.670	1%	768	0.580	0.555	5%
452	0.725	0.680	7%	176	0.680	0.670	1%	769	0.580	0.555	5%
453	0.725	0.680	7%	177	0.680	0.670	1%	770	0.580	0.555	5%
454	0.725	0.680	7%	178	0.680	0.670	1%	771	0.580	0.555	5%
455	0.725	0.680	7%	179	0.680	0.670	1%	772	0.580	0.555	5%
456	0.725	0.680	7%	180	0.680	0.670	1%	773	0.580	0.555	5%
457	0.725	0.680	7%	181	0.680	0.670	1%	774	0.580	0.555	5%
458	0.725	0.680	7%	182	0.680	0.670	1%	775	0.580	0.555	5%
459	0.725	0.680	7%	183	0.680	0.670	1%	776	0.580	0.555	5%
00R	0.625	0.600	4%	184	0.680	0.670	1%	777	0.580	0.555	5%
970	0.625	0.600	4%	185	0.680	0.670	1%	778	0.580	0.555	5%
971	0.625	0.600	4%	186	0.680	0.670	1%	779	0.580	0.555	5%
972	0.625	0.600	4%	187	0.680	0.670	1%	780	0.580	0.555	5%
973	0.625	0.600	4%	188	0.680	0.670	1%	781	0.580	0.555	5%
974	0.625	0.600	4%	195	0.680	0.670	1%	782	0.580	0.555	5%
975	0.625	0.600	4%	196	0.680	0.670	1%	783	0.580	0.555	5%
976	0.625	0.600	4%	OSD	0.525	0.550	-5%	784	0.580	0.555	5%
977	0.625	0.600	4%	570	0.525	0.550	-5%	785	0.580	0.555	5%
978	0.625	0.600	4%	571	0.525	0.550	-5%	786	0.580	0.555	5%
979	0.625	0.600	4%	572	0.525	0.550	-5%	787	0.580	0.555	5%
150	0.680	0.690	-1%	573	0.525	0.550	-5%	788	0.580	0.555	5%
151	0.680	0.690	-1%	574	0.525	0.550	-5%	789	0.580	0.555	5%
152	0.680	0.690	-1%	575	0.525	0.550	-5%	790	0.580	0.555	5%
153	0.680	0.690	-1%	576	0.525	0.550	-5%	791	0.580	0.555	5%
154	0.680	0.690	-1%	577	0.525	0.550	-5%	792	0.580	0.555	5%
155	0.680	0.690	-1%	0TX	0.580	0.555	5%	793	0.580	0.555	5%
156	0.680	0.690	-1%	733	0.580	0.555	5%	794	0.580	0.555	5%
157	0.680	0.690	-1%	750	0.580	0.555	5%	795	0.580	0.555	5%
158	0.680	0.690	-1%	751	0.580	0.555	5%	796	0.580	0.555	5%
159	0.680	0.690	-1%	752	0.580	0.555	5%	797	0.580	0.555	5%
160	0.680	0.690	-1%	753	0.580	0.555	5%	798	0.580	0.555	5%
161	0.680	0.690	-1%	754	0.580	0.555	5%	799	0.580	0.555	5%
162	0.680	0.690	-1%	755	0.580	0.555	5%	885	0.580	0.555	5%
163	0.680	0.690	-1%	756	0.580	0.555	5%	0UT	0.700	0.665	5%
164	0.680	0.690	-1%	757	0.580	0.555	5%	840	0.700	0.665	5%
165	0.680	0.690	-1%	758	0.580	0.555	5%	841	0.700	0.665	5%
166	0.680	0.690	-1%	759	0.580	0.555	5%	842	0.700	0.665	5%
167	0.680	0.690	-1%	760	0.580	0.555	5%	843	0.700	0.665	5%
168	0.680	0.690	-1%	761	0.580	0.555	5%	844	0.700	0.665	5%
169	0.680	0.690	-1%	762	0.580	0.555	5%	845	0.700	0.665	5%
170	0.680	0.670	1%	763	0.580	0.555	5%	846	0.700	0.665	5%
171	0.680	0.670	1%	764	0.580	0.555	5%	847	0.700	0.665	5%

Appendix (continued)**Area Factors**

Area	Proposed	Current	% Change
201	0.575	0.550	5%
220	0.575	0.550	5%
221	0.575	0.550	5%
222	0.575	0.550	5%
223	0.575	0.550	5%
224	0.850	0.800	6%
225	0.850	0.800	6%
226	0.850	0.800	6%
227	0.850	0.800	6%
228	0.850	0.800	6%
229	0.850	0.800	6%
0WV	0.875	0.845	4%
247	0.875	0.845	4%
248	0.875	0.845	4%
249	0.875	0.845	4%
250	0.875	0.845	4%
251	0.875	0.845	4%
252	0.875	0.845	4%
253	0.875	0.845	4%
254	0.875	0.845	4%
255	0.875	0.845	4%
256	0.875	0.845	4%
257	0.875	0.845	4%
258	0.875	0.845	4%
259	0.875	0.845	4%
260	0.875	0.845	4%
261	0.875	0.845	4%
262	0.875	0.845	4%
263	0.875	0.845	4%
264	0.875	0.845	4%
265	0.875	0.845	4%
266	0.875	0.845	4%
267	0.875	0.845	4%
268	0.875	0.845	4%
0WY	0.640	0.680	-6%
820	0.640	0.680	-6%
821	0.640	0.680	-6%
822	0.640	0.680	-6%
823	0.640	0.680	-6%
824	0.640	0.680	-6%
825	0.640	0.680	-6%
826	0.640	0.680	-6%
827	0.640	0.680	-6%
828	0.640	0.680	-6%
829	0.640	0.680	-6%
830	0.640	0.680	-6%
831	0.640	0.680	-6%